

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Jun/23	Jul/23	Ago/23	Set/23	Out/23	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24
SELIC (Taxa básica)	1,07%	1,07%	1,13%	0,97%	0,99%	0,91%	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%
INPC/IBGE	-0,18%	-0,09%	0,20%	0,11%	0,12%	0,10%	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	
IPC/FIPE	-0,03%	-0,14%	-0,20%	0,29%	0,30%	0,43%	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	
JUROS DO COMERCIO	5,61%	5,56%	5,52%	5,46%	5,43%	5,39%	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%
CARTÃO DE CRÉDITO	14,86%	14,83%	14,87%	14,95%	14,91%	14,81%	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%
CHEQUE ESPECIAL	8,18%	8,13%	8,07%	7,97%	7,92%	7,96%	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%
CDC-BANCOS	2,15%	2,14%	2,14%	2,08%	2,06%	2,04%	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%
EMPRESTIMO PESSOAL BANCOS	4,13%	4,13%	4,09%	4,04%	4,00%	3,96%	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%
EMPRESTIMO PESSOAL FINANCEIRA	7,31%	7,25%	7,20%	7,14%	7,11%	7,08%	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%

TAXA MÉDIA	7,04%	7,01%	6,98%	6,94%	6,91%	6,87%	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%
MEDIA ANO	126,23%	125,47%	124,71%	123,71%	122,96%	121,96%	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2024 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)	Taxa básica x Juros cobrados (5)
				Varição percentual	Pontos percentuais
Selic (taxa básica)	0,85%	5,18%	11,58%		
INPC/IBGE	0,48%	2,42%	3,33%	Taxa Selic – 10,50% ao ano	
IPC/FIPE	0,32%	1,61%	2,66%		
				Juros ao ano	Varição %
JUROS DO COMÉRCIO	5,23%	35,80%	86,73%	82,90%	689,52%
CARTÃO DE CRÉDITO	14,52%	125,57%	418,50%	397,23%	3.683,14%
CHEQUE ESPECIAL	7,73%	56,28%	196,22%	143,55%	1.267,14%
CDC BANCOS	1,90%	11,97%	26,69%	24,75%	135,71%
EMPRÉSTIMO PESSOAL BANCOS	3,78%	24,94%	58,29%	54,65%	420,48%
EMPRÉS. PESSOAL FINANCEIRAS	6,90%	49,27%	126,25%	120,71%	1.049,62%
MÉDIA GERAL	6,68%	47,41%	120,27%	115,08%	996,00%

(1)- Média mensal de 2024 (2)-julho/23 a junho/2024 (3) – janeiro/2024 a dezembro/2024 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic