



IMPORTANT NOTICE

June 23, 2026

To: Holders of X Financial

Re: Depository Service Fee

Please be advised that a Depository Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

Security Name:	X Financial
CUSIP:	98372W202
Security Type:	DR
Fee:	\$0.008
Record Date:	Aug 07, 2026
Billing Period:	August

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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