

Summary and Interpretation of Bank Crime Statistics, 2000

Federal Bureau of Investigation

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The number of bank robberies increased 8% in 2000 from the previous year. The number of incidents was 7,127, compared to 6,599 in 1999. Commercial banks, savings and loan associations, credit unions, and armored car carriers all experienced increases, with mutual savings banks seeing a decrease, as shown in Table 1 below:

**TABLE 1: NUMBER OF BANK ROBBERIES
2000 (COMPARED TO 1999)**

Type of Institution	Number of Robberies 1999	Number of Robberies 2000	% Change
Commercial Banks	5748	6255	+9
Mutual Savings Banks	219	184	-16
Savings & Loans	203	204	+0.5
Credit Unions	394	444	+13
Armored Carrier Companies	35	36	+3
TOTAL	6599	7127	+8

In 2000, 94% of the perpetrators were males, compared to 95% the previous year. As shown in Table 2, blacks commit bank crimes more often than any other race. The sex and racial make-up of perpetrators did not change dramatically from 1999 to 2000.

**TABLE 2: RACE OF BANK INCIDENTS¹ PERPETRATORS
2000 (COMPARED TO 1990)**

Race	Number 1999 (% of all perpetrators)	Number 2000 (% of all perpetrators)
Black	N=4179 (49)	N=4856 (51)
White	N=3573 (42)	N=3756 (40)
Hispanic	N=500 (6)	N=549 (6)
Other	N=93 (1)	N=117 (1)
Unknown	N=220 (3)	N=214 (2)
TOTAL	N=8565	N=9492

Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Table 3. This was true in 1998 and 1999 as well. The differences are not great from day to day, however, when banks are traditionally open.

**TABLE 3: DAY OF THE WEEK OF BANK INCIDENTS
2000 (COMPARED TO 1999)**

Day of Week	% 1999	% 2000
Monday	18	19
Tuesday	19	18
Wednesday	18	17
Thursday	17	16
Friday	21	22
Saturday	6	6
Sunday	1	1
Not determined	0.3	1

Bank incidents occurred most often between the hours of 9:00 am and 11:00, as they did the previous year, but the hours are fairly evenly distributed throughout the day.

¹ Incidents include robberies, burglaries and larcenies. Ninety-four percent are robberies.

**TABLE 4: TIME OF DAY OF BANK INCIDENTS
2000 (COMPARED TO 1999)**

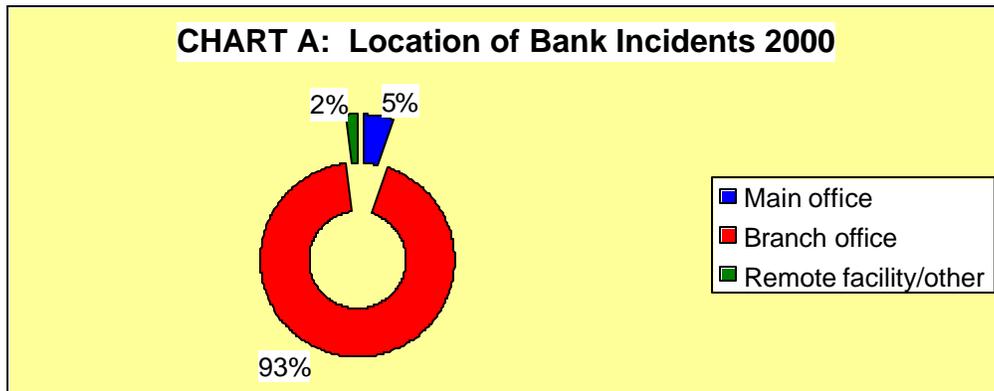
Time of Day	% 1999	% 2000
6:00 – 9:00 am	3	3
9:00 – 11:00 am	27	27
11:00 – 1:00 pm	22	23
1:00 – 3:00 pm	22	22
3:00 – 6:00 pm	21	19
6:00 pm – 6:00 am	5	6
Not determined	1	0.4

Institutions that were victimized during 2000 had security devices in place as shown below in Table 5. There was little change in the security devices in place in 2000 compared to the previous year. Nearly every bank had cameras and alarms, and 90% had bait money. Almost one-third had dye packs. Only 10% of banks that were victimized had guards or bullet resistant enclosures, but these figures do not indicate how many banks overall had guards or bullet resistant enclosures.

**TABLE 5: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS
2000 (COMPARED TO 1999)**

Security Device	% 1999	% 2000
Alarm System	98	98
Surveillance Cameras	97	97
Bait Money	90	90
Guards	10	8
Tear Gas/Dye Packs	29	29
Bullet Resistant Enclosures	10	10

Branch offices were victimized far more often than the main office, with 93% occurring at branch offices (See Chart A).



The most popular *modus operandi* used in bank incidents was a verbal demand, followed closely by a demand note. Weapons were threatened almost half the time (44%). Firearms were actively used in 2,145, or 28% of the incidents. Table 6 shows the details of the *modus operandi* of the 7,546 incidents.

TABLE 6: MODUS OPERANDI USED IN BANK INCIDENTS 2000

<i>Modus Operandi</i>	Number	% ²
Demand Note	3782	50
Firearm Used ³	2145	28
Handgun	2063	27
Other firearm	132	2
Other Weapon Used	91	1
Weapon Threatened	3,291	44
Explosive Device	302	4
Oral Demand	4,068	54
Vault or Safe Theft	94	1
Depository Trap Device	9	0.1
Till Theft	152	2

Injuries suffered during bank incidents were up 11% from 1999 to 2000. If the perpetrators are removed, injuries were up 7%. In other words, robberies were up (8%), and injuries were up commensurately. Table 7 below shows the distribution of the 166 injuries that occurred in 2000.

