



Athena Research Corporation
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Summary and Interpretation of the Federal Bureau of Investigation's Bank Crime Statistics, 2002

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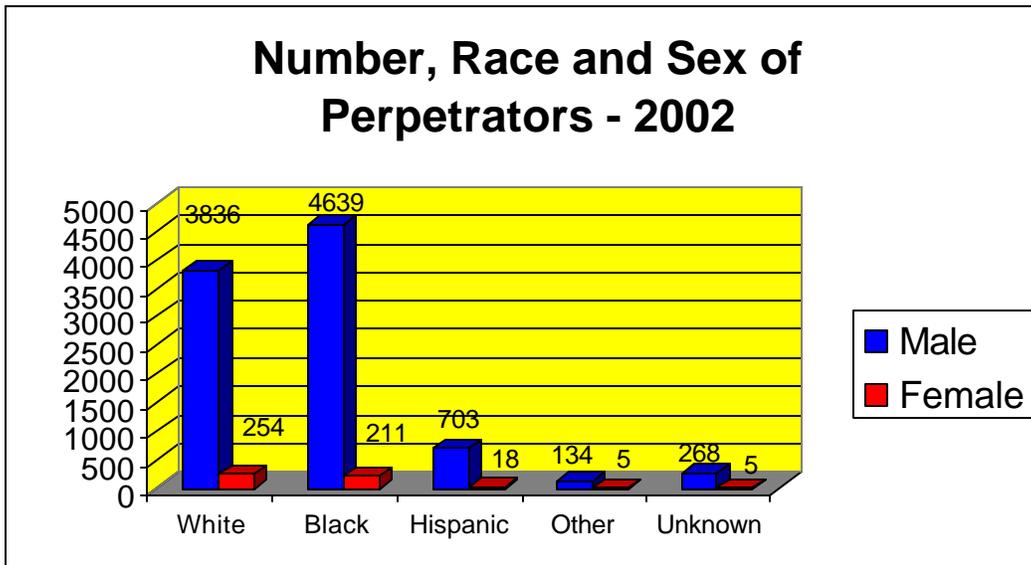
There were 7,688 bank robberies in 2002[†], representing a decrease of nearly 10% compared to the previous year. The number of total incidents, including burglaries and larcenies, was 8,004. Table 1 below shows the numbers for all locations and compares them to the previous year.

**TABLE 1: NUMBER OF BANK ROBBERIES
 2002 (COMPARED TO 2001)**

Type of Institution	Number of Robberies 2001	Number of Robberies 2002	% Change
Commercial Banks	7390	6739	-9%
Mutual Savings Banks	203	190	-6%
Savings & Loans	316	195	-38%
Credit Unions	538	518	-4%
Armored Carrier Companies	49	46	-6%
TOTAL	8496	7688	-10%

In 2002, of the perpetrators who were identified, 95% were males and 5% were females. As shown in Chart A, blacks commit bank crimes more often than any other race. Of the 5,457 identified persons, 45% were users of narcotics. Seventeen percent had previously been convicted of a bank crime.

CHART A: NUMBER, RACE AND SEX OF BANK INCIDENT¹ PERPETRATORS - 2002



In 2002, 48% of the perpetrators were black and 40% were white, although more white females committed bank crimes than did black females (254 white, 211 black). The racial make-up of perpetrators remained fairly consistent compared to the previous year.

