

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Ago/23	Set/23	Out/23	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24
SELIC (Taxa básica)	1,13%	0,97%	0,99%	0,91%	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%	0,86%
INPC/IBGE	0,20%	0,11%	0,12%	0,10%	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	0,25%	0,26%	
IPC/FIPE	-0,20%	0,29%	0,30%	0,43%	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	0,26%	0,06%	
JUROS DO COMERCIO	5,52%	5,46%	5,43%	5,39%	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%	5,14%
CARTÃO DE CRÉDITO	14,87%	14,95%	14,91%	14,81%	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%	14,58%
CHEQUE ESPECIAL	8,07%	7,97%	7,92%	7,96%	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%	7,68%
CDC-BANCOS	2,14%	2,08%	2,06%	2,04%	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%	1,85%
EMPRESTIMO PESSOAL BANCOS	4,09%	4,04%	4,00%	3,96%	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%	3,71%
EMPRESTIMO PESSOAL FINANCEIRA	7,20%	7,14%	7,11%	7,08%	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%	6,88%

TAXA MÉDIA	6,98%	6,94%	6,91%	6,87%	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%	6,64%
MEDIA ANO	124,71%	123,71%	122,96%	121,96%	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%	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)
				Variação percentual		Pontos percentuais
Selic (taxa básica)	0,85%	7,04%	11,09%			
INPC/IBGE	0,41%	2,94%	4,06%	Taxa Selic – 10,50% ao ano		
IPC/FIPE	0,27%	1,93%	3,16%			
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,21%	50,12%	85,32%	82,48%	685,52%	71,98
CARTÃO DE CRÉDITO	14,52%	195,88%	415,61%	412,04%	3.824,19%	401,54
CHEQUE ESPECIAL	7,71%	81,20%	193,93%	143,01%	1.262,00%	132,51
CDC BANCOS	1,89%	16,19%	26,01%	24,60%	134,29%	14,10
EMPRÉSTIMO PESSOAL BANCOS	3,77%	34,44%	57,13%	54,83%	422,19%	44,33
EMPRÉS. PESSOAL FINANCEIRAS	6,90%	70,52%	124,80%	122,21%	1.063,90%	111,71
MÉDIA GERAL	6,67%	67,64%	118,81%	116,29%	1.007,52%	105,79

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