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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(Amendment No. 6)\*

**UP Fintech Holding Limited**

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(Name of Issuer)

**Class A ordinary shares, par value \$0.00001 per share; American Depositary Shares**

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(Title of Class of Securities)

**91531W106**

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(CUSIP Number)

**12/31/2025**

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)

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SCHEDULE 13G

CUSIP No. 91531W106

Names of Reporting Persons

1

Tianhua Wu

Check the appropriate box if a member of a Group (see instructions)

2

- (a)  
 (b)

3

Sec Use Only

Citizenship or Place of Organization

4

CHINA

|  |   |
|--|---|
|  | Sole Voting Power   |
| 5  | 521,733,427.00  |
| Number of Shares Beneficially Owned by Each Reporting Person With: | Shared Voting Power   |
| 6  | 0.00  |
|  | Sole Dispositive Power  |
| 7  | 295,611,722.00  |
|  | Shared Dispositive Power  |
| 8  | 0.00  |
| 9  | Aggregate Amount Beneficially Owned by Each Reporting Person                            |
|  | 521,733,427.00  |
| 10   | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) |
|  | <input type="checkbox"/>  |
| 11   | Percent of class represented by amount in row (9)                                       |
|  | 18.3 %  |
| 12   | Type of Reporting Person (See Instructions)   |
|  | IN  |

**Comment for Type of Reporting Person:** The shares reported in row 5 represent (i) 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs which are directly and indirectly held by Mr. Tianhua Wu; (ii) 198,957,270 Class A Ordinary Shares in the form of ADSs issued under the UP Fintech Holding Limited 2018 Share Incentive Plan, the 2019 Performance Incentive Plan and the Amended and Restated 2019 Performance Incentive Plan (each a "Plan" and, collectively, the "Plans") with the voting rights irrevocably and unconditionally entrusted to Mr. Tianhua Wu; (iii) 27,164,435 Class A Ordinary Shares held by Kastle Limited for the benefit of certain participants of the Plans, with the voting rights irrevocably and unconditionally entrusted to Mr. Tianhua Wu. The shares reported in row 7 represent (i) 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs which are directly and indirectly held by Mr. Tianhua Wu. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

**CUSIP No.** 91531W106

|  |   |
|--|---|
| 1  | Names of Reporting Persons  |
|  | Sky Fintech Holding Limited   |
|  | Check the appropriate box if a member of a Group (see instructions) |
| 2  | <input type="checkbox"/> (a)  |
|  | <input type="checkbox"/> (b)  |
| 3  | Sec Use Only  |
| 4  | Citizenship or Place of Organization                                |
|  | VIRGIN ISLANDS, BRITISH   |
| Number of Shares Beneficially Owned by Each Reporting Person With: | Sole Voting Power   |
| 5  | 295,611,722.00  |
|  | Shared Voting Power   |
| 6  | 0.00  |
|  | Sole Dispositive Power  |
| 7  |   |

295,611,722.00

Shared Dispositive

8 Power

0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

295,611,722.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

Percent of class represented by amount in row (9)

11

10.4 %

Type of Reporting Person (See Instructions)

12

CO

**Comment for Type of Reporting Person:** The shares reported above represent 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs held by Sky Fintech Holding Limited. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

**CUSIP No.** 91531W106

Names of Reporting Persons

1

Sky Tiger Investment Holding Limited

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

Citizenship or Place of Organization

4

VIRGIN ISLANDS, U.S.

Sole Voting Power

5

295,611,722.00

Number of  
Shares  
Beneficially  
Owned by  
Each  
Reporting  
Person  
With:

Shared Voting Power

6

0.00

Sole Dispositive Power

7

295,611,722.00

Shared Dispositive

8

Power

0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

295,611,722.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

Percent of class represented by amount in row (9)

11

10.4 %

Type of Reporting Person (See Instructions)

12

CO

**Comment for Type of Reporting Person:** The shares reported above represent 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs held by Sky Fintech Holding Limited, which is wholly-owned by Sky Tiger Investment Holding Limited. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

CUSIP No. 91531W106

|              |   |
|--------------|---|
| 1            | Names of Reporting Persons  |
|              | Lightspeed Rise Holdings Limited  |
|              | Check the appropriate box if a member of a Group (see instructions)                     |
| 2            | <input type="checkbox"/> (a)  |
|              | <input type="checkbox"/> (b)  |
| 3            | Sec Use Only  |
| 4            | Citizenship or Place of Organization  |
|              | VIRGIN ISLANDS, BRITISH   |
|              | Sole Voting Power   |
| 5            | 295,611,722.00  |
| Number of    | Shared Voting Power   |
| Shares       | 6   |
| Beneficially | 0.00  |
| Owned by     | Sole Dispositive Power  |
| Each         | 7   |
| Reporting    | 295,611,722.00  |
| Person       | Shared Dispositive  |
| With:        | 8   |
|              | Power   |
|              | 0.00  |
| 9            | Aggregate Amount Beneficially Owned by Each Reporting Person                            |
|              | 295,611,722.00  |
| 10           | Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) |
|              | <input type="checkbox"/>  |
| 11           | Percent of class represented by amount in row (9)                                       |
|              | 10.4 %  |
|              | Type of Reporting Person (See Instructions)   |
| 12           | CO  |