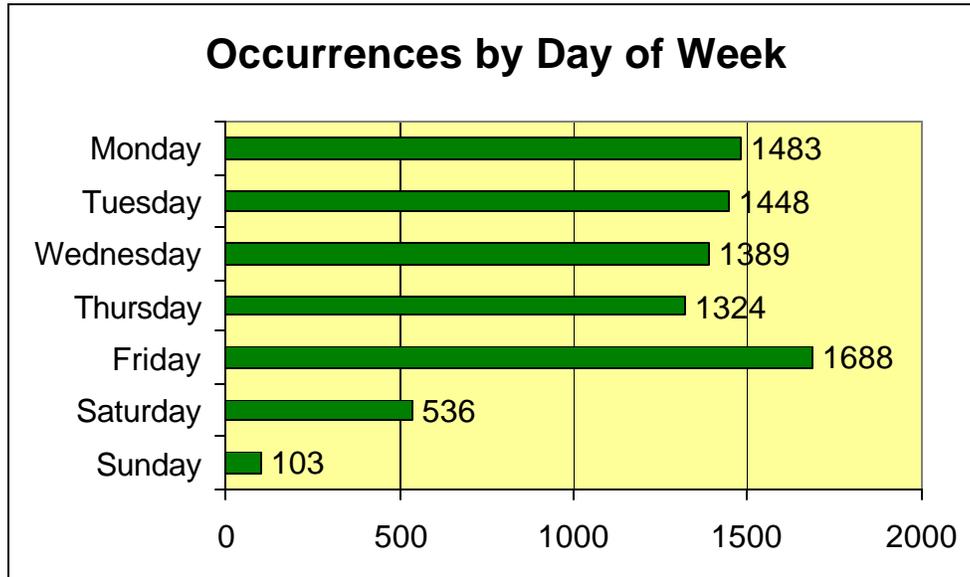
TABLE 2: RACE OF BANK INCIDENT PERPETRATORS 2002 (COMPARED TO 2001)

Race	Number 2001 (% of all perpetrators)	Number 2002 (% of all perpetrators)
Black	N=5339 (49)	N=4850 (48)
White	N=4569 (42)	N=4090 (40)
Hispanic	N=697 (6)	N=821 (8)
Other	N=106 (1)	N=139 (1)
Unknown	N=266 (2)	N=273 (3)
TOTAL	N=10,977	N=10,156

Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are not great from day to day, however, on the days when banks are typically open.

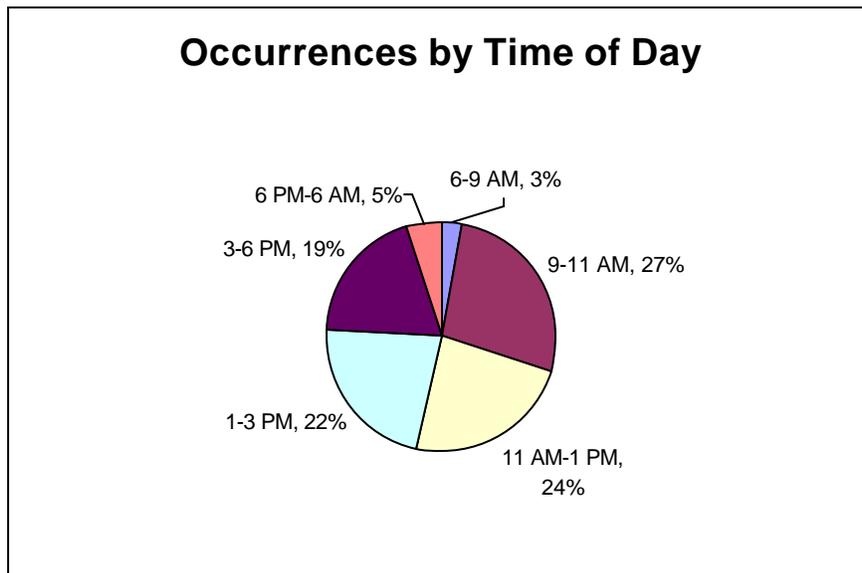
¹ Incidents include robberies, burglaries and larcenies. Ninety-four percent are robberies.

