

## **X Financial Stock Added to MSCI China Small Cap Index**

SHENZHEN, China, May 16, 2019 /PRNewswire/ -- X Financial (NYSE: XYF) (the "Company"), a leading technology-driven personal finance company in China, today announced that the Company's stock has been added to the MSCI China Small Cap Index, effective on Tuesday, May 28, 2019.

MSCI is a leading provider of critical decision support tools and services for the global investment community. MSCI China Small Cap Index is designed to measure the performance of small stocks in China's market. With 233 constituents, the index represents approximately 14% of the free float-adjusted market capitalization of the China equity universe.

"We are pleased to have been included in the MSCI China Small Cap Index," commented Mr. Justin Tang, the Founder, Chief Executive Officer and Chairman of the Company. "Our inclusion reflects our solid growth and business fundamentals, growing recognition in international capital markets, strong corporate governance, and the leading role we play in China's fin-tech industry."

"We will continue to leverage our advanced technology and cutting-edge financing solutions and products to expand our market share and strengthen our position as a leading fin-tech player in China in order to create long term value for our shareholders."

### **About X Financial**

X Financial (NYSE: XYF) (the "Company") is a leading technology-driven personal finance company in China focused on meeting the huge demand for credit from individuals and small-to-medium-sized enterprise owners. The Company's proprietary big data-driven risk control system, WinSAFE, builds risk profiles of prospective borrowers using a variety data-driven credit assessment methodology to accurately evaluate a borrower's value, payment capability, payment attitude and overall creditworthiness. X Financial has established a strategic partnership with ZhongAn Online P&C Insurance Co., Ltd. in multiple areas of its business operations to directly complement its cutting-edge risk management and credit assessment capabilities. ZhongAn Online P&C Insurance Co., Ltd. provides credit insurance on X Financial's investment products which significantly enhances investor confidence and allows the Company to attract a diversified and low-cost funding base from individuals, enterprises and financial institutions to support its growth. X Financial leverages financial technology to provide convenient, efficient, and secure investment services to a wide range of high-quality borrowers and mass affluent investors which complements traditional financial institutions and helps to promote the development of inclusive finance in China.

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