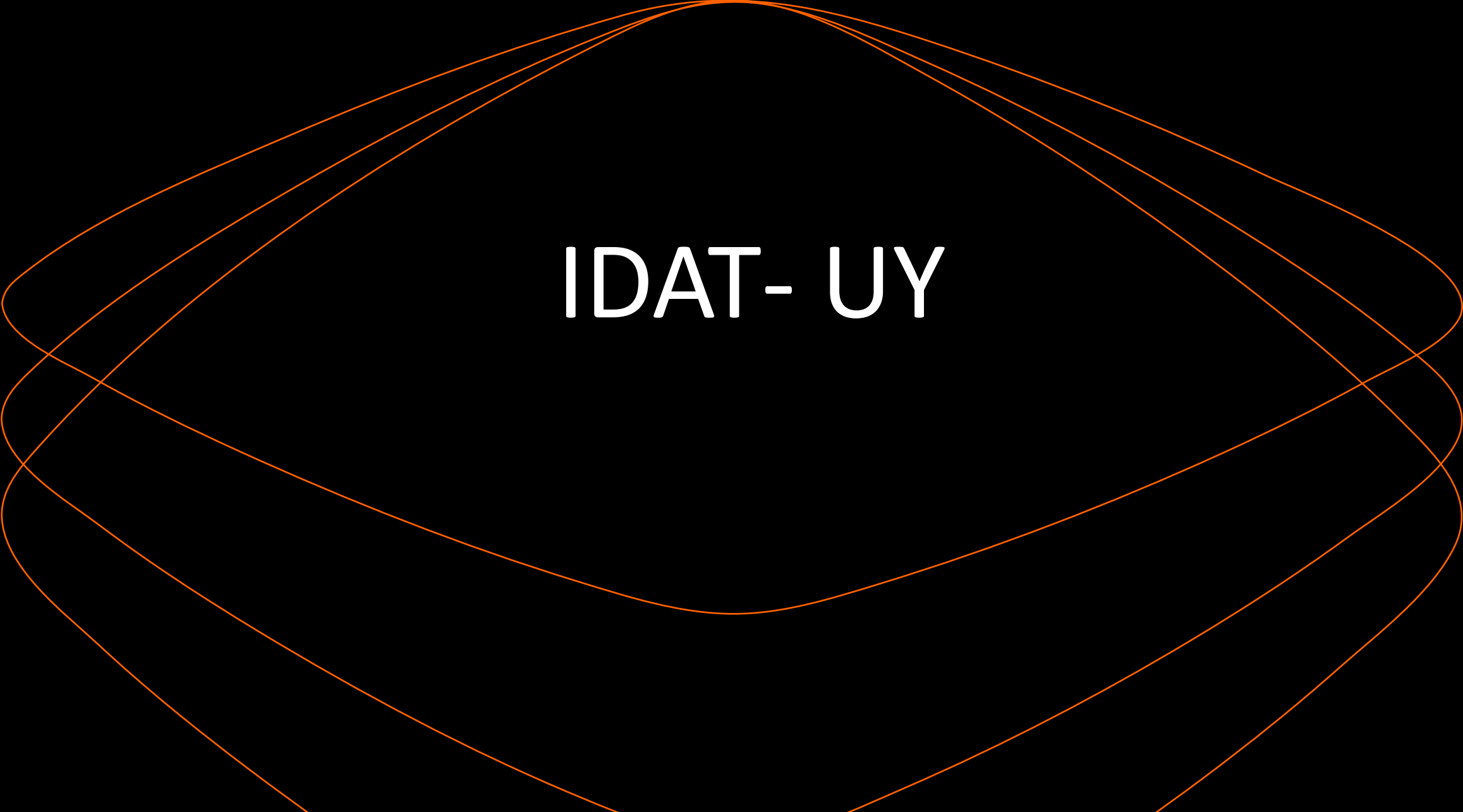




December IDAT–UY Report

January, 2026

Diego Ciongo y Soledad Castagna

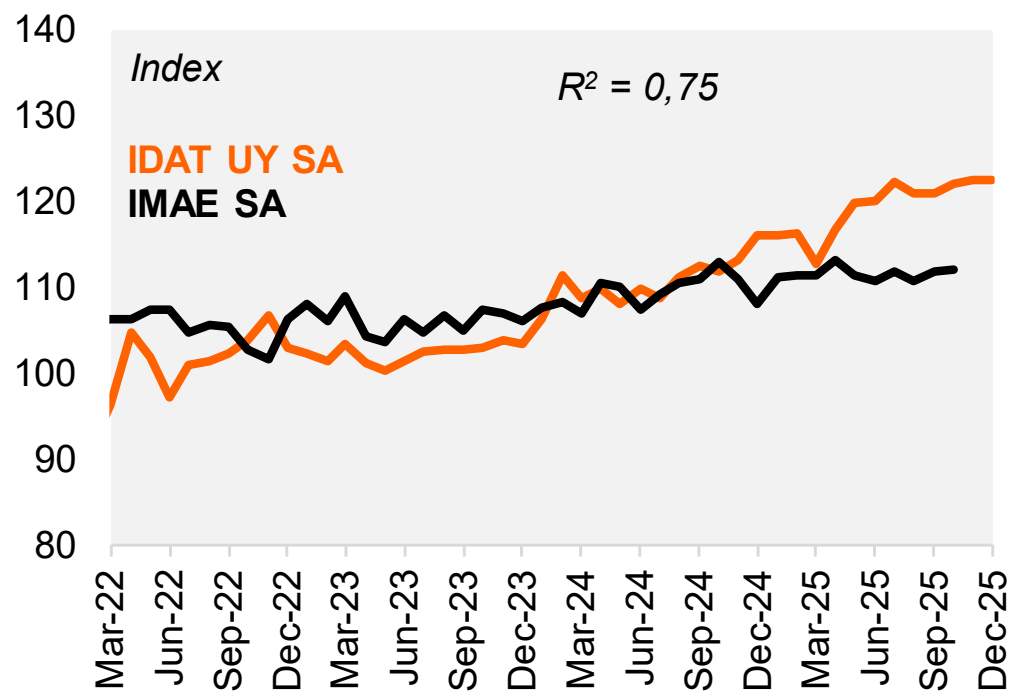
An abstract graphic consisting of several overlapping, elongated, orange-colored loops or orbits that encircle the central text. The lines are thin and have a slight glow, creating a sense of motion or a stylized frame.

IDAT- UY

IDAT-UY: December 2025

IDAT-UY remains stable in seasonally adjusted terms in December (0.0% MoM/SA).

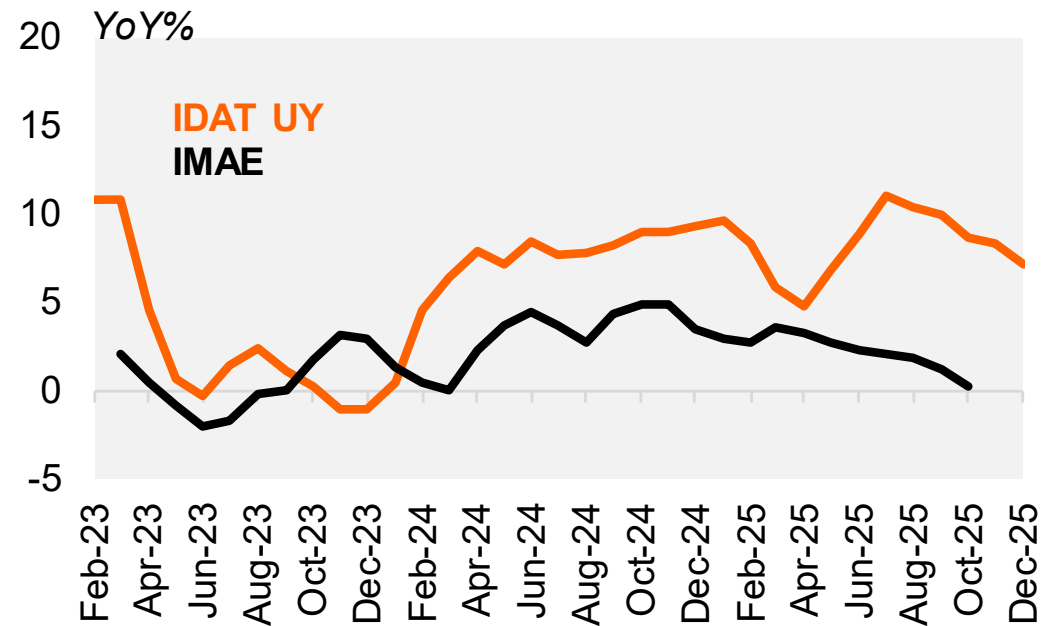
IDAT UY SA vs. IMAE SA



Source: Itaú, BCU

IDAT UY vs. IMAE

Real Index MM3M



Source: Itaú, BCU

Note: Since credit and debit card spending shows sustained growth at a faster pace than the IMAE, the IDAT- UY also grows faster than the IMAE. Therefore, while it can be used as a nowcasting tool for economic activity, it is important to consider the difference in growth rates between card spending and the IMAE because they do not move in exactly the same way.

IDAT-UY: December 2025

Mixed signals in seasonally adjusted terms in both goods and services

Heatmap IDAT - UY (MoM/sa)							
Breakdown	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
IDAT- UY	0,1%	1,9%	-1,1%	0,1%	0,9%	0,3%	0,0%
IDAT- Services	-0,2%	4,9%	-3,7%	0,6%	0,5%	-0,2%	-0,2%
Personal Services	-0,8%	1,4%	2,6%	-1,3%	2,3%	-0,4%	-0,5%
Public services	0,6%	-1,6%	0,1%	0,0%	-1,7%	0,4%	-2,4%
Health services	0,6%	0,0%	1,8%	-0,2%	-0,1%	0,1%	0,9%
Transport	-1,4%	-1,3%	0,8%	-1,4%	2,2%	0,8%	-1,7%
Trips	10,2%	-9,7%	1,5%	0,7%	1,7%	-2,0%	1,5%
Entertainment	-14,2%	59,6%	-30,0%	2,1%	-1,6%	5,4%	-10,9%
Education	5,8%	-1,7%	-7,1%	7,1%	2,7%	-3,4%	0,1%
Gastronomy	2,0%	0,3%	2,3%	-0,8%	-0,1%	-1,9%	1,6%
Insurance and social security	2,2%	-0,8%	-1,5%	1,4%	-0,6%	-1,7%	-2,0%
Delivery	7,7%	-7,0%	-1,7%	2,2%	-0,7%	-2,3%	-2,6%
IDAT- Goods	1,6%	-1,9%	1,0%	0,5%	0,9%	0,1%	0,5%
Supermarkets	-1,1%	-0,3%	0,9%	0,2%	1,4%	0,0%	1,8%
Clothing	5,4%	-5,7%	0,5%	0,1%	0,4%	-1,8%	-5,6%
Home	5,7%	-4,3%	-0,3%	1,9%	-0,6%	-1,2%	-2,6%
Fuels	-0,3%	-1,0%	-0,7%	-1,8%	-0,5%	-0,1%	3,1%
Health goods	10,7%	-3,3%	-2,9%	6,1%	-3,6%	6,1%	-5,8%
Vehicles and parts	0,5%	-2,1%	5,5%	-3,5%	7,0%	0,4%	-1,3%
Digital Wallets	7,3%	6,1%	0,1%	-2,1%	-2,1%	5,1%	-0,5%
Source: Itaú							

IDAT-UY: December 2025

The IDAT-UY rose by 4.9% YoY in December and 8.0% in 2025 against 2024.

