June IDAT–UY Report

July 2026

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IDAT- UY

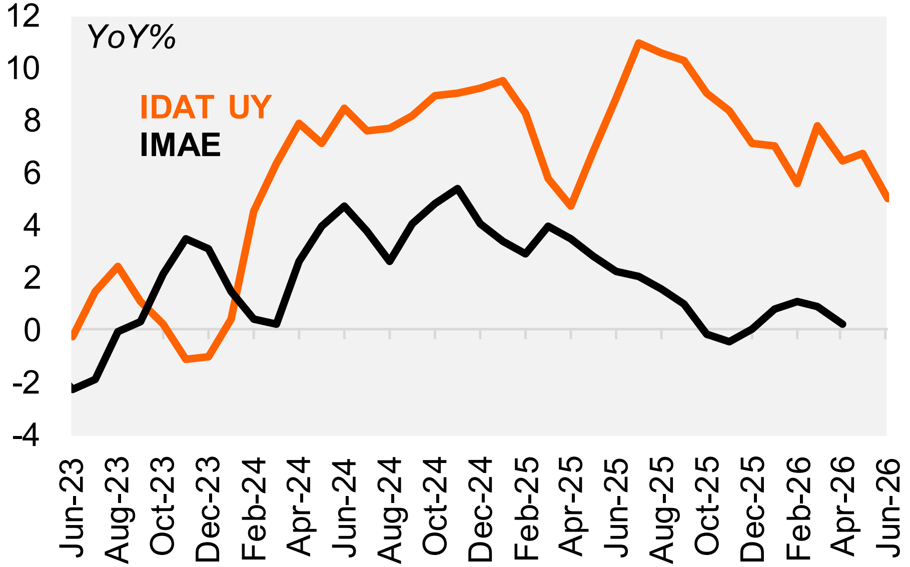
IDAT-UY: June 2026

The IDAT-UY posted a 6.0% YoY real increase in June. Moreover, the index rose by 5.0% YoY in 2Q26, below the 7.8% YoY growth recorded in 1Q26.

In seasonally adjusted terms, the index rose by 1.3% MoM/SA in June and 0.9% QoQ/SA in 2Q26 (down from +1.6% QoQ/SA recorded in 1Q26).

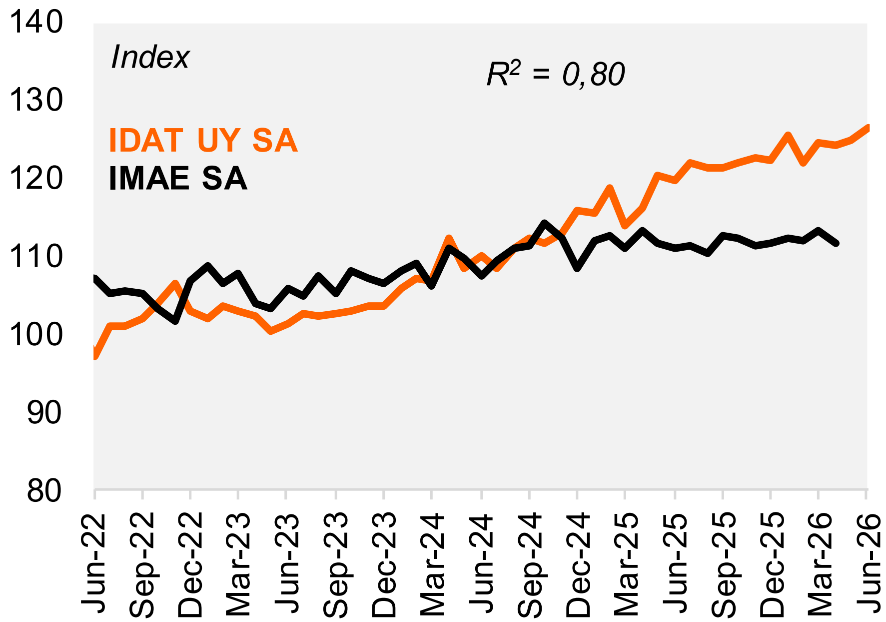
IDAT UY vs. IMAE

Real Index MM3M



Source: Itaú, BCU

IDAT UY SA vs. IMAE SA



Source: Itaú, BCU

Notes:

- *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.*
- *The latest month's figures are preliminary and may be subject to minor revisions as additional transactions are processed. Historically, the impact on reported results has been negligible.*

IDAT-UY: June 2026

On a year-over-year basis, June's rebound in IDAT-UY was driven by stronger goods and services consumption, with supermarkets, travel-related spending, and Digital Wallets continuing to lead growth. Nevertheless, activity remained below the exceptionally strong pace observed in early 2026.