CHART B: DAY OF THE WEEK OF BANK INCIDENTS - 2002



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

CHART C: TIME OF DAY OF BANK INCIDENTS - 2002



Institutions that were victimized during 2002 had security devices in place as shown below in Table 3. There was virtually no change in the security devices in place in 2002 as in previous years. Nearly every bank had cameras and alarms (98%), and

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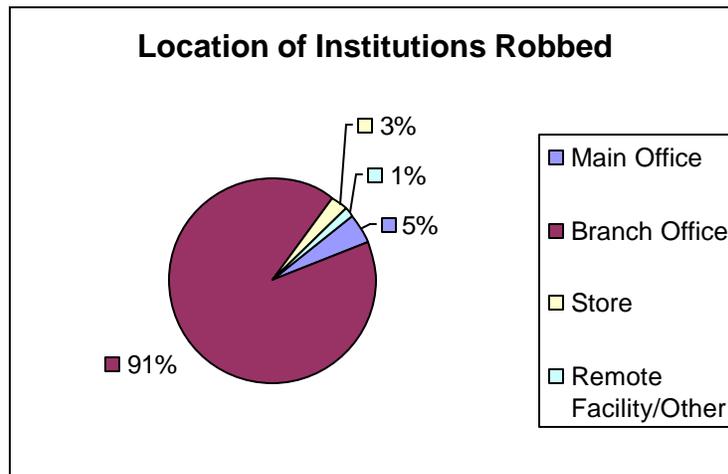
88% had bait money. Almost one-third had dye packs. Only 8% of banks that were victimized had guards, and only 10% of the banks that were victimized had bullet resistant enclosures. However, these figures do not indicate how many banks overall had guards or bullet resistant enclosures or any of the other devices.

TABLE 3: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS 2002 (COMPARED TO 2001)

Security Device	% 2001	% 2002
Alarm System	98	98
Surveillance Cameras	98	98
Bait Money	88	88
Guards	7	8
Tear Gas/Dye Packs	29	29
Bullet Resistant Enclosures	10	10

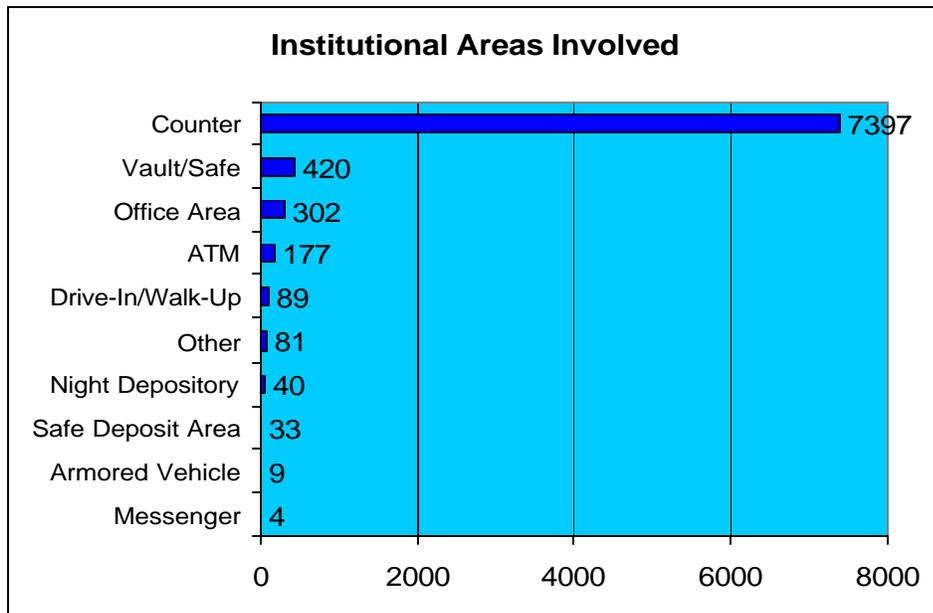
Branch offices were victimized far more often than the main office, with 91% occurring at branch offices.

