

Modalidade: **PESSOA FÍSICA - CREDITO PESSOAL**

Tipo: **Prefixado**

Período: de **05/07/2010 a 09/07/2010**

Posição	Instituição	Taxa de Juros Mês (%)	Taxa de Juros Ano (%)
1	BCO MERCEDES-BENZ S.A.	1,35	17,46%
2	BARIGUI S A CFI	1,80	23,87%
3	BRB - CFI S/A	1,80	23,87%
4	BCO FIBRA S A	1,81	24,02%
5	BCO CRUZEIRO DO SUL S A	1,82	24,16%
6	BANCO TOPÁZIO S.A.	1,85	24,60%
7	SENFF S.A. - CFI	1,89	25,19%
8	BCO ALFA S A	1,92	25,64%
9	BCO INDUSTRIAL E COMERCIAL S A	1,94	25,93%
10	TODESCREDI S/A - CFI	1,94	25,93%
11	BCO BANESTES S A	1,98	26,53%
12	BCO DAYCOVAL S.A	1,99	26,68%
13	SANTINVEST S A CFI	2,04	27,42%
14	BCO BRADESCO FINANCIAMENTOS	2,05	27,57%
15	BCO INDUSTRIAL DO BRASIL S A	2,06	27,72%
16	VIPAL FINANCEIRA	2,06	27,72%
17	BANCO MORADA S A	2,08	28,02%
18	LECCA CFI	2,10	28,32%
19	PARANA BCO S A	2,10	28,32%
20	BANCOOB	2,12	28,63%
21	CARUANA SCFI	2,12	28,63%
22	BCO BGN S A	2,13	28,78%
23	BV FINANCEIRA SA CFI	2,15	29,08%
24	FINANSINOS S A CFI	2,24	30,45%
25	BCO PECUNIA S A	2,26	30,76%
26	BCO MATONE S A	2,28	31,07%
27	GOLCRED	2,32	31,68%
28	BANCO BONSUCESSO S.A.	2,33	31,84%
29	BCO RIBEIRAO PRETO S A	2,33	31,84%
30	BCO SAFRA S A	2,33	31,84%
31	BCO VOLKSWAGEN S A	2,36	32,30%
32	BCO VOTORANTIM S A	2,36	32,30%
33	BCO DO NORDESTE DO BRASIL S A	2,37	32,46%
34	BCO RURAL S A	2,37	32,46%
35	CAIXA ECONOMICA FEDERAL	2,38	32,61%
36	BCO ARBI S A	2,41	33,08%
37	BCO BMG S A	2,46	33,86%
38	BCO MERCANTIL DO BRASIL S A	2,47	34,02%
39	BCO LUSO BRASILEIRO S A	2,56	35,44%
40	GAZINCRED S.A. SCFI	2,56	35,44%
41	BCO DO BRASIL S A	2,57	35,60%
42	BCO FICSA S A	2,59	35,91%
43	BCO SCHAHIN S A	2,59	35,91%
44	BCO CACIQUE S A	2,66	37,03%
45	BCO DO EST DE SE S A	2,71	37,83%

46	BCO A J RENNER S A	2,73	38,16%
47	BCO DA AMAZONIA S A	2,96	41,91%
48	BCO PAULISTA S A	3,00	42,58%
49	BCO CAPITAL S A	3,12	44,58%
50	BANCO INTERMEDIUM S/A	3,17	45,43%
51	PERNAMBUCANAS FINANC S A CFI	3,28	47,30%
52	BCO SANTANDER (BRASIL) S.A.	3,29	47,47%
53	BRB BCO DE BRASILIA S A	3,30	47,64%
54	BANIF BRASIL	3,33	48,16%
55	BCO CITIBANK S A	3,43	49,89%
56	BCO DO EST DO RS S A	3,43	49,89%
57	OMNI SA CFI	3,49	50,93%
58	SOCINAL	3,62	53,22%
59	MÚLTIPLA CFI S/A	3,79	56,27%
60	BANEX S/A CFI	3,81	56,63%
61	BANCO CITICARD	3,83	56,99%
62	BANCO COOPERATIVO SICREDI S A	3,86	57,54%
63	FINANC ALFA S A CFI	4,14	62,71%
64	ITAÚ UNIBANCO	4,17	63,27%
65	CREDIFIBRA S.A. - CFI	4,25	64,78%
66	BCO DO EST DO PA S A	4,38	67,27%
67	BANCO SEMEAR	4,54	70,37%
68	BCO BRADESCO S A	4,55	70,56%
69	BCO ITAUCARD	4,63	72,14%
70	HSBC BANK BRASIL SA BCO MULTIP	4,65	72,53%
71	BIORC CFI	4,87	76,94%
72	CREDIARE CFI	5,89	98,73%
73	QUERO QUERO S A CFI	6,39	110,29%
74	BCO GE CAPITAL S A	6,93	123,46%
75	FINAMAX S A CFI	9,05	182,82%
76	PORTOSEG S A CFI	9,59	200,09%
77	FAI S A CFI	9,68	203,06%
78	GRAZZIOTIN FINANCIADORA SA CFI	9,77	206,06%
79	PORTOCRED S A CFI	10,32	224,98%
80	ROTULA S/A SCFI	10,39	227,46%
81	CIFRA S A CFI	10,96	248,34%
82	AYMORE CFI	11,86	283,79%
83	MIDWAY S.A. - SCFI	12,08	292,95%
84	KREDILIG	12,10	293,79%
85	DACASA FINANCEIRA S A SCFI	12,53	312,31%
86	BCO CSF S.A.	12,76	322,53%
87	NEGRESCO S A CFI	12,98	332,53%
88	BCO CEDULA S A	14,96	432,80%
89	FIN ITAU CBD CFI	15,01	435,58%
90	BCO IBI S A BM	15,17	444,59%
91	BANCO AZTECA DO BRASIL S.A.	15,44	460,11%
92	SAX CFI	15,55	466,55%
93	CETELEM BRASIL S A CFI	18,50	666,69%
94	CREFISA S A CFI	25,54	1432,45%

