



## Qudian Inc. Holds Investor Update Conference Call

November 25, 2019

XIAMEN, China, Nov. 25, 2019 /PRNewswire/ -- Qudian Inc. ("Qudian" or the "Company") (NYSE: QD), a leading technology platform empowering the enhancement of online consumer finance experience in China, held an update conference call on November 25, 2019 to provide updates to investors and discuss its 2019 third quarter earnings.

Key additional information provided on the call included:

- Effective APR, which refers to the percentage equal to the annualized actual amount of the interest and fees generated from the loans (including loan book business and transaction services business) drawn down during a specified period in aggregate, divided by the aggregate initial principal amount of such loans, in the third quarter of 2019 and for the first nine months of 2019 was around 20.5%.
- Qudian's open platform had 17 funding partners as of Nov 25, 2019, increased from 11 funding partners as of Sep 30, 2019.

### Call replay

A replay of the conference call is accessible until December 3, 2019, by dialing the following telephone numbers:

U.S.: +1-855-452-5696 (toll-free) / +1-646-254-3697  
International: +61-2-8199-0299  
Hong Kong: 800-963-117 (toll-free) / +852-3051-2780  
Mainland China: 400-632-2162 (toll-free) / 800-870-0205 (toll-free)  
Passcode: 5767765

### About Qudian Inc.

Qudian Inc. ("Qudian") is a leading technology platform empowering the enhancement of online consumer finance experience in China. The Company's mission is to use technology to make personalized credit accessible to hundreds of millions of young, mobile-active consumers in China who need access to small credit for their discretionary spending but are underserved by traditional financial institutions due to lack of traditional credit data or high cost of servicing. Qudian's credit solutions enable licensed, regulated financial institutions and ecosystem partners to offer affordable and customized loans to this young generation of consumers.

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

### Safe Harbor Statement

This announcement contains forward-looking statements. These statements are made under the "safe harbor" provisions of the United States 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" and similar statements. Among other things, the expectation of its collection efficiency and delinquency, contain forward-looking statements. Qudian may also make written or oral forward-looking statements in its periodic reports to the SEC, in its annual report to shareholders, in press releases and other written materials and in oral statements made by its officers, directors or employees to third parties. Statements that are not historical facts, including statements about Qudian's beliefs and expectations, are forward-looking statements. Forward-looking statements involve inherent risks and uncertainties. A number of factors could cause actual results to differ materially from those contained in any forward-looking statement, including but not limited to the following: Qudian's goal and strategies; Qudian's expansion plans; Qudian's future business development, financial condition and results of operations; Qudian's expectations regarding demand for, and market acceptance of, its credit products; Qudian's expectations regarding keeping and strengthening its relationships with borrowers, institutional funding partners, merchandise suppliers and other parties it collaborate with; general economic and business conditions; and assumptions underlying or related to any of the foregoing. Further information regarding these and other risks is included in Qudian's filings with the SEC. All information provided in this press release and in the attachments is as of the date of this press release, and Qudian does not undertake any obligation to update any forward-looking statement, except as required under applicable law.

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