Heatmap IDAT - UY (YoY/nsa, real terms)								
Breakdown	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	YTD
IDAT- UY	9,2%	12,9%	9,0%	7,8%	9,1%	7,9%	4,9%	8,0%
IDAT- Services	7,6%	15,6%	8,2%	7,6%	8,3%	7,6%	3,4%	7,6%
Personal Services	3,8%	8,8%	11,3%	11,1%	13,3%	8,8%	8,0%	8,8%
Public services	4,5%	4,9%	-0,8%	1,2%	-0,8%	0,7%	-4,7%	0,5%
Health services	0,3%	-0,1%	3,6%	2,7%	1,0%	0,7%	1,4%	1,5%
Transport	16,1%	9,5%	6,6%	5,9%	4,9%	2,6%	0,0%	6,9%
Trips	22,0%	11,1%	8,9%	6,2%	13,8%	9,3%	11,8%	6,1%
Entertainment	-5,7%	52,1%	4,4%	5,6%	4,5%	15,9%	-2,6%	10,2%
Education	28,0%	21,0%	3,2%	11,2%	14,2%	6,6%	7,1%	11,4%
Gastronomy	18,0%	22,8%	27,3%	16,7%	18,0%	14,8%	7,3%	18,1%
Insurance and social security	11,4%	10,2%	6,9%	8,4%	9,1%	4,8%	1,1%	7,4%
Delivery	22,7%	13,2%	-1,5%	14,3%	8,6%	-3,0%	-6,3%	14,7%
IDAT- Goods	12,5%	9,4%	10,5%	7,9%	10,3%	7,2%	5,5%	8,7%
Supermarkets	7,5%	7,5%	11,2%	5,9%	10,4%	10,0%	7,9%	7,9%
Clothing	18,4%	5,3%	6,6%	0,5%	4,3%	-2,5%	-7,1%	1,1%
Home	20,8%	14,9%	8,6%	14,1%	12,5%	4,2%	1,4%	15,3%
Fuels	13,7%	12,7%	15,7%	7,1%	6,5%	3,2%	6,4%	8,3%
Health goods	23,1%	17,7%	2,0%	22,9%	10,4%	15,1%	8,1%	13,6%
Vehicles and parts	14,0%	8,1%	12,3%	11,0%	16,2%	14,2%	19,0%	9,0%
Digital Wallets	-1,2%	7,6%	7,5%	10,6%	10,2%	22,1%	22,6%	12,4%
Source: Itaú								

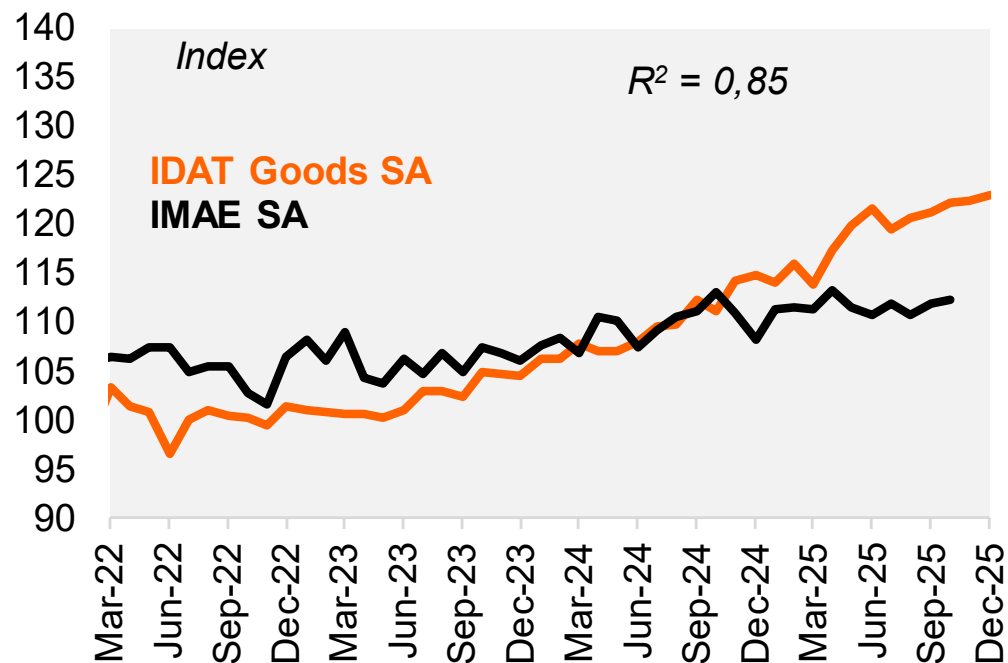
An abstract graphic consisting of several overlapping, hand-drawn orange lines that form a large, irregular, rounded shape, resembling a stylized oval or a series of concentric, slightly offset loops. The lines are thin and have a slightly irregular, sketchy quality.

IDAT- Goods

IDAT- Goods: December 2025

IDAT- Goods increased 0.5% MoM/SA in December.

IDAT UY Goods SA vs. IMAE SA

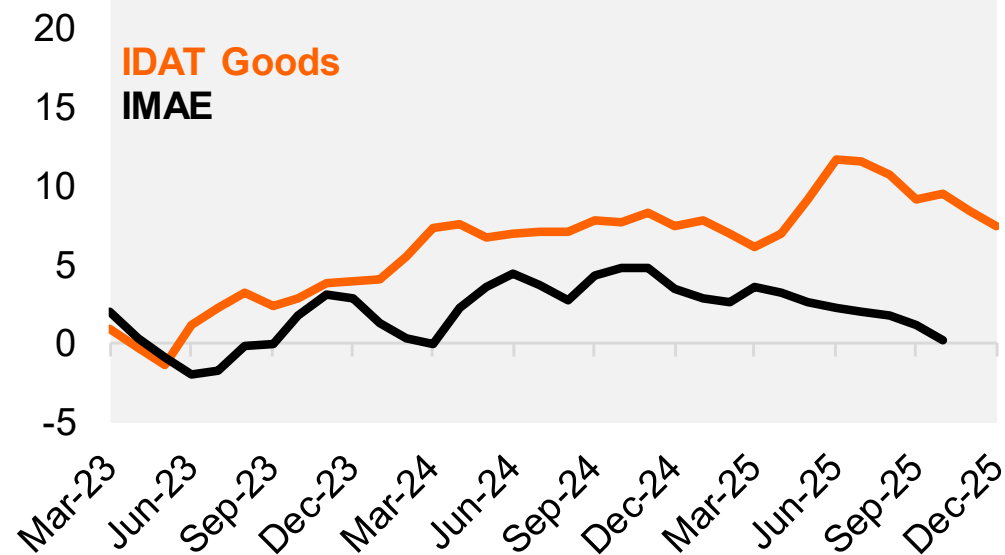


Source: Itaú, BCU

IDAT Goods vs. IMAE

Real Index MM3M

YoY %



Source: Itaú, BCU

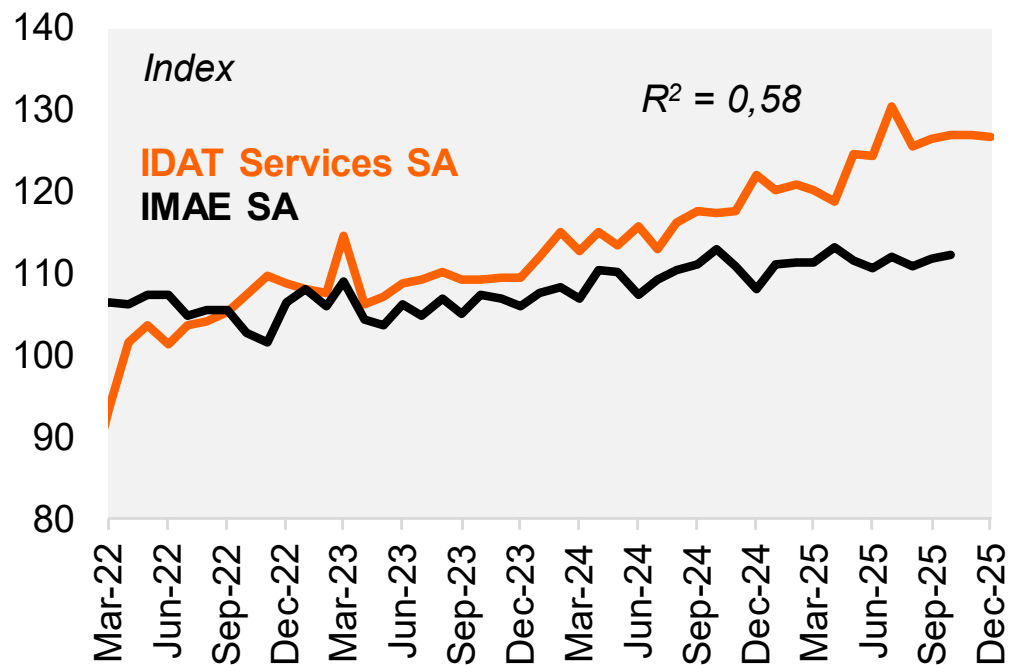
The text is centered on a black background. It is surrounded by several thin, orange, hand-drawn style lines that form an irregular, elongated frame around the text.

IDAT- Services

IDAT- Services: December 2025

IDAT- Services decreased 0.2% MoM/SA in December.

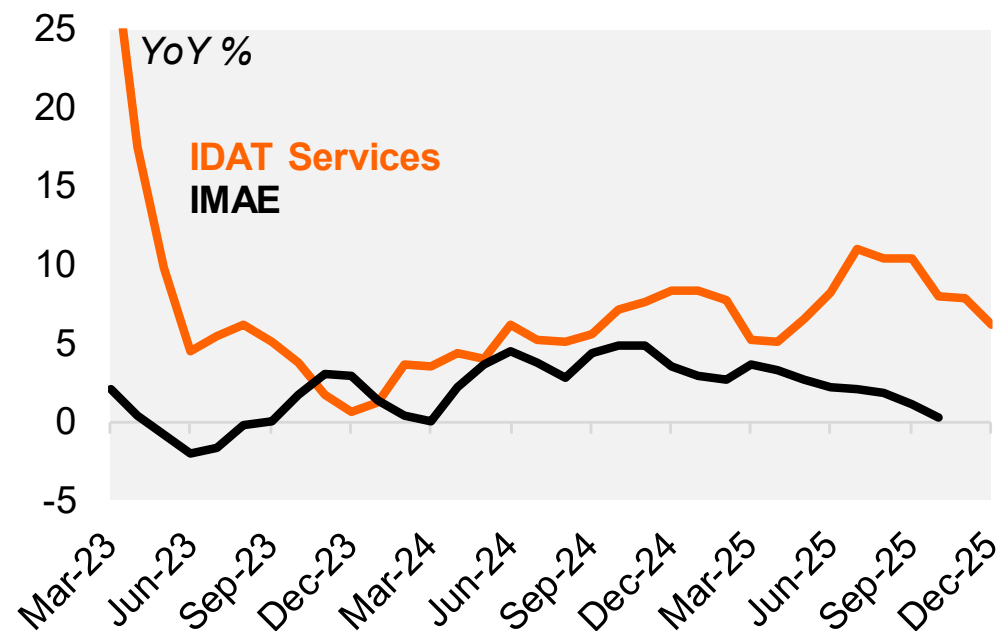
IDAT UY Services SA vs. IMAE SA



Source: Itaú, BCU

IDAT Services vs. IMAE

Real Index MM3M



Source: Itaú, BCU