DEPOSITARY RECEIPTS

December 26, 2017

NEW DR ANNOUNCEMENT

LexinFintech Holdings Ltd

LexinFintech Holdings is an online consumer finance platform based in the People's Republic of China. The Company strategically focuses on serving the credit needs of educated young adults domestically. The Company offers its customers loan products to meet their credit needs at different stages of life. The Company's online consumer finance platform, Fenqile, addresses its customers' credit needs by offering personal installment loans, installment purchase loans and other loan products. The Company offers a wide variety of competitively-priced products on its e-commerce channel and allows customers to use their credit lines to finance purchases. The Company has approximately 3.3 million active customers.

Effective Date: December 26, 2017

Country of Incorporation: Cayman Islands

Exchange: NASDAQ Stock Market

Type of ADR Program: Sponsored - Level III

Ticker Symbol: LX

CUSIP Number: 528877103

Ratio (DR:ORD): 1:2
Underlying Share Description: Ordin

Industry Classification: Financial Services

Custodian(s): Hong Kong and Shanghai Banking Corp.

Ordinary

To learn more about ADRs and issuer programs, please call our marketing desks:

New York London

Ravi Davis / Rick Maehr Jacek Jankowski
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