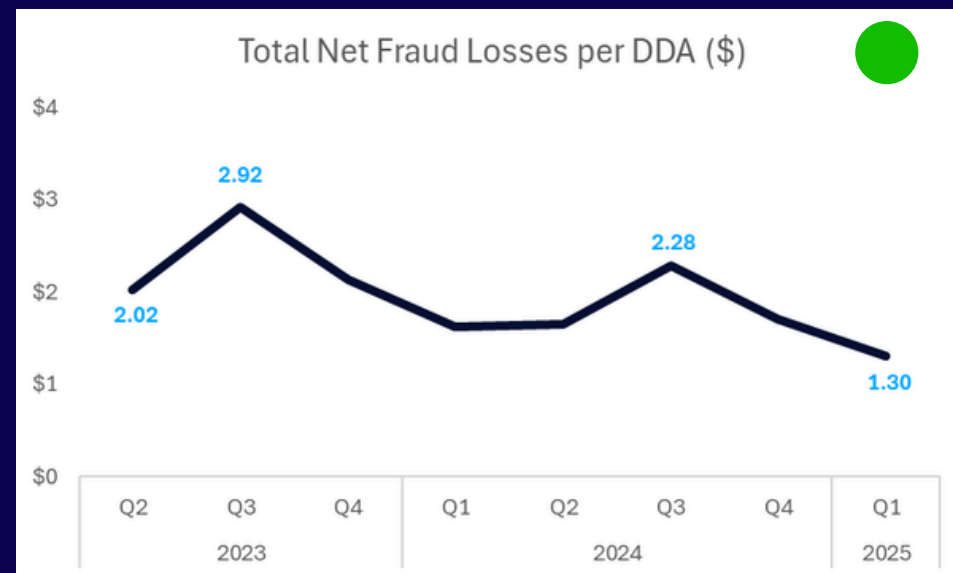


Total gross fraud losses per DDA peaked at \$5.41 in Q1 2024 before dropping sharply to \$2.42 by Q1 2025. After notable volatility in 2023 and 2024, the consistent decline over the past two quarters may signal improving controls or changing fraud patterns.

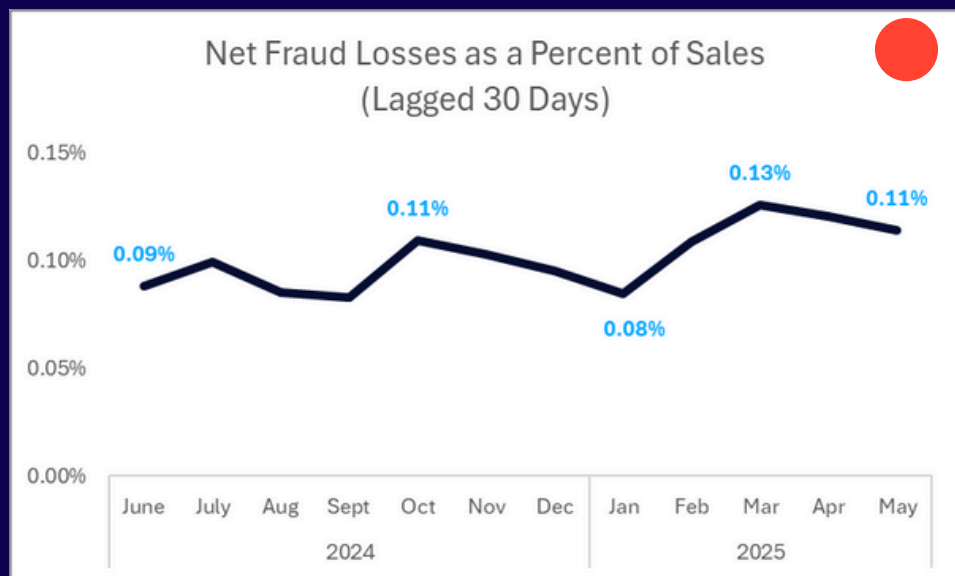
Definition: Total Gross Fraud Losses Charged to the GL / Total # of DDA Accounts Open



Net fraud losses per DDA declined steadily from a high of \$2.92 in Q3 2023 to \$1.30 in Q1 2025. The downward trend suggests stronger recovery efforts or fraud mitigation strategies, despite intermittent spikes, such as the \$2.28 increase seen in Q3 2024.

Definition: Total Net Fraud Losses Charged to the GL / Total # of DDA Accounts Open

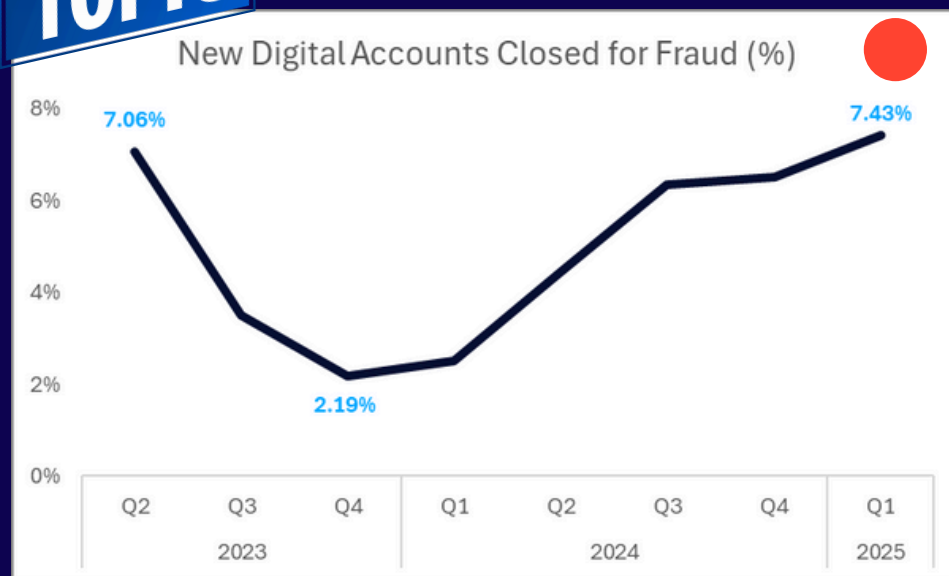




Net Fraud Losses as a Percent of Sales declined to 0.11%, from a March peak of 0.13%. However, there has been a gradual increase over a longer timeframe, as YOY loss trends are still up from June of last year, when they sat at 0.09%.

Definition: Net Fraud Losses in Current Month (\$) / Monthly Sales Lagged 30 Days (\$)

TRENDING TOPIC



After a dip that bottomed out in Q4 of 2023, new account closures have resurged over the past five quarters, and, at 7.43%, have surpassed Q2 2023 figures.

Definition: "Digital New Accounts Closed For Fraud / Digital New Accounts Opened"



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