

EVOLUÇÃO DAS TAXAS MENSAIS DE JUROS – PESSOA FÍSICA

ITENS	Jun/21	Jul/21	Ago/21	Set/21	Out/21	Nov/21	Dez/21	Jan/22	Fev/22	Mar/22	Abr/22	Mai/22	Jun/22
SELIC (Taxa básica)	0,30%	0,35%	0,42%	0,44%	0,48%	0,58%	0,76%	0,73%	0,75%	0,92%	0,83%	1,03%	1,01%
INPC/IBGE	0,60%	1,02%	0,88%	1,20%	1,16%	0,84%	0,73%	0,67%	1,00%	1,71%	1,04%	0,45%	
IPC/FIPE	0,81%	1,02%	1,44%	1,13%	1,00%	0,72%	0,57%	0,74%	0,90%	1,28%	1,62%	0,42%	
JUROS DO COMERCIO	4,80%	4,84%	4,86%	4,88%	4,96%	5,02%	5,07%	5,11%	5,16%	5,20%	5,23%	5,27%	5,32%
CARTÃO DE CRÉDITO	12,10%	12,30%	12,50%	12,76%	13,06%	13,16%	13,28%	13,44%	13,50%	13,58%	13,68%	13,79%	13,96%
CHEQUE ESPECIAL	7,35%	7,38%	7,42%	7,48%	7,54%	7,58%	7,62%	7,70%	7,77%	7,84%	7,89%	7,94%	7,98%
CDC-BANCOS	1,54%	1,56%	1,58%	1,62%	1,68%	1,78%	1,86%	1,88%	1,93%	1,95%	1,97%	1,99%	2,04%
EMPRESTIMO PESSOAL BANCOS	3,36%	3,40%	3,45%	3,49%	3,59%	3,64%	3,70%	3,76%	3,82%	3,86%	3,90%	3,95%	4,00%
EMPRESTIMO PESSOAL FINANCEIRA	6,43%	6,48%	6,52%	6,56%	6,64%	6,70%	6,78%	6,84%	6,90%	7,00%	7,06%	7,13%	7,22%

TAXA MÉDIA	5,93%	5,99%	6,06%	6,13%	6,25%	6,31%	6,39%	6,46%	6,51%	6,57%	6,62%	6,68%	6,75%
MEDIA ANO	99,63%	100,99%	102,59%	104,20%	106,99%	108,40%	110,29%	111,95%	113,15%	114,59%	115,81%	117,27%	118,99%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2022 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos percentuais
Selic (taxa básica)	0,88%	5,38%	8,62%			
INPC/IBGE	0,97%	4,96%	11,89%	Taxa Selic – 13,25% ao ano		
IPC/FIPE	0,99%	5,05%	12,28%			
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,21%	35,66%	81,16%	86,26%	551,02%	73,01
CARTÃO DE CRÉDITO	13,66%	115,56%	345,09%	379,77%	2.766,19%	366,52
CHEQUE ESPECIAL	7,85%	57,40%	143,17%	151,26%	1.041,58%	138,01
CDC BANCOS	1,96%	12,37%	24,18%	27,42%	106,94%	14,17
EMPRÉSTIMO PESSOAL BANCOS	3,88%	25,66%	54,86%	60,10%	353,58%	46,85
EMPRÉS. PESSOAL FINANCEIRAS	7,02%	50,28%	120,70%	130,84%	887,47%	117,59
MÉDIA GERAL	6,66%	47,27%	110,37%	118,99%	798,04%	105,74

(1)- Média mensal de 2022 (2)- julho/2021 a junho /2022 (3) – janeiro/2022 a dezembro/2022 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic