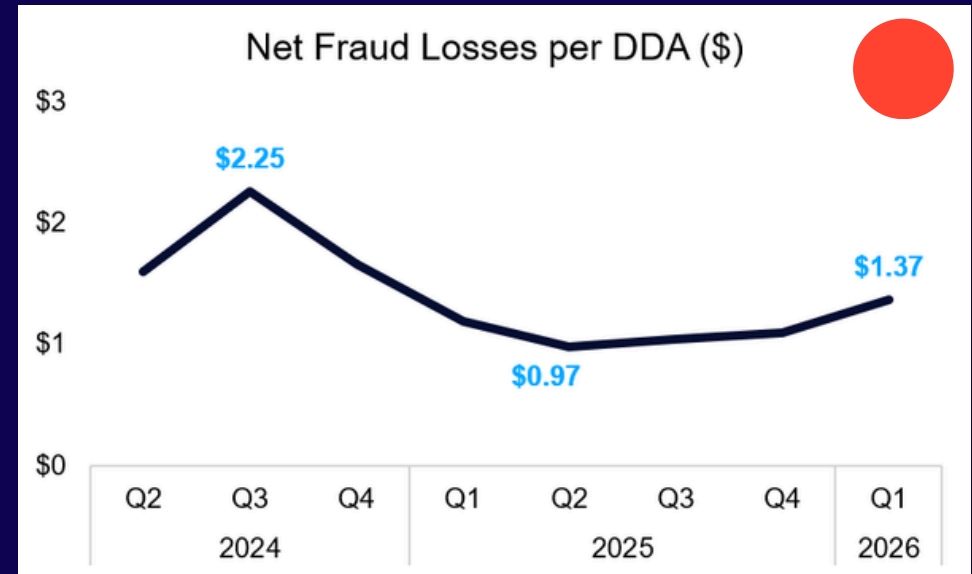


Gross losses were flat between Q4 2025 and Q1 2026 at \$2.81 per DDA, but remain above their recent low of \$1.79. The quarter-over-quarter plateau suggests fraud exposure is still entering the system at a steady rate, even if gross losses are not currently accelerating.

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

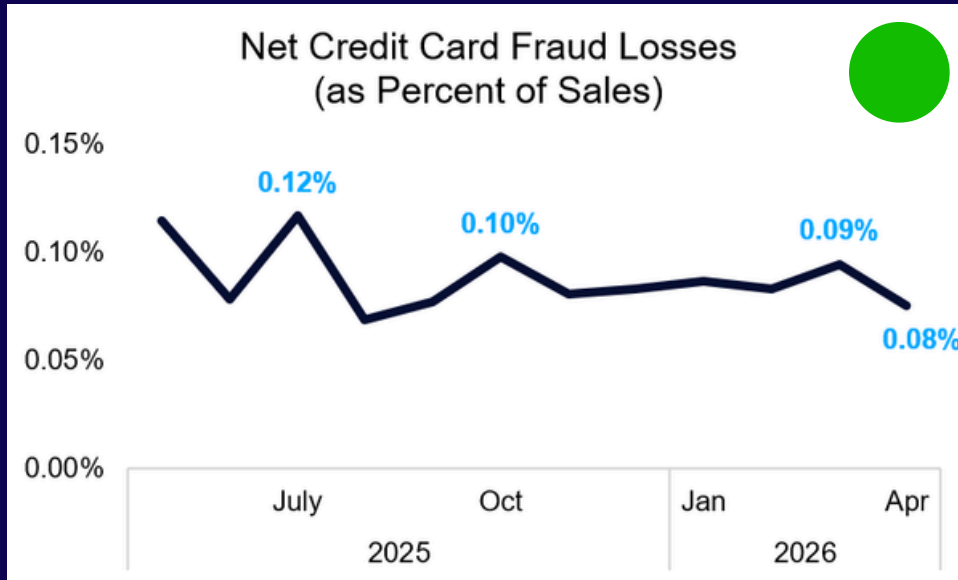


Net losses ticked to \$1.37 per DDA, indicating that institutions are absorbing a greater share of fraud exposure after accounting for recovery efforts. The divergence between gross and net losses may also point to fraud being caught either before account opening or well past when an account is funded - when fraud attacks can be harder to contain.

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

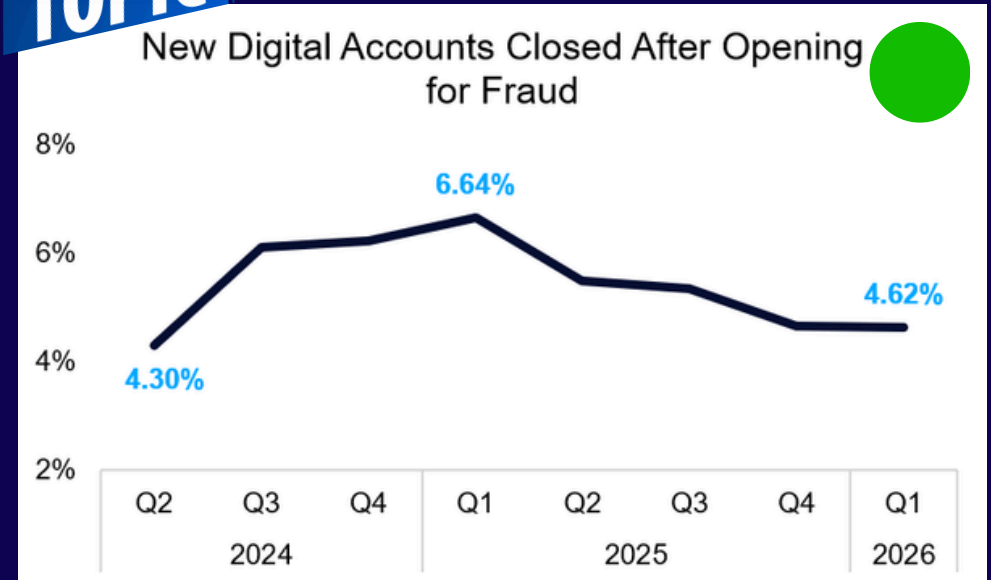


TRENDING TOPIC



Net fraud losses declined from a peak of 0.12% of sales in July 2025 to 0.08% in April 2026, but recent results suggest losses have stabilized rather than continued downward. Institutions continue to face persistent fraud pressure despite ongoing mitigation efforts.

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



New account fraud closures declined from 6.64% in Q1 2025 to 4.62% in Q1 2026, but the improvement does not necessarily mean fraud activity is easing. It may indicate institutions are catching more fraud before accounts are opened, or that some fraud is surfacing after the six-month measurement window.

Definition: Total Accounts Closed for Fraud in First 6 Months / Total Accounts Opened



Don't Just Fight Fraud— Benchmark It.

Banks measure fraud losses. But too many do not have the tools to benchmark their fraud prevention.

If you're not comparing your institution's performance against peers, you're flying blind. Auriemma's Bank Fraud Benchmark gives you the intel to see where you stand.

Join a select group of leading banks who use our Fraud Benchmarking to:

- Track key metrics across multiple fraud types
- Identify emerging risks before they become industry-wide problems
- Justify fraud investments with peer-based evidence

**Ask About
Discounted
Rates for ABA
Members!**

Ready to Get Involved?

Let's talk about how your institution can join the Benchmark.

Jared Kirby

Director, Data GTM Strategy

jkirby@roundtables.us

646.343.4416

Learn more:

