

May 2026



1Q2026 Result Presentation

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Our Mission



To Enable a Better Life for People by **Facilitating**
Safe, Convenient and Inclusive Financial
Services through **Technology Empowerments** to
Financial Institutions





Company Overview



What We Have Achieved in 1Q26

A Leading AI-empowered Credit-Tech Platform in China

64.8 million

Cumulative Users with Approved Credit Lines⁽¹⁾

167

Cumulative Financial Institution Partners⁽¹⁾

RMB65.0 billion

Loan Facilitation Volume in 1Q26

RMB946 million

Non-GAAP Net Income in 1Q26⁽²⁾

15.7%

Non-GAAP ROE⁽³⁾



Notes: (1) Data as of March 31, 2026. (2) Excluding share-based compensation expenses. (3) Non-GAAP ROE refers to (i) the annualized 1Q26 Non-GAAP net income attributed to the Company, divided by (ii) the average shareholder's equity of December 31, 2025 and March 31, 2026.

Dedicated to Returning Value to Shareholders



Significant share count reduction by repurchases

Authorized and Actual Repurchased Value
(US\$ million)

US\$1.2 billion

Worth of ADSs repurchased Cumulatively



45.5 million

Total number of ADSs repurchased

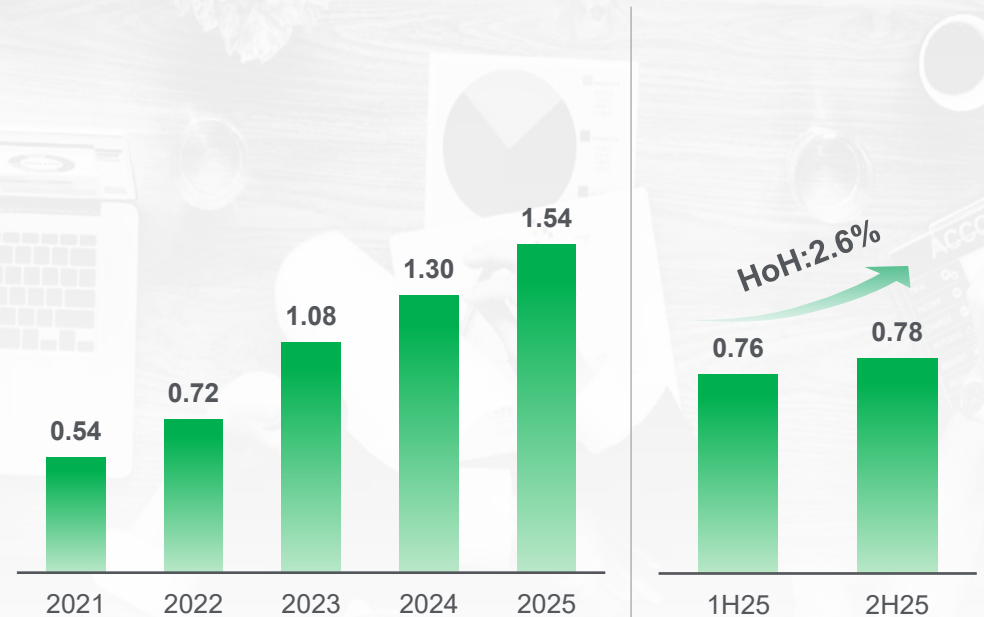
28.2%

Share count reduction through share repurchase plans⁽²⁾



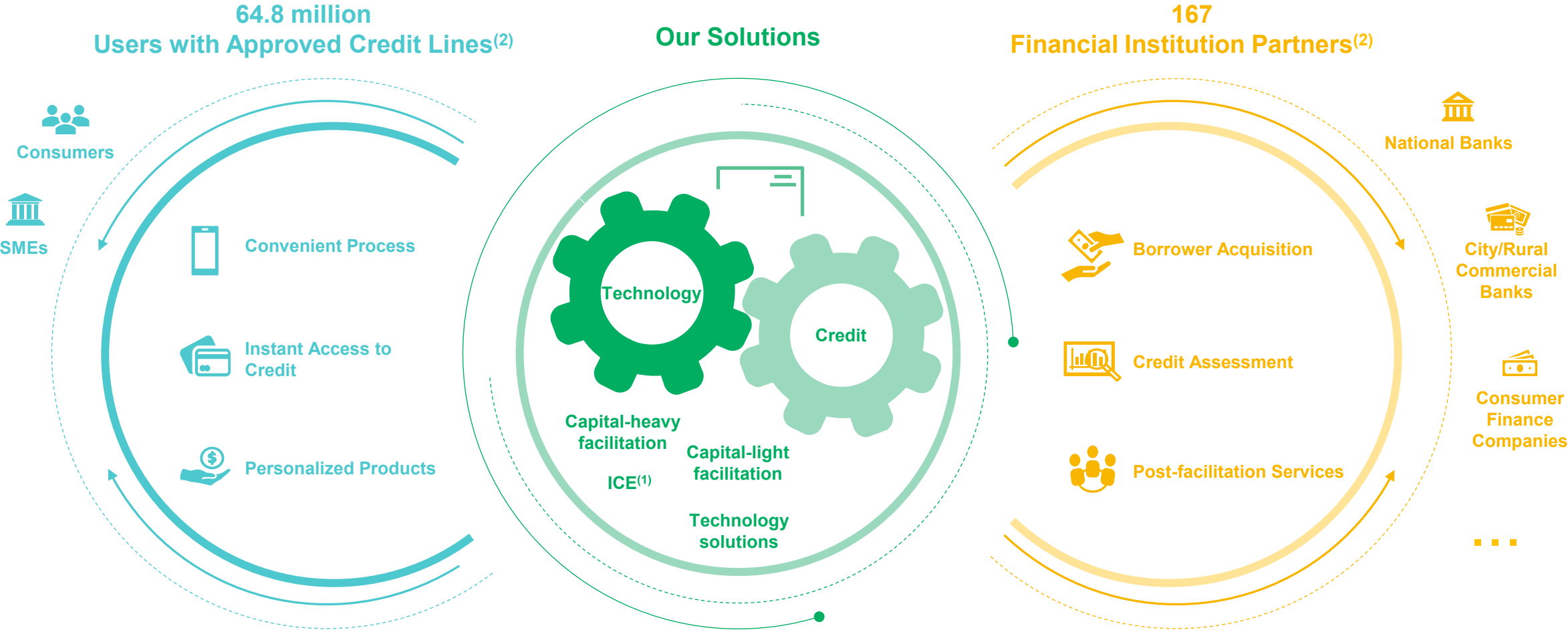
Progressive Dividend per ADS

Dividend per ADS
(US\$)