Heatmap IDAT - UY (YoY, real terms)							
Breakdown	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26
IDAT- UY	**4.9%**	**9.0%**	**3.1%**	**11.2%**	**5.0%**	**3.9%**	**6.0%**
IDAT- Services	**3.4%**	**7.7%**	**2.0%**	**12.8%**	**4.9%**	**3.0%**	**5.9%**
Personal Services	3.4%	7.7%	2.0%	12.8%	4.9%	3.0%	5.9%
Public services	-4.3%	5.2%	-2.0%	-1.2%	1.5%	-2.3%	3.4%
Health services	1.4%	1.4%	0.6%	1.5%	0.0%	0.5%	1.2%
Transport	0.0%	0.1%	-4.1%	21.1%	-0.2%	-5.6%	-1.2%
Trips	11.9%	16.7%	17.8%	27.6%	3.0%	7.4%	11.0%
Entertainment	-2.6%	6.5%	1.3%	12.7%	6.9%	2.1%	4.0%
Education	7.2%	16.1%	8.5%	18.3%	11.8%	6.2%	3.7%
Gastronomy	7.3%	10.5%	9.2%	9.5%	12.2%	11.8%	4.6%
Insurance and social security	1.1%	1.8%	-18.5%	20.8%	2.2%	-0.9%	4.8%
Delivery	-3.1%	-3.8%	-2.5%	2.2%	-11.6%	-5.1%	-3.7%
IDAT- Goods	**5.5%**	**9.9%**	**3.7%**	**7.7%**	**4.0%**	**3.8%**	**4.2%**
Supermarkets	7.8%	12.0%	6.3%	6.3%	7.4%	8.1%	10.7%
Clothing	-7.2%	0.0%	-0.8%	4.3%	-3.0%	0.8%	-4.9%
Home	1.4%	5.9%	-2.0%	5.7%	0.1%	-3.9%	-7.4%
Fuels	6.4%	6.5%	3.7%	11.5%	1.8%	-0.6%	4.5%
Health goods	8.3%	9.8%	5.6%	14.7%	8.3%	6.9%	6.1%
Vehicles and parts	18.9%	18.5%	3.4%	23.9%	-0.2%	0.9%	5.1%
Digital Wallets	22.6%	19.0%	16.3%	26.5%	20.7%	23.1%	31.5%

Source: Itaú

IDAT-UY: June 2026

IDAT-UY growth eased to 5.0% YoY in 2Q26, suggesting a moderation in consumption momentum compared with the strong expansion seen earlier this year. Both goods and services contributed to the slowdown, while Digital Wallets continued to stand out as the fastest-growing segment.

