



IMPORTANT NOTICE

August 20, 2025

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 26, 2025	Sep 26, 2025
Payable Date:	Oct 15, 2025	Oct 15, 2025
Exchange Rate:	1.0	
Interim Dividend: Tax exempt	<u>USD0.046666667</u>	
Gross Dividend Total:	<u>USD0.046666667</u>	USD0.28
Dividend Fee:		USD0.008
Withholding Rate: 0.00%		<u>USD0.0</u>
Net Dividend Rate:		<u>USD0.272</u>

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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