

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Jan/23	Fev/23	Mar/23	Abr/23	Mai/23	Jun/23	Jul/23	Ago/23	Set/23	Out/23	Nov/23	Dez/23	Jan/24
SELIC (Taxa básica)	1,12%	0,91%	1,17%	0,91%	1,07%	1,07%	1,07%	1,13%	0,97%	0,99%	0,91%	0,85%	0,96%
INPC/IBGE	0,46%	0,77%	0,64%	0,53%	0,36%	-0,18%	-0,09%	0,20%	0,11%	0,12%	0,10%	0,55%	
IPC/FIPE	0,63%	0,43%	0,39%	0,43%	0,20%	-0,03%	-0,14%	-0,20%	0,29%	0,30%	0,43%	0,38%	
JUROS DO COMERCIO	5,48%	5,50%	5,52%	5,56%	5,59%	5,61%	5,56%	5,52%	5,46%	5,43%	5,39%	5,35%	5,31%
CARTÃO DE CRÉDITO	14,56%	14,58%	14,68%	14,76%	14,78%	14,86%	14,83%	14,87%	14,95%	14,91%	14,81%	14,91%	14,74%
CHEQUE ESPECIAL	8,12%	8,13%	8,16%	8,16%	8,18%	8,18%	8,13%	8,07%	7,97%	7,92%	7,96%	7,86%	7,81%
CDC-BANCOS	2,19%	2,20%	2,18%	2,17%	2,19%	2,15%	2,14%	2,14%	2,08%	2,06%	2,04%	2,00%	1,97%
EMPRESTIMO PESSOAL BANCOS	4,08%	4,10%	4,12%	4,09%	4,13%	4,13%	4,13%	4,09%	4,04%	4,00%	3,96%	3,92%	3,86%
EMPRESTIMO PESSOAL FINANCEIRA	7,27%	7,25%	7,27%	7,32%	7,36%	7,31%	7,25%	7,20%	7,14%	7,11%	7,08%	7,02%	6,99%

TAXA MÉDIA	6,95%	6,96%	6,99%	7,01%	7,04%	7,04%	7,01%	6,98%	6,94%	6,91%	6,87%	6,84%	6,78%
MEDIA ANO	123,96%	124,21%	124,97%	125,47%	126,23%	126,23%	125,47%	124,71%	123,71%	122,96%	121,96%	121,21%	119,72%

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
Selic (taxa básica)	0,96%	0,96%	12,70%			
INPC/IBGE			3,70%	Taxa Selic – 11,25% ao ano		
IPC/FIPE			3,15%			
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,31%	5,31%	89,76%	86,05%	664,89%	74,80
CARTÃO DE CRÉDITO	14,74%	14,74%	424,32%	420,69%	3.639,47%	409,44
CHEQUE ESPECIAL	7,81%	7,81%	153,05%	146,55%	1.202,67%	135,30
CDC BANCOS	1,97%	1,97%	28,50%	26,38%	134,49%	15,13
EMPRÉSTIMO PESSOAL BANCOS	3,86%	3,86%	60,98%	57,54%	411,47%	46,29
EMPRÉS. PESSOAL FINANCEIRAS	6,99%	6,99%	130,11%	124,97%	1.010,84%	113,72
MÉDIA GERAL	6,78%	6,78%	123,89%	119,72%	964,18%	108,47

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