

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Nov/23	Dez/23	Jan/24	Fev/24	Mar/24	Abr/24	Mai/24	Jun/24	Jul/24	Ago/24	Set/24	Out/24	Nov/24
SELIC (Taxa básica)	0,91%	0,85%	0,96%	0,80%	0,83%	0,88%	0,83%	0,78%	0,90%	0,86%	0,83%	0,92%	0,79%
INPC/IBGE	0,10%	0,55%	0,57%	0,81%	0,19%	0,37%	0,46%	0,25%	0,26%	-0,14%	0,48%	0,61%	
IPC/FIPE	0,43%	0,38%	0,46%	0,46%	0,26%	0,33%	0,09%	0,26%	0,06%	0,18%	0,18%	0,80%	
JUROS DO COMERCIO	5,39%	5,35%	5,31%	5,28%	5,26%	5,22%	5,17%	5,16%	5,14%	5,14%	5,13%	5,17%	5,17%
CARTÃO DE CRÉDITO	14,81%	14,91%	14,74%	14,66%	14,56%	14,44%	14,42%	14,30%	14,48%	14,58%	14,58%	14,64%	14,76%
CHEQUE ESPECIAL	7,96%	7,86%	7,81%	7,77%	7,73%	7,69%	7,65%	7,70%	7,68%	7,68%	7,74%	7,76%	7,76%
CDC-BANCOS	2,04%	2,00%	1,97%	1,94%	1,90%	1,88%	1,86%	1,86%	1,88%	1,85%	1,85%	1,87%	1,92%
EMPRESTIMO PESSOAL BANCOS	3,96%	3,92%	3,86%	3,82%	3,80%	3,76%	3,74%	3,70%	3,75%	3,71%	3,70%	3,72%	3,74%
EMPRESTIMO PESSOAL FINANCEIRA	7,08%	7,02%	6,99%	6,96%	6,92%	6,88%	6,85%	6,82%	6,88%	6,88%	6,86%	6,90%	6,93%

TAXA MÉDIA	6,87%	6,84%	6,78%	6,74%	6,70%	6,65%	6,62%	6,59%	6,64%	6,64%	6,64%	6,68%	6,71%
MEDIA ANO	121,96%	121,21%	119,72%	118,74%	117,76%	116,54%	115,81%	115,08%	116,29%	116,29%	116,29%	117,27%	118,00%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2024 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos percentuais
Selic (taxa básica)	0,85%	9,78%	10,73%			
INPC/IBGE	0,39%	3,92%	4,60%	Taxa Selic – 11,25% ao ano		
IPC/FIPE	0,31%	3,12%	3,95%			
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,19%	74,56%	83,90%	83,11%	638,76%	71,86
CARTÃO DE CRÉDITO	14,28%	334,17%	412,52%	421,78%	3.649,16%	410,53
CHEQUE ESPECIAL	7,72%	126,69%	192,33%	145,18%	1.190,49%	133,93
CDC BANCOS	1,89%	22,86%	25,35%	25,64%	127,91%	14,39
EMPRÉSTIMO PESSOAL BANCOS	3,76%	50,01%	55,87%	55,37%	392,18%	44,12
EMPRÉS. PESSOAL FINANCEIRAS	6,90%	108,29%	123,46%	123,46%	997,42%	112,21
MÉDIA GERAL	6,67%	103,51%	117,40%	118,00%	948,89%	106,75

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