

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA JURÍDICA

ITENS	Out/23	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24
Capital de giro	2,08%	2,03%	1,99%	1,92%	1,89%	1,85%	1,81%	1,80%	1,76%	1,74%	1,73%	1,74%	1,76%
Desc. de duplicatas	1,87%	1,83%	1,80%	1,78%	1,76%	1,74%	1,70%	1,68%	1,66%	1,71%	1,67%	1,69%	1,71%
Conta garantida – cheque especial	7,91%	7,89%	7,84%	7,76%	7,70%	7,64%	7,59%	7,57%	7,52%	7,60%	7,56%	7,59%	7,65%

TAXA MÉDIA	3,99%	3,95%	3,92%	3,88%	3,78%	3,74%	3,70%	3,68%	3,65%	3,68%	3,65%	3,67%	3,71%
TAXA ANO	59,92%	59,18%	58,63%	57,90%	56,09%	55,37%	54,65%	54,29%	53,76%	54,29%	53,76%	54,11%	54,83%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2021(3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos Percentuais
				Juros ao ano	Variação %	
				Taxa Selic – 10,75% Ao ano		
Capital de giro	1,80%	19,53%	24,39%	23,29%	116,65%	12,54
Desconto de duplicatas	1,71%	18,47%	22,83%	22,56%	109,86%	11,81
Conta garantida – cheque especial	7,62%	108,36%	142,44%	142,20%	1.222,79%	131,45
MÉDIA GERAL	3,71%	43,92%	55,21%	54,83%	410,05%	44,08

(1)- Média mensal de 2024 (2) – novembro/2023 a outubro/2024 (3) – janeiro/2024 a dezembro/2024 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic