



Fundo  
Garantidor de  
Créditos

FGC-120446

**CIRCULAR 3,327, FROM THE CENTRAL BANK OF BRAZIL  
(BACEN), SEPTEMBER 26, 2006**

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*Changes and consolidates the provisions relative to the calculation basis and the collection of ordinary contributions from the Fundo Garantidor de Créditos - FGC's member-institutions.*

The Board of Directors of the Central Bank of Brazil, in a meeting held on September 26, 2006, based on article 9 under law 4,595, dated December 31, 2004, and article 3, paragraph 2, of the Regulation Annex to Resolution 3,251, dated December 16, 2004, and considering the provisions under article 2 of said Regulation, including the changes made by Resolution 3,400, dated September 6, 2006,

R E S O L V E D:

**Article 1 -** The amounts of ordinary contributions from FGC's member-institutions are to be calculated based on the total monthly average of the daily balances of the accounts corresponding to the obligations representing the guarantee, recorded under the titles and subtitles of the Chart of Accounts of the Institutions under the National Financial System – Cosif, listed in the annex to this Circular ([Ammended by Circular 3,601, June 20, 2012](#)).

**Article 2 -** The FGC's member-institutions shall notify the financial institution authorized by the FGC, until the 15th day of each month, following the terms and conditions issued by the FGC, the amounts corresponding to the total respective monthly average of daily balances of the titles and subtitles of Cosif which are used as the basis for the calculation of ordinary contributions relative to the previous month, taking into consideration consecutive days. ([Ammended by Circular 3,601, June 20, 2012](#)).

**Sole paragraph -** The calculation exhibits, for the purpose of complying with the provisions under this article, shall remain at the disposal of the Central Bank of Brazil at the Head Office of member-institutions for a period of five years.

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**Article 3** - The financial institution authorized by the FGC shall notify the member-institutions and also the FGC, until the 25th day of each month, the amounts of ordinary contributions received relative to the previous month.

**Paragraph 1** - The collection of contributions from the FGC's member-institutions shall take place on the first working day of the following month.

**Paragraph 2** - In the absence of information as set forth under article 2 referring to a given month, the amount to be collected from the member-institution and placed to the credit of the FGC shall be the same amount collected for the previous month.

**Paragraph 3** - When recording entries as anticipated under paragraph 2, the amounts of supplementary collections or refunding collections shall be monetarily corrected base on the yield rate returns of the FGC's security portfolio.

**Article 4** - The financial institution authorized by the FGC shall notify the Central Bank of Brazil – Department of Delegated Supervision and Information Management (Desig), until the 15th day of each month, the amounts of the ordinary contributions from member-institutions collected during the month, as well as all the instances of default or delays in the collection of said contributions.

**Article 5** - Delays in the collection of ordinary contributions due shall imply, for the FGC's member-institution responsible for making the contribution, fine of 2% (two percent) on the respective amount, added by monetary correction based on the Selic rate, as per provisions set forth under article 2, paragraph 4, of Resolution 3,251, dated December 16, 2004.

**Sole paragraph** - It shall be the responsibility of the financial institution authorized by the FGC, to take the necessary steps relative to the calculation and payment to the FGC of the amounts corresponding to fines and other additional charges referred to under this article, in accordance with the terms set forth there under.

**Article 6** - Collection of ordinary contributions, as well as fines anticipated under article 5, shall be processed under

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the Brazilian System of Payments (SPB), through the Reserve Transfer System (STR).

**Sole paragraph** - The financial institution authorized by the FGC is hereby entitled to adopt the necessary procedures for carrying out the provisions set forth under this article.

**Article 7** - This Circular enters into force on the date of its publication.

**Article 8** - Circular 3,270, dated December 21, 2004, is hereby revoked.

Brasília, September 26, 2006.

Alexandre Antonio Tombini  
Director  
Central Bank of Brazil

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***Annex to Circular 3,327, September 26, 2006<sup>1</sup>***

Titles and subtitles of the Chart of Accounts of National Financial System Institutions – Cosif, which are used as the basis for the calculation of contributions made to the Fundo Garantidor de Créditos - FGC

4.1.1.05.00-5	MEMBER-INSTITUTION	DEMAND
	DEPOSITS	
4.1.1.10.00-7	INDIVIDUAL PERSON DEPOSITS	
4.1.1.20.00-4	CORPORATION DEPOSITS	
4.1.1.25.00-9	DEPOSITS OF COMPANIES LOCATED IN EXPORT PROCESSING ZONES - ZPE	
4.1.1.30.00-1	FINANCIAL SYSTEM INSTITUTION	DEPOSITS
4.1.1.40.00-8	GOVERNMENT DEPOSITS	
4.1.1.45.00-3	TRAVELER'S CHECKS	
4.1.1.50.00-5	BRANDED CHECKS	
4.1.1.55.00-0	SALARY CHECKS	
4.1.1.75.00-4	COMPULSORY DEPOSITS	
4.1.1.77.00-2	MEMBER-INSTITUTION	COMPULSORY DEPOSITS
4.1.1.80.00-6	DEPOSITS FOR INVESTMENTS IN FISCAL INCENTIVE SCHEMES	
4.1.1.85.00-1	ENTAILED DEPOSITS	
4.1.1.90.00-3	LOAN AND FINANCING ACCOUNTS	CREDITOR BALANCES
4.1.2.10.00-0	FREE SAVINGS DEPOSITS – INDIVIDUAL PERSONS	
4.1.2.20.00-7	FREE SAVINGS DEPOSITS	- CORPORATIONS

<sup>1</sup> Amended by BACEN Circular 3,403, dated Aug 28, 2008.

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4.1.2.25.00-2	MEMBER-INSTITUTION SAVINGS DEPOSITS
4.1.2.30.00-4	PENSION FUND SAVINGS DEPOSITS
4.1.2.35.00-9	FINANCIAL SYSTEM INSTITUTION SAVINGS DEPOSITS
4.1.2.40.00-1	PROGRAMMED SAVINGS DEPOSITS
4.1.2.50.00-8	SAVINGS DEPOSITS - MULTIPLE AMOUNTS
4.1.2.60.00-5	ENTAILED SAVINGS DEPOSITS
4.1.2.80.00-9	SPECIAL SAVINGS DEPOSITS
4.1.4.10.00-6	PREVIOUS NOTICE DISMISSAL DEPOSITS
4.1.5.10.10-2	With Certificates
4.1.5.10.20-5	Non-Member-Institutions - Without Certificates
4.1.5.10.30-8	Member-Institutions - Without Certificates
4.1.5.10.40-1	Financial System Institutions - Without Certificates ( <a href="#">Heading deleted by Circular 3,601, June 20, 2012</a> )
4.1.5.30.00-3	TIME DEPOSITS FOR AUTOMATIC REINVESTMENT
4.1.9.10.00-1	INVESTMENT DEPOSITS ( <a href="#">Heading deleted by Circular 3,601, June 20, 2012</a> )
4.2.1.10.80-0	Securities Issued by Their Own Holders ( <a href="#">Heading deleted by Circular 3,601, June 20, 2012</a> )
4.3.1.10.00-5	LIABILITIES FOR ACCEPTANCE OF EXCHANGE SECURITIES
4.3.2.10.00-8	LIABILITIES FOR REAL ESTATE BILLS ISSUANCE
4.3.3.15.00-6	LIABILITIES FOR MORTGAGE BILLS ISSUANCE
4.3.3.25.99-3	Others
4.3.6.10.00-0	LIABILITIES FOR REAL ESTATE CREDIT BILLS ISSUANCE

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4.9.9.25.00-5	LIABILITIES ASSUMED BY OFFICIAL AGREEMENTS
4.9.9.27.00-3	LIABILITIES FROM THE RENDERING OF PAYMENT
6.2.1.10.00-0	APE – FREE SAVINGS DEPOSITS – INDIVIDUAL PERSONS
6.2.1.20.00-7	APE – FREE SAVINGS DEPOSITS – CORPORATIONS
6.2.1.25.00-2	APE – MEMBER-INSTITUTION SAVINGS DEPOSITS
6.2.1.30.00-4	APE – PENSION FUND SAVINGS DEPOSITS
6.2.1.35.00-9	APE – FINANCIAL SYSTEM INSTITUTION SAVINGS DEPOSITS
6.2.1.40.00-1	APE – PROGRAMMED SAVINGS DEPOSITS
6.2.1.50.00-8	APE – SAVINGS DEPOSITS – MULTIPLE AMOUNTS
6.2.1.60.00-5	APE – ENTAILED SAVINGS DEPOSITS
6.2.1.80.00-9	APE – SPECIAL SAVINGS DEPOSITS
9.0.9.53.15-0	PORTFOLIO OF THE INSTOTUTION - AFFILIATED – AFTER MARCH (Including, from the base date of may, 5, 2012, Circular nº 3.601, of june, 20, 2012.)
9.0.9.53.25-3	THIRD PARTY PORTFOLIO – AFFILIATED – AFTER MARCH 8. (Including, from the base date of may, 5, 2012, Circular nº 3.601, of june, 20, 2012.)

**Remarks:** The text herein does not replace the text published by the Federal Official Gazette (DOU) and by the SISBACEN.

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