



30 April 2026 | Press Release

livi bank reports full-year profit in 2025, supporting SMEs growth and accelerating fintech innovation in Hong Kong

- **livi bank achieved full-year profitability of HK\$21 million in 2025.**
- **Customer deposits reached HK\$3.5 billion by the end of 2025, up 19% from the end of 2024. Loans to customers grew by 49% year on year to HK\$2.9 billion.**

livi bank announced today that it recorded a full-year profit of HK\$21 million in 2025. Building on the momentum established in previous years, **livi** further strengthened its ability to meet the everyday financial needs of individual and SME customers. At the same time, **livi** further leveraged its technological and risk management strengths to expand its fintech solutions. These efforts contributed to the year's positive financial performance and laid a solid foundation for long-term, sustainable growth.

Kennis Chong, livi's Chief Executive, said, "2025 marked an important milestone for livi as we celebrated our fifth anniversary and achieved a full-year profit for the first time. This achievement reflects our disciplined growth strategy, continued diversification of revenue streams, and focus on maintaining operational efficiency."

For the year ending 2025, total operating income increased 49% year on year to HK\$327 million. Total operating expenses decreased by 28% to HK\$254 million, while net interest income grew by 8% to HK\$232 million. Customer deposits increased by 19% to HK\$3.5 billion, while customer loans rose by 49% to HK\$2.9 billion.

Looking ahead to 2026, **livi** will continue to refine and broaden its offerings, with a focus on providing more accessible financial services for the customers. **livi** remains committed to exploring the latest technologies thoughtfully and responsibly, ensuring that innovation supports customer needs and contributes to a more inclusive financial ecosystem.



For the full 2025 Annual Report, please visit **livi's** website at the [Financial Reports](#) section.

Notes:

*Terms and conditions apply. Please refer to the Conditions for Services available on the **livi** Bank website at www.livibank.com and in the **livi app** for details.*

Please remember – To borrow or not to borrow? Borrow only if you can repay!

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About livi bank www.livibank.com

livi bank has brought a unique, fresh, and different banking experience to Hong Kong since 2020, with the goal of fostering digital innovation, promoting financial inclusion, and enhancing customer experiences. We aim to provide our customers with secure, flexible solutions anytime and anywhere, coupled with the benefits of ecosystem partnerships that complement their everyday lives. Connecting with our customers, understanding their needs and earning their trust is core to the way we work at **livi**.

livi is backed by BOC Hong Kong (Holdings), the Jardine Matheson Group and JD Technology, which together bring to **livi** an unparalleled range of benefits in terms of financial strength, marketing excellence and technological expertise.

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