

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

ITENS	Jul/23	Ago/23	Set/23	Out/23	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24
SELIC (Taxa básica)	1,07%	1,13%	0,97%	0,99%	0,91%	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%
INPC/IBGE	-0,09%	0,20%	0,11%	0,12%	0,10%	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	0,25%	
IPC/FIPE	-0,14%	-0,20%	0,29%	0,30%	0,43%	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	0,26%	
JUROS DO COMERCIO	5,56%	5,52%	5,46%	5,43%	5,39%	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%
CARTÃO DE CRÉDITO	14,83%	14,87%	14,95%	14,91%	14,81%	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%
CHEQUE ESPECIAL	8,13%	8,07%	7,97%	7,92%	7,96%	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%
CDC-BANCOS	2,14%	2,14%	2,08%	2,06%	2,04%	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%
EMPRESTIMO PESSOAL BANCOS	4,13%	4,09%	4,04%	4,00%	3,96%	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%
EMPRESTIMO PESSOAL FINANCEIRA	7,25%	7,20%	7,14%	7,11%	7,08%	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%

TAXA MÉDIA	7,01%	6,98%	6,94%	6,91%	6,87%	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%
MEDIA ANO	125,47%	124,71%	123,71%	122,96%	121,96%	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2024 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)	Taxa básica x Juros cobrados (5)
				<b>Varição percentual</b>	<b>Pontos percentuais</b>
Selic (taxa básica)	0,85%	6,13%	11,39%		
INPC/IBGE	0,44%	2,67%	3,69%	<b>Taxa Selic – 10,50% ao ano</b>	
IPC/FIPE	0,31%	1,87%	2,95%		
				<b>Juros ao ano</b>	<b>Varição %</b>
JUROS DO COMÉRCIO	5,22%	42,78%	85,99%	82,48%	685,52%
CARTÃO DE CRÉDITO	14,51%	158,23%	416,92%	406,71%	3.773,43%
CHEQUE ESPECIAL	7,72%	68,28%	194,99%	143,01%	1.262,00%
CDC BANCOS	1,90%	14,08%	26,37%	25,05%	138,57%
EMPRÉSTIMO PESSOAL BANCOS	3,78%	29,63%	57,71%	55,55%	429,05%
EMPRÉS. PESSOAL FINANCEIRAS	6,90%	59,54%	125,47%	122,21%	1.063,90%
<b>MÉDIA GERAL</b>	<b>6,68%</b>	<b>57,20</b>	<b>119,51%</b>	<b>116,29%</b>	<b>1.007,52%</b>

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