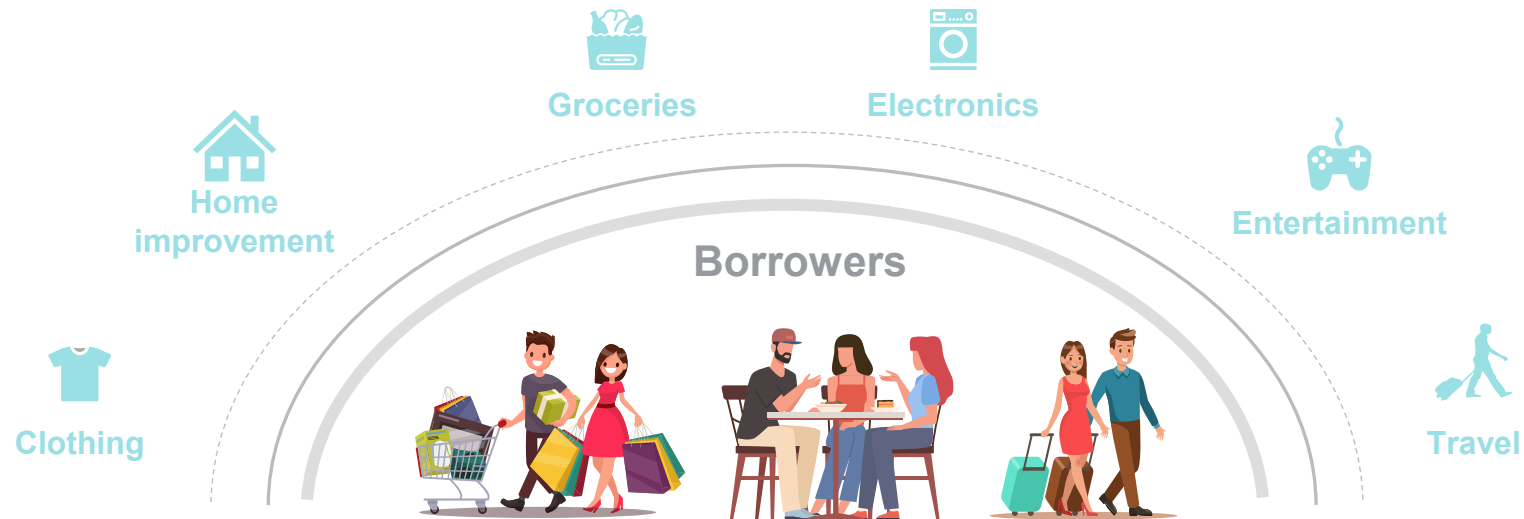
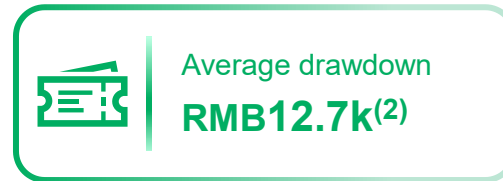
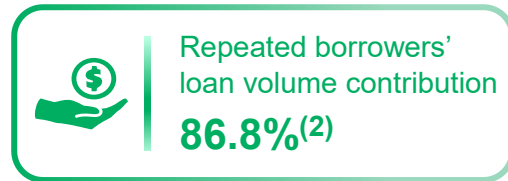
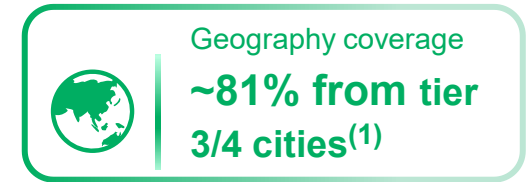
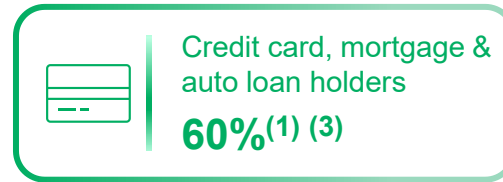
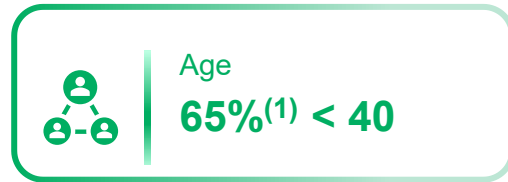
Note: (1) Represents the execution of the concurrent share repurchase upon the pricing of the Convertible Senior Notes on March 25, 2025. (2) Share count reduction refers to (i) the total number of ADSs repurchased from June 20, 2023 to May 26, 2026, divided by (ii) the number of outstanding ADSs as of June 19, 2023, excluding the effects of ESOP.

We Primarily Enable Financial Institutions with Our Innovative Technology Solutions...



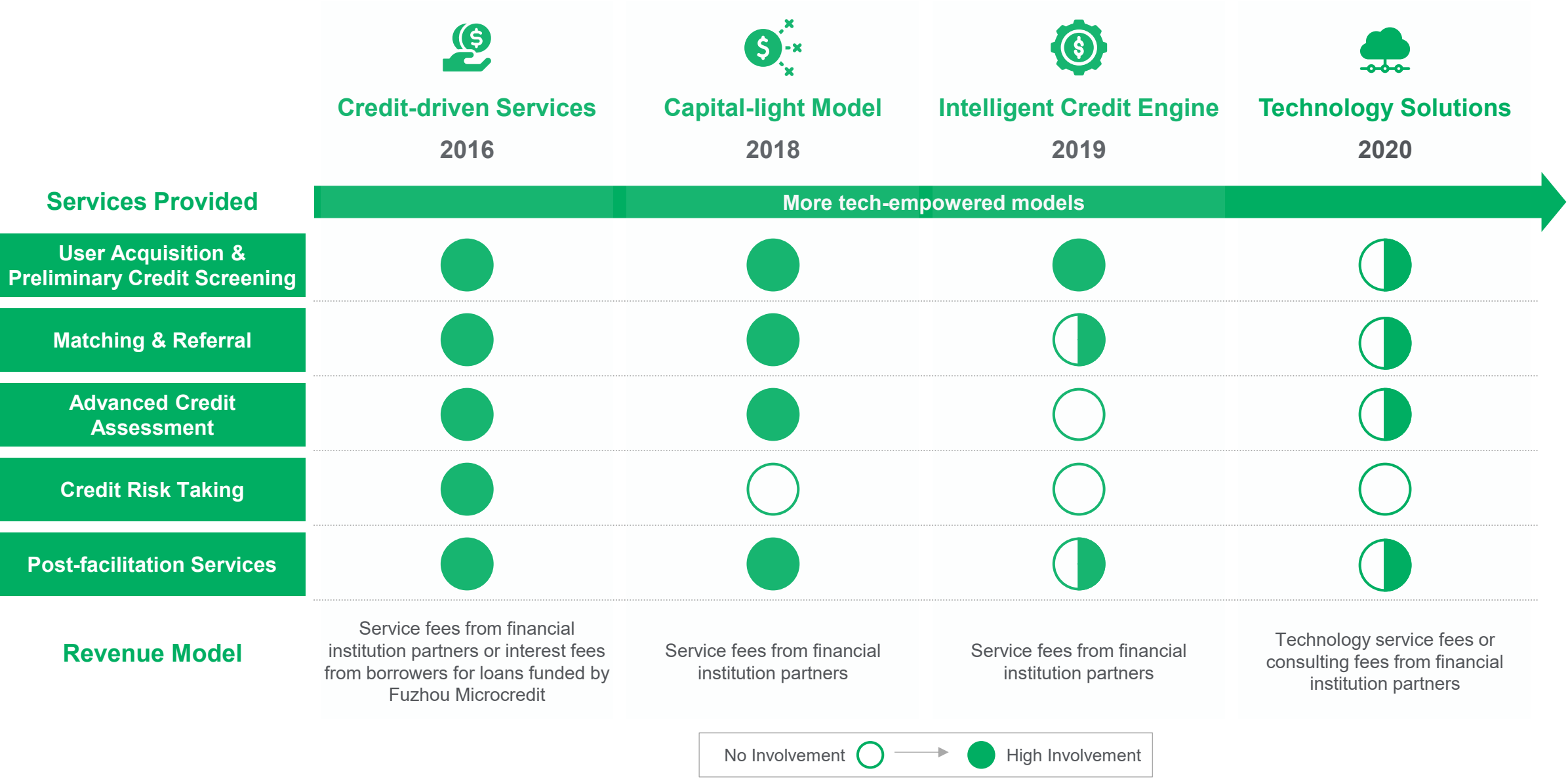
Notes: (1) Refers to Intelligence Credit Engine. (2) Cumulative number as of March 31, 2026.

...to Make Credit Accessible and Affordable to Underserved Borrowers



Notes: (1) Data based on cumulative users with approved credit lines as of March 31, 2026. (2) 1Q26 data. (3) Refer to the users who possess a credit card or have a mortgage or auto loan, and have made at least one repayment within 6 months prior to the date when the credit line was granted.

Our Solutions



Multichannel and Efficient User Acquisition With a Broad User Base



AI-powered Online Advertising

- Partner with leading internet traffic platforms
- RTA-DMP Marketing System enables efficient user acquisition
- Acquire users across all online life and business scenarios

Embedded Finance

- 79 embedded finance channel partners, including leading internet traffic platforms / payment / e-commerce / ride-hailing / smart phone companies / financial institutions

Borrower Referral and Offline Promotion

- Robust borrower referral programs
- On-the-ground sales force targeting users with more sophisticated credit demand

64.8 million

cumulative users with approved credit lines

39.5 million

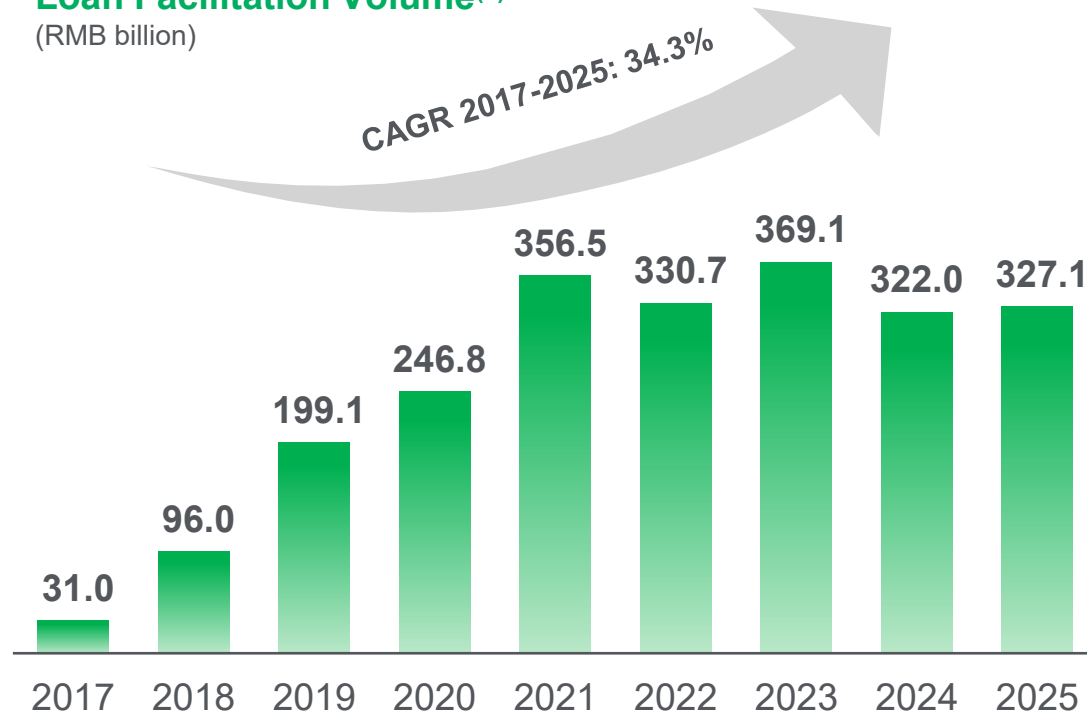
cumulative borrowers

Proven Track Record of Consistent Execution with Stable Asset Quality

Our Track Record

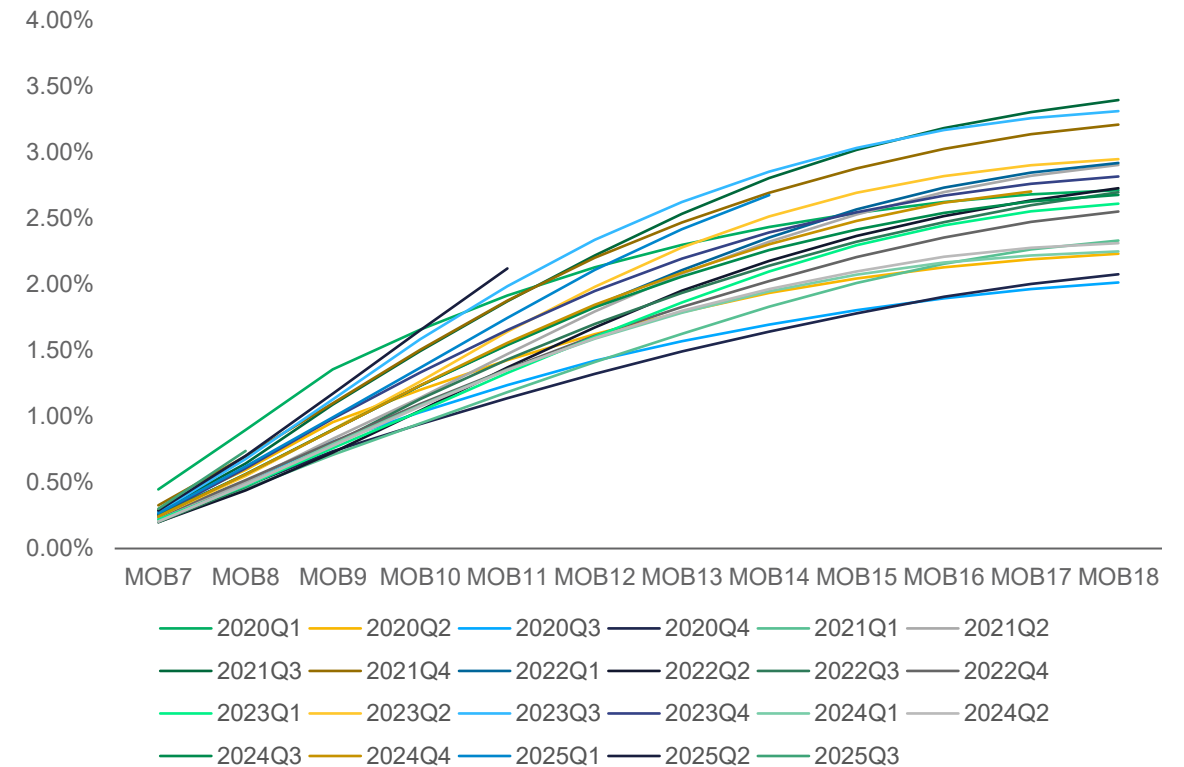
Loan Facilitation Volume⁽¹⁾

(RMB billion)



180 Day+ Delinquency Rates by Vintage⁽²⁾

(As of March 31, 2026)

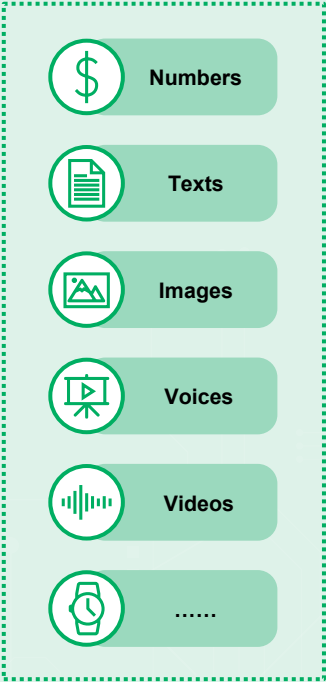


Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) a percentage, which is equal to (i) the total amount of principal for all loans facilitated by our Group in a fiscal quarter that become delinquent for more than 180 days, less the total amount of recovered past due principal for all loans facilitated by our Group that were delinquent for more than 180 days in the same fiscal quarter, divided by (ii) the total initial principal amount of loans facilitated by our Group in such fiscal quarter; loans under Intelligent Credit Engine and total technology solutions are not included in the delinquency rate calculation.

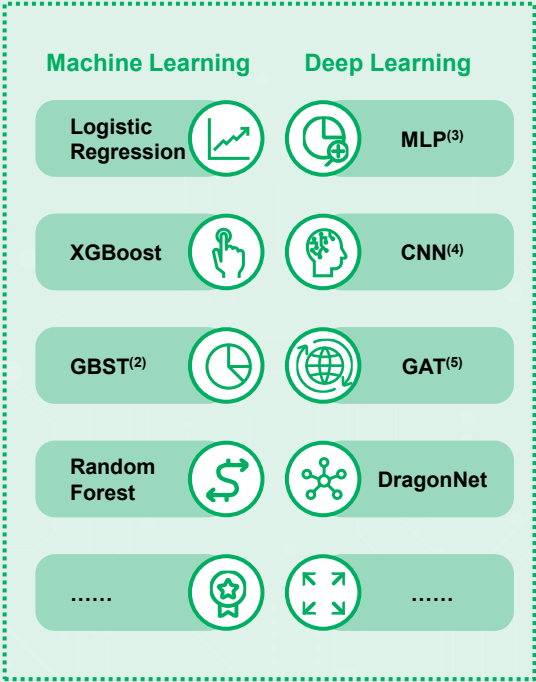
AI-Empowered Credit Assessment Capabilities Create Dual Flywheel Effect

Superior AI-driven Credit Assessment Engine (Argus)...

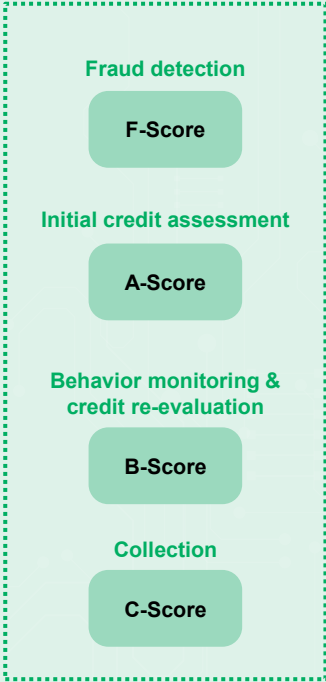
290 mm+ users⁽¹⁾ with multimodal insights



2,600+ models enabled with cutting-edge technologies



Proprietary credit score system output



... Reinforcing Flywheel Effect



99%+ of loan applications processed automatically



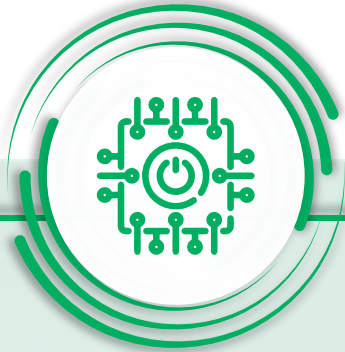
740k+ data dimensions



450+ model iterations in 1Q26

Notes: Data as of March 31, 2026 unless otherwise specified. (1) Refers to cumulative registered users across our platform. (2) GBST refers to optimized distributed gradient boosting survival trees library that is implemented by Qfin based on XGBoost. (3) MLP refers to Multilayer Perceptron. (4) CNN refers to Convolutional Neural Network. (5) GAT refers to Graph Attention Network.

