

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24	Dez/24	Jan/25	Fev/25	Mar/25	Abr/25	Mai/25	Jun/25
SELIC (Taxa básica)	0,78%	0,90%	0,86%	0,83%	0,92%	0,79%	0,93%	1,01%	0,98%	0,96%	1,05%	1.13%	1,09%
JUROS DO COMERCIO	5,16%	5,14%	5,14%	5,13%	5,17%	5,17%	5,20%	5,24%	5,26%	5,30%	5,36%	5,38%	5,42%
CARTÃO DE CRÉDITO	14,30%	14,48%	14,58%	14,58%	14,64%	14,76%	14,86%	14,98%	15,06%	15,12%	15,17%	15,23%	15,28%
CHEQUE ESPECIAL	7,70%	7,68%	7,68%	7,74%	7,76%	7,76%	7,82%	7,84%	7,89%	7,92%	7,96%	7,98%	8,00%
CDC-BANCOS	1,86%	1,88%	1,85%	1,85%	1,87%	1,92%	1,96%	1,99%	2,02%	2,06%	2,08%	2,10%	2,12%
EMPRESTIMO PESSOAL BANCOS	3,70%	3,75%	3,71%	3,70%	3,72%	3,74%	3,78%	3,80%	3,86%	3,92%	3,97%	4,00%	4,02%
EMPRESTIMO PESSOAL FINANCEIRA	6,82%	6,88%	6,88%	6,86%	6,90%	6,93%	6,99%	7,02%	7,04%	7,10%	7,16%	7,20%	7,22%

TAXA MÉDIA	6,59%	6,64%	6,64%	6,64%	6,68%	6,71%	6,77%	6,81%	6,86%	6,90%	6,95%	6,98%	7,01%
MEDIA ANO	115,08%	116,29%	116,29%	116,29%	117,27%	118,00%	119,48%	120,47%	121,71%	122,71%	123,96%	124,71%	125,47%

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)	1,04%	6,39%	12,75%			
				Taxa Selic – 15,00% ao ano		
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,33%	36,53%	84,64%	88,40%	489,33%	73,40
CARTÃO DE CRÉDITO	15,14%	132,99%	429,72%	450,87%	2.905,80%	435,87
CHEQUE ESPECIAL	7,93%	58,08%	169,20%	151,82%	912,13%	136,82
CDC BANCOS	2,06%	13,03%	25,30%	28,63%	90,87%	13,63
EMPRÉSTIMO PESSOAL BANCOS	3,93%	26,02%	57,08%	60,47%	303,13%	45,47
EMPRÉS. PESSOAL FINANCEIRAS	7,12%	51,11%	125,69%	130,84%	772,27%	115,84
MÉDIA GERAL	6,92%	49,40%	120,27%	125,47%	736,47%	110,47

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