

### EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24	Jan/25	Fev/25
SELIC (Taxa básica)	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%	0,86%	0,83%	0,92%	0,79%	0,93%	1,01%	0,98%
JUROS DO COMERCIO	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%	5,14%	5,13%	5,17%	5,17%	5,20%	5,24%	5,26%
CARTÃO DE CRÉDITO	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%	14,58%	14,58%	14,64%	14,76%	14,86%	14,98%	15,06%
CHEQUE ESPECIAL	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%	7,68%	7,74%	7,76%	7,76%	7,82%	7,84%	7,89%
CDC-BANCOS	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%	1,85%	1,85%	1,87%	1,92%	1,96%	1,99%	2,02%
EMPRESTIMO PESSOAL BANCOS	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%	3,71%	3,70%	3,72%	3,74%	3,78%	3,80%	3,86%
EMPRESTIMO PESSOAL FINANCEIRA	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%	6,88%	6,86%	6,90%	6,93%	6,99%	7,02%	7,04%

TAXA MÉDIA	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%	6,64%	6,64%	6,68%	6,71%	6,77%	6,81%	6,86%
MEDIA ANO	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%	116,29%	116,29%	117,27%	118,00%	119,48%	120,47%	121,71%

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
Selic (taxa básica)	1,00%	2,00%	11,05%			
				Taxa Selic – 13,25% ao ano		
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,25%	10,78%	83,49%	85,00%	541,51%	71,75
CARTÃO DE CRÉDITO	15,02%	32,30%	415,16%	438,38%	3.208,53%	425,13
CHEQUE ESPECIAL	7,87%	16,35%	127,00%	148,76%	1.022,72%	135,51
CDC BANCOS	2,00%	4,05%	25,39%	27,12%	104,68%	13,87
EMPRÉSTIMO PESSOAL BANCOS	3,83%	7,81%	55,65%	57,54%	334,26%	44,29
EMPRÉS. PESSOAL FINANCEIRAS	7,03%	14,55%	123,08%	126,23%	852,68%	112,98
MÉDIA GERAL	6,84%	14,14%	117,59%	121,71%	818,57%	108,46

(1)- Média mensal de 2025 (2)- março/24 a fevereiro/2025 (3) – janeiro/2025 a dezembro/2025 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic