

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA JURÍDICA

ITENS	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24	Jan/25	Fev/25	Mar/25	Abr/25	Mai/25	Jun/25	Jul/25
Capital de giro	1,74%	1,73%	1,74%	1,76%	1,78%	1,80%	1,82%	1,84%	1,89%	1,92%	1,94%	1,96%	1,98%
Desc. de duplicatas	1,71%	1,67%	1,69%	1,71%	1,73%	1,75%	1,78%	1,80%	1,84%	1,86%	1,88%	1,92%	1,95%
Conta garantida – cheque especial	7,60%	7,56%	7,59%	7,65%	7,65%	7,71%	7,76%	7,84%	7,89%	7,94%	7,99%	8,04%	8,07%

TAXA MÉDIA	3,68%	3,65%	3,67%	3,71%	3,72%	3,75%	3,79%	3,83%	3,87%	3,91%	3,94%	3,97%	4,00%
TAXA ANO	54,29%	53,76%	54,11%	54,83%	55,01%	55,55%	56,27%	56,99%	57,72%	58,45%	59,00%	59,55%	60,10%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2025(3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		
						Pontos Percentuais
				Taxa Selic – 15,00% Ao ano		
				Juros ao ano	Variação %	
Capital de giro	1,90%	14,11%	24,55%	26,53%	76,87%	11,53
Desconto de duplicatas	1,86%	13,78%	23,84%	26,08%	73,87%	11,08
Conta garantida – cheque especial	7,93%	70,64%	145,45%	153,78%	925,20%	138,78
MÉDIA GERAL	3,90%	30,73%	56,80%	60,10%	300,67%	45,10

(1)- Média mensal de 2025 (2) – agosto/2024 a julho/2025 (3) – janeiro/2025 a dezembro/2025 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic