The Institut d’émission des départements d’outre-mer (IEDOM) acts as the central bank in the French overseas departments and territories on behalf of and under the authority of the Banque de France:

French Guiana, Guadeloupe, Martinique, Mayotte Réunion, Saint-Barthélemy, Saint-Martin and Saint-Pierre and Miquelon.

Public interest missions
Economic and financial observatory
IEDOM has an economic and financial observatory, which allows it to inform public authorities about the current economic situation in the overseas departments and territories. 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 IEDOM website.

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

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

Putting coins into circulation
IEDOM puts coins into circulation on behalf of the Treasury.

Observatory of banking fees and cost of credit surveys
Every six months, IEDOM 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 loans every six months.

Overindebtedness
IEDOM manages the Secretariat of Household Debt Commissions in the overseas departments and territories. This includes receiving overindebted households and examining their cases.

Public information
IEDOM 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.

Central banking
Putting into circulation/maintenance of euro banknotes
IEDOM puts euro banknotes into circulation within its geographic area of operations and certifies their authenticity and quality.

Rating companies for Eurosystem refinancing operations
IEDOM assigns a rating to companies. It is based on a company’s capacity to meet its financial commitments. This rating makes it possible to select the credit claims that banks can use for refinancing under the Eurosystem refinancing operations.

Overseeing payment systems and means of payment
IEDOM ensures that payment systems and means of payment operate properly and are secure.

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
IEDOM provides banks with a range of data to enable them to identify their competitive positioning. IEDOM also manages a central corporate balance sheet data office, organised by geographic location.

Conventions and partnerships
IEDOM has established relations with a number of public and private partners. A key example is the CEROM1 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 cross-cutting studies.

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

To find the CEROM website, scan the code.

1To find the CEROM website, scan the code.