

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA JURÍDICA

ITENS	Jan/25	Fev/25	Mar/25	Abr/25	Mai/25	Jun/25	Jul/25	Ago/25	Set/25	Out/25	Nov/25	Dez/25	Jan/26
Capital de giro	1,82%	1,84%	1,89%	1,92%	1,94%	1,96%	1,98%	1,96%	1,98%	1,98%	1,93%	1,91%	1,92%
Desc. de duplicatas	1,78%	1,80%	1,84%	1,86%	1,88%	1,92%	1,95%	1,93%	1,94%	1,95%	1,93%	1,92%	1,90%
Conta garantida – cheque especial	7,76%	7,84%	7,89%	7,94%	7,99%	8,04%	8,07%	8,06%	8,09%	8,08%	8,06%	8,09%	8,09%

TAXA MÉDIA	3,79%	3,83%	3,87%	3,91%	3,94%	3,97%	4,00%	3,98%	4,00%	4,00%	3,97%	3,97%	3,97%
TAXA ANO	56,27%	56,99%	57,72%	58,45%	59,00%	59,55%	60,10%	59,73%	60,10%	60,10%	59,55%	59,55%	59,55%

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
				Taxa Selic – 15,00% Ao ano		
				Juros ao ano	Variação %	
Capital de giro	1,92%	1,92%	25,82%	25,64%	70,93%	10,64
Desconto de duplicatas	1,90%	1,90%	25,38%	25,34%	68,93%	10,34
Conta garantida – cheque especial	8,09%	8,09%	152,57%	154,35%	929,00%	139,35
MÉDIA GERAL	3,97%	3,97%	59,21%	59,55%	297,00%	44,55

(1)- Média mensal de 2026 (2) – dezembro/2025 a janeiro/2026 (3) – janeiro/2026 a dezembro/2026 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic