

Informações Consignado INSS

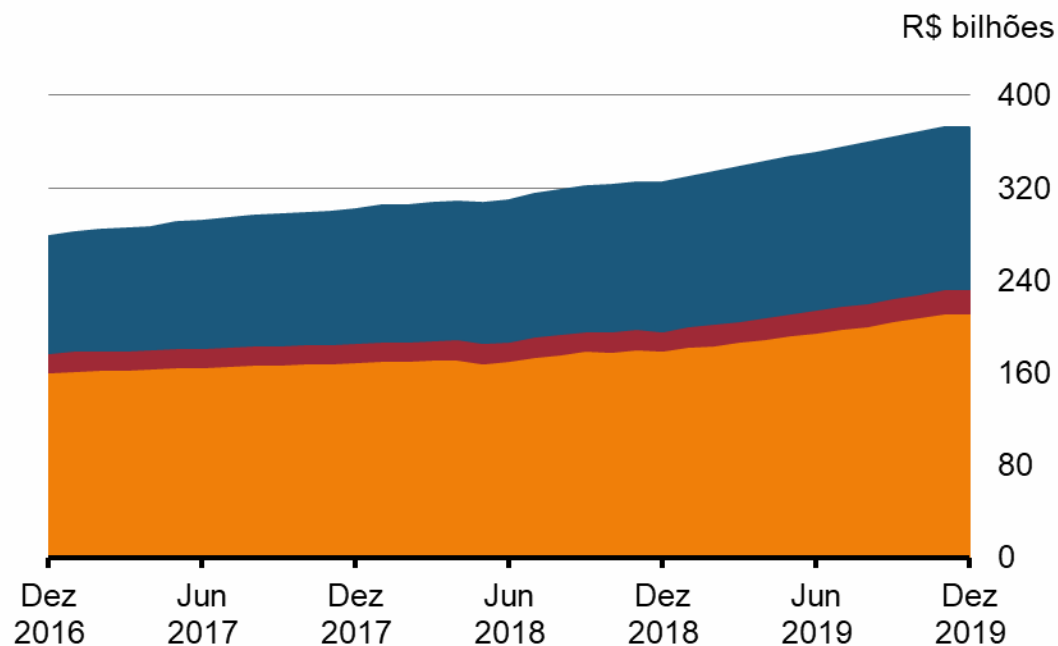
Desig – Departamento de Monitoramento do Sistema Financeiro

17/03/2020

1 – Informações Gerais Consignado

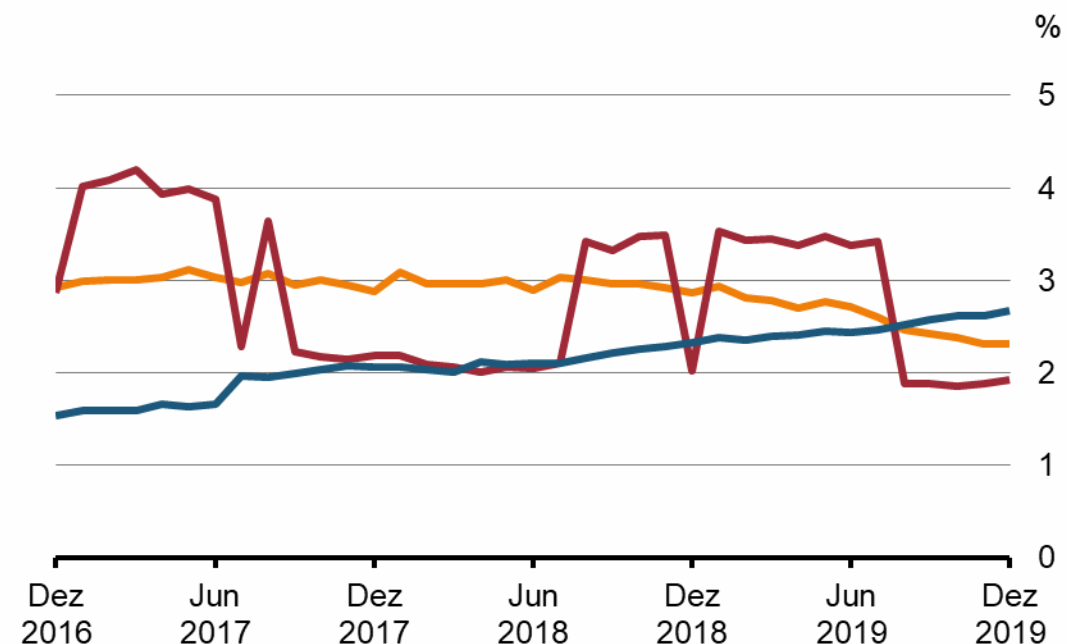
Carteira ativa

Por ente consignante



Ativos problemáticos

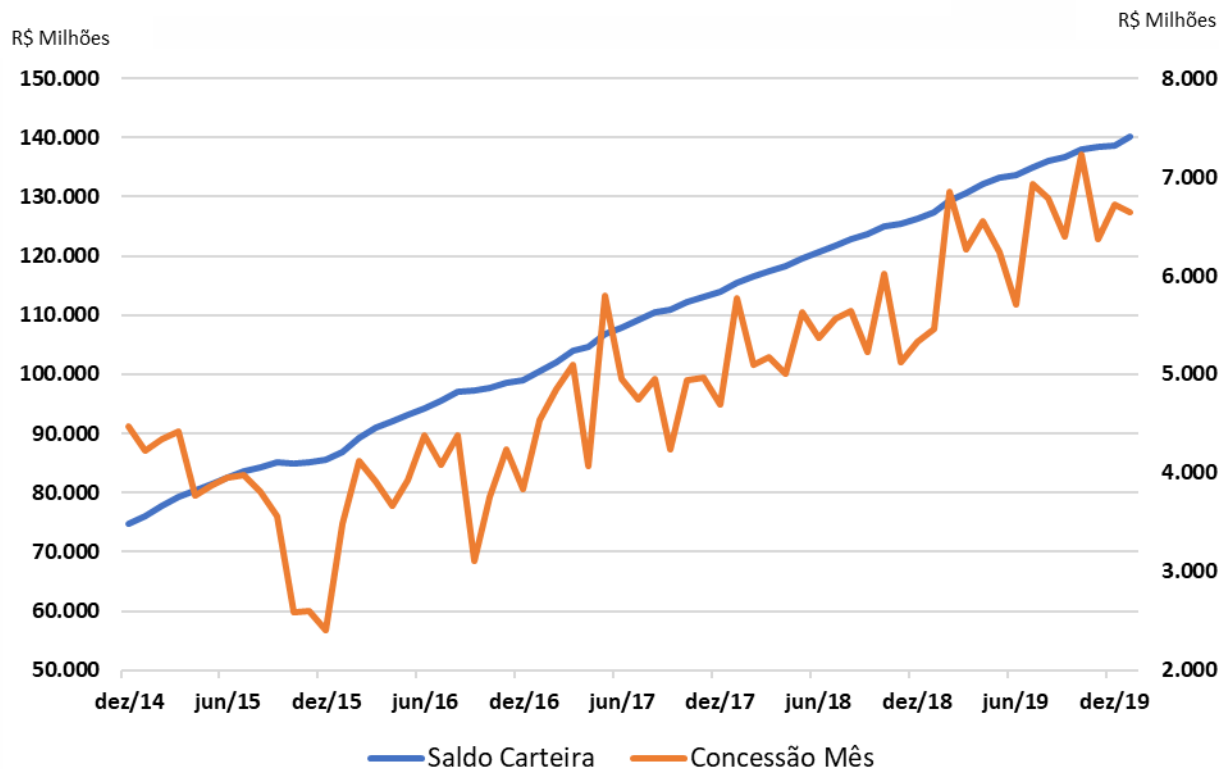
Por ente consignante



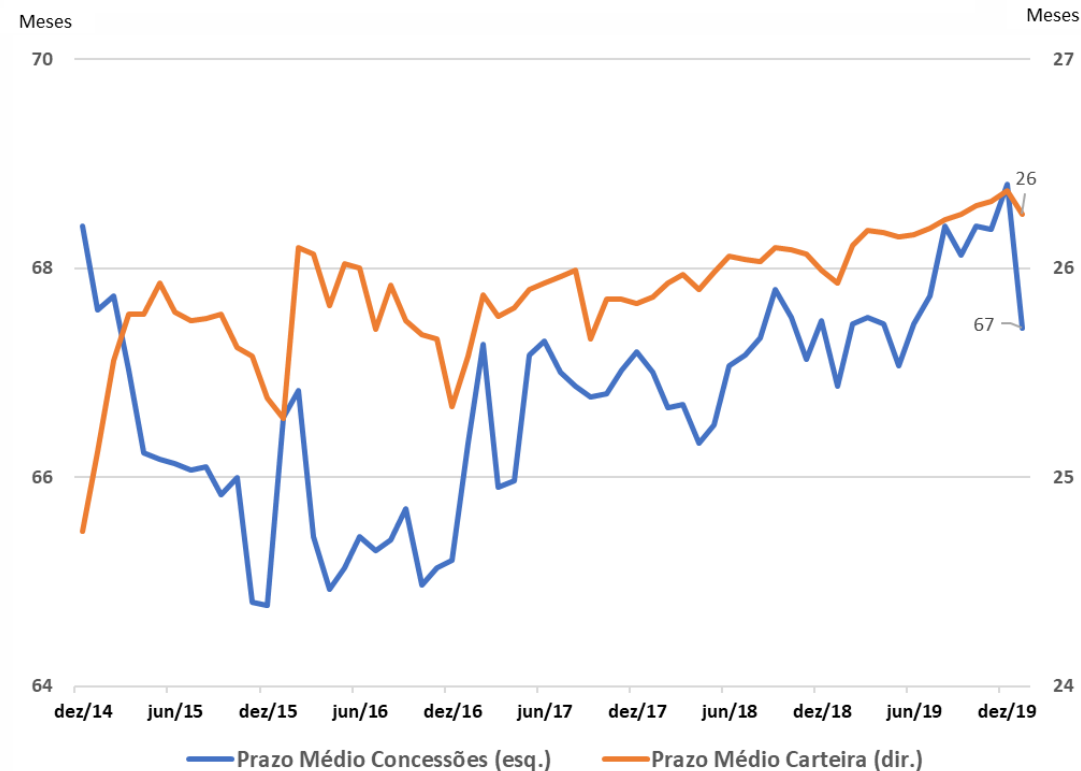
■ Público ■ Privado ■ INSS

2 – Informações Gerais Consignado INSS

Saldo
Consignado INSS



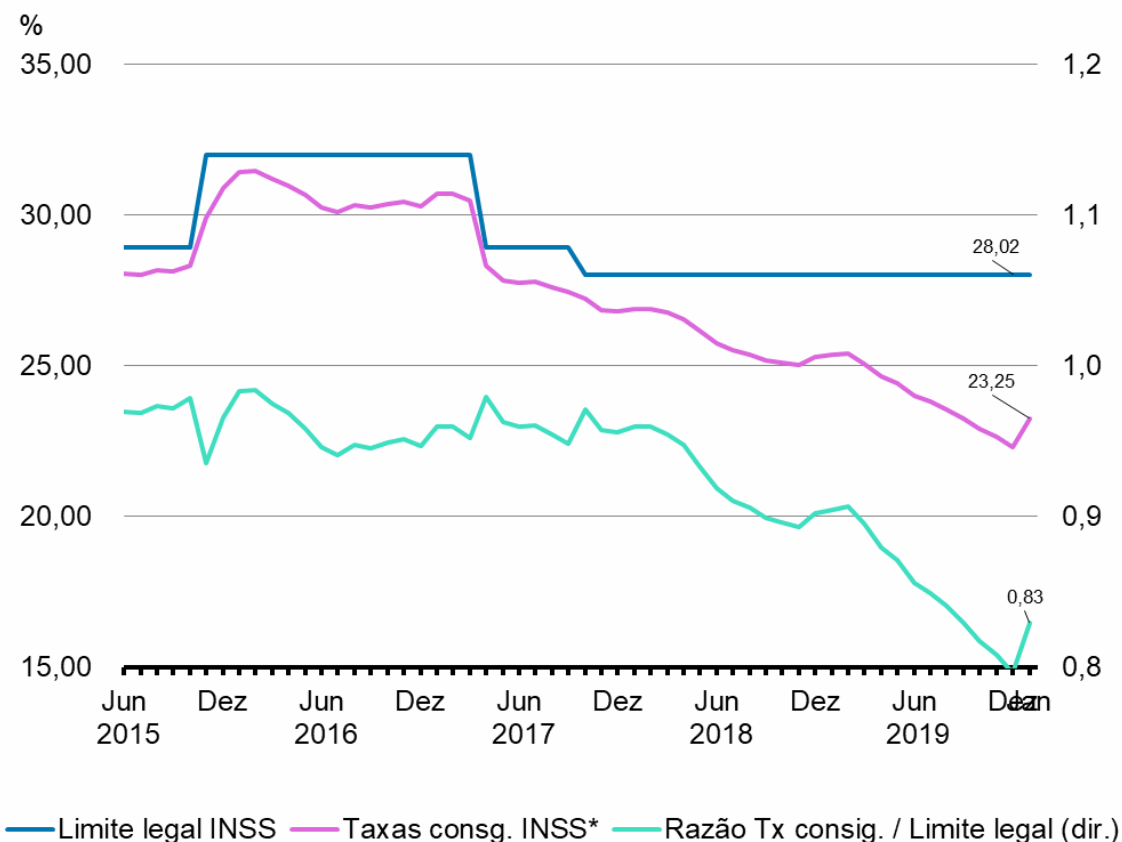
Prazo Médio
Consignado INSS



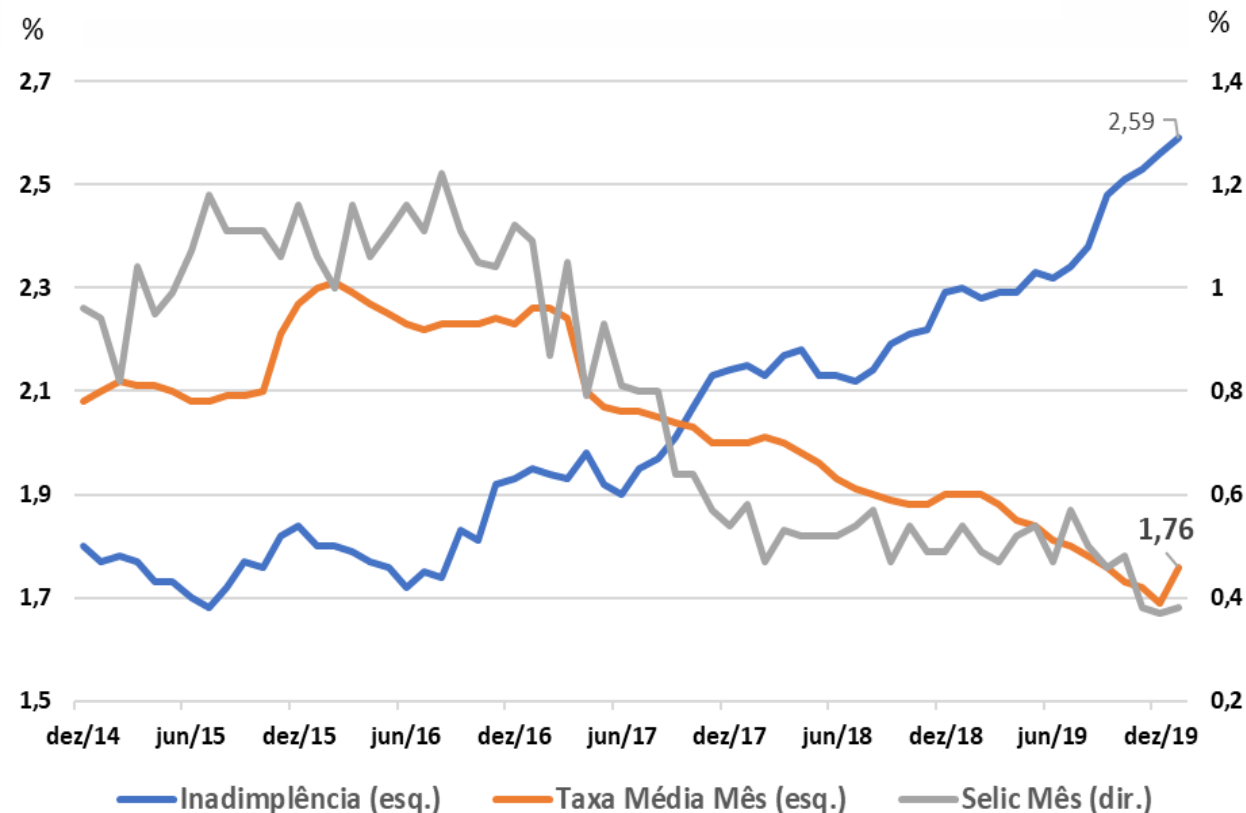
2 – Informações Gerais Consignado INSS

Taxas de crédito consignado INSS

Taxas de mercado x Limite legal

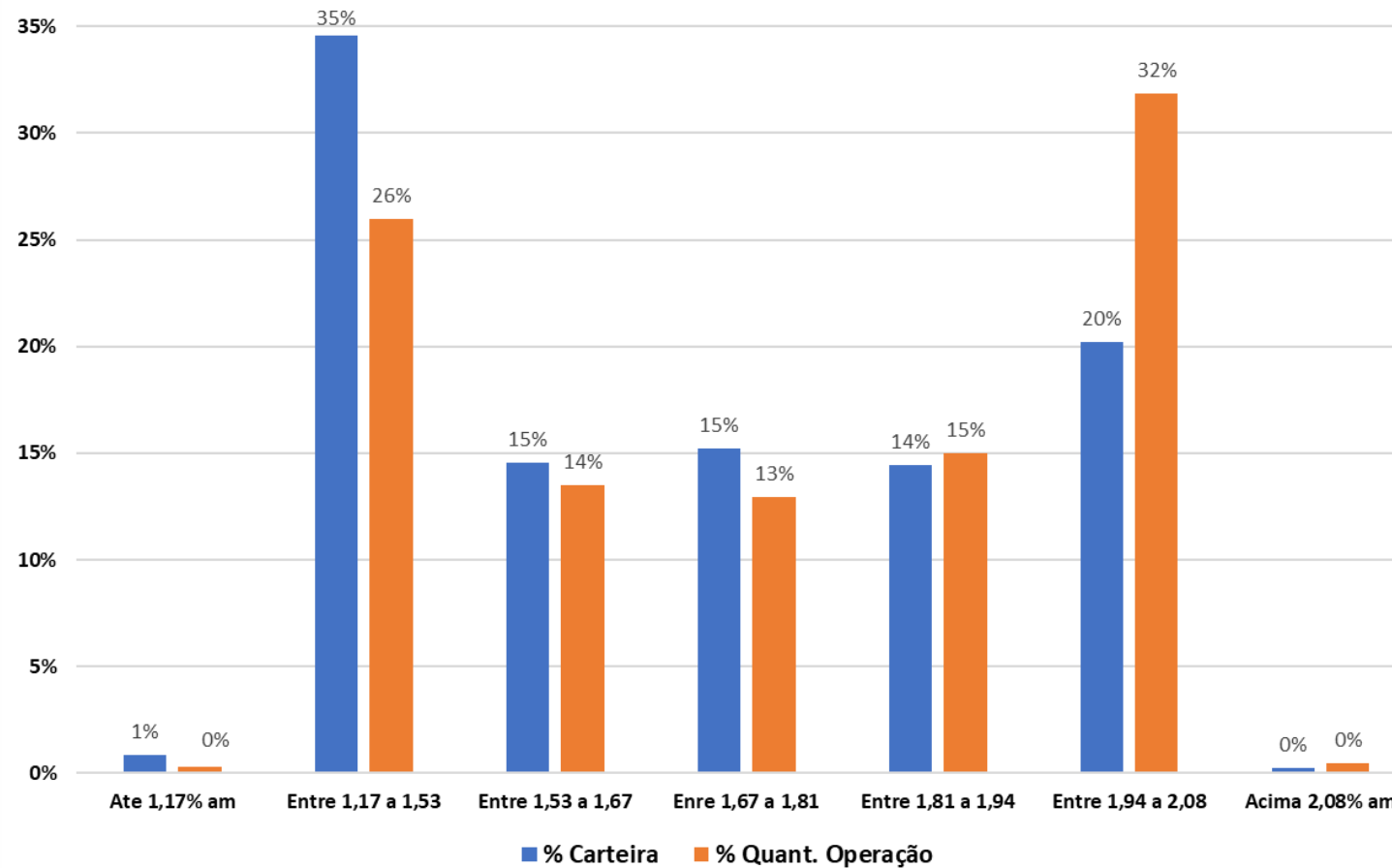


Inadimplência & Taxa Média Concessão Consignado INSS



4 – Taxa de Juros

Distribuição por faixa de taxa de juros - 4º Trim/19
Consignado INSS



4 – Taxa de Juros

	Taxa de Juros 19/02/2020 a 27/02/2020			
Posição	Instituição	Concessões Jan/20 - R\$ Mi	% a.m.	% a.a.
BANCOS COMPLEXOS		3.775.818	1,74	23,00
7	BCO SANTANDER (BRASIL) S.A.	56.452	1,47	19,2
10	CAIXA ECONOMICA FEDERAL	896.328	1,56	20,36
