X Financial to Report Third Quarter 2018 Financial Results on November 19, 2018

SHENZHEN, China, Nov. 13, 2018 /PRNewswire/ -- X Financial (NYSE: XYF) (the "Company"), a leading technology-driven personal finance company in China, today announced that it will release its unaudited financial results for the third quarter ended September 30, 2018, after the close of U.S. markets on Monday, November 19, 2018.

X Financials' management team will host an earnings conference call at 8:00 PM U.S. Eastern Time on Monday November 19, 2018 (9:00 AM Beijing Time on November 20, 2018).

Dial-in details for the earnings conference call are as follows:

United States: 1-888-346-8982
Hong Kong: 852-301-84992
China: 4001-201203
International: 1-412-902-4272
Passcode: X Financial

Please dial in ten minutes before the call is scheduled to begin and provide the passcode to join the call.

A replay of the conference call may be accessed by phone one hour after the end of the conference call until November 26, 2018 at the following numbers:

United States: 1-877-344-7529 International: 1-412-317-0088

Passcode: 10126287

Additionally, a live and archived webcast of the conference call will be available at http://ir.xiaoyinggroup.com.

About X Financial

X Financial (NYSE: XYF) (the "Company") is a leading technology-driven personal finance company in China focused on meeting the huge underserved 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 in multiple areas of its business operations to directly complement its cutting-edge risk management and credit assessment capabilities. ZhongAn provides credit insurance on X Financials' 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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SOURCE X Financial

 $\frac{https://ir.xiaoyinggroup.com/2018-11-13-X-Financial-to-Report-Third-Quarter-2018-Financial-Results-on-November-19-2018}{November-19-2018}$