



IMPORTANT NOTICE

May 7, 2026

To: Holders of X Financial

Re: Cash Dividend - **Final Rate**

Please be advised that this distribution has been revised (see Addendum).

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:	Apr 30, 2026	Apr 30, 2026
Payable Date:	May 20, 2026	May 20, 2026
Exchange Rate:	1.0	
Interim Dividend: Tax exempt	<u>USD0.04666667</u>	
Gross Dividend Total:	<u>USD0.04666667</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.

Addendum: - see below

Gross rate revised from USD\$ 0.2802 to US\$0.28

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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