



FUNDO DE GARANTIA  
DE DEPÓSITOS


The Fundo de Garantia de Depósitos' financial means essentially derive from initial and periodical contributions made by its members, as well as the income from investment of financial means and the proceeds of fines exacted from credit institutions by the Banco de Portugal.

As at 31 December 2020, the Fund's financial means came to 1674 million euros<sup>1</sup> of which 444 million euros related to irrevocable payment commitments contractually assumed by the member credit institutions and fully collateralised in favour of the Fund by government debt securities.


The Fund invests its resources in a low-risk and diversified manner, according to an investment plan agreed with the Banco de Portugal.


If the Fund's financial means become insufficient for the fulfilment of its obligations (i.e. should the value payable by the Fund to reimburse deposits of one or more of its member credit institutions be higher than the available financial means), the



 FINANCIAL  
RESOURCES (/EN/O-  
FUNDO/RECURSOS-  
FINANCEIROS)

 ADMINISTRATIVE  
AND MANAGEMENT  
STRUCTURE (/EN/THE-  
FUND/ADMINISTRATIVE-  
AND-MANAGEMENT-  
STRUCTURE)

 MEMBER  
INSTITUTIONS  
(/EN/MEMBER-  
INSTITUTIONS)

 REPAYMENTS  
(/EN/REPAYMENTS)

Fund may require special contributions from member credit institutions or may borrow, namely from other deposit guarantee schemes, the Banco de Portugal or the State.

*(1) In accordance with Article 3 of Decree-Law No 106/2019 of 12 August 2019, the Mutual Agricultural Credit Guarantee Fund transferred resources to the Fundo de Garantia de Depósitos to the amount of 133 million euros, adding to the existing resources*



ANNUAL REPORT  
AND ACCOUNTS

(/EN/THE-FUND/ANNUAL-  
REPORT-AND-ACCOUNTS)



APPLICABLE  
LEGISLATION

(/EN/THE-  
FUND/APPLICABLE-  
LEGISLATION)



PLAN FOR THE  
PREVENTION OF

CORRUPTION RISKS AND  
RELATED OFFENCES

(/EN/PLAN-PREVENTION-  
CORRUPTION-RISKS-AND-  
RELATED-OFFENCES)

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OF  
COOKIES

I REFUSE  
THE USE OF  
COOKIES