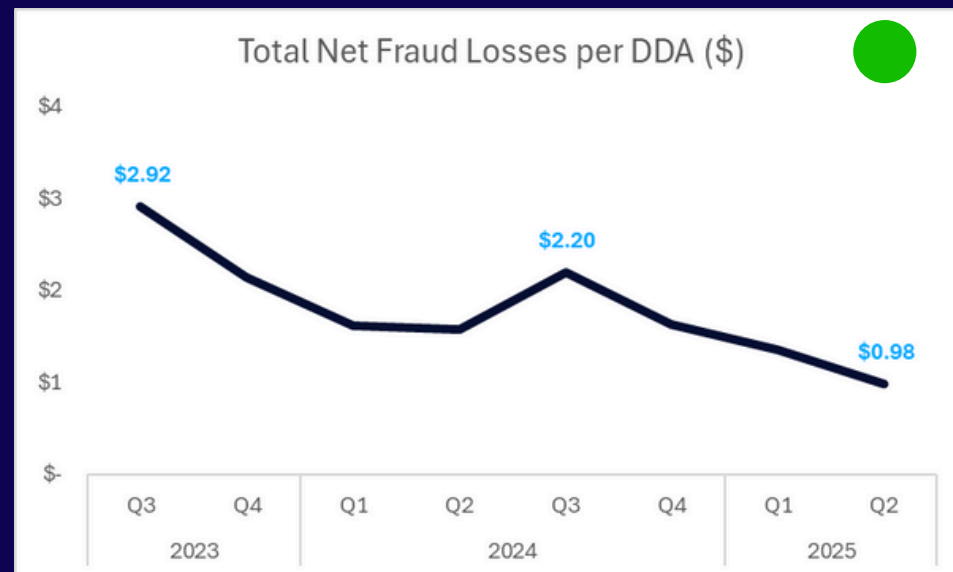


After notable volatility in 2023 and 2024, gross fraud losses per DDA declined to \$1.81 in Q2. Because these figures exclude recovery efforts, they represent the raw scale of fraud activity before mitigation. However, they do reflect increased customer communication and engagement efforts.

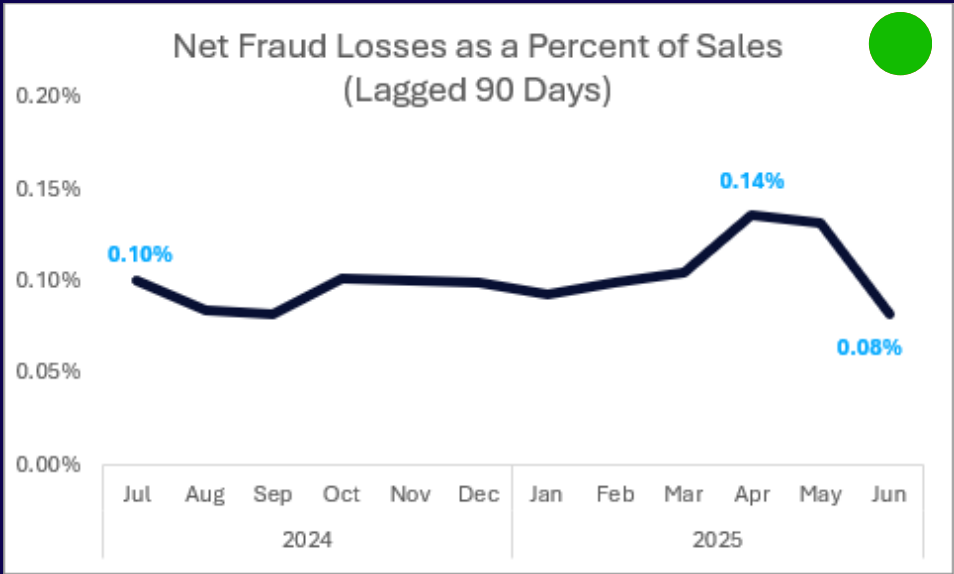
Definition: Total Bank Gross Fraud Losses Charged to the GL / Total # of DDA Accounts Open



Net fraud losses per DDA have declined from \$2.92 in Q3 2023 to \$0.98 in Q2 2025. The trend reflects enhanced detection tools, stronger authentication, consumer awareness, and refined reimbursement standards that balance protecting customers with consistent claim evaluation.

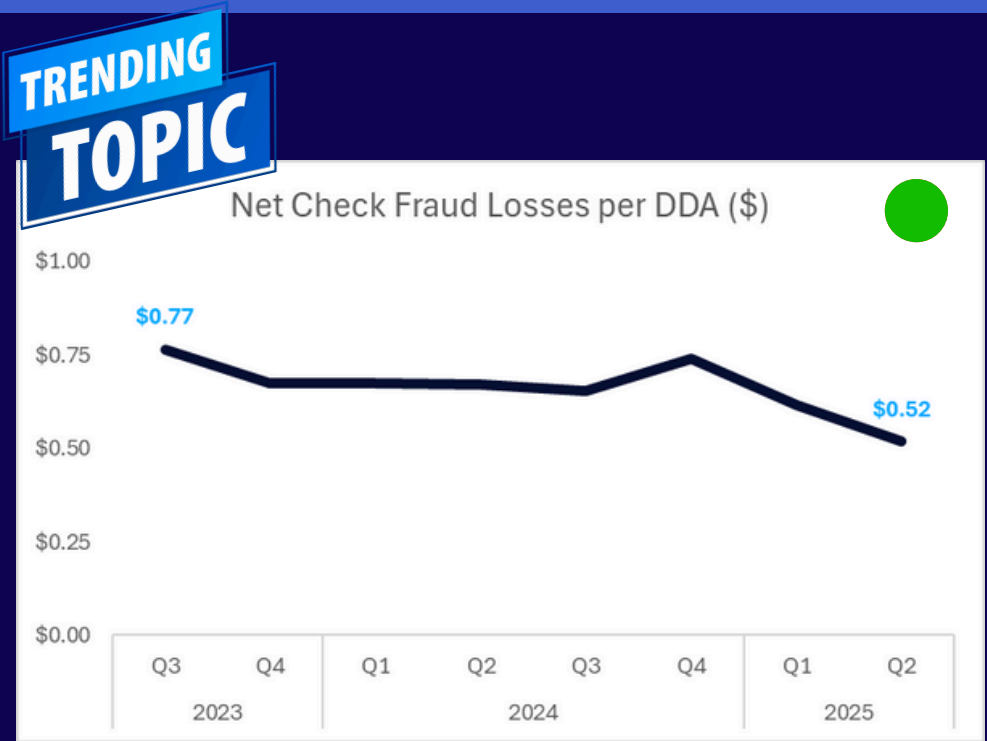
Definition: Total Bank Net Fraud Losses Charged to the GL / Total # of DDA Accounts Open





After months of increases in early 2025, net credit card fraud losses as a percent of sales declined substantially in the last two quarters of Q2 2025. June’s 0.08% represents a 12-month low.

Definition: Net Credit Card Fraud Losses in Current Month (\$) / Monthly Sales Lagged 90 Days (\$)



With the exception of a brief uptick in Q4 last year, net check fraud losses per DDA have been on a consistent downward trajectory—declining more than 30% over the past eight quarters. The trend underscores sustained improvements in controls and detection efforts across the industry.

Definition: Net Check Fraud Dollar Losses / Deposit Accounts

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