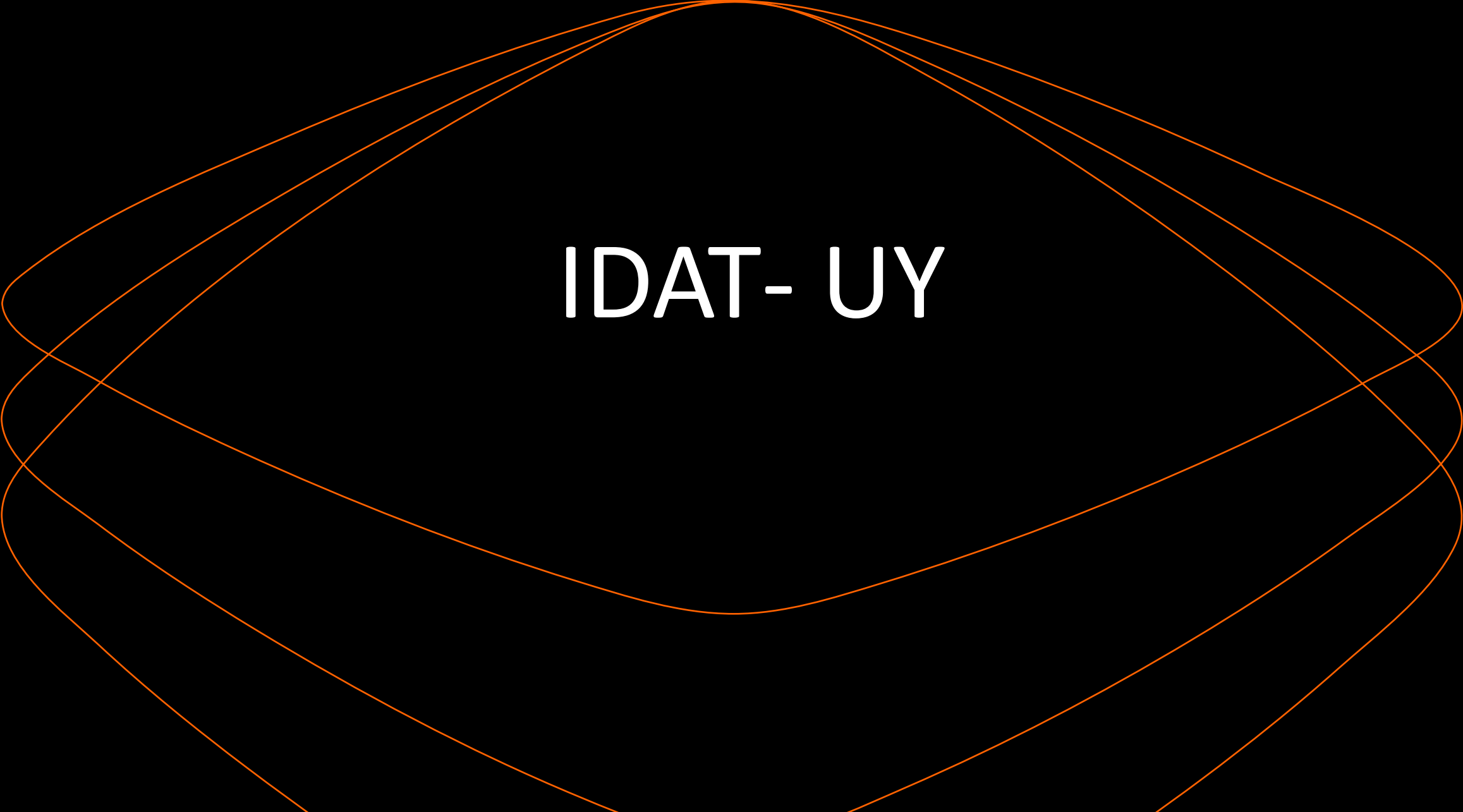




October IDAT–UY Report

November 25

Diego Ciongo y Soledad Castagna

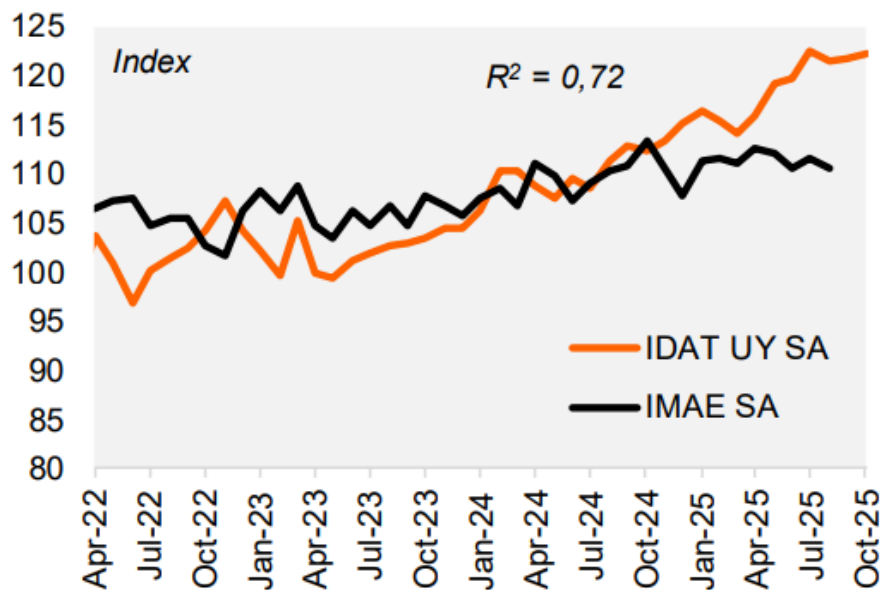
An abstract graphic consisting of several overlapping, elongated, orange-colored loops that form a frame around the central text. The lines are thin and have a slight gradient, giving it a hand-drawn or fluid feel.

