October IDAT–UY Report

November 25

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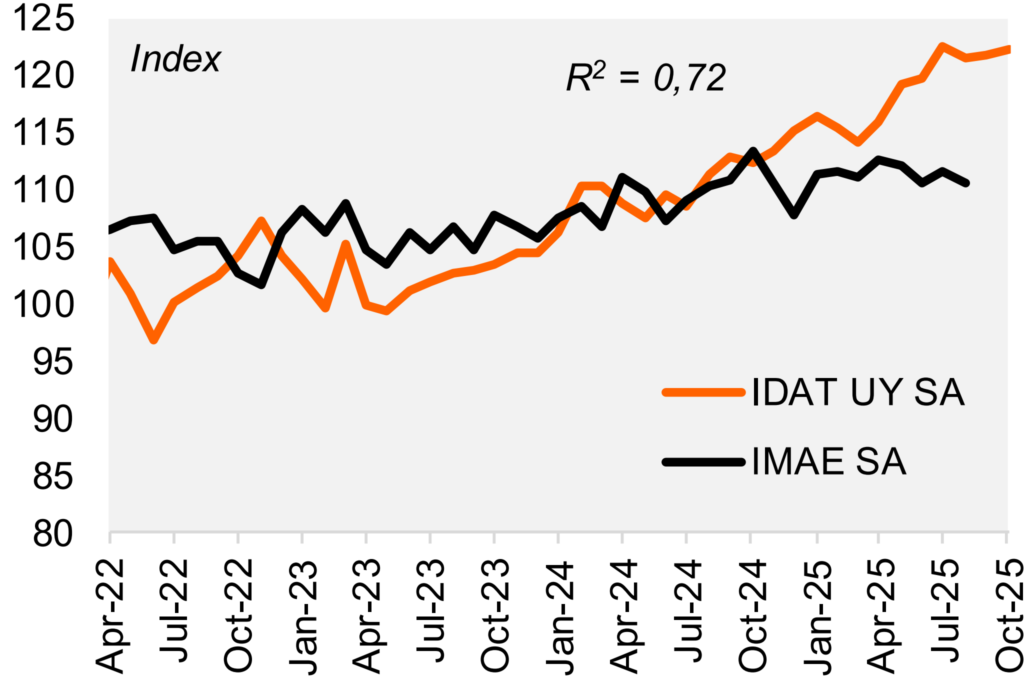
IDAT- UY

IDAT-UY: October 2025

IDAT-UY increased 0.5% MoM seasonal adjusted in October. In the rolling quarter ended in October, the IDAT – UY remained unchanged in seasonally adjusted terms (0.0% QoQ/SA), slowing down compared to the 0.5% QoQ/SA growth recorded in 3Q25.

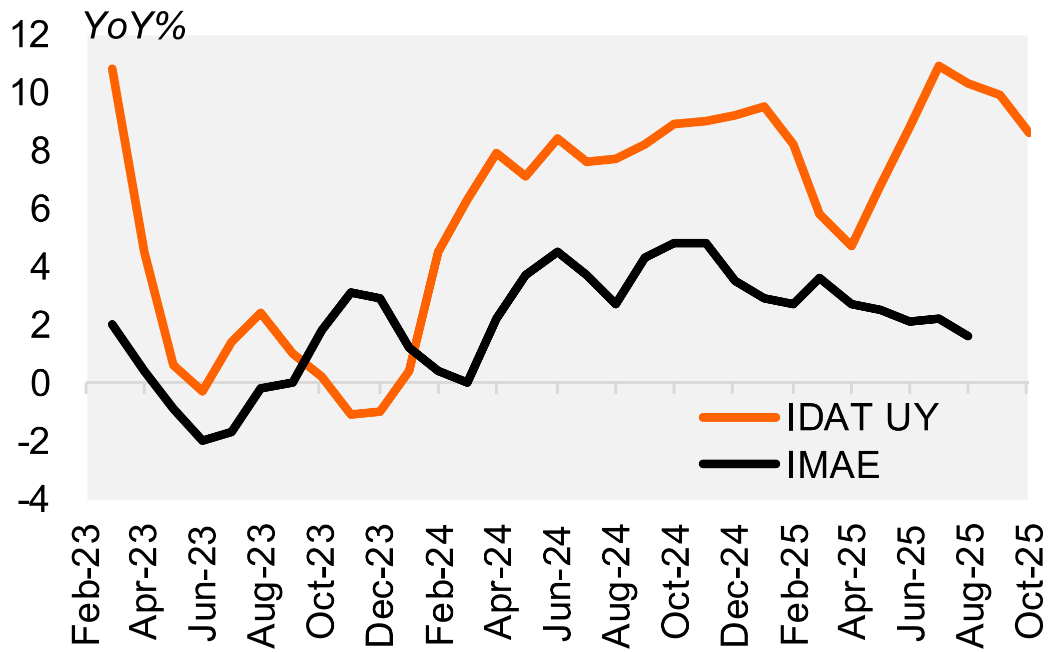
IDAT UY SA vs. IMAE SA



Source: Itau and BCU

IDAT UY vs. IMAE

Real Index MM3M



Source: Itau and 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: October 2025

Mixed signals in seasonally adjusted terms in both goods and services

Heatmap IDAT - UY (MoM/sa)							
Breakdown	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
IDAT- UY	**1,5%**	**2,9%**	**0,5%**	**2,3%**	**-0,8%**	**0,2%**	**0,5%**
IDAT- Services	**4,9%**	**2,1%**	**0,1%**	**4,5%**	**-3,6%**	**0,6%**	**0,3%**
Personal Services	5,1%	-1,5%	0,0%	3,0%	0,7%	0,8%	1,9%
Public services	1,9%	1,2%	0,5%	-1,4%	-0,4%	0,5%	-2,6%
Health services	0,4%	-0,3%	0,3%	0,1%	1,8%	-0,3%	0,0%
Transport	5,1%	2,1%	0,1%	-2,3%	1,9%	-2,1%	2,0%
Trips	4,8%	5,4%	10,0%	-10,2%	2,4%	0,5%	0,1%
Entertainment	0,3%	5,7%	-15,2%	61,7%	-30,5%	3,1%	-0,5%
Education	-6,8%	16,1%	8,2%	-3,6%	-7,9%	7,5%	4,4%
Gastronomy	8,7%	3,9%	2,0%	0,8%	2,4%	-0,6%	0,0%
Insurance and social security	3,5%	0,4%	1,9%	-0,1%	-0,8%	1,0%	0,0%
Delivery	-1,6%	-0,5%	10,3%	-7,2%	-0,8%	2,9%	0,2%
IDAT- Goods	**2,8%**	**2,9%**	**1,2%**	**-1,5%**	**1,5%**	**0,4%**	**0,4%**
Supermarkets	3,1%	4,0%	-0,9%	-0,2%	0,2%	0,7%	0,8%
Clothing	1,4%	4,8%	8,9%	-7,9%	0,9%	1,0%	0,5%
Home	2,1%	-0,4%	6,1%	-4,5%	0,5%	1,8%	0,6%
Fuels	10,4%	0,8%	-0,3%	-1,6%	-1,1%	-1,4%	-1,2%
Health goods	3,7%	-6,1%	17,2%	-2,9%	-9,8%	12,5%	-3,9%
Vehicles and parts	-1,2%	5,8%	1,8%	-2,2%	6,5%	-5,4%	7,3%
Digital Wallets	-8,9%	17,3%	-5,3%	9,6%	3,1%	-4,7%	3,9%
Source: Itaú							

IDAT-UY: October 2025

Considering data up to October, the IDAT-UY grew 8.3% year-on-year terms

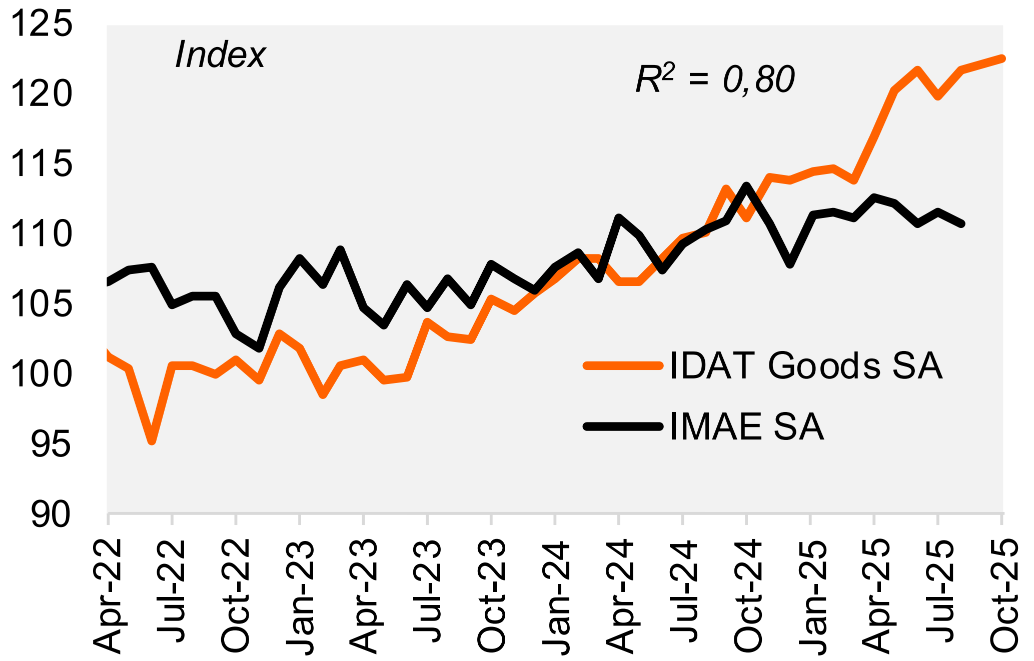
Heatmap IDAT - UY (YoY/nsa, real terms)								
Breakdown	**Apr-25**	**May-25**	**Jun-25**	**Jul-25**	**Aug-25**	**Sep-25**	**Oct-25**	**YTD**
IDAT- UY	**6,4%**	**10,9%**	**9,2%**	**12,9%**	**9,0%**	**7,8%**	**8,9%**	**8,3%**
IDAT- Services	**7,1%**	**10,0%**	**7,6%**	**15,6%**	**8,1%**	**7,6%**	**8,0%**	**8,0%**
Personal Services	10,1%	6,4%	3,8%	8,8%	11,2%	11,1%	13,2%	8,9%
Public services	3,0%	4,6%	4,5%	4,9%	-0,8%	1,2%	-1,9%	0,9%
Health services	2,2%	0,0%	0,3%	-0,1%	3,6%	2,7%	1,0%	1,6%
Transport	2,9%	12,9%	15,9%	9,3%	6,5%	5,7%	4,7%	7,9%
Trips	12,0%	13,3%	22,0%	11,1%	8,9%	6,2%	11,7%	5,0%
Entertainment	5,1%	14,1%	-5,7%	52,1%	4,4%	5,6%	4,5%	11,0%
Education	2,7%	21,9%	28,1%	21,0%	3,2%	11,3%	14,5%	12,4%
Gastronomy	15,9%	23,2%	18,0%	22,8%	27,3%	16,7%	18,0%	19,5%
Insurance and social security	8,4%	9,1%	11,4%	10,2%	6,9%	8,4%	9,1%	8,3%
Delivery	24,2%	11,0%	22,3%	12,7%	-1,6%	14,1%	8,2%	18,3%
IDAT- Goods	**9,8%**	**12,9%**	**12,5%**	**9,4%**	**10,5%**	**7,9%**	**10,2%**	**9,2%**
Supermarkets	6,5%	14,3%	7,5%	7,5%	11,3%	5,9%	10,4%	7,7%
Clothing	3,7%	6,1%	18,4%	5,3%	6,6%	0,5%	4,3%	2,2%
Home	25,8%	15,6%	20,8%	14,9%	8,6%	14,2%	12,4%	17,8%
Fuels	15,1%	14,9%	13,7%	12,7%	15,7%	7,1%	6,5%	9,0%
Health goods	14,3%	2,6%	23,2%	17,8%	2,0%	22,9%	10,4%	14,2%
Vehicles and parts	-0,5%	7,0%	14,0%	8,2%	12,4%	11,1%	16,2%	7,5%
Digital Wallets	-30,4%	2,6%	-1,2%	7,6%	7,5%	10,6%	10,1%	10,4%
Source: Itaú								

