

## EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA JURÍDICA

ITENS	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24
Capital de giro	1,99%	1,92%	1,89%	1,85%	1,81%	1,80%	1,76%	1,74%	1,73%	1,74%	1,76%	1,78%	1,80%
Desc. de duplicatas	1,80%	1,78%	1,76%	1,74%	1,70%	1,68%	1,66%	1,71%	1,67%	1,69%	1,71%	1,73%	1,75%
Conta garantida – cheque especial	7,84%	7,76%	7,70%	7,64%	7,59%	7,57%	7,52%	7,60%	7,56%	7,59%	7,65%	7,65%	7,71%

TAXA MÉDIA	3,92%	3,88%	3,78%	3,74%	3,70%	3,68%	3,65%	3,68%	3,65%	3,67%	3,71%	3,72%	3,75%
TAXA ANO	58,63%	57,90%	56,09%	55,37%	54,65%	54,29%	53,76%	54,29%	53,76%	54,11%	54,83%	55,01%	55,55%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2024(3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos Percentuais
				<b>Taxa Selic – 12,25% Ao ano</b>		
				<b>Juros ao ano</b>	<b>Variação %</b>	
Capital de giro	1,80%	23,85%	23,85%	23,87%	94,86%	11,62
Desconto de duplicatas	1,71%	22,63%	22,63%	23,14%	88,90%	10,89
Conta garantida – cheque especial	7,63%	141,59%	141,59%	143,82%	1.074,04%	131,57
<b>MÉDIA GERAL</b>	<b>3,71%</b>	<b>54,87%</b>	<b>54,87%</b>	<b>55,55%</b>	<b>353,47%</b>	<b>43,30</b>

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