Credit is a Natural and Perfect Use Case for AI Empowerment



**Massive data
in digitally
available form**
for AI-powered business
enablement



**Millions of
repeating credit /
repayment events**
to train for constantly
improving credit assessment



Frictionless customer
experience with
**automated
loan process**

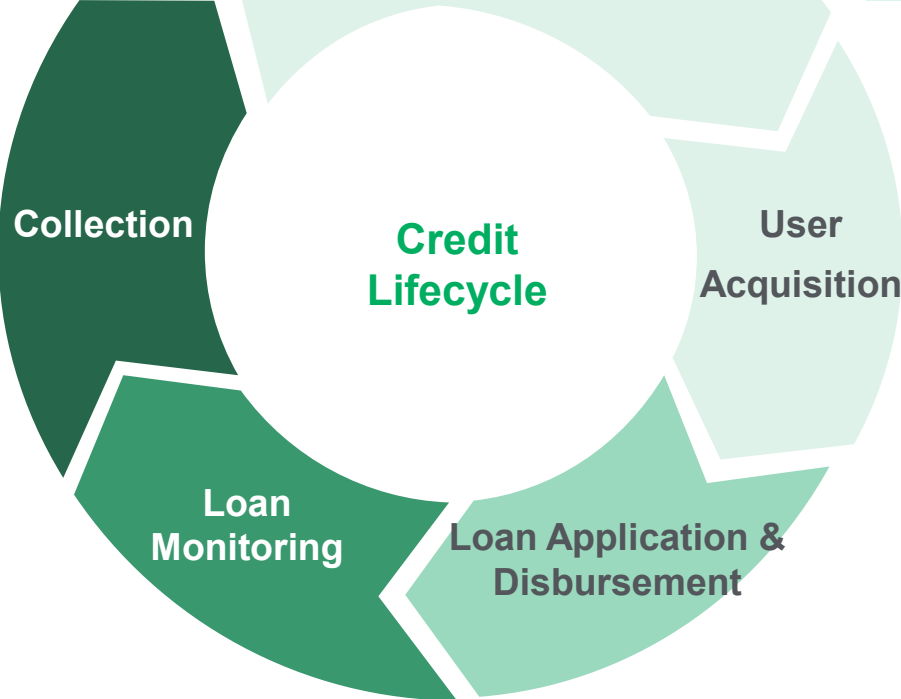


**Dramatic
economic wins**
for both lenders and
consumers

From “AI Across Our Operations” to Technology Enablement

Ubiquitous AI Applications in Our Business

“AI + Credit” Strategy



Intelligent Marketing
Supporting the Growth Team in User Acquisition

Copilot
Seamlessly Supporting the Post-Credit Service Team

Little Qi
Providing 24/7 Personalized Intelligent Services

AI Loan Officer
AI Agent Powered by Credit Business Insights

AI Credit Officer
AI Agent Powered by Risk Assessment Insights

“One Core, Two Wings” Strategy

Our Vision: Becoming a Respected Global Fintech Company





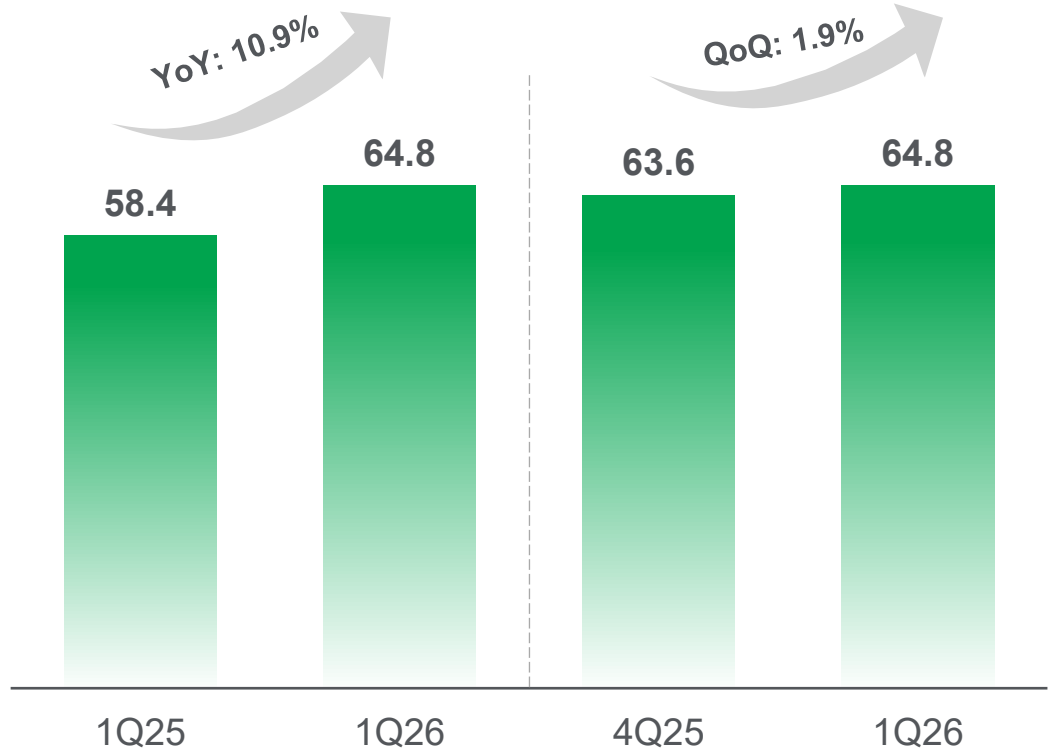
Operational and Financial Data



Continued User Base Expansion

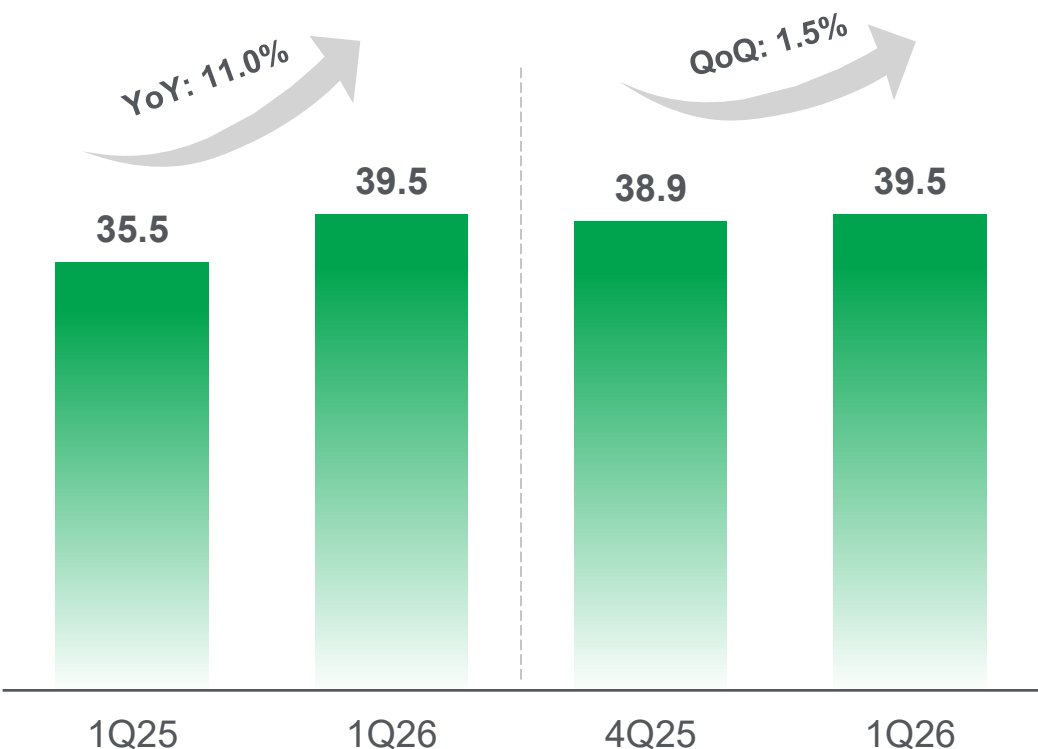
Cumulative Users with Approved Credit Lines

