



## 360 Finance Signs Strategic Cooperation Agreement with Tianjin Rural Commercial Bank to Offer Financing Services to Rural Areas

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SHANGHAI, China, June 13, 2019 (GLOBE NEWSWIRE) -- 360 Finance, Inc. (QFIN) ("360 Finance" or the "Company"), a leading digital consumer finance platform, today announced that it has signed a strategic cooperation agreement with Tianjin Rural Commercial Bank to offer financing services to micro and small enterprises and individuals in rural areas of the Beijing-Tianjin-Hebei Economic Region and Belt and Road Initiative. 360 Finance will also leverage its extensive experience in big data analysis and artificial intelligence to facilitate and support the technological transformation of Tianjin Rural Commercial Bank's financial services.

Mr. Jun Xu, Chief Executive Officer and Director of 360 Finance, commented, "Internet-based loans for micro enterprises is showing great growth potential over the next five years. We are working closely with Tianjin Rural Commercial Bank to develop risk control systems and algorithms that can accurately and rapidly assess the creditworthiness of rural applicants such as small and micro agricultural companies and farmers to empower them with the capital they need to grow their businesses. Both of us are committed to building a long-term relationship throughout this process that will be mutually beneficial and allow us to explore more opportunities together."

"We will replicate the success we have seen and the experience we have gained with consumption loans using mobile internet and big data over the past five years with rural companies and individuals. We believe we are on the verge of a big breakthrough in this market segment as there is no other company that is capable of offering reliable access to financing in rural areas. The government is devoting substantial resources towards developing rural areas and providing much needed financing. As a leading digital consumer finance platform, we have the social responsibility to help solve the financing bottleneck using our technology and data analytics and we look forward to making further progress with Tianjin Rural Commercial Bank. We will continue to develop relationship with other traditional financial institutions to help small and micro enterprises and individuals take advantage of growth opportunities using technology."

Mr. Zexian Han, President of Tianjin Rural Commercial Bank, added, "We are extremely proud to partner with 360 Finance and their cutting-edge technology to help rural areas develop. Together we will usher in a new era of rural development in the future."

Tianjin Rural Commercial Bank is the first agricultural and commercial bank in China to establish branches outside of its home market of Tianjin. Headquartered in Binhai New District in Tianjin and with branches in Xinjiang and Zhejiang Provinces, Tianjin Rural Commercial Bank was also the first commercial bank to be certified to issue bonds in accordance with Basel III standards in China.

### About 360 Finance

360 Finance, Inc. (NASDAQ: QFIN) ("360 Finance" or the "Company") is a leading digital consumer finance platform and the finance partner of the 360 Group. The Company provides tailored online consumer finance products to prime, underserved borrowers funded primarily by its funding partners. The Company's proprietary technology platform enables a unique user experience supported by resolute risk management. When coupled with its partnership with 360 Group, the Company's technology translates to a meaningful borrower acquisition, borrower retention and funding advantage, supporting the rapid growth and scaling of its business.

For more information, please visit: <http://ir.360jinrong.net/investor-relations>

### Safe Harbor Statement

Any forward-looking statements contained in this announcement are made under the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by terminology such as "will," "expects," "anticipates," "future," "intends," "plans," "believes," "estimates" and similar statements. 360 Finance may also make written or oral forward-looking statements in its reports to the U.S. Securities and Exchange Commission ("SEC") on Forms 20-F and 6-K, 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 360 Finance'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. Further information regarding such risks and uncertainties is included in 360 Finance'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 360 Finance does not undertake any obligation to update any forward-looking statement, except as required under applicable law.

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