



CENTRAL BANK of SOLOMON ISLANDS
P.O. BOX 634, Honiara, Solomon Islands

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Central Bank of Solomon Islands Publishes 1H2025 Financial Stability Report

The Central Bank of Solomon Islands (CBSI) today released its Financial Stability Report (FSR) for the first half of 2025, providing an in-depth assessment of global and domestic financial conditions and the resilience of the Solomon Islands financial system.

Despite global uncertainties and geopolitical tensions, the Solomon Islands financial system remained broadly stable, underpinned by robust capital and liquidity buffers across banks and non-bank financial institutions.

Key highlights include:

- **Banking Sector:** Capital adequacy at 37.7%, liquidity ratio at 68.5%, and credit growth of 1.2%. Non-performing loans remain elevated at 10.2%, requiring continued monitoring.
- **Superannuation Sector:** Assets grew by 8.5% to \$4.77 billion, maintaining strong liquidity and investment performance.
- **Insurance Sector:** Premiums increased by 4%, with positive outlook driven by new microinsurance products.
- **Credit Union Sector:** Maintains resilience with strong capital buffers despite profitability pressures.

CBSI remains committed to safeguarding financial stability through prudent regulation, enhanced governance, and proactive supervision and risk management.

The full report is available on the CBSI website: www.cbsi.com.sb

The next report will be released in mid- 2026

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About the Central Bank of Solomon Islands:

The Central Bank of Solomon Islands (CBSI) is the nation's premier financial institution, responsible for formulating and implementing monetary policy. CBSI oversees and regulates the country's banking and financial system, ensuring economic stability and growth.