(million)



Cumulative Borrowers

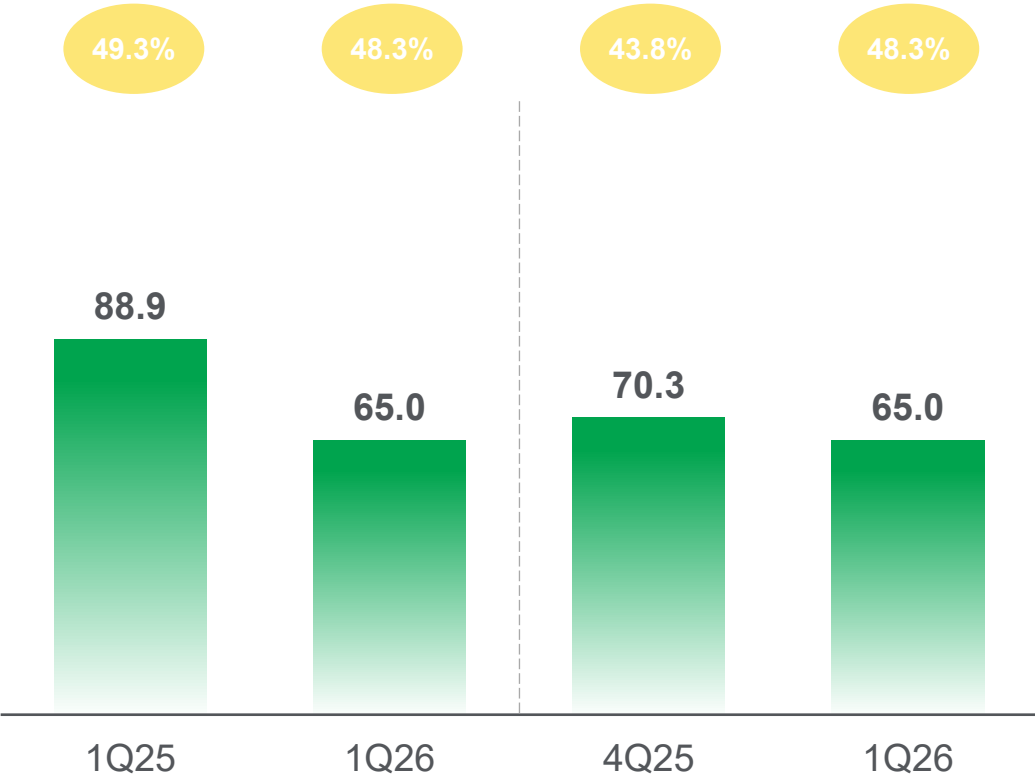
(million)



Softer Loan Volume While Maintaining Strict Credit Standards

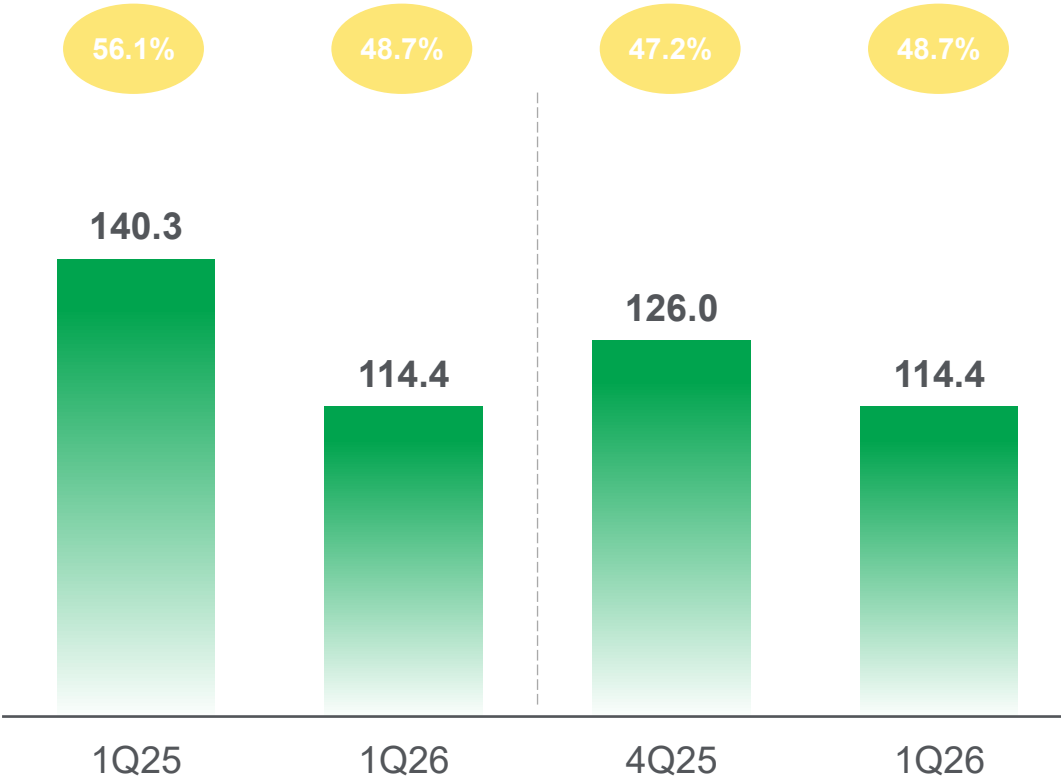
Loan Facilitation Volume (1)
(RMB billion)

% of platform services' contribution



Outstanding Loan Balance (2)
(RMB billion)

