

0001104659-24-1299026-K X Financial 2024121920241219060135060135060135 0 0001104659-24-129902 6-K 2
20241219 20241219 20241219 X Financial 0001725033 6199 000000000 E9 1231 6-K 34 001-38652 241560863 7-
8F,BLOCK A,AEROSPACE SCIENCE&TECH PLZ NO. 168 HAIDE THIRD AVENUE, NANSHAN DIST SHENZHEN F4
518067 86-0755-86282977 7-8F,BLOCK A,AEROSPACE SCIENCE&TECH PLZ NO. 168 HAIDE THIRD AVENUE,
NANSHAN DIST SHENZHEN F4 518067 6-K 1 tm2431553d1 6k.htm FORM 6-K Â Â Â UNITED STATES SECURITIES
AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 Â FORM 6-K Â REPORT OF FOREIGN PRIVATE ISSUER
PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE SECURITIES EXCHANGE ACT OF 1934 Â For the Month of
December 2024 Â Commission File Number: 001-38652 Â X Financial (Exact name of registrant as specified in its
charter) Â 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) Â
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 Â Â Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted
by Regulation ST Rule 101(b)(1): Not Applicable Â Indicate by check mark if the registrant is submitting the Form 6-K
in paper as permitted by Regulation ST Rule 101(b)(7): Not Applicable Â Â Â Â Â EXHIBIT INDEX Â Exhibit Â
Description 99.1 Â Press Release titled "X Financial Announces US\$48.7 Million Share Repurchase from Major
Shareholder" Â Â Â Â SIGNATURES Â 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. Â X
Financial Â Â Â By: /s/ Yue (Justin) Tang Â Name: Yue (Justin) Tang Â Title: Chairman and Chief Executive Officer Â
Date: December 19, 2024 Â Â Â EX-99.1 2 tm2431553d1_ex99-1.htm EXHIBIT 99.1 Â Exhibit 99.1 Â Â X Financial
Announces US\$48.7 Million Share Repurchase from Major Shareholder Â SHENZHEN, China, December 19, 2024
/PRNewswire/ -- X Financial (NYSE: XYF) (the "Company" or "we"), a leading online personal finance company
in China, today announced that it has entered into a repurchase agreement with a major shareholder on December 16,
2024, pursuant to which the Company will repurchase 6,349,206 American depositary shares ("ADSs"), representing
38,095,236 Class A ordinary shares of the Company, at a price of US\$7.67 per ADS with a total repurchase price of
approximately US\$48.7 million (the "Repurchase"). Â In order to complete the Repurchase, the Company's
board of directors (the "Board") approved a new share repurchase plan under which the Company may repurchase
up to US\$50 million worth of its Class A ordinary shares, including the Class A ordinary shares represented by ADSs,
effective until June 30, 2026. Upon completion of the Repurchase, the Company's two previous share repurchase
programs will complete, and approximately US\$15.9 million will remain for future potential repurchases under the
new US\$50 million share repurchase plan. Â Mr. Frank Fuya Zheng, Chief Financial Officer of the Company,
commented, "We are pleased with this share repurchase agreement as it reflects our confidence in our long-term
growth potential and our commitment to enhancing shareholder value. This repurchase also underscores our robust
financial position. We are committed to a thoughtful and balanced approach to capital management to ensure that we
continue to prioritize both growth opportunities and shareholder value creation." Â "In 2024, we returned a total
of approximately US\$76.0 million in value to our shareholders through dividends and share repurchases, including
US\$16.5 million in cash dividends, US\$9.2 million in the tender offer, US\$48.7 million in the recent repurchase
mentioned above, and US\$1.6 million in other repurchases. The total number of shares repurchased in 2024, including
both ADSs and Class A ordinary shares, was equivalent to approximately 52.2 million Class A ordinary shares, or
17.8% of our ordinary shares issued and outstanding as of December 31, 2023. Going forward, we remain committed
to delivering profitable growth and returning value to our shareholders through ongoing dividends and share
repurchases." Â Under the new share repurchase plan, the repurchase may be made from time to time through
various means, including open market transactions, privately negotiated transactions, and through other legally
permissible means, depending on market conditions and in accordance with applicable rules and regulations. The
manner, timing and amount of any share repurchases will be determined by the Company's management in its
discretion based on its evaluation of various factors. The Company expects to fund the new repurchase plan out of its
existing cash balance. Â About X Financial Â 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. Â For more information, please visit:
<http://ir.xiaoyinggroup.com>. Â 1 / 2 Â Â Safe Harbor Statement Â 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 followings: 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. Â For more information, please contact: Â X
Financial Â Mr. Frank Fuya Zheng Â E-mail: ir@xiaoying.com Â Christensen IR Â In China Â Mr. Rene
Vanguetaine Â Phone: +86-178-1749 0483 Â E-mail: rene.vanguetaine@christensencomms.com Â In USA
Ms. Linda Bergkamp Â Phone: +1-480-614-3004 Â Email: linda.bergkamp@christensencomms.com Â 2 / 2 Â