

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>LIU JIAN</u> (Last) (First) (Middle) <u>NO. 16 TAIYANGGONG MIDDLE ROAD</u> (Street) <u>BEIJING F4 100020</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>UP Fintech Holding Ltd [TIGR]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>03/19/2026</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Ordinary Shares ⁽¹⁾	03/19/2026 ⁽²⁾		A		399,990	A	\$0	500,010 ⁽³⁾	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
						Date Exercisable	Expiration Date					

Explanation of Responses:

- Represents Restricted Stock Units (RSUs) granted to the Reporting Person on March 19, 2026.
- On March 19, 2026 (the "Grant Date"), the Reporting Person was granted an aggregate of 399,990 Restricted Stock Units ("RSUs") of UP Fintech Holding Limited (the "Issuer"). Each RSU represents the right to receive one Class A Ordinary Share of the Issuer upon vesting (1:1 ratio). The RSUs settle exclusively in Class A Ordinary Shares; no cash settlement alternative exists. The RSUs vest as follows, subject to continued employment or service through each applicable vesting date: (i) 99,990 RSUs vest on March 19, 2027; (ii) 99,990 RSUs vest on March 19, 2028; (iii) 99,990 RSUs vest on March 19, 2029; and (iv) 100,020 RSUs vest on March 19, 2030.
- The amount of securities beneficially owned following this transaction (500,010) consists of: (a) 399,990 Class A Ordinary Shares underlying the RSUs granted herein; and (b) 100,020 Class A Ordinary Shares previously reported on Form 3 (filed on March 18, 2026), representing RSUs that vested on March 19, 2026.

/s/Jian Liu

03/19/2026

** 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 4 (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.