Fonte: Instituições financeiras / BACEN Elaboração: Fiesp

Modalidade: **PESSOA JURÍDICA - CAPITAL DE GIRO**

Tipo: **Prefixado**

Período: de **05/07/2010 a 09/07/2010**

Posição	Instituição	Taxa de Juros Mês (%)	Taxa de Juros Ano (%)
1	BCO VOLKSWAGEN S A	0,86	10,82%
2	BCO PSA FINANCE BRASIL S A	1,05	13,35%
3	DEUTSCHE BANK S A BCO ALEMAO	1,09	13,89%
4	BCO ALFA DE INVESTIMENTO S A	1,13	14,44%
5	BCO CITIBANK S A	1,18	15,12%
6	BANCO FIDIS	1,20	15,39%
7	BCO ITAU BBA S A	1,29	16,63%
8	BCO DO NORDESTE DO BRASIL S A	1,49	19,42%
9	BCO MERCEDES-BENZ S.A.	1,51	19,70%
10	BANCO JOHN DEERE S A	1,62	21,27%
11	BCO FIBRA S A	1,64	21,56%
12	BCO ABC BRASIL S A	1,78	23,58%
13	CAIXA ECONOMICA FEDERAL	1,79	23,73%
14	BCO SAFRA S A	1,80	23,87%
15	BCO RIBEIRAO PRETO S A	1,84	24,46%
16	BRICKELL S.A. CFI	1,88	25,05%
17	BCO DO BRASIL S A	1,93	25,78%
18	BCO GUANABARA S A	1,94	25,93%
19	NBC BANK BRASIL S. A.	1,99	26,68%
20	BCO RURAL S A	2,00	26,82%
21	TODESCREDI S/A - CFI	2,02	27,12%
22	BCO VOTORANTIM S A	2,08	28,02%
23	NEGRESCO S A CFI	2,08	28,02%
24	BANIF BRASIL	2,11	28,48%
25	BCO SANTANDER (BRASIL) S.A.	2,11	28,48%
26	BANCO BONSUCESSO S.A.	2,14	28,93%
27	BANCO SEMEAR	2,15	29,08%
28	BCO INDUSTRIAL E COMERCIAL S A	2,20	29,84%
29	SANTINVEST S A CFI	2,20	29,84%
30	BCO DO EST DO RS S A	2,27	30,91%
31	BCO BMG S A	2,30	31,37%
32	BCO A J RENNER S A	2,33	31,84%
33	BCO MERCANTIL DO BRASIL S A	2,33	31,84%
34	BARIGUI S A CFI	2,34	31,99%
35	VIPAL FINANCEIRA	2,34	31,99%
36	BCO MATONE S A	2,46	33,86%
37	HSBC BANK BRASIL SA BCO MULTIP	2,47	34,02%
38	ITAÚ UNIBANCO	2,49	34,33%
39	BCO TRICURY S A	2,50	34,49%
40	QUERO QUERO S A CFI	2,53	34,96%
41	BCO BVA S A	2,60	36,07%
42	BCO DA AMAZONIA S A	2,64	36,71%

43	BANCO SOFISA	2,67	37,19%
44	BANCO CR2	2,70	37,67%
45	BCO BRADESCO S A	2,70	37,67%
46	OBOE CRED FINANC E INVEST S A	2,71	37,83%
47	BRB BCO DE BRASILIA S A	2,74	38,32%
48	BCO DO EST DE SE S A	2,75	38,48%
49	OMNI SA CFI	2,76	38,64%
50	BANCO TOPÁZIO S.A.	2,77	38,80%
51	UNILETRA S A CFI	2,80	39,29%
52	BCO ARBI S A	2,89	40,76%
53	BCO DAYCOVAL S.A	2,96	41,91%
54	BCO BANESTES S A	3,11	44,41%
55	BCO CAPITAL S A	3,26	46,96%
56	BCO GERADOR S.A.	3,27	47,13%
57	BCO TRIANGULO S A	3,27	47,13%
58	BCO LA REP ORIENTAL URUGUAY	3,37	48,84%
59	ROTULA S/A SCFI	3,43	49,89%
60	BCO SCHAHIN S A	3,58	52,51%
61	BANCO INTERMEDIUM S/A	3,68	54,29%
62	PORTOSEG S A CFI	3,93	58,81%
63	MÚTIPLA CFI S/A	4,31	65,92%
64	FINANSINOS S A CFI	4,58	71,15%
65	DIRECAO S A CFI	4,97	78,97%

Fonte: Instituições financeiras / BACEN Elaboração: Fiesp