

X Financial to Report Second Quarter 2025 Financial Results on August 19, 2025

SHENZHEN, China, Aug. 8, 2025 /PRNewswire/ -- X Financial (NYSE: XYF) (the "Company"), a leading online personal finance company in China, today announced that it will release its unaudited financial results for the second quarter ended June 30, 2025, before the open of U.S. markets on Tuesday, August 19, 2025.

X Financial's management team will host an earnings conference call at 8:30 AM U.S. Eastern Time on Tuesday, August 19, 2025 (8:30 PM Beijing / Hong Kong Time on the same day).

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

United States: 1-888-346-8982
Hong Kong: 852-301-84992
Mainland
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 at the following numbers until August 26, 2025:

United
States: 1-877-344-7529
International: 1-412-317-0088
Passcode: 1404098

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

About X Financial

X Financial is a leading online personal finance company in China. The Company is committed to connecting borrowers on its platform with its institutional funding partners. With its proprietary big data-driven technology, the Company has established strategic partnerships with financial institutions across multiple areas of its business operations, enabling it to facilitate loans to prime borrowers under a robust risk assessment and control system.

For more information, please visit: <https://ir.xiaoyinggroup.com>.

For more information, please contact:

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