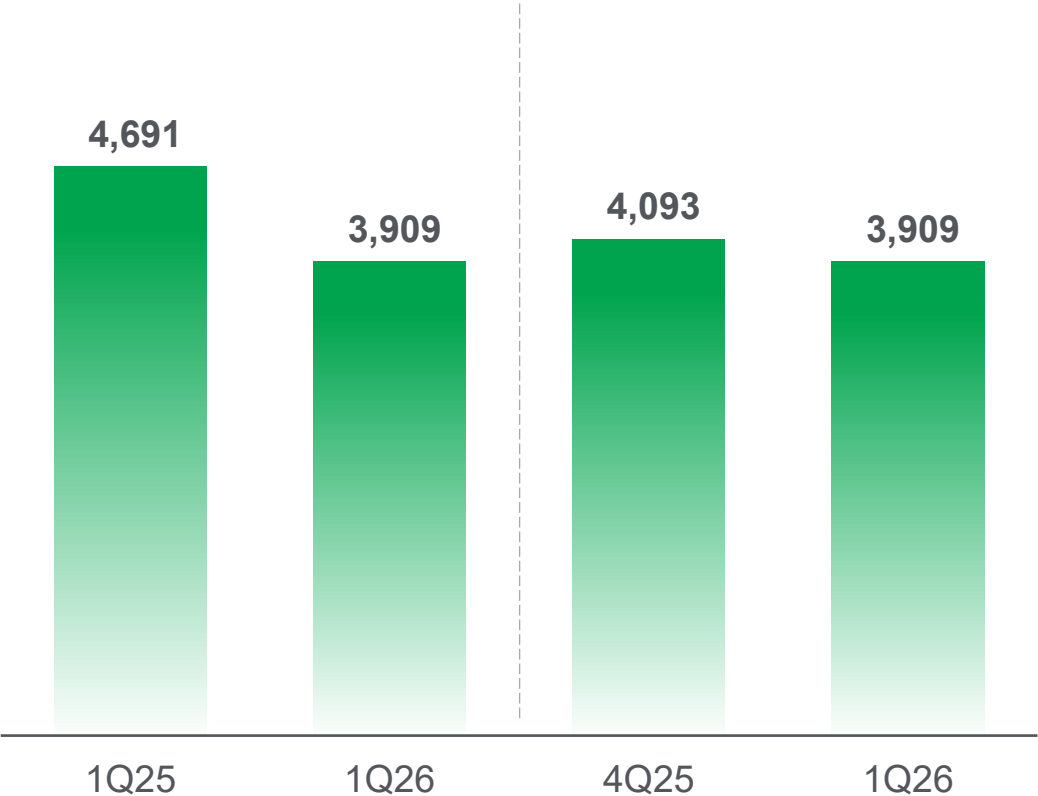
% of platform services' contribution



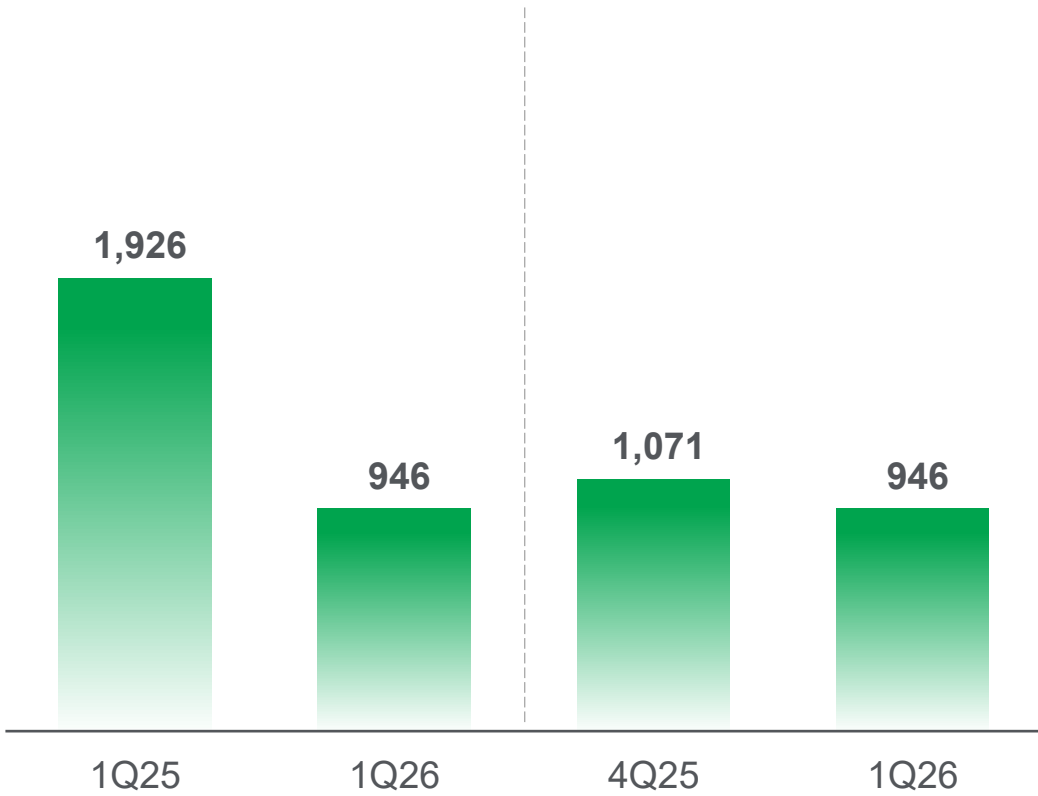
Notes: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) Refers to the total amount of principal outstanding for loans facilitated and originated at the end of each period, including the loan balance under credit-driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions, excluding loans delinquent for more than 180 days.

Sequential Decline in Net Profit Driven by Lower Non-recurring Gains Despite Improved Operating Performance

Total Net Revenue
(RMB million)



Non-GAAP Net Income ⁽¹⁾
(RMB million)



Notes: (1) Excluding share-based compensation expenses.

Operating Expenses

Facilitation, Origination and Servicing Expense

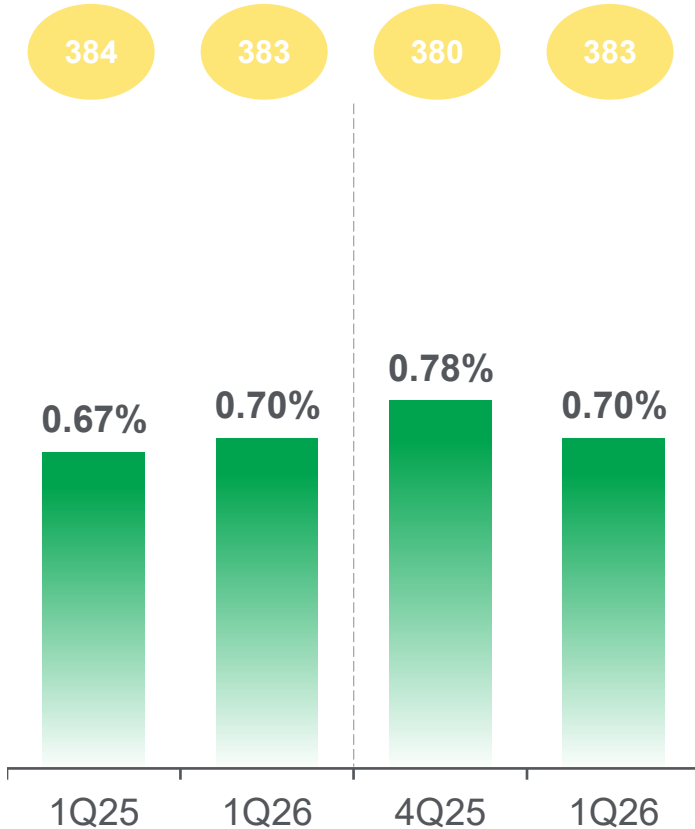
(% of Loan Facilitation Volume⁽¹⁾)



