

X Financial Files Annual Report on Form 20-F for Fiscal Year 2025

SHENZHEN, China, April 30, 2026 /PRNewswire/ -- X Financial (NYSE: XYF) (the "Company" or "we"), a leading online personal finance company in China, today announced it filed its annual report on Form 20-F for the fiscal year ended December 31, 2025 with the Securities and Exchange Commission ("SEC") on April 30, 2026. The annual report can be accessed on the Company's investor relations website at <https://ir.xiaoyinggroup.com> as well as the SEC's website at <https://www.sec.gov>.

The Company will provide a hard copy of its annual report containing the audited consolidated financial statements, free of charge, to its shareholders upon request. Requests should be directed to the Company's IR Department at ir@xiaoying.com.

About X Financial

X Financial (NYSE: XYF) (the "Company") 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 and originate loans to prime borrowers under a risk assessment and control system.

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

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