



IMPORTANT NOTICE

August 24, 2026

To: Holders of X Financial

Re: Cash Dividend - **Final Rate**

Security Name: X Financial

Country of Incorporation: CAYMAN ISLANDS

CUSIP: 98372W202

Ratio (Local Shares:DRs): 6:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Sep 10, 2026	Sep 10, 2026
Payable Date:	Sep 28, 2026	Sep 28, 2026
Exchange Rate:	1.0	
Cash Dividend: Tax exempt	<u>USD0.04666667</u>	
Gross Dividend Total:	USD0.04666667	USD0.28
Dividend Fee:		USD0.008
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		USD0.272

Foreign currency transaction was executed by the Issuer.

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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