

## Summary and Interpretation of Bank Crime Statistics, 2001

### Federal Bureau of Investigation

Rosemary J. Erickson, Ph.D. and Kristi M. Balzer, B.A.

Athena Research Corporation, San Diego, CA

San Diego State University

February 7, 2003

The number of bank robberies rose 19% in 2001, a significant increase over that of the previous year. The number of incidents was 8,496, compared to 7,127 in 2000. Commercial banks, savings and loan associations, credit unions, armored car carriers and mutual savings banks all experienced increases, as shown in Table 1 below:

**TABLE 1: NUMBER OF BANK ROBBERIES  
2001 (COMPARED TO 2000)**

Type of Institution	Number of Robberies 2000	Number of Robberies 2001	% Change
Commercial Banks	6255	7390	+18
Mutual Savings Banks	184	203	+10
Savings & Loans	204	316	+55
Credit Unions	444	538	+21
Armored Carrier Companies	40	49	+23
<b>TOTAL</b>	<b>7127</b>	<b>8496</b>	<b>+19</b>

In 2001, 95% of the perpetrators were males, compared to 94% 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 essentially did not change from 2000 to 2001.

**TABLE 2: RACE OF BANK INCIDENTS<sup>1</sup> PERPETRATORS  
2001 (COMPARED TO 2000)**

Race	Number in 2000	Percent in 2000	Number in 2001	Percent in 2001
Black	4856	51	5339	49
White	3756	40	4569	42
Hispanic	549	6	697	6
Other	117	1	106	1
Unknown	214	2	266	2
<b>Total</b>	<b>9492</b>	<b>100</b>	<b>10977</b>	<b>100</b>

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 1999 and 2000 as well. The differences are not great from day to day, however.

**TABLE 3: DAY OF THE WEEK OF BANK INCIDENTS  
2001 (COMPARED TO 2000)**

Day of Week	% 2000	% 2001
Monday	19	18
Tuesday	18	18
Wednesday	17	17
Thursday	16	17
Friday	22	22
Saturday	6	6
Sunday	1	1
Not determined	1	0.3

Bank incidents (8,859) occurred most often between the hours of 9:00 am and 11:00 am, as they did the previous year, but the hours are fairly evenly distributed throughout the day, as shown in Table 4.

---

<sup>1</sup> Incidents include robberies, burglaries and larcenies. Ninety-six percent are robberies.

**TABLE 4: TIME OF DAY OF BANK INCIDENTS  
2001 (COMPARED TO 2000)**

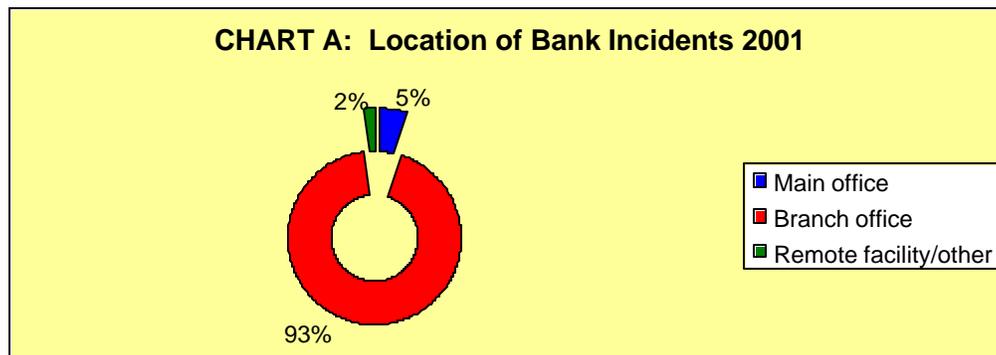
Time of Day	% 2000	% 2001
6:00 – 9:00 am	3	3
9:00 – 11:00 am	27	26
11:00 – 1:00 pm	23	24
1:00 – 3:00 pm	22	22
3:00 – 6:00 pm	19	20
6:00 pm – 6:00 am	6	5
Not determined	0.4	0.3

Institutions that were victimized during 2001 had security devices in place at the time of the incident as shown below in Table 5. There was little change in the security devices in place in 2001 compared to the previous year. Nearly every bank had cameras and alarms (98%), and 88% had bait money. Almost one-third had dye packs. Only 7% of banks that were victimized had guards, and 10% had 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  
2001 (COMPARED TO 2000)**

Security Device	% 2000	% 2001
Alarm System	98	98
Surveillance Cameras	97	98
Bait Money	90	88
Guards	8	7
Tear Gas/Dye Packs	29	29
Bullet Resistant Enclosures	10	10

Branch offices were victimized far more often than the main office, as was the case the previous year, 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 (43%). Firearms were actively used in 28% of the incidents. There was little year to year change from 2000 to 2001. Table 6 shows the details of the *modus operandi* of the 8,859 incidents.

**TABLE 6: MODUS OPERANDI USED IN BANK INCIDENTS 2000**

<i>Modus Operandi</i>	% 2000	% 2001
Demand Note	50	52
Firearm Used <sup>2</sup>	28	28
Handgun	27	26
Other firearm	2	2
Other Weapon Used	1	1
Weapon Threatened	44	43
Explosive Device	4	3
Verbal Demand	54	55
Vault or Safe Theft	1	1
Depository Trap Device	1	0.2
Till Theft	2	1

While the bank robberies were up, injuries suffered were down during bank incidents were down 4% from 2000 to 2001. Law enforcement injuries showed the largest reduction at 52%. Injuries for employees have traditionally been low, but they increased by 14% in 2001. Table 7 below shows the distribution of the 160 injuries that occurred in 2001, compared to 2000.

