

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Out/23	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24
SELIC (Taxa básica)	0,99%	0,91%	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%	0,86%	0,83%	0,92%
INPC/IBGE	0,12%	0,10%	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	0,25%	0,26%	-0,14%	0,48%	
IPC/FIPE	0,30%	0,43%	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	0,26%	0,06%	0,18%	0,18%	
JUROS DO COMERCIO	5,43%	5,39%	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%	5,14%	5,13%	5,17%
CARTÃO DE CRÉDITO	14,91%	14,81%	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%	14,58%	14,58%	14,64%
CHEQUE ESPECIAL	7,92%	7,96%	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%	7,68%	7,74%	7,76%
CDC-BANCOS	2,06%	2,04%	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%	1,85%	1,85%	1,87%
EMPRESTIMO PESSOAL BANCOS	4,00%	3,96%	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%	3,71%	3,70%	3,72%
EMPRESTIMO PESSOAL FINANCEIRA	7,11%	7,08%	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%	6,88%	6,86%	6,90%

TAXA MÉDIA	6,91%	6,87%	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%	6,64%	6,64%	6,68%
MEDIA ANO	122,96%	121,96%	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%	116,29%	116,29%	117,27%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2024 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)	Taxa básica x Juros cobrados (5)
				Varição percentual	Pontos percentuais
Selic (taxa básica)	0,86%	8,92%	10,86%		
INPC/IBGE	0,36%	3,29%	4,09%	Taxa Selic – 10,75% ao ano	
IPC/FIPE	0,25%	2,30%	3,44%		
				Juros ao ano	Varição %
JUROS DO COMÉRCIO	5,20%	65,98%	84,28%	83,11%	673,12%
CARTÃO DE CRÉDITO	14,23%	278,33%	412,74%	415,27%	3.762,98%
CHEQUE ESPECIAL	7,72%	110,37%	192,87%	145,18%	1.250,51%
CDC BANCOS	1,89%	20,55%	25,50%	24,90%	131,63%
EMPRÉSTIMO PESSOAL BANCOS	3,76%	44,60%	56,20%	55,01%	411,72%
EMPRÉS. PESSOAL FINANCEIRAS	6,89%	94,79%	123,77%	122,71%	1.041,49%
MÉDIA GERAL	6,67%	90,71%	117,73%	117,27%	990,88%

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