

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Nov/24	Dez/24	Jan/25	Fev/25	Mar/25	Abr/25	Mai/25	Jun/25	Jul/25	Ago/25	Set/25	Out/25	Nov/25
SELIC (Taxa básica)	0,79%	0,93%	1,01%	0,98%	0,96%	1,05%	1.13%	1,09%	1,27%	1,16%	1,21%	1,27%	1,05%
JUROS DO COMERCIO	5,17%	5,20%	5,24%	5,26%	5,30%	5,36%	5,38%	5,42%	5,45%	5,41%	5,44%	5,43%	5,42%
CARTÃO DE CRÉDITO	14,76%	14,86%	14,98%	15,06%	15,12%	15,17%	15,23%	15,28%	15,32%	15,26%	15,30%	15,30%	15,22%
CHEQUE ESPECIAL	7,76%	7,82%	7,84%	7,89%	7,92%	7,96%	7,98%	8,00%	8,02%	7,94%	8,00%	7,99%	7,98%
CDC-BANCOS	1,92%	1,96%	1,99%	2,02%	2,06%	2,08%	2,10%	2,12%	2,14%	2,11%	2,15%	2,15%	2,12%
EMPRESTIMO PESSOAL BANCOS	3,74%	3,78%	3,80%	3,86%	3,92%	3,97%	4,00%	4,02%	4,05%	4,01%	4,03%	4,01%	3,99%
EMPRESTIMO PESSOAL FINANCEIRA	6,93%	6,99%	7,02%	7,04%	7,10%	7,16%	7,20%	7,22%	7,26%	7,24%	7,28%	7,29%	7,27%

TAXA MÉDIA	6,71%	6,77%	6,81%	6,86%	6,90%	6,95%	6,98%	7,01%	7,04%	7,00%	7,03%	7,03%	7,00%
MEDIA ANO	118,00%	119,48%	120,47%	121,71%	122,71%	123,96%	124,71%	125,47%	126,23%	125,22%	125,98%	125,98%	125,22%

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)	1,11%	12,88%	14,62%			
				Taxa Selic – 15,00% ao ano		
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,37%	77,85%	87,11%	88,40%	489,33%	73,40
CARTÃO DE CRÉDITO	15,20%	374,35%	445,44%	447,44%	2.882,93%	432,44
CHEQUE ESPECIAL	7,96%	132,14%	172,49%	151,26%	908,40%	136,26
CDC BANCOS	2,10%	25,62%	26,91%	28,63%	90,87%	13,63
EMPRÉSTIMO PESSOAL BANCOS	3,97%	53,46%	54,76%	59,92%	299,47%	44,92
EMPRÉS. PESSOAL FINANCEIRAS	7,19%	114,59%	129,70%	132,13%	780,87%	117,13
MÉDIA GERAL	6,97%	109,73%	124,00%	125,22%	734,80%	110,22

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