




CANGO 灿合

www.cangoonline.com

CANG
LISTED
NYSE



Cango Inc. (NYSE: CANG) is a leading automotive transaction service platform in China connecting dealers, financial institutions, car buyers, and other industry participants. Founded in 2010 by a group of pioneers in China's automotive finance industry, the Company is headquartered in Shanghai and has a nationwide network. The Company's services primarily consist of automotive financing facilitation, automotive transaction service, and after-market services facilitation. By utilizing its competitive advantages in technology, data insights, and cloud-based infrastructure, Cango is able to connect its platform participants while bringing them a premium user experience.

Mission

To become an auto service platform of choice for consumers

Vision

To make car purchase simple and enjoyable

Cango's History

2010 - 2015

- Established and developed automotive financial technology services
- Built a nationwide dealer network

2016 - 2017

- Raised USD130 million in Series A and Series A+ funding rounds led by Warburg Pincus and Primavera
- Started comprehensive cooperation with JC Bank and WeBank

2018

- Raised RMB2 billion in Series B funding round led by Tencent, Taikang Life Insurance.
- Started comprehensive cooperation with Shanghai Bank, Jiangnan Rural Commercial Bank.
- Raised close to USD300 million in series C funding round led by Didi Chuxing.
- Established strategic partnership with ICBC and Didi Chuxing
- Listed on the NYSE on July 26

August 2010

- Company founded

2019-2020

- Started comprehensive cooperation with ICBC
- Started comprehensive cooperation with WeBank

2021

- Embark on a new journey with refreshed strategic vision



Cango's Network

Have

3000+ Employees
20+ Subsidiaries

Cover

30+ Provinces
350+ Cities



Cooperate

10+ Financial Institutions
15+ Insurance companies
20+ Other Industry Partners

Serve

~50,000 Car Dealers
1,800,000+ Customers
~130bn loans

*Data as of March 31, 2021

Cango's Service



Cango Platform Connects Participants Along the Automotive Transaction Value Chain

| Financial Institutions |

We provide for financial institutions integrated solutions that support the full life cycle of automotive financing transactions, including credit origination, credit assessment, credit servicing and delinquent asset management services, thus helping them improve overall operational efficiency and enhance credit performance.

| Dealers |

We provide dealers with a powerful and comprehensive toolkit that spans new and used vehicle sourcing, automotive financing solutions, as well as SaaS-based supply chain financing and warehouse management, so as to boost their business performance.

| Car Buyers |

We offer a one-stop service solution that directly caters to the needs of car buyers, which includes quality automotive financing solutions, financing related value-added services and after-market services, to make car buyers' purchases more affordable and convenient.

| After-market Service Providers |

Leveraging Cango's self-reinforcing platform and extensive dealer network, after-market services and products can be cross-sold with our financing facilitation services, generating new business opportunities for after-market service providers.

| OEMs |

Our vast nationwide dealer network help OEMs expand their distribution channels throughout China, and our automotive financing solutions make their cars more affordable to car buyers.

Cango's Core Competences



Largest and Powerful Dealer Network Online and Offline Customer Acquisition Capabilities

- Covers more than 350 cities across provinces in China
- Corporate with around 50,000 car dealers, covering more than 1/5 of total new car dealers nationwide
- Served over 1.8 million car buyers



Prudent Risk Management System Best Participant Experience and Efficiency from Technology Optimization

- Whole-process risk control model that spans dealer screening procedure, anti-fraud, credit assessment, GPS installation and delinquent asset management
- Comprehensive financial technology-enabled platform that covers ERP / CRM / SaaS / GPS / Apps
- 100% electronic application; 80% application less than 30 minutes approval time



Seasoned Industry Pioneers as Management Highly Efficient Sales and Operation Teams

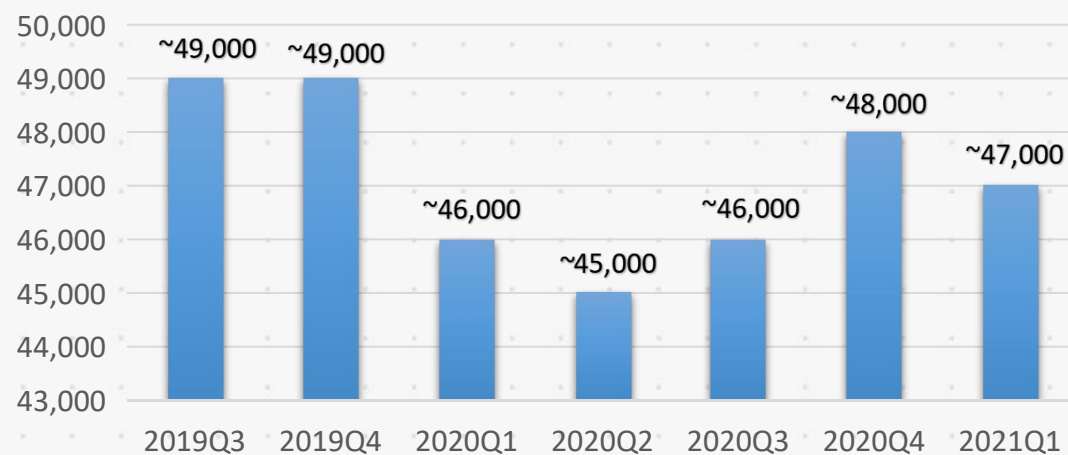
- Management team with an average of over 20 years of experience in the automotive and auto finance industry
- 2000+ sales members deeply penetrate the lower-tier markets across the country