IDAT- Goods

IDAT- Goods: October 2025

IDAT- Goods increased 0.4% MoM seasonal adjusted in October. In the rolling quarter ended in October, the IDAT – Goods increased 0.7% QoQ/SA, accelerating compared to the 0.1% QoQ/SA growth recorded in 3Q25.

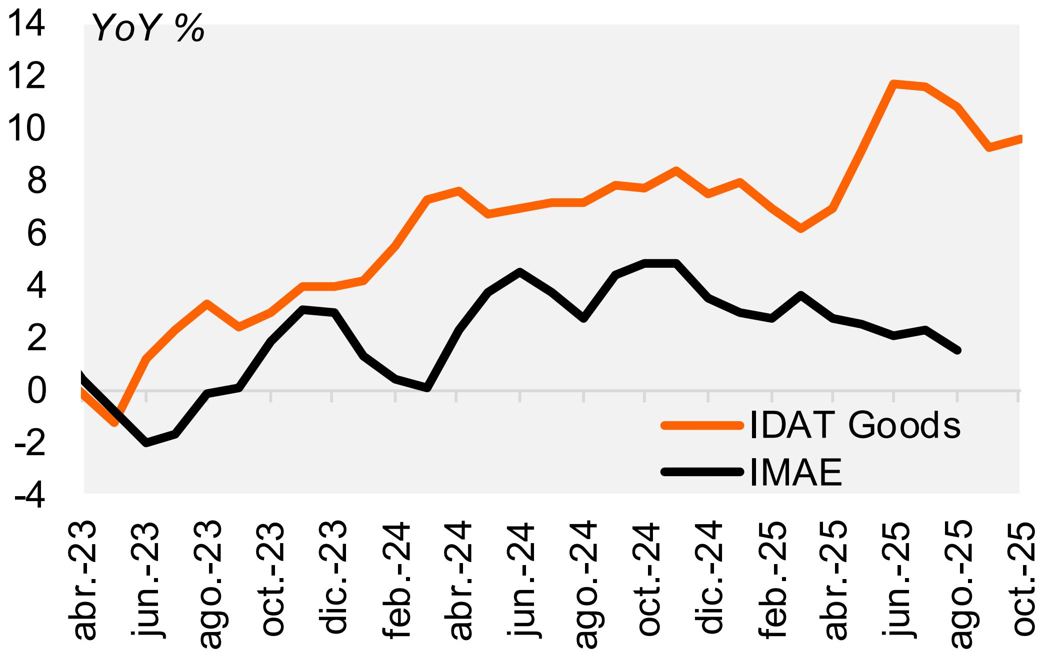
IDAT UY Goods SA vs. IMAE SA



Source: Itau and BCU

IDAT Goods vs. IMAE

Real Index MM3M



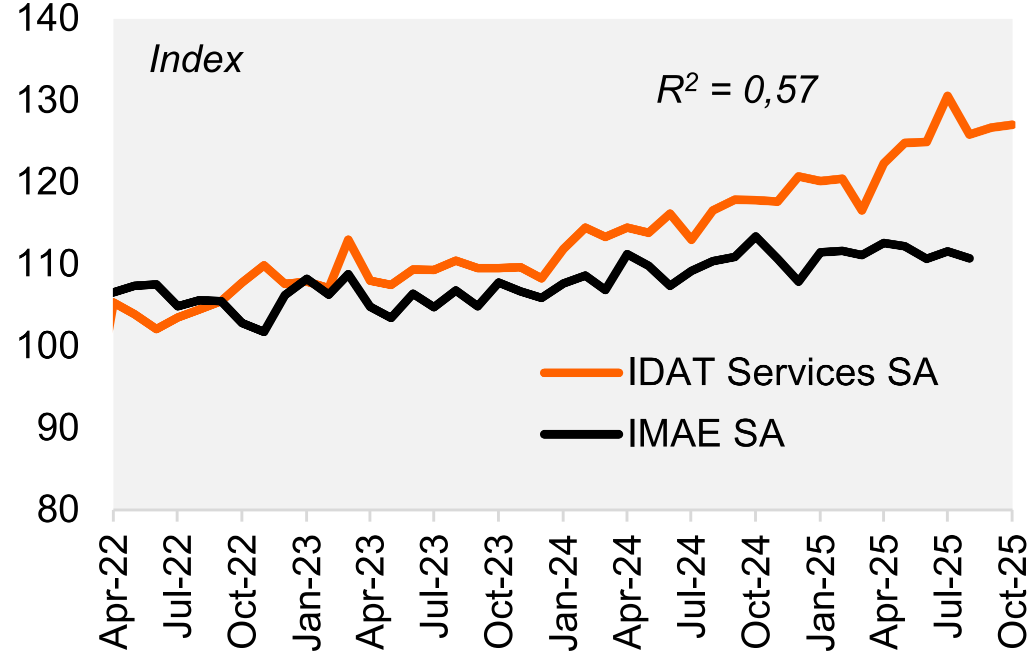
Source: Itau, BCU

IDAT- Services

IDAT- Services: October 2025

IDAT- Services increased 0.3% MoM seasonal adjusted in October. In the rolling quarter ended in October, the IDAT – Services decreased 0.9% QoQ/SA, compared to the 0.5% QoQ/SA growth recorded in 3Q25.

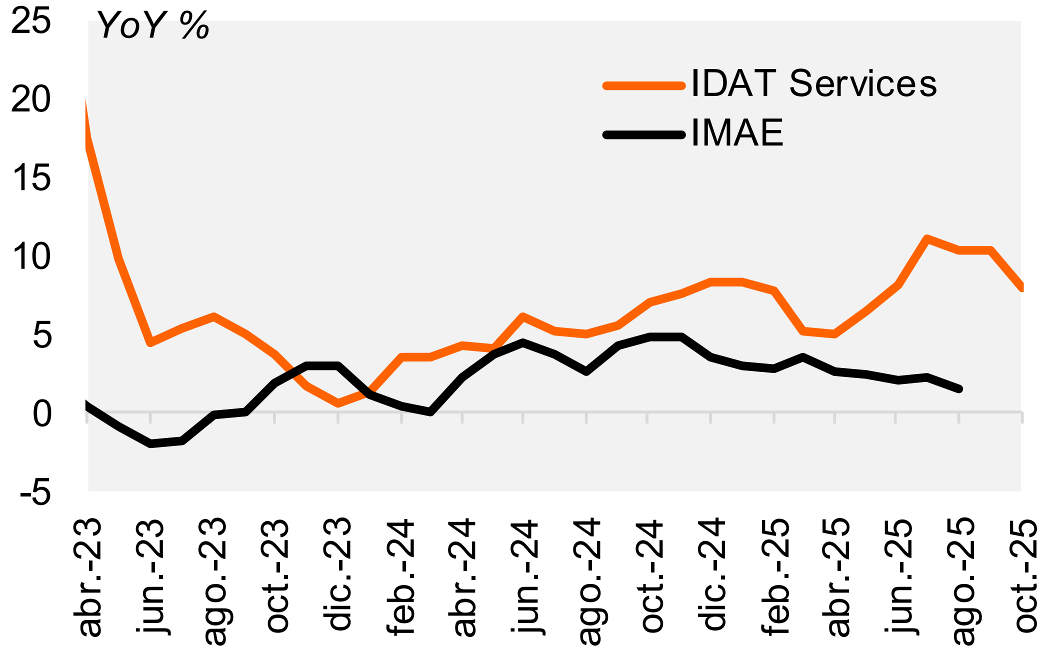
IDAT UY Services SA vs. IMAE SA



Source: Itau and BCU

IDAT Services vs. IMAE

Real Index MM3M



Source: Itau, BCU

For more details about the IDAT-UY methodology, please visit the following link: [IDAT-UY Methodology]