

FDB's AI-Assisted Credit Assessment Pilot — Fiji's State Development Bank Tests AI for Unsecured Lending

AI in the Public Sector · Good practice · Fiji

Quality score: 27/100

Evidence strength: Cautionary / limited

Summary

Fiji Development Bank's 12-month pilot uses AI to help credit officers assess unsecured loans up to FJ\$10,000, cutting decisions to under 24 hours, while opposition MPs pressed ministers on unresolved data-protection and regulatory gaps.

Key dimensions

Dimension	Score
Evidence of impact / measured public value	1/3
Transparency, fairness & accountability	1/3
Transferability / demonstrated replication	0/3
Scalability beyond pilot	1/3
Governance, capability & sustainability	1/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-26

[Fiji Development Bank \(FDB\)](#) — accessed 2026-09-26

[Ministry of Finance — Fiji's First AI Credit Assessment Pilot Project](#) — accessed 2026-09-26

[FDB — FDB launches Fiji's first AI-assisted Credit Assessment Pilot](#) — accessed 2026-09-26

[FBC News — AI loan system raises data concerns](#) — accessed 2026-09-26

[Fiji Times — Bank launches Fiji's first AI-assisted credit assessment tool](#) — accessed 2026-09-26

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