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CERTNYS

To whom it may concern:

The New York Stock Exchange certifies its approval for listing and registration of the following securities of **PPDAI Group Inc.**, under the Exchange Act of 1934.

- American depositary shares, each representing five Class A ordinary shares
- Class A ordinary shares, par value US\$ 0.00001 per share (application for the Class A ordinary shares is made for listing, not for trading, but only in connection with the registration of the American Depositary Shares, pursuant to the requirements of the Securities and Exchange Commission)

Sincerely,