

Financial Tear Sheet

Corporate Profile

Hexindai Inc. ("Hexindai" or the "Company") is a fast-growing consumer lending marketplace facilitating loans to meet the increasing consumption demand of the emerging middle class in China. Hexindai provides borrowers with convenient and ready access to credit through its online marketplace. The Company offers borrowers a wide range of products designed based on customer segmentation data and tailored to the specific needs of the emerging middle class in China. Hexindai offers investors various types of investment products with appropriate risk levels and risk-adjusted returns, and have achieved high investor satisfaction and loyalty as shown by its repeat investor rates. The average annualized investment return for loans facilitated on Hexindai's marketplace ranges from 8% to 15%.

According to Oliver Wyman, the "emerging middle class" comprises largely of the "lower mass population" in China, which is the population segment with accumulated disposable assets of RMB60,000 to RMB100,000. These people are typically in the average age range of between 31 to 45 years old, with an average monthly income of RMB3,000 to RMB7,000. Hexindai believes the financing needs of this segment of consumers in China have been largely underserved due to the lack of an easily-accessible credit market. The Company helps these Chinese consumers fulfil their consumption financing needs by facilitating loans between borrowers and investors, providing borrowers with ready access to credit and investors with risk-adjusted returns. Hexindai believes that its consumer lending marketplace, integrated with online and offline platforms, advanced technology and innovation, will help meet the demand from these consumers in a sustainable way.

Hexindai's consumer lending marketplace specifically targets this consumer market by offering medium-sized loans ranging from RMB20,000 to RMB140,000 to these consumers. According to Oliver Wyman, the consumer credit market represented by medium-sized loans ranging from RMB20,000 to RMB140,000 accounted for approximately 62.4% of the total individual consumption market in China in 2016. The Company has built a multi-channel marketplace to reach and serve borrowers and investors, leveraging both its online platform and the nationwide physical networks of its offline cooperation partner, Hexin Group, which is majority-owned by Hexindai's controlling shareholder. The Company acquires borrowers offline through cooperation with Hexin Group in accordance with certain contractual arrangements. Leveraging its borrower acquisition model that combines an online platform and offline networks, Hexindai's online marketplace has experienced significant growth since its inception.

China represents the largest and fastest growing marketplace lending market in the world. Oliver Wyman has projected that China's consumer lending market will reach RMB4.1 trillion in 2020, representing a compound annual growth rate, or CAGR, of 49% from 2016. The Company believes the emerging middle class represents a large and relatively untapped consumer credit market opportunity in China. Consumption by this segment has experienced strong growth and has shifted from staple or necessity goods to premium products and services, such as luxury goods, travel, cosmetics, medicine, education and home renovation.

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Stock Performance

HX (Common Stock)

Exchange	NASDAQ (US Dollar)
Financial Status Indicator	C
Price	\$9.43
Change (%)	▲ 0.14 (1.51%)
Volume	11,623
52 Week High	\$17.00
52 Week Low	\$8.06
Market Cap	\$445,534,930
Rolling EPS	1.33
PE Ratio	6.9774
Shares Outstanding	47,958,550

Data as of 07/16/18 4:00 p.m. ET



Recent Headlines

06/20/18

Hexindai Joins Nandu Finance Digital Union to Aid Transformation of China Financial Services Industry

06/15/18

Hexindai Reports Fourth Quarter and Fiscal Year 2018 Financial Results

06/04/18

Hexindai to Report Fourth Quarter and Fiscal Year 2018 Financial Results on June 15, 2018

SEC Filings

Filing Date	Form
06/20/18	6-K
06/15/18	6-K
06/04/18	6-K
05/30/18	6-K

Upcoming Events

Date	Title
08/29/18 through 08/30/18	Citi Greater China TMT corporate day Location: Hong Kong

Corporate Governance

Mr. Xiaobo An	Chairman
Mr. Xinming Zhou	Chief Executive Officer and Director
Mr. Johnson Qisen Zhang	Chief Financial Officer
Ms. Dongling Wang	Chief Risk Officer
Lili Hua	Chief Operations Officer

Data provided by Nasdaq. Minimum 15 minutes delayed.

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