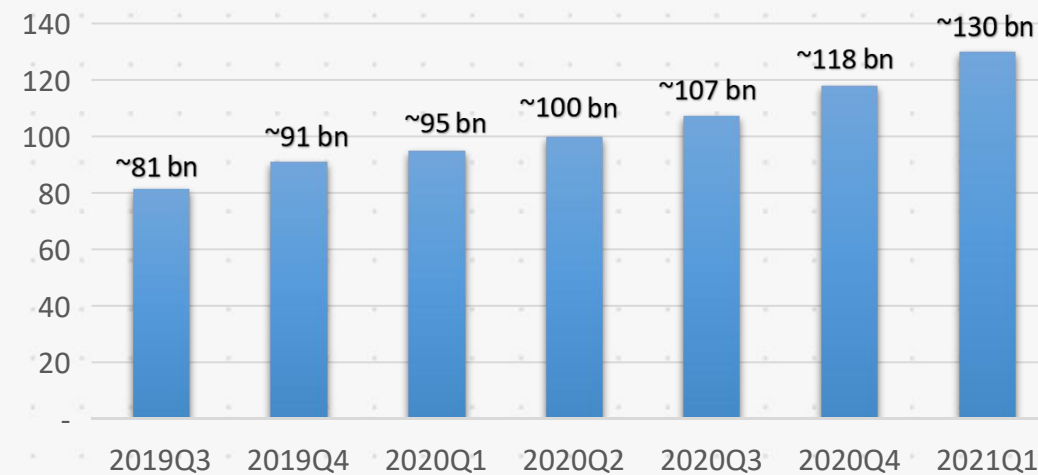
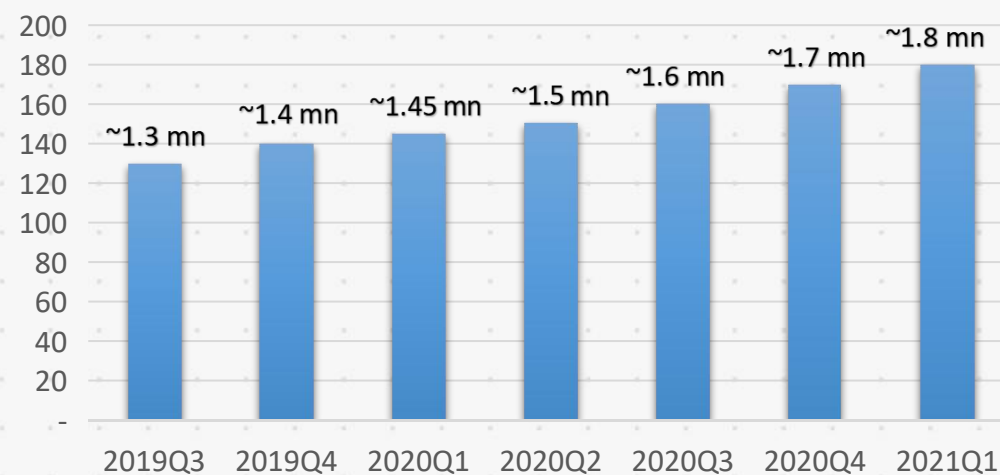
Strong Strategic Shareholders Technology-Enabled Platform Connects All Industry participants

- Strategic Shareholders: Tencent Group, Warburg Pincus Investments, Didi Chuxing, Taikang Life Insurance
- Cooperates with dozens of financial institutions, aftermarket service providers, and OEMs

Cango's Track Record



Registered Dealers

Cumulative Loan Origination
Since Inception (RMB)

Cumulative Car Buyers Since Inception

*Data as of March 31, 2021

Cango's Partners

——Strategic Shareholders ——

Tencent 腾讯

WARBURG PINCUS
华平投资

滴滴出行
—滴滴一下 美好出行—

泰康人寿®
TAIKANG LIFE

Banks >>

——Key Partners ——

网商银行
MYbank

WeBank
微众银行

上海银行
Bank of Shanghai

江南农村商业银行
JIANGNAN RURAL COMMERCIAL BANK

中国工商银行
INDUSTRIAL AND COMMERCIAL BANK OF CHINA

Automotive aftermarket service provider >>

太平洋保险
CPIC

中国平安
PING AN

API 亚太财险
Asia-Pacific P & C

众安保险

泰康在线
TK.CN

永安保险
YONG AN INSURANCE

国任保险
GUOREN P&C

Awards

2019
-
2020

- 01 | The 5th Annual China Auto Finance International Summit
Best Auto Finance Risk Management Innovation Award
- 02 | The 2020 China Concept Stocks Summit by Zhitong Caijing
Top10 China Concept Stock in Financial Sector
- 03 | The China Auto Finance Post-Loan and Asset Management Summit
Best Auto Finance Post-Loan Management Award
- 04 | The 2020 China Auto Golden Engine Awards
2020 Best Auto Finance Service Provider
- 05 | The 12th China Leasing Summit 2019 / Asia Auto Finance & Leasing Forum
Outstanding Auto Finance Service Provider of The Year
- 06 | The 18th CAIJING Annual Conference
Top10 China Concept Stocks with Growth Potential



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