

**UNITED STATES SECURITIES AND EXCHANGE
COMMISSION**

Washington, D.C. 20549

**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF
SECURITIES**

OMB APPROVAL

OMB Number: 3235-0104

Estimated average burden

hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * <u>Xiao Wenjie</u> (Last) (First) (Middle) 27/F CES TOWER NO. 3099 KEYUAN SOUTH ROAD (Street) SHENZHEN F4 518057 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 03/18/2026	3. Issuer Name and Ticker or Trading Symbol <u>LexinFintech Holdings Ltd. [LX]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Chief Executive Officer	5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class B ordinary shares	71,342,227	I	By Installment Payment Investment Inc.
American depository shares ⁽¹⁾	6,689,076	I	By Installment Payment Investment Inc
Class A ordinary shares ⁽²⁾	87,500	D	

**Table II - Derivative Securities Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Options (right to buy)	10/01/2023	10/25/2029	Class A ordinary shares	200,000	0.5	D	
Options (right to buy)	01/15/2023	01/15/2031	Class A ordinary shares	83,334	0.5	D	
Options (right to buy)	(3)	03/03/2033	Class A ordinary shares	200,000	1.51	D	
Restricted Share Units	(4)	(4)	Class A ordinary shares	87,500	(5)	D	
Restricted Share Units	(6)	(6)	Class A ordinary shares	60,000	(5)	D	
Restricted Share Units	(7)	(7)	Class A ordinary shares	18,000	(5)	D	

Explanation of Responses:

- Each American depository shares represents two Class A ordinary shares.
- Acquired upon vesting of restricted shares units and held in the form of American depository shares, each representing two Class A ordinary shares.
- These options were granted on March 3, 2023. 150,000 of these options were vested as of the date hereof. The remaining 50,000 options will vest on March 3, 2027.
- These restricted share units were granted on December 29, 2023 and will vest in equal installments on December 1, 2026 and 2027. They do not have an expiration date.
- Each restricted share unit represents contingent rights to receive one Class A ordinary share.
- These restricted share units were granted on February 13, 2026 and will vest in equal installments on February 13, 2027 and 2028. They do not have an expiration date.
- These restricted share units were granted on February 13, 2026 and will vest on February 13, 2028. They do not have an expiration date.

/s/ Wenjie Xiao

03/18/2026

** Signature of Reporting
Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.