**Comment for Type of Reporting Person:** The shares reported above represent 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs held by Sky Fintech Holding Limited, which is indirectly wholly-owned by Lightspeed Rise Holdings Limited through its wholly-owned subsidiary, Sky Tiger Investment Holding Limited. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

CUSIP No. 91531W106

Names of Reporting Persons

1

Tiger Family Trust

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

Citizenship or Place of Organization

4

HONG KONG

Sole Voting Power

5

295,611,722.00

Number of  
Shares

Shared Voting Power

Beneficially

6

0.00

Owned by  
Each

Sole Dispositive Power

Reporting

7

295,611,722.00

Person

Shared Dispositive

With:

Power

8

0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

295,611,722.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

Percent of class represented by amount in row (9)

11

10.4 %

Type of Reporting Person (See Instructions)

12

OO

**Comment for Type of Reporting Person:** The shares reported above represent 97,611,722 Class B Ordinary Shares and 198,000,000 Class A Ordinary Shares in the form of ADSs held by Sky Fintech Holding Limited, which is indirectly wholly-owned by Lightspeed Rise Holdings Limited, which is in turn controlled by Tiger Family Trust, a trust established under the laws of Hong Kong and managed by Kastle Limited as the trustee. Mr. Tianhua Wu is the settlor of Tiger Family Trust, and Mr. Tianhua Wu and his family are the trust's beneficiaries. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

CUSIP No. 91531W106

Names of Reporting Persons

1

Tiger ESOP Trust

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

4

Citizenship or Place of Organization

HONG KONG

Sole Voting Power

5

41,573,460.00

Number of  
Shares

Shared Voting Power

6

Beneficially  
Owned by

0.00

Each

Sole Dispositive Power

7

Reporting  
Person

41,573,460.00

With:

Shared Dispositive

8

Power

0.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

41,573,460.00

10

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

Percent of class represented by amount in row (9)

11

1.5 %

Type of Reporting Person (See Instructions)

12

OO

**Comment for Type of Reporting Person:** The shares reported above represent 27,164,385 Class A Ordinary Shares and 14,409,075 Class A Ordinary Shares in the form of ADSs held by Kastle Limited, under Tiger ESOP Trust that is managed by Kastle Limited as trustee, for benefit of certain participants of the Plans. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

**CUSIP No.** 91531W106

Names of Reporting Persons

1

Tiger ESOP Trust II

Check the appropriate box if a member of a Group (see instructions)

2

(a)

(b)

3

Sec Use Only

Citizenship or Place of Organization

4

HONG KONG

Sole Voting Power

5

50.00

Number of  
Shares

Shared Voting Power

6

Beneficially  
Owned by

0.00

Each

Sole Dispositive Power

7

Reporting  
Person

50.00

With:

Shared Dispositive

8

Power

0.00

9 Aggregate Amount Beneficially Owned by Each Reporting Person  
 50.00  
 Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

11 Percent of class represented by amount in row (9)  
 0 %

12 Type of Reporting Person (See Instructions)  
 OO

**Comment for Type of Reporting Person:** The shares reported above represent 50 Class A Ordinary Shares held by Kastle Limited, under Tiger ESOP Trust II that is managed by Kastle Limited as trustee, for benefit of certain participants of the Plans. Row 11 is calculated based on a total of 2,747,878,321 outstanding Class A ordinary shares and 97,611,722 outstanding Class B ordinary shares of the Issuer.

## SCHEDULE 13G

### Item 1.

Name of issuer:

(a) UP Fintech Holding Limited

Address of issuer's principal executive offices:

(b) 1 Raffles Place, #35-61 One Raffles Place, Singapore (048616)

### Item 2.

Name of person filing:

(a) (i) Tianhua Wu (ii) Sky Fintech Holding Limited (iii) Sky Tiger Investment Holding Limited (iv) Lightspeed Rise Holdings Limited (v) Tiger Family Trust (vi) Tiger ESOP Trust (vii) Tiger ESOP Trust II (collectively, the "Reporting Persons")

Address or principal business office or, if none, residence:

