

## **PPDAI Group Inc. Releases Inaugural Environmental, Social, and Governance Report**

SHANGHAI, Sept. 24, 2019 /PRNewswire/ -- PPDAI Group Inc. ("PPDAI," "Paipaidai," or the "Company") (NYSE: PPDF), a leading online consumer finance marketplace in China, today announced the release of its inaugural Environmental, Social Responsibility, and Governance (ESG) report highlighting PPDAI's efforts and accomplishments in environmental sustainability, social responsibility and corporate governance for 2018.

"Corporate social responsibility is an essential element of our culture and underpins our strategy of achieving greater value for our users, employees, shareholders and communities," said Mr. Jun Zhang, Chairman and Co-Chief Executive Officer of PPDAI. "As a leader in the consumer finance space, we recognize the importance of balancing our business goals and responsibilities as a good corporate citizen towards stakeholders including consumers, the industry and society at large. The 2018 ESG report is a snapshot of our initiatives, and commitment to social responsibility and is incorporated into PPDAI's management framework and reinforced at every level of our company."

Key highlights from the PPDAI's 2018 ESG report include the Company's initiatives to drive:

- Comprehensive risk management,
- Cyber security protection,
- Rigorous compliance,
- Internal control,
- Customer protection; and people-oriented employment mechanism as well as contribution to public welfare.

These disclosures highlight the Company's strategy to grow and innovate in a responsible and reliable way. The ESG report has been prepared in accordance with the Core level for sustainability reporting under the Global Reporting Initiative (GRI) Standards. GRI is an independent organization that provides the world's most widely recognized sustainability reporting and disclosure standards.

For the full PPDAI 2018 ESG report, please visit: [http://ir.ppdai.com/download/PPDF\\_ESG\\_Report\\_2018.pdf](http://ir.ppdai.com/download/PPDF_ESG_Report_2018.pdf)

### **About PPDAI Group Inc.**

PPDAI is a leading online consumer finance marketplace in China with strong brand recognition. Launched in 2007, the Company is the first online consumer finance marketplace in China connecting borrowers and investors. As a pioneer in China's online consumer finance marketplace, the Company benefits from both its early-mover advantages and the invaluable data and experience accumulated throughout multiple complete loan lifecycles. The Company's platform, empowered by its proprietary, cutting-edge technologies, features a highly automated loan transaction process, which enables a superior user experience, as evidenced by the rapid growth of the Company's user base and loan origination volume. As of June 30, 2019, the Company had over 99.0 million cumulative registered users.

For more information, please visit <http://ir.ppdai.com>.

### **Safe Harbor Statement**

This press release contains forward-looking statements. These statements constitute "forward-looking" statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and as defined in the U.S. Private Securities Litigation Reform Act of 1995. These forward-looking statements can be identified by terminology such as "will," "expects," "anticipates," "future," "intends," "plans," "believes," "estimates," "target," "confident" and similar statements. Such statements are based upon management's current expectations and current market and operating conditions, and relate to events that involve known or unknown risks, uncertainties and other factors, all of which are difficult to predict and many of which are beyond the Company's control. Forward-looking statements involve risks, uncertainties and other factors that could cause actual results to differ materially from those contained in any such statements. Potential risks and uncertainties include, but are not limited to, uncertainties as to the Company's ability to attract and retain borrowers and investors on its marketplace, its ability to increase volume of loans facilitated through the Company's marketplace, its ability to introduce new loan products and platform enhancements, its ability to compete effectively, laws, regulations and governmental policies relating to the online consumer finance industry in China, general economic conditions in China, and the Company's ability to meet the standards necessary to maintain listing of its ADSs on the NYSE, including its ability to cure any non-compliance with the NYSE's continued listing criteria. Further information regarding these and other risks, uncertainties or factors is included in the Company's filings with the U.S. Securities and Exchange Commission. All information provided in this press release is as of the date of this press release, and PPDAI does not undertake any obligation to update

any forward-looking statement as a result of new information, future events or otherwise, except as required under applicable law.

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