<sup>2</sup> “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  
2001 (COMPARED TO 2000)**

	<b>N - 2000</b>	<b>N - 2001</b>	<b>% Change</b>
Customer	35	31	-11
Employee	81	92	+14
Employee family	0	2	+200
Perpetrator	23	19	-17
Law Officer	13	6	-54
Guard	7	6	-14
Other	7	4	-43
<b>TOTAL</b>	<b>166</b>	<b>160</b>	<b>-4</b>

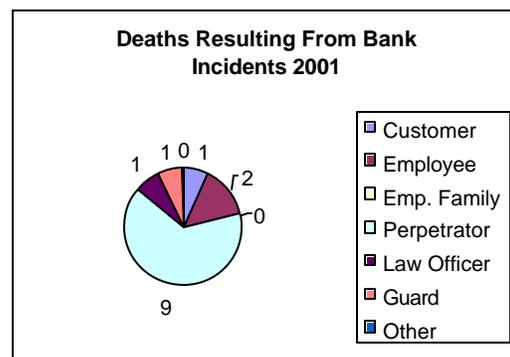
There were 14 deaths during bank incidents in 2001. Nine of the deaths were perpetrators, down from the previous year in which 19 of the 23 fatalities were perpetrators. The distribution of those deaths is shown below in Table 8 and Chart B.

**DEATHS DURING INCIDENTS  
2001 (COMPARED TO 2000)**

**TABLE 8**

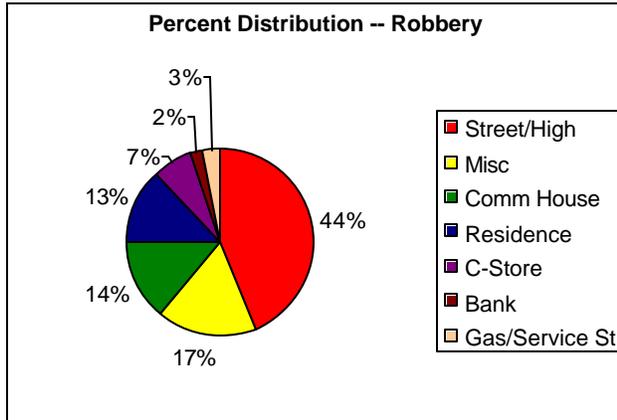
	<b>N-2000</b>	<b>N-2001</b>
Customer	1	1
Employee	1	2
Employee family	0	0
Perpetrator	19	9
Law Officer	0	1
Guard	1	1
Other	1	0
<b>TOTAL</b>	<b>23</b>	<b>14</b>

**CHART B**

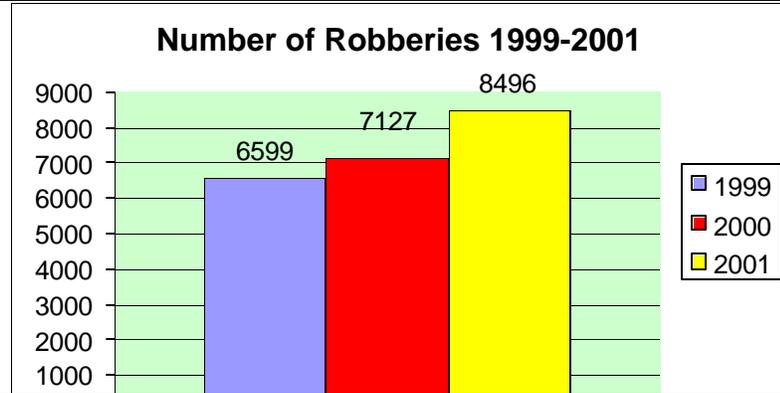


## FACTS

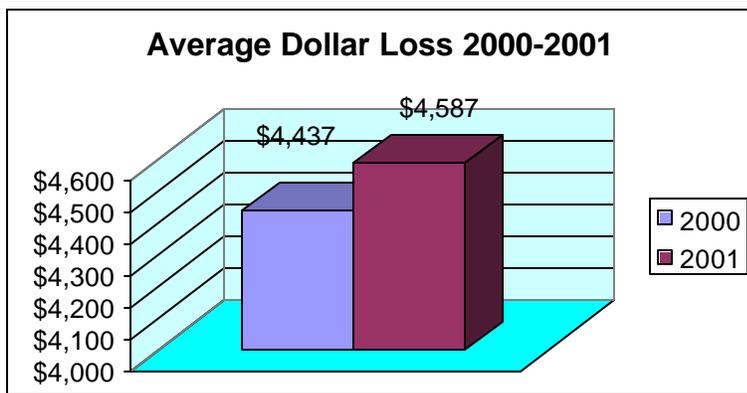
- Banks made up 2% of all robberies in 2001, as they did in 2000.



- Bank robberies increased in the year 2001 by 19%, but went up by 29% during the three-year period from 1999-2001.



- The average dollar loss per incident in 2001 was up slightly from 2000.<sup>3</sup>



<sup>3</sup> Robbery distribution and average dollar loss taken from the FBI's *Uniform Crime Report*, 2001.

### ***Authors' Summary***

- Bank robberies were up 19% in 2001, over 2000 and up 29% over the three-year period (1999 – 2001).
- Injuries for employees are relatively rare in bank robberies but were up 14% in 2001 over 2000.
- Deaths are extremely rare in bank robberies, with the perpetrator being the most likely fatality (9 out of 14 in 2001).
- Of the banks robbed, 98% had cameras and alarms, and 88% had bait money in 2001.