(b) Each of Tianhua Wu, Sky Fintech Holding Limited and Sky Tiger Investment Holding Limited: 18/F, Grandyvic Building, No.1 Building, No.16 Taiyanggong Middle Road, Chaoyang District, Beijing, 100020 PRC Each of Lightspeed Rise Holdings Limited, Tiger Family Trust, Tiger ESOP Trust and Tiger ESOP Trust II: 23/F, Li Po Chun Chambers, NO.189 Des Voeux Road Central, Sheung Wan, Hong Kong

Citizenship:

(c) Tianhua Wu: People's Republic of China Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited and Lightspeed Rise Holdings Limited: British Virgin Islands Each of Tiger Family Trust, Tiger ESOP Trust and Tiger ESOP Trust II: Hong Kong

Title of class of securities:

(d) Class A ordinary shares, par value \$0.00001 per share; American Depositary Shares

CUSIP No.:

(e) 91531W106

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a)  Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b)  Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c)  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e)  An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f)  An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h)  A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i)  A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the

Investment Company Act of 1940 (15 U.S.C. 80a-3);

- (j)  A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k)  Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) Tianhua Wu: 521,733,427 Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited, Lightspeed Rise Holdings Limited and Tiger Family Trust: 295,611,722 Tiger ESOP Trust: 41,573,460 Tiger ESOP Trust II: 50 Percent of class:

- (b) Tianhua Wu: 18.3% Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited, Lightspeed Rise Holdings Limited and Tiger Family Trust: 10.4% Tiger ESOP Trust: 1.5% Tiger ESOP Trust II: 0.0% %

- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

Tianhua Wu: 521,733,427 Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited, Lightspeed Rise Holdings Limited and Tiger Family Trust: 295,611,722 Tiger ESOP Trust: 41,573,460 Tiger ESOP Trust II: 50

(ii) Shared power to vote or to direct the vote:

0

(iii) Sole power to dispose or to direct the disposition of:

Tianhua Wu: 295,611,722 Each of Sky Fintech Holding Limited, Sky Tiger Investment Holding Limited, Lightspeed Rise Holdings Limited and Tiger Family Trust: 295,611,722 Tiger ESOP Trust: 41,573,460 Tiger ESOP Trust II: 50

(iv) Shared power to dispose or to direct the disposition of:

0

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Tianhua Wu

Signature: /s/Tianhua Wu

Name/Title: Tianhua Wu

Date: 02/13/2026

Sky Fintech Holding Limited

Signature: /s/Tianhua Wu

Name/Title: Director  
Date: 02/13/2026

Sky Tiger Investment Holding Limited

Signature: /s/Tianhua Wu  
Name/Title: Director  
Date: 02/13/2026

Lightspeed Rise Holdings Limited

Signature: /s/Yansong Su  
Name/Title: Authorized signatories for and on behalf of Kastle Limited, acting as the director  
Date: 02/13/2026

Tiger Family Trust

Signature: /s/Yansong Su  
Name/Title: Authorized signatories for and on behalf of Kastle Limited, acting as the trustee  
Date: 02/13/2026

Tiger ESOP Trust

Signature: /s/Yansong Su  
Name/Title: Authorized signatories for and on behalf of Kastle Limited, acting as the trustee  
Date: 02/13/2026

Tiger ESOP Trust II

Signature: /s/Yansong Su  
Name/Title: Authorized signatories for and on behalf of Kastle Limited, acting as the trustee  
Date: 02/13/2026

**Comments accompanying signature:** N/A  
**Exhibit Information**

Exhibit 1 - Joint Filing Agreement

**JOINT FILING AGREEMENT**

In accordance with Rule 13d-1(k) promulgated under the Securities Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing with all other Reporting Persons (as such term is defined in the Schedule 13G referred to below) on behalf of each of them of a statement on Schedule 13G (including amendments thereto) with respect to the ordinary shares, par value of \$0.00001 per share or American Depositary Shares, of UP Fintech Holding Limited, a Cayman Islands company, and that this Agreement may be included as an Exhibit to such joint filing. This Agreement may be executed in any number of counterparts, all of which taken together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the undersigned hereby execute this Agreement as of February 13, 2026.

**Tianhua Wu**

/s/ Tianhua Wu

**Sky Fintech Holding Limited**

By: /s/ Tianhua Wu

Name: Tianhua Wu

Title: Director

**Sky Tiger Investment Holding Limited**

By: /s/ Tianhua Wu

Name: Tianhua Wu

Title: Director

**Lightspeed Rise Holdings Limited**

By: /s/ Yansong Su

Name: Yansong Su

Title: Authorized signatories

For and on behalf of

Kastle Limited

Director

**Kastle Limited, acting as the trustee of  
Tiger Family Trust, Tiger ESOP Trust and  
Tiger ESOP Trust II**

By: /s/ Yansong Su

Name: Yansong Su

Title: Authorized signatories

For and on behalf of

Kastle Limited

Trustee

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