



# Institut d'émission d'outre-mer

## Central bank for the French overseas territories in the Pacific region



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To find our website  
[www.ieom.fr](http://www.ieom.fr), scan the code

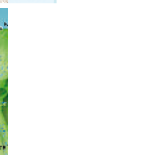
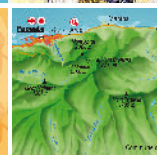
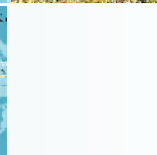
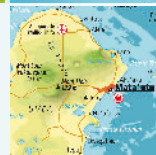
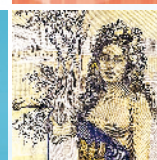
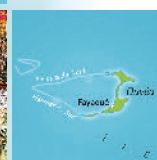
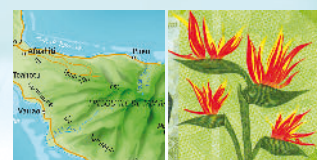


French Polynesia - New Caledonia - Wallis and Futuna



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.



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.



## 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.

## 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-).

## 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.

### 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.

## 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 web site.

Scan the code to see the publications →



### Business credit mediation

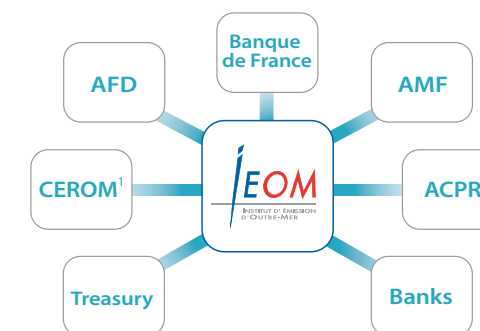
Credit mediation is one of the services offered to assist companies facing financing problems (when credit is refused or the volumes allocated are reduced).

### 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<sup>1</sup> 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.



<sup>1</sup> To find the CEROM website, scan the code ✓

