

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24	Jan/25	Fev/25	Mar/25	Abr/25
SELIC (Taxa básica)	0,88%	0,83%	0,78%	0,90%	0,86%	0,83%	0,92%	0,79%	0,93%	1,01%	0,98%	0,96%	1,05%
JUROS DO COMERCIO	5,22%	5,17%	5,16%	5,14%	5,14%	5,13%	5,17%	5,17%	5,20%	5,24%	5,26%	5,30%	5,36%
CARTÃO DE CRÉDITO	14,44%	14,42%	14,30%	14,48%	14,58%	14,58%	14,64%	14,76%	14,86%	14,98%	15,06%	15,12%	15,17%
CHEQUE ESPECIAL	7,69%	7,65%	7,70%	7,68%	7,68%	7,74%	7,76%	7,76%	7,82%	7,84%	7,89%	7,92%	7,96%
CDC-BANCOS	1,88%	1,86%	1,86%	1,88%	1,85%	1,85%	1,87%	1,92%	1,96%	1,99%	2,02%	2,06%	2,08%
EMPRESTIMO PESSOAL BANCOS	3,76%	3,74%	3,70%	3,75%	3,71%	3,70%	3,72%	3,74%	3,78%	3,80%	3,86%	3,92%	3,97%
EMPRESTIMO PESSOAL FINANCEIRA	6,88%	6,85%	6,82%	6,88%	6,88%	6,86%	6,90%	6,93%	6,99%	7,02%	7,04%	7,10%	7,16%

TAXA MÉDIA	6,65%	6,62%	6,59%	6,64%	6,64%	6,64%	6,68%	6,71%	6,77%	6,81%	6,86%	6,90%	6,95%
MEDIA ANO	116,54%	115,81%	115,08%	116,29%	116,29%	116,29%	117,27%	118,00%	119,48%	120,47%	121,71%	122,71%	123,96%

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
Selic (taxa básica)	1,00%	4,06%	11,38%			
				Taxa Selic – 14,25% ao ano		
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,29%	22,90%	83,80%	87,12%	511,37%	72,87
CARTÃO DE CRÉDITO	15,08%	75,40%	420,98%	444,59%	3.019,93%	430,34
CHEQUE ESPECIAL	7,90%	35,55%	127,97%	150,70%	957,54%	136,45
CDC BANCOS	2,04%	8,40%	25,80%	28,02%	96,63%	13,77
EMPRÉSTIMO PESSOAL BANCOS	3,89%	16,49%	56,15%	59,55%	317,89%	45,30
EMPRÉS. PESSOAL FINANCEIRAS	7,08%	31,46%	124,05%	129,29%	807,30%	115,04
MÉDIA GERAL	6,88%	30,50%	118,61%	123,96%	769,89%	109,71

(1)- Média mensal de 2025 (2) – maio/24 a abril/2025 (3) – janeiro/2025 a dezembro/2025 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic