

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 FORM 6-K REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE SECURITIES EXCHANGE ACT OF 1934 For the Month of November 2024 Commission File Number: 001-38652 X Financial (Exact name of registrant as specified in its charter) Not Applicable (Translation of registrant's name into English) Cayman Islands (Jurisdiction of incorporation or organization) 7-8F, Block A, Aerospace Science and Technology Plaza No. 168, Haide Third Avenue, Nanshan District Shenzhen, 518067, the People's Republic of China +86-755-86282977 (Address of principal executive offices) Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F. Form 20-F x Form 40-F X Financial (NYSE: XYF) (the "Company") today announced to hold the Annual Shareholders Meeting on December 20, 2024. The Company's Annual Shareholders Meeting will be held on December 20, 2024, at 10:00 a.m. local time. The meeting will take place at 7/F 8/F, Block A, Aerospace Science and Technology Plaza, No. 168 Haide Third Avenue, Nanshan District, Shenzhen, China, 518067. EXHIBIT INDEX Exhibit Description 99.1 Press release dated November 22, 2024 titled "X Financial to Hold Annual General Meeting on December 20, 2024" 99.2 Notice of Annual General Meeting of Shareholders of X Financial to be held on December 20, 2024 (the "2024 AGM") A SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized. X Financial A By: /s/ Yue (Justin) Tang Name: Yue (Justin) Tang Title: Chairman and Chief Executive Officer A Date: November 22, 2024 A Exhibit 99.1 X Financial to Hold Annual General Meeting on December 20, 2024 SHENZHEN, China, November 22, 2024 /PR Newswire/- X Financial (NYSE: XYF) (the "Company" or "we"), a leading online personal finance company in China, today announced it will hold its 2024 annual general meeting of shareholders at 7/F 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. No proposal will be submitted for shareholder approval at the annual general meeting. Instead, the annual general meeting will serve as an open forum for shareholders of record and beneficial owners of the Company's Class A ordinary shares and Class B ordinary shares to discuss Company affairs with management. The Board has fixed the close of business on December 9, 2024 as the record date (the "Record Date") for determining the shareholders entitled to receive notice of the annual general meeting or any adjournment or postponement thereof. Holders of record of the Company's Class A ordinary shares and Class B ordinary shares at the close of business on the Record Date are entitled to attend the annual general meeting and any adjournment or postponement thereof in person. Beneficial owners of the Company's ADSs are welcome to attend the annual general meeting in person. The Company has filed its annual report on Form 20-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'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 and ADS holders upon request. Requests should be directed to the Company by emailing X Financial Investor Relations 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 provide loans to prime borrowers under a risk assessment and control system. For more information, please visit: <https://ir.xiaoyinggroup.com>. 1/2 A Safe Harbor Statement This announcement contains forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements are made under the "safe harbor" provisions of the U.S. Private Securities Litigation Reform Act of 1995. These statements can be identified by 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. Securities and Exchange Commission (the "SEC"), in its annual report to shareholders, in press releases and other written materials and in oral statements made by its officers, directors or employees to third parties. Any statements that are not historical facts, including statements about the Company's beliefs and expectations, are forward-looking statements that involve factors, risks and uncertainties that could cause actual results to differ materially from those in the forward-looking statements. Such factors and risks include, but not limited to the following: the Company's goals and strategies; its future business development, financial condition and results of operations; the expected growth of the credit industry, and marketplace lending in particular, in China; the demand for and market acceptance of its marketplace's products and services; its ability to attract and retain borrowers and investors on its marketplace; its relationships with its strategic cooperation partners; competition in its industry; and relevant government policies and regulations relating to the corporate structure, business and industry. Further information regarding these and other risks, uncertainties or factors is included in the Company's filings with the SEC. All information provided in this announcement is current as of the date of this announcement, and the Company does not undertake any obligation to update such information, except as required under applicable law. For more information, please contact: X Financial Mr. Frank Fuya Zheng E-mail: ir@xiaoying.com Christensen IR In China Mr. Rene Vanguetaine Phone: +86-178-1749 0483 E-mail: rene.vanguetaine@christensencomms.com In US Ms. Linda Bergkamp Phone: +1-480-614-3004 Email: linda.bergkamp@christensencomms.com 2/2 A Exhibit 99.2 X FINANCIAL NOTICE OF ANNUAL GENERAL MEETING OF SHAREHOLDERS TO BE HELD ON DECEMBER 20, 2024 Notice is hereby given that X Financial, a Cayman Islands company (the "Company"), will hold its annual general meeting of shareholders at 10:00 a.m., local time, on December 20, 2024 (the "Annual General Meeting") at 7/F 8/F, Block A, Aerospace Science and Technology Plaza, No. 168 Haide Third Avenue, Nanshan District, Shenzhen, China, 518067. No proposal will be submitted for shareholder approval at the AGM. Instead, the AGM will serve as an open forum for shareholders of record and beneficial owners of the Company's American Depositary Shares ("ADSs") to discuss Company affairs with management. The Board of Directors of the Company has fixed the close of business on December 9, 2024 as the record date (the "Record Date") for determining the shareholders entitled to receive notice of the annual general meeting or any adjournment or postponement thereof. Holders of record of the Company's Class A ordinary shares and Class B ordinary shares at the close of business on the Record Date are entitled to attend the annual general meeting and any adjournment or postponement thereof in person. Beneficial owners of the Company's ADSs are welcome to attend the annual general meeting in person. 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 at 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