CHART D: LOCATION OF INSTITUTIONS ROBBED - 2002



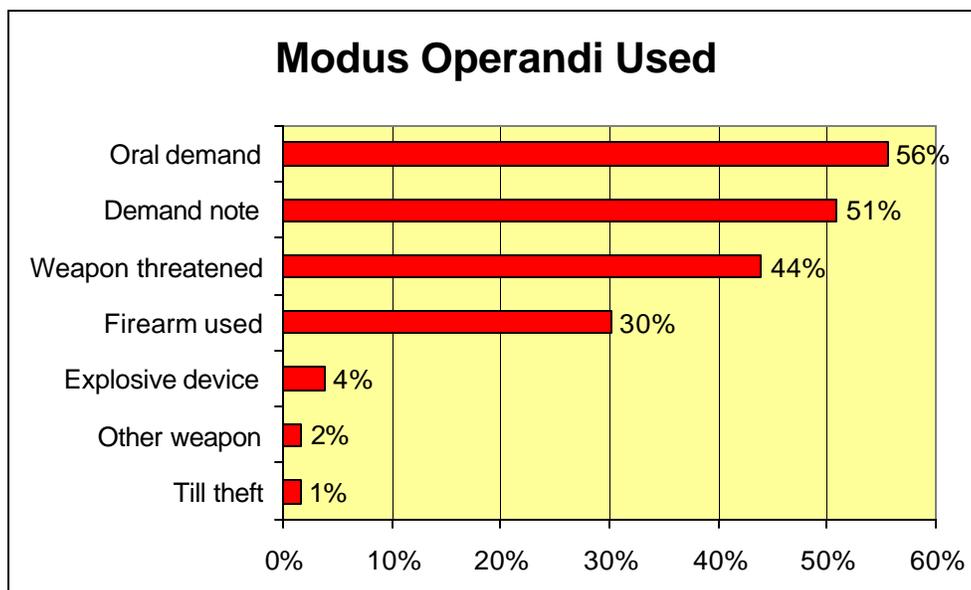
The majority of bank incidents took place at counters (7,397), followed by 420 in the vault or safe area, 302 in office areas, and 177 at automated teller machines. Chart E shows the areas involved.

CHART E: INSTITUTIONAL AREAS INVOLVED - 2002



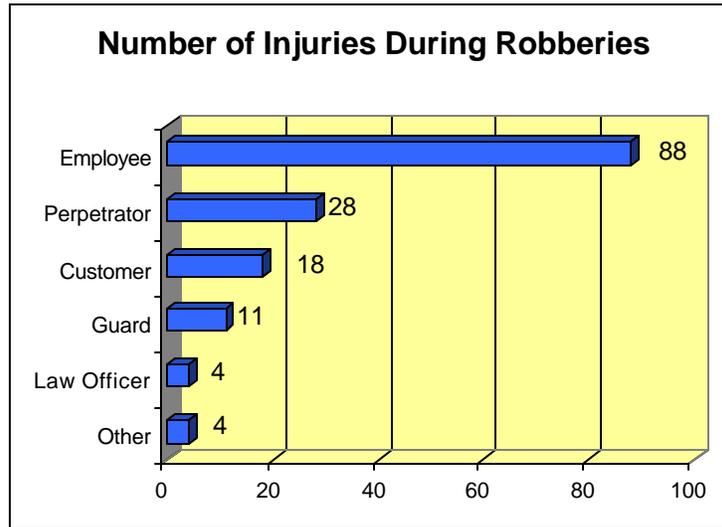
The most common *modus operandi* used in bank incidents was an oral demand (56%), followed closely by a written demand note (51%). Weapons were threatened almost half the time (44%). Firearms were actively used in 30% of the incidents. All of this remains consistent with prior years. Chart F shows the details of the *modus operandi* of the 8,004 incidents.