13	BCO BRADESCO FINANC. S.A.	297.521	1,69	22,32
17	BCO BRADESCO S.A.	558.022	1,75	23,2
18	BCO DO BRASIL S.A.	438.565	1,76	23,27
23	ITAÚ UNIBANCO S.A.	974.217	1,82	24,19
26	BANCO ITAÚ CONSIGNADO S.A.	554.713	1,93	25,76
BANCOS REGIONAIS PÚBLICOS		375.681	1,50	19,56
1	BRB - BCO DE BRASÍLIA S.A.	1.031	1,18	15,14
9	BCO DO ESTADO DO RS S.A.	372.765	1,50	19,62
19	BCO DA AMAZONIA S.A.	345	1,76	23,28
20	BCO DO EST. DE SE S.A.	381	1,76	23,30
21	BCO DO NORDESTE DO BRASIL S.A.	93	1,79	23,69
27	BCO BANESTES S.A.	1.066	1,95	26,03

	Taxa de Juros 19/02/2020 a 27/02/2020			
Posição	Instituição	Concessões Jan/20 - R\$ Mi	% a.m.	% a.a.
DEMAIS BANCOS		2.489.706	1,79	23,73
2	CCB BRASIL S.A. - CFI	32.107	1,33	17,17
3	BANCO INTER	7.086	1,35	17,52
4	BANCOOB	32.574	1,39	18,01
5	BANCO BARI S.A.	2.333	1,44	18,71
6	BCO CETELEM S.A.	194.055	1,45	18,88
8	FINANC ALFA S.A. CFI	11.657	1,5	19,54
11	BCO COOPERATIVO SICREDI S.A.	16.690	1,6	20,93
12	PARANA BCO S.A.	253.000	1,68	22,09
14	BCO SAFRA S.A.	520.057	1,7	22,36
15	GAZINCRED S.A. SCFI	423	1,73	22,89
16	BCO DAYCOVAL S.A	93.044	1,75	23,2
22	BCO OLÉ BONSUCESSO CONSIGNADO S.A.	527.137	1,79	23,75
24	FACTA S.A. CFI	20.182	1,86	24,74
25	BCO BMG S.A.	53.463	1,9	25,35
28	CREDIARE CFI S.A.	10.522	1,96	26,21
29	BCO AGIBANK S.A.	30.632	2,01	26,94
30	BCO MERCANTIL DO BRASIL S.A.	167.120	2,02	27,17
31	BANCO PAN	510.880	2,03	27,34
32	BCO INDUSTRIAL DO BRASIL S.A.	135	2,04	27,46
33	BANCO DIGIO	6.321	2,07	27,87
34	MERCANTIL BRASIL FIN S.A. CFI	208	2,07	27,89
35	VIA CERTA FINANCIADORA S.A. - CFI	68	2,13	28,7
36	PARATI - CFI S.A.	12	2,17	29,34

5 – Taxa de Juros (proposta)

$c = b/a$
1,44

29/09/2017	TAXA a.a.	TAXA a.m.	SPREAD
Selic	8,25%	0,66%	
Taxa (a)	28,02%	2,08%	1,42%
Tx Cartão (b)	42,58%	3,00%	2,34%

29/09/2017	TAXA a.a.	TAXA a.m.	SPREAD
DI x PRE 5 anos	9,40%	0,75%	
Taxa (a)	28,02%	2,08%	1,33%
Tx Cartão (b)	42,58%	3,00%	2,25%

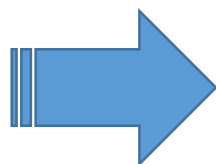
03/03/2020	TAXA a.a.	TAXA a.m.	SPREAD
Selic	4,25%	0,35%	
Taxa (a)	28,02%	2,08%	1,73%
Tx Cartão (b)	42,58%	3,00%	2,65%

02/03/2020	TAXA a.a.	TAXA a.m.	SPREAD
DI x PRE 5 anos	5,93%	0,48%	
Taxa (a)	28,02%	2,08%	1,60%
Tx Cartão (b)	42,58%	3,00%	2,52%

$d * c$

03/03/2020	TAXA a.a.	TAXA a.m.	SPREAD
Selic	4,25%	0,35%	
Taxa (d)	23,87%	1,80%	1,45%
Tx Cartão	36,07%	2,60%	2,25%

02/03/2020	TAXA a.a.	TAXA a.m.	SPREAD
DI x PRE 5 anos	5,93%	0,48%	
Taxa (a)	23,87%	1,80%	1,32%
Tx Cartão (b)	36,07%	2,60%	2,12%



Consignado INSS:

1,80% a.m. / 23,87% a.a.

Consignado INSS Cartão:

2,60% a.m. / 36,07% a.a.

5 – Taxa de Juros (proposta)

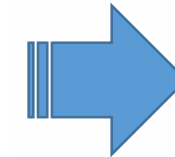
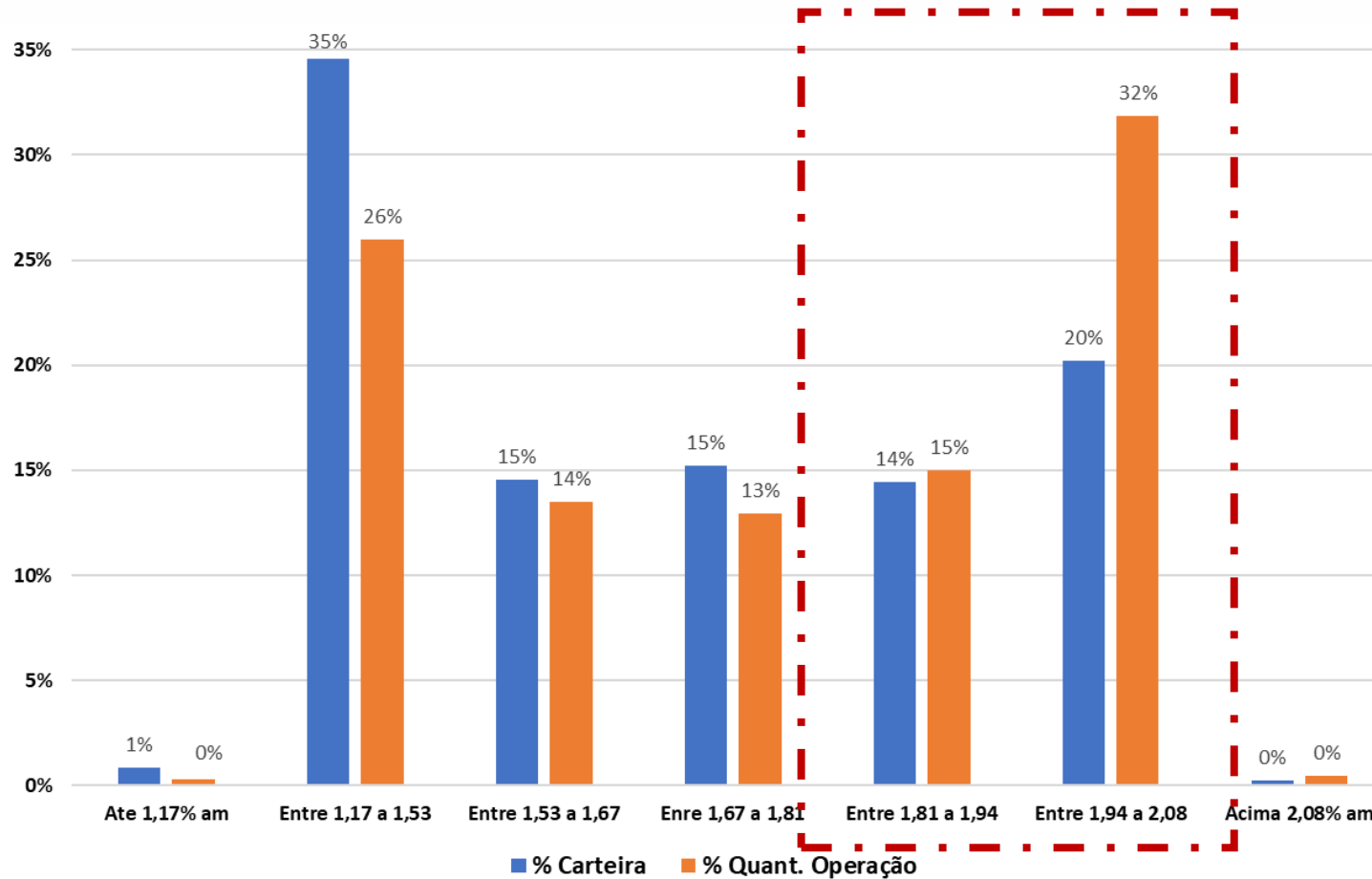
➤ Instituições mais impactadas

	Taxa de Juros			
Posição	Instituição	Concessões Jan/20 - R\$ Mi	% a.m.	% a.a.
INSTITUIÇÕES COM TAXA MÉDIA ACIMA DA PROPOSTA		2.329.539	1,91	25,49%
23	ITAÚ UNIBANCO S.A.	974.217	1,82	24,19
26	BANCO ITAÚ CONSIGNADO S.A.	554.713	1,93	25,76
27	BCO BANESTES S.A.	1.066	1,95	26,03
24	FACTA S.A. CFI	20.182	1,86	24,74
25	BCO BMG S.A.	53.463	1,9	25,35
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35	VIA CERTA FINANCIADORA S.A. - CFI	68	2,13	28,7
36	PARATI - CFI S.A.	12	2,17	29,34

**35% das
Concessões de
Jan/20**

5 – Taxa de Juros (proposta)

Distribuição por faixa de taxa de juros - 4º Trim/19
Consignado INSS



Concessões do 4º tri/19

- ✓ 34% do volume
- ✓ 47% das operações