

Â Â UNITED STATESSECURITIES AND EXCHANGE COMMISSIONWASHINGTON, D.C. 20549Â FORMÂ 6-KÂ REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TORULE 13a-16 OR 15d-16UNDER THE SECURITIES EXCHANGE ACT OF 1934Â For the Month of November 2024Â Commission File Number: 001-38652Â X Financial(Exact name of registrant as specified in its charter)Â Not Applicable(Translation of registrantâ€™s name into English)Â Cayman Islands(Jurisdiction of incorporation or organization)Â 7-8F, Block A, Aerospace Science and TechnologyPlazaNo.Â 168, Haide Third Avenue, Nanshan DistrictShenzhen, 518067, the Peopleâ€™s Republicof China+86-755-86282977(Address of principal executive offices)Â Indicate by check mark whether the registrant files or will file annualreports under cover FormÂ 20-F or FormÂ 40-F.Â FormÂ 20-F xÂ Â FormÂ 40-FÂ Â Â Â X Financial (NYSE: XYF) (the â€œCompanyâ€)today announced to hold the Annual Shareholders Meeting on DecemberÂ 20, 2024.Â The Companyâ€™s Annual Shareholders Meetingwill be held on DecemberÂ 20, 2024, at 10:00 a.m.Â local time. The meeting will take place at 7/F â€ 8/F, Block A, AerospaceScience and Technology Plaza, No.Â 168 Haide Third Avenue, Nanshan District, Shenzhen, China, 518067.Â Â EXHIBITÂ INDEXÂ Exhibit Â Description 99.1 Â Press release dated November 22, 2024 titled â€œX Financial to Hold Annual General Meeting on December 20, 2024â€ 99.2 Â Notice of Annual General Meeting of Shareholders of X Financial to be held on December 20, 2024 (the â€œ2024 AGMâ€) Â Â Â SIGNATURESÂ Pursuant to the requirements of the SecuritiesExchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.Â Â X Financial Â Â Â By: /s/ Yue (Justin) Tang Â Name: Yue (Justin) Tang Â Title: Chairman and Chief Executive Officer Â Â Â Date: November 22, 2024 Â Â Â Exhibit 99.1Â Â X Financial to Hold Annual General Meeting onDecember 20, 2024Â SHENZHEN, China, November 22, 2024 /PRNewswire/-- X Financial (NYSE: XYF) (the â€œCompanyâ€ or â€œweâ€), a leading online personal finance company in China, todayannounced it will hold its 2024 annual general meeting of shareholders at 7/F â€ 8/F, Block A, Aerospace Science and Technology Plaza, No. 168 Haide Third Avenue, Nanshan District, Shenzhen 518067, China on December 20, 2024, at 10:00 a.m. local time.Â No proposal will be submitted for shareholderapproval at the annual general meeting. Instead, the annual general meeting will serve as an open forum for shareholders of record andbeneficial owners of the Company's Class A ordinary shares and Class B ordinary shares to discuss Company affairs with management.Â The Board has fixed the close of business onDecember 9, 2024 as the record date (the "Record Date") for determining the shareholders entitled to receive notice of theannual general meeting or any adjournment or postponement thereof.Â Holders of record of the Company's Class A ordinaryshares and Class B ordinary shares at the close of business on the Record Date are entitled to attend the annual general meeting and anyadjournment or postponement thereof in person. Beneficial owners of the Company's ADSs are welcome to attend the annual general meetingin person.Â The Company has filed its annual report on Form20-F for the fiscal year ended December 31, 2023 with the Securities and Exchange Commission (the "SEC") on April 29, 2024.The annual report can be accessed on the Company's investor relations website at <https://ir.xiaoyinggroup.com> as well as the SEC'swebsite at <https://www.sec.gov>. The Company will provide a hard copy of its annual report containing the audited consolidatedfinancial statements, free of charge, to its shareholders and ADS holders upon request. Requests should be directed to the Company byemailing X Financial Investor Relations at ir@xiaoying.com.Â About X FinancialÂ 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 institutionalfunding partners. With its proprietary big data-driven technology, the Company has established strategic partnerships with financial institutionsacross multiple areas of its business operations, enabling it to facilitate and provide loans to prime borrowers under a risk assessmentand control system.Â For more information, please visit: <https://ir.xiaoyinggroup.com>.Â 1/2 Â Â Safe Harbor StatementÂ This announcement contains forward-looking statementswithin the meaning of Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements are made underthe "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. These statements can be identifiedby terminology such as "will," "expects," "anticipates," "future," "intends," "plans," "believes," "estimates," "potential," "continue," "ongoing," "targets," "guidance"and similar statements. The Company may also make written or oral forward-looking statements in its periodic reports to the U.S. Securitiesand Exchange Commission (the "SEC"), in its annual report to shareholders, in press releases and other written materials andin oral statements made by its officers, directors or employees to third parties. Any statements that are not historical facts, includingstatements about the Company's beliefs and expectations, are forward-looking statements that involve factors, risks and uncertaintiesthat could cause actual results to differ materially from those in the forward-looking statements. Such factors and risks include, butnot limited to the following: the Company's goals and strategies; its future business development, financial condition and results ofoperations; the expected growth of the credit industry, and marketplace lending in particular, in China; the demand for and market acceptanceof its marketplace's products and services; its ability to attract and retain borrowers and investors on its marketplace; its relationshipswith its strategic cooperation partners; competition in its industry; and relevant government policies and regulations relating to thecorporate structure, business and industry. Further information regarding these and other risks, uncertainties or factors is includedin the Company's filings with the SEC. All information provided in this announcement is current as of the date of this announcement, andthe Company does not undertake any obligation to update such information, except as required under applicable law.Â For more information, please contact:Â X FinancialMr. Frank Fuya ZhengE-mail: ir@xiaoying.comÂ Christensen IRÂ In ChinaMr. Rene Vanguestaine Phone: +86-178-1749 0483 E-mail: rene.vanguestaine@christensencomms.comÂ In USMs. Linda BergkampPhone: +1-480-614-3004Email: linda.bergkamp@christensencomms.comÂ 2/2 Â ExhibitÂ 99.2Â X FINANCIALNOTICE OF ANNUAL GENERAL MEETING OF SHAREHOLDERSTO BE HELD ON DECEMBER 20, 2024Â Notice is hereby given that X Financial, a CaymanIslands company (the â€œCompanyâ€), will hold its annual general meeting of shareholders at 10:00 a.m., local time, onDecember 20, 2024 (the â€œAnnual General Meetingâ€) at 7/F â€ 8/F, Block A, Aerospace Science and Technology Plaza, No.Â 168 Haide Third Avenue, Nanshan District, Shenzhen, China, 518067. No proposal will be submitted for shareholder approval atthe AGM. Instead, the AGM will serve as an open forum for shareholders of record and beneficial owners of the Companyâ€™s AmericanDepositary Shares (â€œADSsâ€) to discuss Company affairs with management.Â The Board of Directors of the Company has fixedthe close of business on DecemberÂ 9, 2024 as the record date (the â€œRecord Dateâ€) for determining the shareholders entitledto receive notice of the annual general meeting or any adjournment or postponement thereof.Â Holders of record of the Companyâ€™s ClassÂ A ordinary shares and ClassÂ B ordinary shares at the close of business on the Record Date are entitled to attend the annual generalmeeting and any adjournment or postponement thereof in person. Beneficial owners of the Companyâ€™s ADSs are welcome to attend theannual general meeting in person.Â Shareholders and ADS holders may

access the Company's annual report on the Company's investor relations website at <http://ir.xiaoyinggroup.com> as well as the SEC's website at <http://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 and ADS holders upon request. Requests should be directed to the Company by emailing X Financial Investor Relations atir@xiaoying.com. 7/F, 8/F, Block A, Aerospace Science and Technology Plaza, No. 168 Haide Third Avenue, Nanshan District, Shenzhen, China, 518067 Telephone: +86-755-86282977 By Order of the Board of Directors, /s/ Yue (Justin) Tang Yue (Justin) Tang Chairman and Chief Executive Officer Date: November 22, 2024