² Percentages do not add up to 100%, because more than one *modus operandi* was used in several incidents.

³ "Handgun" and "Other Firearm" added together does not coincide with "Firearm Used" since, in some cases, both handguns and other firearms are used during the same crime.

**TABLE 7: INJURIES DURING BANK INCIDENTS
2000 (COMPARED TO 1999)**

	N - 1999	N - 2000	% Change
Customer	23	35	+52
Employee	78	81	+4
Employee family	0	0	No change
Perpetrator	15	23	+53
Law Officer	11	13	+18
Guard	9	7	-22
Other	13	7	-46
TOTAL	149	166	+11

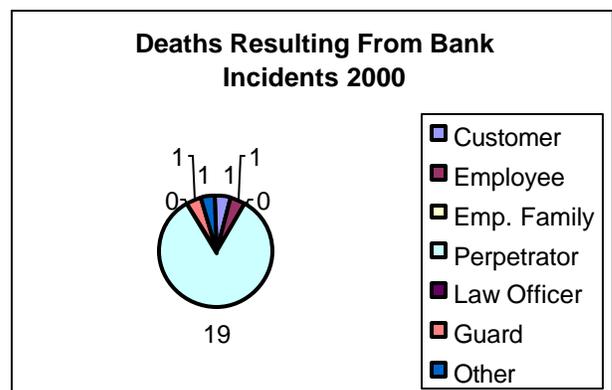
There were 23 deaths resulting from bank incidents in 2000, down 15% from the previous year. Nineteen of the deaths were perpetrators, similar to the previous year in which 22 of the 27 fatalities were perpetrators. The distribution of those deaths is shown below in Table 8 and Chart B.

**DEATHS DURING INCIDENTS
2000 (COMPARED TO 1999)**

TABLE 8

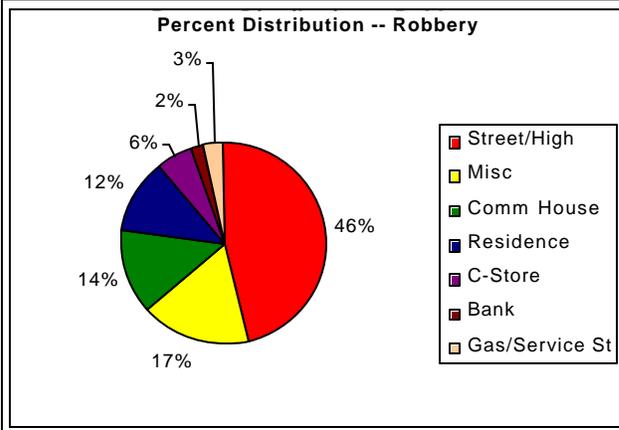
	N-1999	N-2000
Customer	0	1
Employee	2	1
Employee family	1	0
Perpetrator	22	19
Law Officer	0	0
Guard	2	1
Other	0	1
TOTAL	27	23

CHART B

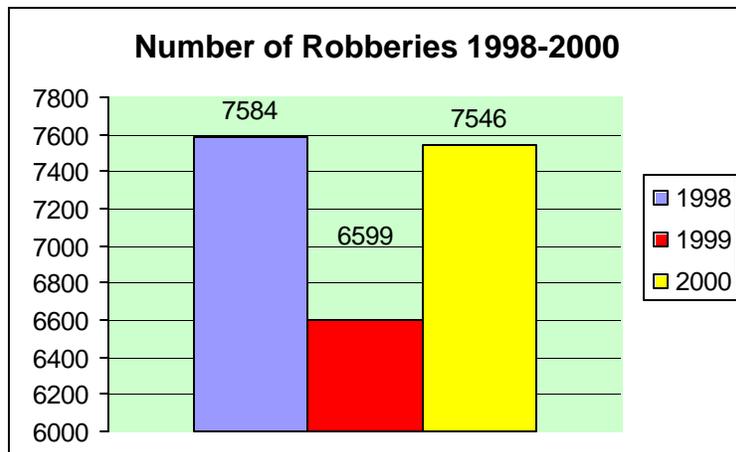


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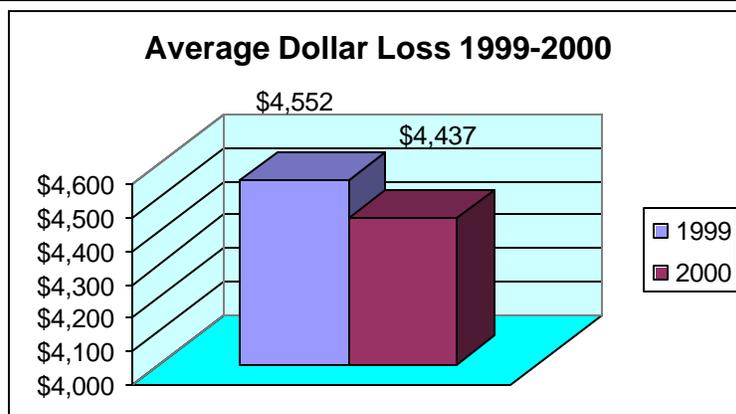
- Banks made up 2% of all robberies in 2000, as they did in 1999.



- Bank robberies increased in the year 2000, but were still down 0.1% during the three-year period from 1998-2000.



- The average dollar loss per incident in 2000 was down from 1999.⁴



⁴ Average dollar loss taken from the FBI's Uniform Crime Report, 2000.