Sales and Marketing Expense

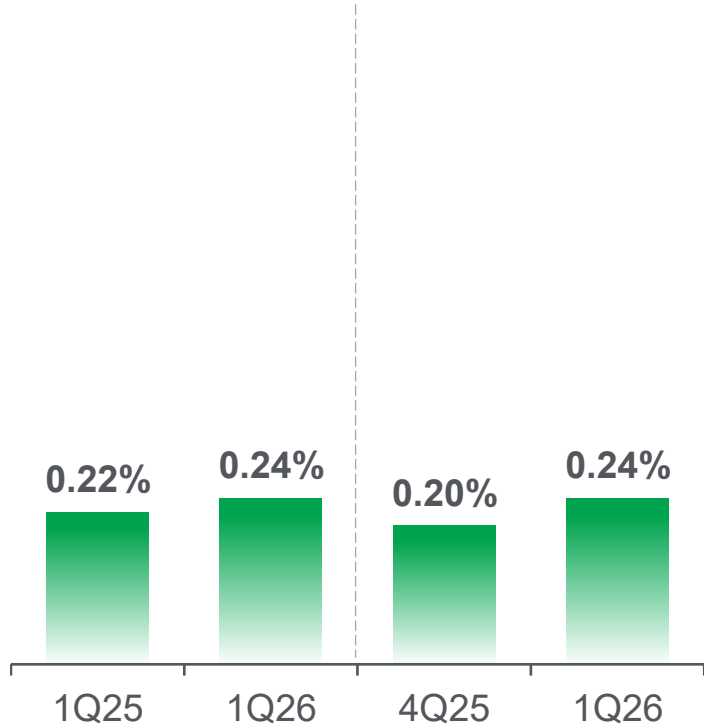
(% of Loan Facilitation Volume⁽¹⁾)

User Acquisition Costs(RMB)⁽²⁾



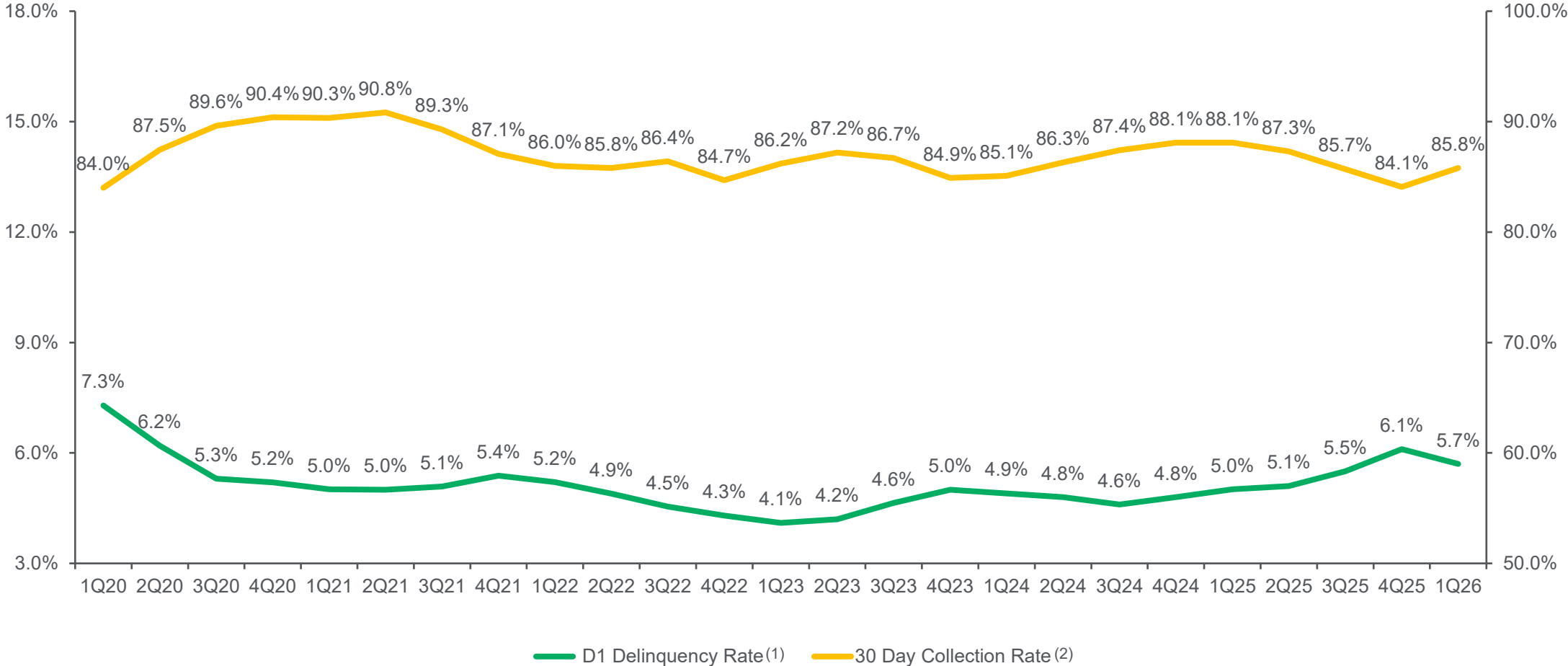
General and Administrative Expense

(% of Loan Facilitation Volume⁽¹⁾)



Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine (“ICE”) and total technology solutions. (2) Acquisition cost per user with approved credit lines.

Improvement in Risk Metrics Driven by Stricter Risk Strategies



Notes: (1) D1 delinquency rate is defined as (i) the total amount of principal that became overdue as of a specified date, divided by (ii) the total amount of principal that was due for repayment as of such date. (2) 30 day collection rate is defined as (i) the amount of principal that is repaid in one month among the total amount of principal that is overdue as of a specified date, divided by (ii) the total amount of principal that is overdue as of such specified date.

THANK YOU