IDAT- UY

IDAT-UY: October 2025

IDAT-UY increased 0.5% MoM seasonal adjusted in October.

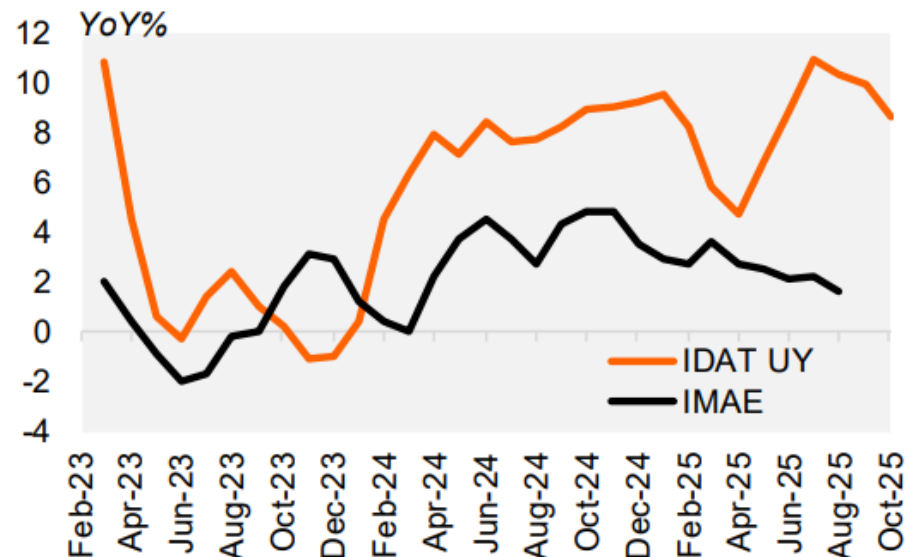
IDAT UY SA vs. IMAE SA



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	Abr-25	May-25	Jun-25	Jul-25	Ago-25	set-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								

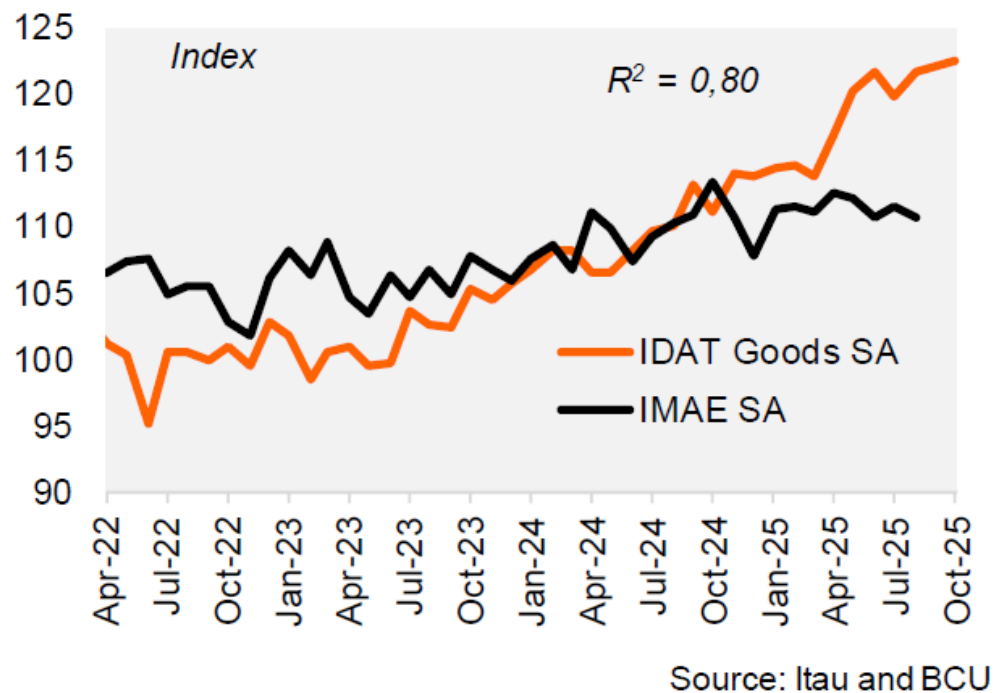
An abstract graphic consisting of several overlapping, hand-drawn orange lines that form a large, irregular, rounded shape, resembling a stylized oval or a series of concentric loops. The lines are thin and have a slightly irregular, sketchy quality.

IDAT- Goods

IDAT- Goods: October 2025

IDAT- Goods increased 0.4% MoM seasonal adjusted in October.

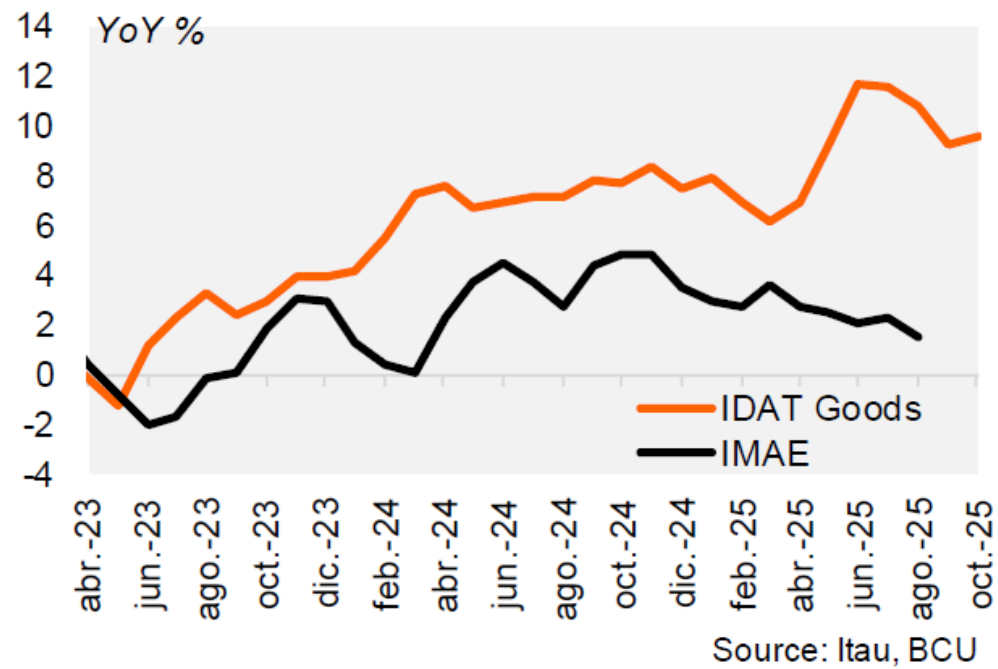
IDAT UY Goods SA vs. IMAE SA



IDAT Goods vs. IMAE

Real Index MM3M

YoY %



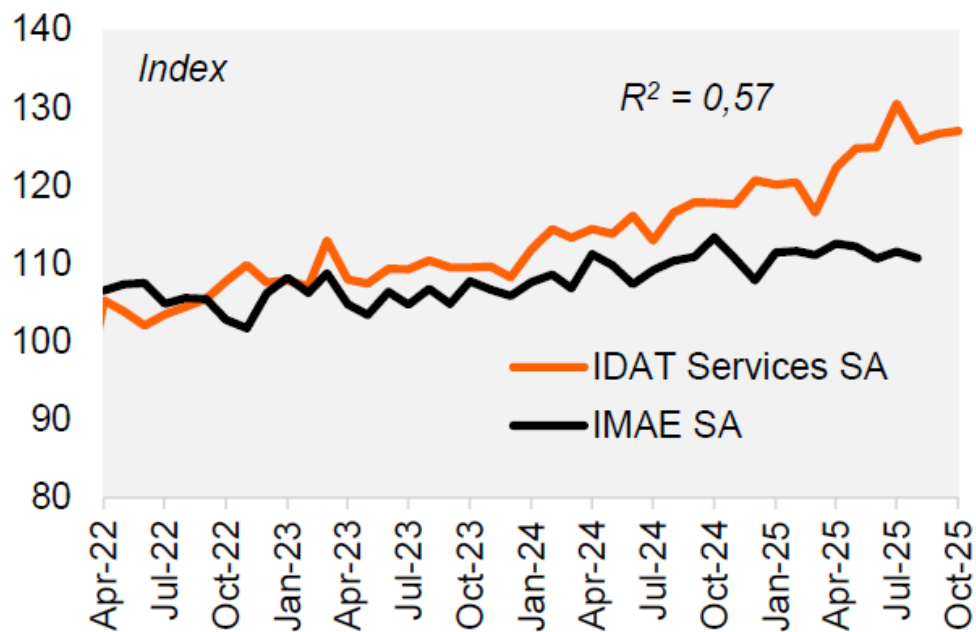
The text is centered and surrounded by several overlapping, hand-drawn style orange lines that form an abstract, elongated frame.

IDAT- Services

IDAT- Services: October 2025

IDAT- Services increased 0.3% MoM seasonal adjusted in October.

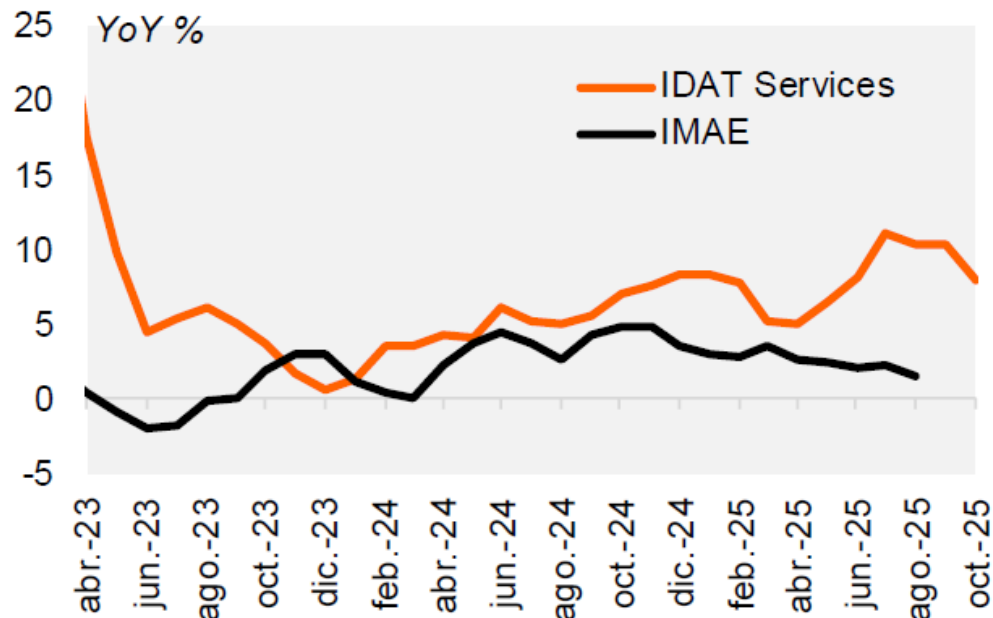
IDAT UY Services SA vs. IMAE SA



Source: Itau and BCU

IDAT Services vs. IMAE

Real Index MM3M



Source: Itau, BCU