



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

DIVISION OF  
CORPORATION FINANCE

January 11, 2024

Bin Zhai  
Chief Executive Officer  
CNFinance Holdings Ltd.  
44/F, Tower G, No. 16 Zhujiang Dong Road  
Tianhe District, Guangzhou City  
Guangdong Province 510620  
People's Republic of China

**Re: CNFinance Holdings Ltd.**  
**Form 20-F for Fiscal Year Ended December 31, 2022**  
**File No. 001-38726**

Dear Bin Zhai:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance

cc: James C. Lin, Esq.