CHART F: MODUS OPERANDI USED IN BANK INCIDENTS 2002



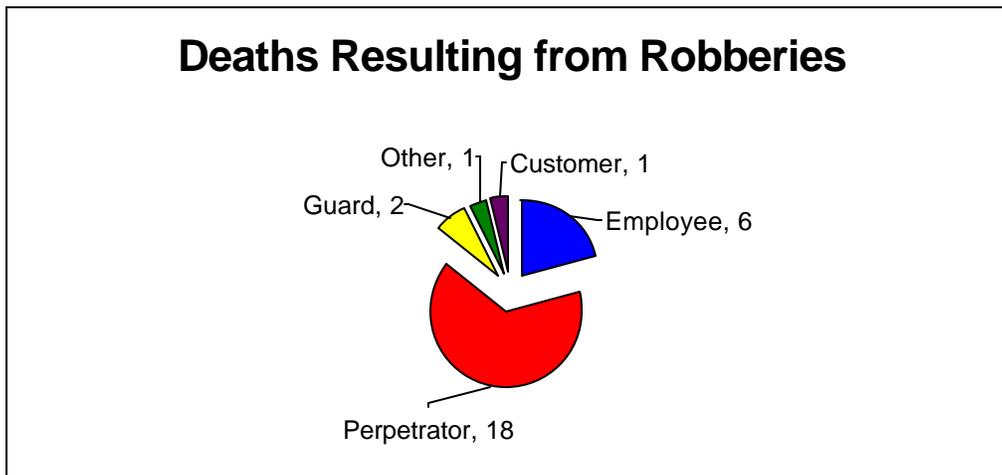
Although the number of bank incidents was down in 2002, injuries suffered during bank incidents increased slightly over the previous year (160 in 2001, 164 in 2002). Employees were injured most frequently (54%), followed by the perpetrators themselves (17%).

CHART G: INJURIES DURING BANK INCIDENTS - 2002



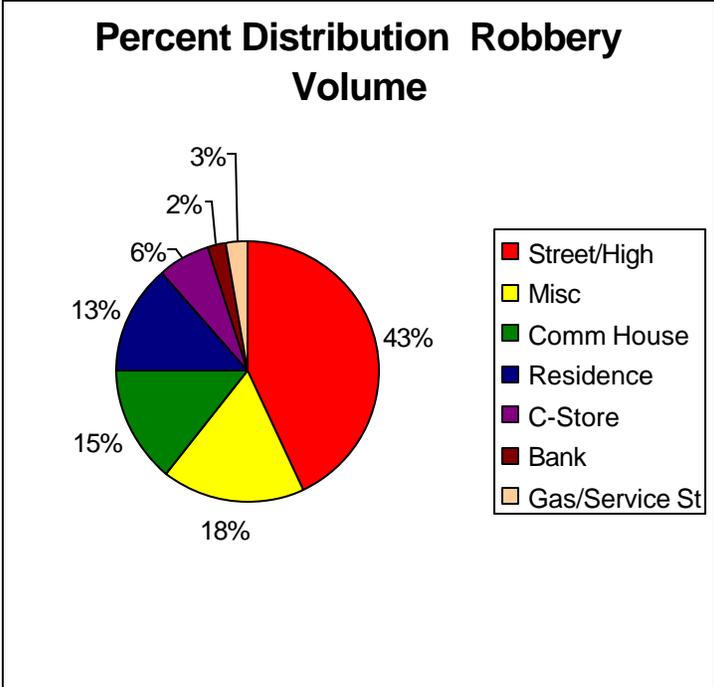
The number of deaths also increased. There were 28 deaths resulting from bank incidents in 2002. The most frequent were the perpetrators themselves, with 18 of the 28 (64%) being the perpetrators, followed by six employees, two guards, one customer, and one other person. The number of deaths doubled in 2002 (28) compared to 2001 (14). The death rate for incidents, however, was very low at 0.3% of incidents resulting in deaths.