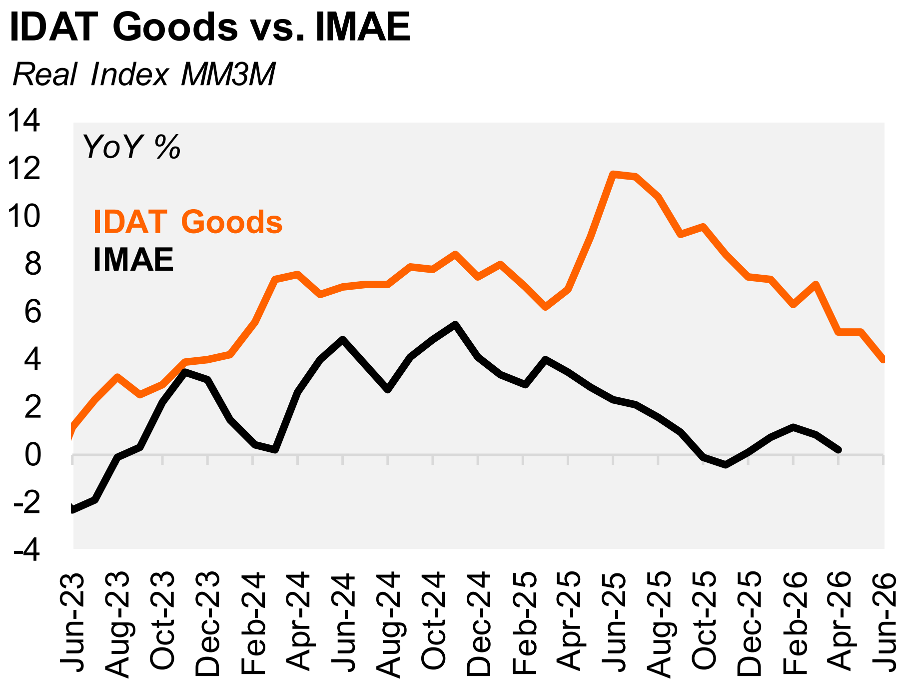
Heatmap IDAT - UY (YoY MM3M, real terms)							
Breakdown	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26
IDAT- UY	**7.1%**	**7.1%**	**5.6%**	**7.8%**	**6.5%**	**6.7%**	**5.0%**
IDAT- Services	**6.2%**	**6.0%**	**4.3%**	**7.5%**	**6.6%**	**6.9%**	**4.6%**
Personal Services	9.8%	9.4%	7.2%	9.7%	8.1%	9.3%	9.0%
Public services	-2.0%	0.3%	-0.4%	0.6%	-0.6%	-0.7%	0.8%
Health services	1.0%	1.2%	1.2%	1.2%	0.7%	0.7%	0.6%
Transport	2.4%	0.9%	-1.3%	6.3%	5.9%	5.0%	-2.4%
Trips	11.6%	12.7%	15.5%	20.8%	15.8%	12.4%	7.3%
Entertainment	5.4%	6.0%	1.5%	6.8%	6.9%	7.3%	4.3%
Education	8.5%	8.5%	9.1%	14.3%	13.1%	12.5%	7.2%
Gastronomy	13.0%	10.7%	9.0%	9.8%	10.3%	11.2%	9.4%
Insurance and social security	4.9%	2.6%	-5.8%	-0.5%	-0.3%	6.7%	2.0%
Delivery	0.8%	-2.8%	-3.1%	-1.3%	-4.0%	-4.8%	-6.6%
IDAT- Goods	**7.5%**	**7.4%**	**6.3%**	**7.1%**	**5.2%**	**5.2%**	**4.0%**
Supermarkets	9.3%	9.8%	8.7%	8.2%	6.6%	7.2%	8.7%
Clothing	-2.6%	-3.9%	-3.6%	1.3%	0.1%	0.6%	-2.4%
Home	5.5%	3.7%	1.8%	3.3%	1.4%	0.7%	-4.0%
Fuels	5.4%	5.4%	5.6%	7.3%	5.7%	4.3%	1.9%
Health goods	11.2%	11.0%	8.0%	10.2%	9.6%	9.9%	7.0%
Vehicles and parts	16.6%	17.4%	13.8%	15.2%	8.9%	8.0%	1.9%
Digital Wallets	18.5%	21.1%	19.4%	20.6%	21.3%	23.6%	25.3%
Source: Itaú							

IDAT- Goods

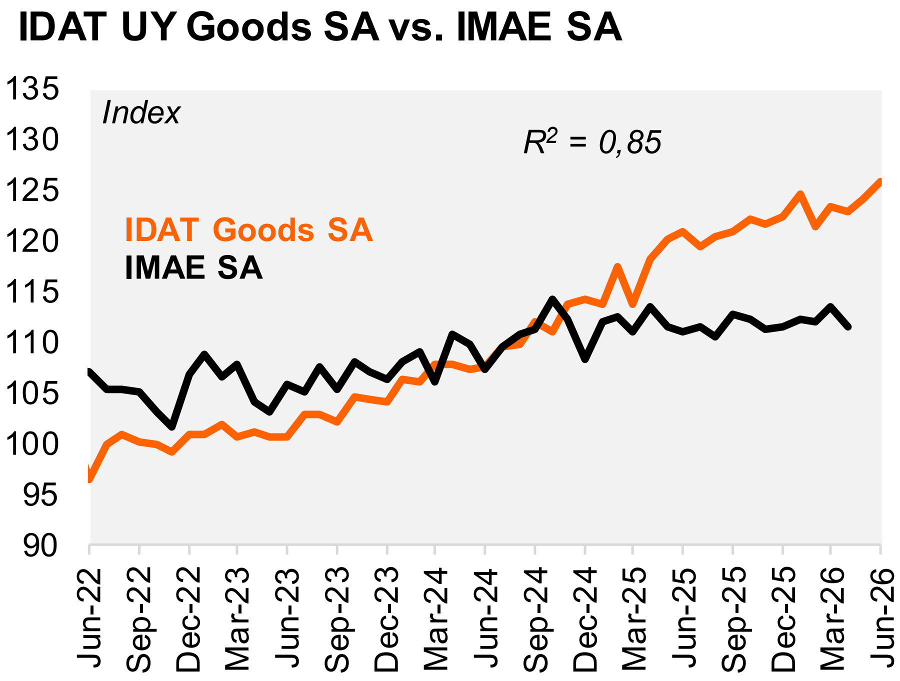
IDAT- Goods: June 2026

The IDAT-Goods posted a 4.2% YoY real increase in June. Moreover, the index rose by 4.0% YoY in 2Q26, below the 7.1% YoY growth recorded in 1Q26.

In seasonally adjusted terms, the index rose by 1.5% MoM/SA in June and 1.0% QoQ/SA in 2Q26 (practically unchanged from +0.9% QoQ/SA recorded in 1Q26).



Source: Itaú, BCU



Source: Itaú, BCU

IDAT- Services

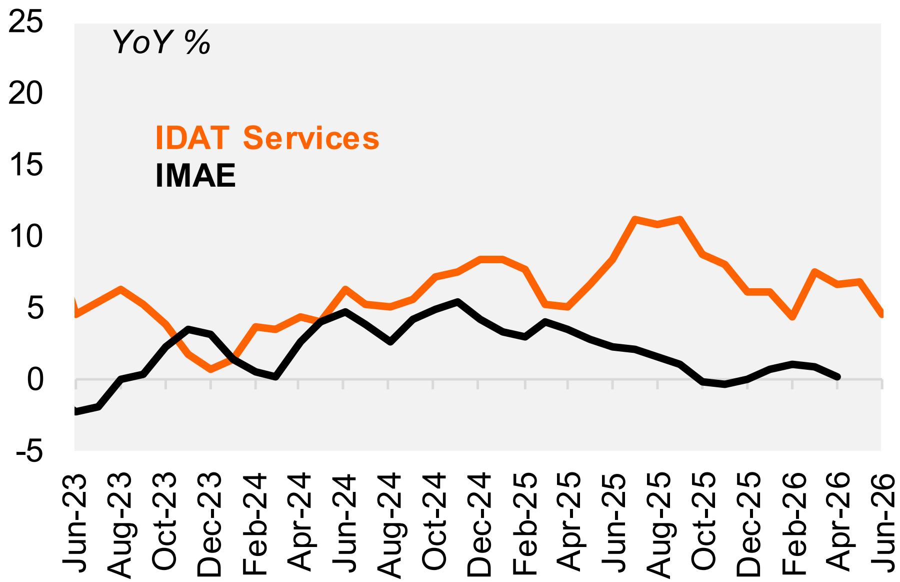
IDAT- Services: June 2026

The IDAT-Services posted a 5.9% YoY real increase in June. Moreover, the index rose by 4.6% YoY in 2Q26, below the 7.5% YoY growth recorded in 1Q26.

In seasonally adjusted terms, the index rose by 1.9% MoM/SA in June and 1.0% QoQ/SA in 2Q26 (slightly below from +1.2% QoQ/SA recorded in 1Q26).

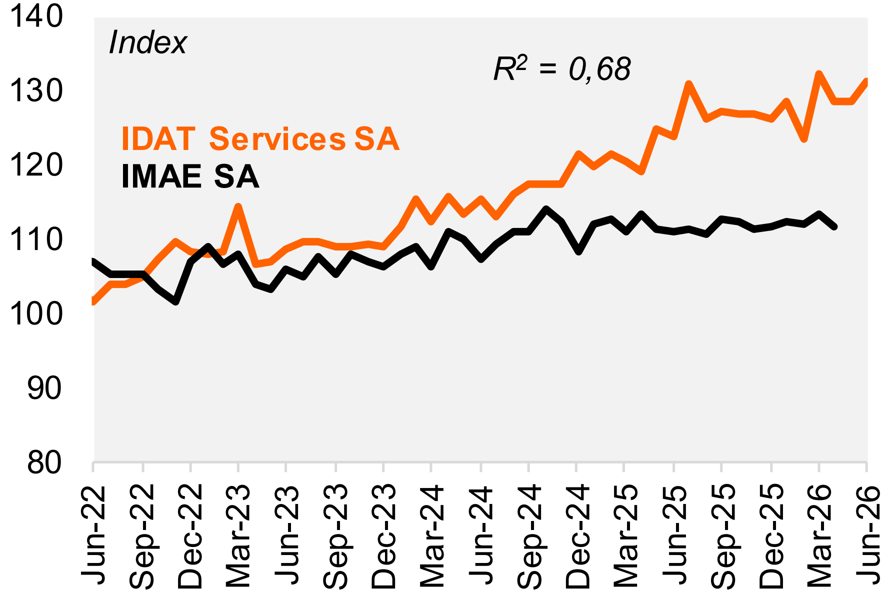
IDAT Services vs. IMAE

Real Index MM3M



Source: Itaú, BCU

IDAT UY Services SA vs. IMAE SA



Source: Itaú, BCU

Macro Research – Itaú

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