

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24
SELIC (Taxa básica)	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%	0,86%	0,83%	0,92%	0,79%	0,93%
INPC/IBGE	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	0,25%	0,26%	-0,14%	0,48%	0,61%	0,33%	
IPC/FIPE	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	0,26%	0,06%	0,18%	0,18%	0,80%	1,17%	
JUROS DO COMERCIO	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%	5,14%	5,13%	5,17%	5,17%	5,20%
CARTÃO DE CRÉDITO	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%	14,58%	14,58%	14,64%	14,76%	14,86%
CHEQUE ESPECIAL	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%	7,68%	7,74%	7,76%	7,76%	7,82%
CDC-BANCOS	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%	1,85%	1,85%	1,87%	1,92%	1,96%
EMPRESTIMO PESSOAL BANCOS	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%	3,71%	3,70%	3,72%	3,74%	3,78%
EMPRESTIMO PESSOAL FINANCEIRA	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%	6,88%	6,86%	6,90%	6,93%	6,99%

TAXA MÉDIA	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%	6,64%	6,64%	6,68%	6,71%	6,77%
MEDIA ANO	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%	116,29%	116,29%	117,27%	118,00%	119,48%

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%	10,80%	10,80%		
INPC/IBGE	0,38%	4,26%	4,84%	Taxa Selic – 12,25% ao ano	
IPC/FIPE	0,39%	4,32%	4,72%		
				Juros ao ano	Varição %
JUROS DO COMÉRCIO	5,20%	83,64%	83,64%	83,73%	583,51%
CARTÃO DE CRÉDITO	14,58%	412,30%	412,30%	427,26%	3.387,84%
CHEQUE ESPECIAL	7,73%	126,69%	126,69%	146,83%	1.098,61%
CDC BANCOS	1,90%	25,27%	25,27%	26,23%	114,12%
EMPRÉSTIMO PESSOAL BANCOS	3,76%	55,68%	55,68%	56,09%	357,88%
EMPRÉS. PESSOAL FINANCEIRAS	6,91%	122,85%	122,85%	124,97%	920,16%
MÉDIA GERAL	6,68%	117,29%	117,29%	119,48%	875,35%

(1)- Média mensal de 2024 (2)- janeiro/24 a dezembro/2024 (3) – janeiro/2024 a dezembro/2024 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic