Institut d’émission d’outre-mer
Central bank for the French overseas territories in the Pacific region
The Institut d’émission d’outre-mer (IEOM) is the central bank for the three French overseas territories located in the Pacific region:

French Polynesia, New Caledonia, Wallis and Futuna.

Public interest missions
Economic and financial observatory
IEOM has an economic and financial observatory, which allows it to inform public authorities about the current economic situation in overseas territories in the Pacific region. This research is also made available to all economic and social actors. It gives rise to a number of publications, which can be accessed free of charge on the IEOM website.

Intermediary for national authorities
Within its geographic area of operations, IEOM acts as the intermediary between national banking and financial oversight and regulatory authorities (Autorité de Contrôle Prudentiel et de Résolution -ACPR- and Autorité des Marchés Financiers -AMF-).

Business credit mediation
Credit mediation is one of the services offered to assist companies facing financing problems (when credit is refused or the volumes allocated are reduced).

Production of information for the banking community
IEOM provides banks with a range of data to enable them to identify their competitive positioning. IEOM also manages a central corporate balance sheet data office, organised by geographic location.

Conventions and partnerships
IEOM has established relations with a number of public and private partners. A key example is the CEROM partnership (Comptes Économiques Rapides pour l’Outre-mer), with AFD, IEDOM, INSEE, ISEE and ISPF, which seeks to improve knowledge of the economies of the French overseas departments and territories, particularly through crosscutting studies.

Central banking
Putting into circulation/maintenance of banknotes and coins
IEOM puts Pacific franc banknotes and coins into circulation within its geographic area of operations and certifies their authenticity and quality.

Conducting monetary policy
IEOM implements a monetary policy specifically intended to promote economic development within the French overseas territories in the Pacific region via:
- A discount window, which is used to refinance credits, under certain conditions, for companies in a priority business sector or located in a disadvantaged economic area;
- Mandatory reserves.

Rating companies for the IEOM discount window
IEOM assigns a rating to companies. It is based on a company’s capacity to meet its financial commitments. This rating is used to determine whether all or part of the credit allocated to them is eligible under the IEOM discount window.

Overseeing payment systems and means of payment
IEOM ensures that payment systems and means of payment operate properly and are secure. It also contributes to the monitoring and development of automated interbank exchange systems.

Overindebtedness
IEOM manages the Secretariat of Household Debt Commissions in French Polynesia and New Caledonia. This includes receiving overindebted households and examining their cases.

Public service missions
Managing Treasury accounts
IEOM manages the accounts of the Treasury and its accredited offices.

Balance of payments
Every year, IEOM compiles the balance of payments for French Polynesia and New Caledonia.

Observatory of banking fees and cost of credit surveys
Every six months, IEOM collects and publishes the cost of banking fees, calculates average rates and compares them to the fees charged in mainland France. It also publishes a survey on the cost of corporate and household loans in French Polynesia and New Caledonia.

Balancing the accounts of the Treasury and its accredited offices.

Overindebtedness
IEOM manages the Secretariat of Household Debt Commissions in French Polynesia and New Caledonia. This includes receiving overindebted households and examining their cases.

Public information
IEOM enables people to exercise their right of access to the Register of personal credit repayment incidents (Fichier des incidents de remboursement des crédits aux particuliers – FICP), and to the Central cheques register (Fichier central des chèques – FCC). It facilitates the exercise of the right to hold a bank account.

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1,000 Pacific francs = 8.38 euros

Our values
We fulfil our mandate in the general interest and our strength lies in our independence. Our openness and cohesion forge our future.