



CÁLCULO DOS JUROS - 0,5% a.m. COMPOSTO

* Para apurar o valor correto, verifique quantos meses é devida a cobrança dos juros e procure o percentual na tabela abaixo. Para encontrar o valor, basta multiplicar o percentual encontrado pelo valor do principal. Ex: Aplicar juros composto de 0,5% durante 19 meses sobre o valor de R\$ 500,00. O percentual de juros é de 9,93986%, ou seja, 500,00 x 9,93986% = 49,70 a título de juros composto 0,5% a.m.

MESES	%	MESES	%	MESES	%	MESES	%	MESES	%
1	0,50000%	66	38,98249%	131	92,20031%	196	165,79579%	261	267,57174%
2	1,00250%	67	39,67740%	132	93,16131%	197	167,12477%	262	269,40960%
3	1,50751%	68	40,37579%	133	94,12712%	198	168,46040%	263	271,25665%
4	2,01505%	69	41,07766%	134	95,09776%	199	169,80270%	264	273,11293%
5	2,52513%	70	41,78305%	135	96,07325%	200	171,15171%	265	274,97850%
6	3,03775%	71	42,49197%	136	97,05361%	201	172,50747%	266	276,85339%
7	3,55294%	72	43,20443%	137	98,03888%	202	173,87001%	267	278,73766%
8	4,07070%	73	43,92045%	138	99,02907%	203	175,23936%	268	280,63135%
9	4,59106%	74	44,64005%	139	100,02422%	204	176,61556%	269	282,53450%
10	5,11401%	75	45,36325%	140	101,02434%	205	177,99863%	270	284,44718%
11	5,63958%	76	46,09007%	141	102,02946%	206	179,38863%	271	286,36941%
12	6,16778%	77	46,82052%	142	103,03961%	207	180,78557%	272	288,30126%
13	6,69862%	78	47,55462%	143	104,05481%	208	182,18950%	273	290,24276%
14	7,23211%	79	48,29239%	144	105,07508%	209	183,60044%	274	292,19398%
15	7,76827%	80	49,03386%	145	106,10046%	210	185,01845%	275	294,15495%
16	8,30712%	81	49,77903%	146	107,13096%	211	186,44354%	276	296,12572%
17	8,84865%	82	50,52792%	147	108,16661%	212	187,87576%	277	298,10635%
18	9,39289%	83	51,28056%	148	109,20745%	213	189,31514%	278	300,09688%
19	9,93986%	84	52,03696%	149	110,25348%	214	190,76171%	279	302,09737%
20	10,48956%	85	52,79715%	150	111,30475%	215	192,21552%	280	304,10785%
21	11,04201%	86	53,56113%	151	112,36128%	216	193,67660%	281	306,12839%
22	11,59722%	87	54,32894%	152	113,42308%	217	195,14498%	282	308,15904%
23	12,15520%	88	55,10058%	153	114,49020%	218	196,62071%	283	310,19983%
24	12,71598%	89	55,87609%	154	115,56265%	219	198,10381%	284	312,25083%
25	13,27956%	90	56,65547%	155	116,64046%	220	199,59433%	285	314,31208%
26	13,84596%	91	57,43875%	156	117,72366%	221	201,09230%	286	316,38364%
27	14,41519%	92	58,22594%	157	118,81228%	222	202,59776%	287	318,46556%
28	14,98726%	93	59,01707%	158	119,90634%	223	204,11075%	288	320,55789%
29	15,56220%	94	59,81215%	159	121,00588%	224	205,63130%	289	322,66068%
30	16,14001%	95	60,61121%	160	122,11090%	225	207,15946%	290	324,77398%
31	16,72071%	96	61,41427%	161	123,22146%	226	208,69526%	291	326,89785%
32	17,30431%	97	62,22134%	162	124,33757%	227	210,23873%	292	329,03234%
33	17,89083%	98	63,03245%	163	125,45925%	228	211,78993%	293	331,17750%
34	18,48029%	99	63,84761%	164	126,58655%	229	213,34888%	294	333,33339%
35	19,07269%	100	64,66685%	165	127,71948%	230	214,91562%	295	335,50006%
36	19,66805%	101	65,49018%	166	128,85808%	231	216,49020%	296	337,67756%
37	20,26639%	102	66,31763%	167	130,00237%	232	218,07265%	297	339,86595%
38	20,86772%	103	67,14922%	168	131,15238%	233	219,66301%	298	342,06528%
39	21,47206%	104	67,98497%	169	132,30814%	234	221,26133%	299	344,27560%
40	22,07942%	105	68,82489%	170	133,46969%	235	222,86764%	300	346,49698%
41	22,68982%	106	69,66902%	171	134,63703%	236	224,48197%	301	348,72947%
42	23,30327%	107	70,51736%	172	135,81022%	237	226,10438%	302	350,97311%
43	23,91979%	108	71,36995%	173	136,98927%	238	227,73491%	303	353,22798%
44	24,53939%	109	72,22680%	174	138,17422%	239	229,37358%	304	355,49412%
45	25,16208%	110	73,08793%	175	139,36509%	240	231,02045%	305	357,77159%
46	25,78789%	111	73,95337%	176	140,56191%	241	232,67555%	306	360,06045%
47	26,41683%	112	74,82314%	177	141,76472%	242	234,33893%	307	362,36075%
48	27,04892%	113	75,69726%	178	142,97355%	243	236,01062%	308	364,67255%
49	27,68416%	114	76,57574%	179	144,18841%	244	237,69068%	309	366,99592%
50	28,32258%	115	77,45862%	180	145,40936%	245	239,37913%	310	369,33090%
51	28,96419%	116	78,34591%	181	146,63640%	246	241,07602%	311	371,67755%
52	29,60902%	117	79,23764%	182	147,86959%	247	242,78140%	312	374,03594%
53	30,25706%	118	80,13383%	183	149,10893%	248	244,49531%	313	376,40612%
54	30,90835%	119	81,03450%	184	150,35448%	249	246,21779%	314	378,78815%
55	31,56289%	120	81,93967%	185	151,60625%	250	247,94888%	315	381,18209%
56	32,22070%	121	82,84937%	186	152,86428%	251	249,68862%	316	383,58800%
57	32,88181%	122	83,76362%	187	154,12860%	252	251,43706%	317	386,00594%
58	33,54621%	123	84,68244%	188	155,39925%	253	253,19425%	318	388,43597%
59	34,21395%	124	85,60585%	189	156,67624%	254	254,96022%	319	390,87815%
60	34,88502%	125	86,53388%	190	157,95962%	255	256,73502%	320	393,33254%
61	35,55944%	126	87,46655%	191	159,24942%	256	258,51870%	321	395,79920%
62	36,23724%	127	88,40388%	192	160,54567%	257	260,31129%	322	398,27820%
63	36,91842%	128	89,34590%	193	161,84840%	258	262,11285%	323	400,76959%
64	37,60302%	129	90,29263%	194	163,15764%	259	263,92341%	324	403,27344%
65	38,29103%	130	91,24409%	195	164,47343%	260	265,74303%	325	405,78980%



CÁLCULO DOS JUROS - 1% a.m. COMPOSTO

* Para apurar o valor correto, verifique quantos meses é devida a cobrança dos juros e procure o percentual na tabela abaixo. Para encontrar o valor, basta multiplicar o percentual encontrado pelo valor do principal. Ex: Aplicar juros composto de 1,0 % durante 19 meses sobre o valor de R\$ 500,00. O percentual de juros é de 20,81090%, ou seja, 500,00 x 20,81090% = 104,05 a título de juros composto 1,0 % a.m.

MESES	%	MESES	%	MESES	%	MESES	%	MESES	%
1	1,00000%	66	92,84602%	131	268,21372%	196	603,05494%	261	1242,38953%
2	2,01000%	67	94,77448%	132	275,61481%	197	610,08548%	262	1255,81343%
3	3,03010%	68	96,72222%	133	275,61481%	198	617,18634%	263	1269,37156%
4	4,06040%	69	98,68944%	134	279,37096%	199	624,35820%	264	1283,06528%
5	5,10101%	70	100,67634%	135	283,16467%	200	631,60179%	265	1296,89593%
6	6,15202%	71	102,68310%	136	286,99632%	201	638,91780%	266	1310,86489%
7	7,21354%	72	104,70993%	137	290,86628%	202	646,30698%	267	1324,97354%
8	8,28567%	73	106,75703%	138	294,77495%	203	653,77005%	268	1339,22327%
9	9,36853%	74	108,82460%	139	298,72269%	204	661,30775%	269	1353,61551%
10	10,46221%	75	110,91285%	140	302,70992%	205	668,92083%	270	1368,15166%
11	11,56683%	76	113,02198%	141	306,73702%	206	676,61004%	271	1382,83318%
12	12,68250%	77	115,15220%	142	310,80439%	207	684,37614%	272	1397,66151%
13	13,80933%	78	117,30372%	143	314,91244%	208	692,21990%	273	1412,63813%
14	14,94742%	79	119,47675%	144	319,06156%	209	700,14210%	274	1427,76451%
15	16,09690%	80	121,67152%	145	323,25217%	210	708,14352%	275	1443,04215%
16	17,25786%	81	123,88824%	146	327,48470%	211	716,22495%	276	1458,47257%
17	18,43044%	82	126,12712%	147	331,75954%	212	724,38720%	277	1474,05730%
18	19,61475%	83	128,38839%	148	336,07714%	213	732,63108%	278	1489,79787%
19	20,81090%	84	130,67227%	149	340,43791%	214	740,95739%	279	1505,69585%
20	22,01900%	85	132,97900%	150	344,84229%	215	749,36696%	280	1521,75281%
21	23,23919%	86	135,30879%	151	349,29071%	216	757,86063%	281	1537,97034%
22	24,47159%	87	137,66187%	152	353,78362%	217	766,43924%	282	1554,35004%
23	25,71630%	88	140,03849%	153	358,32146%	218	775,10363%	283	1570,89354%
24	26,97346%	89	142,43888%	154	362,90467%	219	783,85466%	284	1587,60248%
25	28,24320%	90	144,86327%	155	367,53372%	220	792,69321%	285	1604,47850%
26	29,52563%	91	147,31190%	156	372,20905%	221	801,62014%	286	1621,52329%
27	30,82089%	92	149,78502%	157	376,93114%	222	810,63635%	287	1638,73852%
28	32,12910%	93	152,28287%	158	381,70046%	223	819,74271%	288	1656,12591%
29	33,45039%	94	154,80570%	159	386,51746%	224	828,94014%	289	1673,68716%
30	34,78489%	95	157,35376%	160	391,38264%	225	838,22954%	290	1691,42404%
31	36,13274%	96	159,92729%	161	396,29646%	226	847,61183%	291	1709,33828%
32	37,49407%	97	162,52657%	162	401,25943%	227	857,08795%	292	1727,43166%
33	38,86901%	98	165,15183%	163	406,27202%	228	866,65883%	293	1745,70598%
34	40,25770%	99	167,80335%	164	411,33474%	229	876,32542%	294	1764,16304%
35	41,66028%	100	170,48138%	165	416,44809%	230	886,08867%	295	1782,80467%
36	43,07688%	101	173,18620%	166	421,61257%	231	895,94956%	296	1801,63271%
37	44,50765%	102	175,91806%	167	426,82869%	232	905,90905%	297	1820,64904%
38	45,95272%	103	178,67724%	168	432,09698%	233	915,96815%	298	1839,85553%
39	47,41225%	104	181,46401%	169	437,41795%	234	926,12783%	299	1859,25409%
40	48,88637%	105	184,27865%	170	442,79213%	235	936,38911%	300	1878,8463%
41	50,37524%	106	187,12144%	171	448,22005%	236	946,75300%	301	1898,63509%
42	51,87899%	107	189,99265%	172	453,70225%	237	957,22053%	302	1918,62144%
43	53,39778%	108	192,89258%	173	459,23928%	238	967,79273%	303	1938,80766%
44	54,93176%	109	195,82151%	174	464,83167%	239	978,47066%	304	1959,19573%
45	56,48107%	110	198,77972%	175	470,47998%	240	989,25537%	305	1979,78769%
46	58,04589%	111	201,76752%	176	476,18478%	241	1000,14792%	306	2000,58557%
47	59,62634%	112	204,78519%	177	481,94663%	242	1011,14940%	307	2021,59142%
48	61,22261%	113	207,83304%	178	487,76610%	243	1022,26089%	308	2042,80734%
49	62,83483%	114	210,91137%	179	493,64376%	244	1033,48350%	309	2064,23541%
50	64,46318%	115	214,02049%	180	499,58020%	245	1044,81834%	310	2085,87777%
51	66,10781%	116	217,16069%	181	505,57600%	246	1056,26652%	311	2107,73654%
52	67,76889%	117	220,33230%	182	511,63176%	247	1067,82918%	312	2129,81391%
53	69,44658%	118	223,53562%	183	517,74808%	248	1079,50748%	313	2152,11205%
54	71,14105%	119	226,77098%	184	523,92556%	249	1091,30255%	314	2174,63317%
55	72,85246%	120	230,03869%	185	530,16481%	250	1103,21558%	315	2197,37950%
56	74,58098%	121	233,33908%	186	536,46646%	251	1115,24773%	316	2220,35330%
57	76,32679%	122	236,67247%	187	542,83113%	252	1127,40021%	317	2243,55683%
58	78,09006%	123	240,03919%	188	549,25944%	253	1139,67421%	318	2266,99240%
59	79,87096%	124	243,43958%	189	555,75203%	254	1152,07095%	319	2290,66232%
60	81,66967%	125	246,87398%	190	562,30955%	255	1164,59166%	320	2314,56894%
61	83,48637%	126	250,34272%	191	568,93265%	256	1177,23758%	321	2338,71463%
62	85,32123%	127	253,84615%	192	575,62197%	257	1190,00996%	322	2363,10178%
63	87,17444%	128	257,38461%	193	582,37819%	258	1202,91006%	323	2387,73280%
64	89,04619%	129	260,95845%	194	589,20198%	259	1215,93916%	324	2412,61013%
65	90,93665%	130	264,56804%	195	596,09400%	260	1229,09855%	325	2437,73623%