CHART H: DEATHS DURING INCIDENTS - 2002



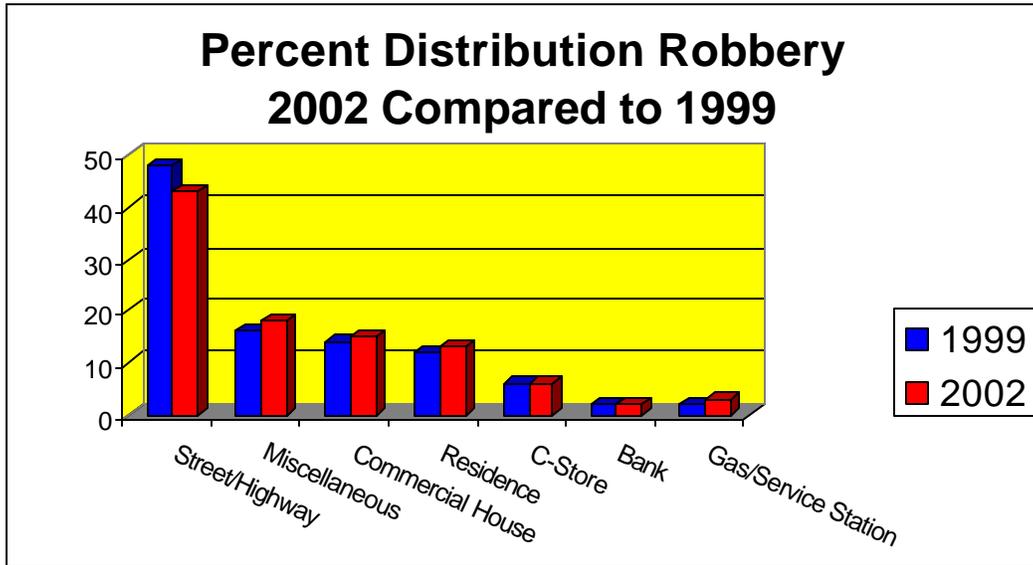
Banks made up 2% of all robberies in 2002, the lowest of all categories reported. Street and highway robberies accounted for 43% of the total, gas stations 3%, and convenience stores 6%.

CHART I: PERCENT DISTRIBUTION - ROBBERY - 2002



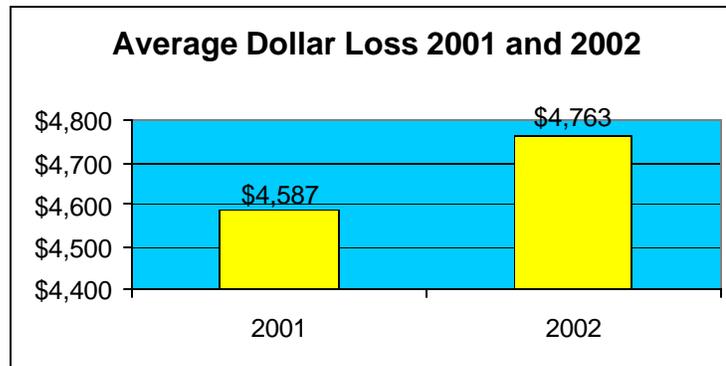
The percentage of robberies that take place on streets and highways has been dropping in recent years, from 48% in 1999 to 43% in 2002. Categories that have increased percentages are commercial houses, residences, and miscellaneous, as shown below.

CHART J: PERCENT DISTRIBUTION - ROBBERY – 2002 COMPARED TO 1999



The average dollar loss per incident in 2002 was up slightly from \$4,587 in 2001 to \$4,763.

CHART K: AVERAGE DOLLAR LOSS – 2001 AND 2002



AUTHORS' SUMMARY

- Bank robberies decreased nearly 10% in 2002 compared to 2001, from 8496 to 7688.
- Although the number of robberies was down, the number of injuries resulting from bank crimes was up slightly, from 160 in 2001 to 164 in 2002.
- The number of deaths resulting from bank crimes doubled from 2001 to 2002 (14 in 2001 to 28 in 2002).
- Perpetrators were the most likely persons to be killed during bank crimes in 2002, representing 64% of the deaths.
- The average dollar loss per incident increased slightly over the previous year, from \$4587 in 2001 to \$4763 in 2002.
- As in previous years, there was a low injury and death rate resulting from bank crimes in 2002, likely due to training in not resisting and giving up the money.

[†] All information contained in this report is taken from the following sources:

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2002 – December 31, 2002, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2002, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2001 – December 31, 2001, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2001, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation.