

Summary and Interpretation of Bank Crime Statistics, 2004

Federal Bureau of Investigation

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There were 7,556 bank robberies in 2004[†], an increase of more than 14% compared to the previous year and up 6% over the five year period since 2000. The number of total incidents, including burglaries and larcenies, was 7,720. Table 1 below shows the numbers for all locations and compares them to five years ago. Though the numbers are relatively small, armored carrier company robberies were up by 89% from 2000 to 2004.

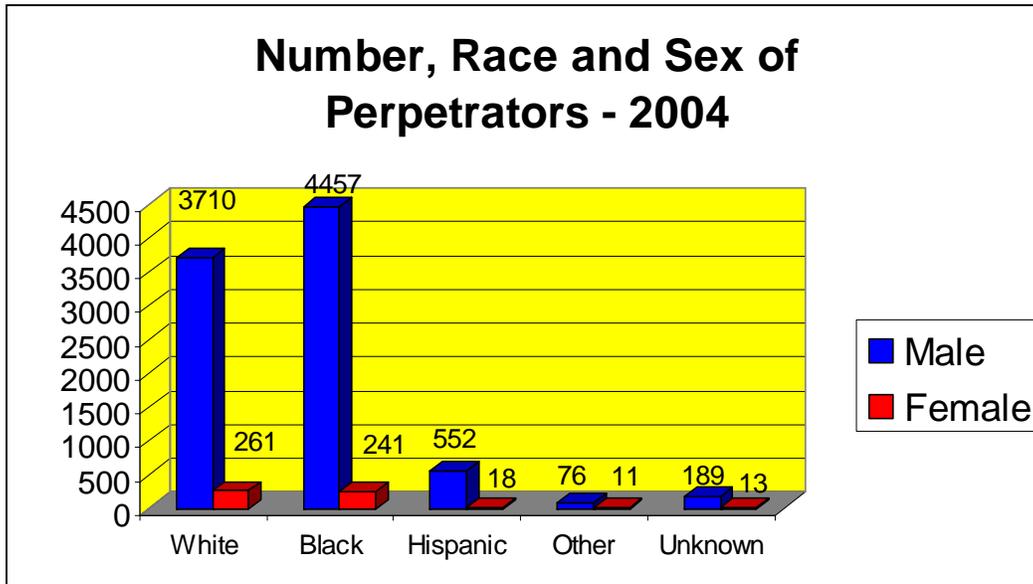
**TABLE 1: NUMBER OF BANK ROBBERIES
2004 (COMPARED TO 2000)**

Type of Institution	Number of Robberies 2000	Number of Robberies 2004	% Change
Commercial Banks	6255	6665	+7
Mutual Savings Banks	184	168	-9
Savings & Loans	204	188	-8
Credit Unions	444	467	+5
Armored Carrier Companies	36	68	+89
TOTAL	7127	7556	+6

In 2004, of the perpetrators who were identified, 93% were males, compared to 94% five years ago. As shown in Chart A, blacks commit bank crimes more often than any other race. Of the 5,020 identified persons, 45% were users of narcotics. Nineteen percent had previously been convicted of a bank crime.

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CHART A: NUMBER, RACE AND SEX OF BANK INCIDENTS¹ PERPETRATORS - 2004



In 2004, 49% of the perpetrators were black and 41% were white, compared to 51% and 40%, respectively, five years before. The racial make-up of perpetrators remained remarkably consistent over the five-year period examined below.

TABLE 2: RACE OF BANK INCIDENTS PERPETRATORS 2004 (COMPARED TO 2000)

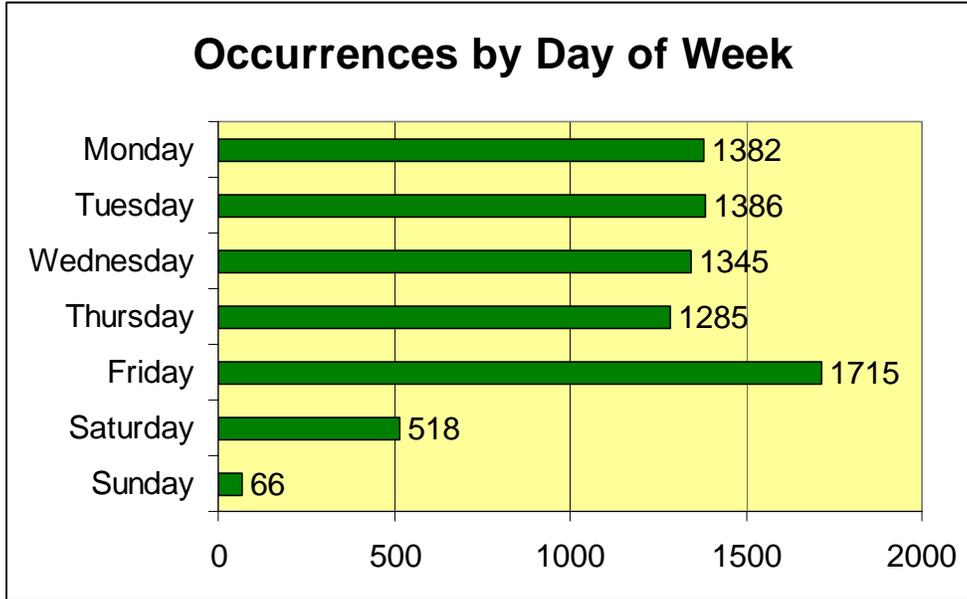
Race	Number 2000 (% of all perpetrators)	Number 2004 (% of all perpetrators)
Black	N=4856 (51)	N=4698 (49)
White	N=3756 (40)	N=3971 (41)
Hispanic	N=549 (6)	N=570 (6)
Other	N=117 (1)	N=87 (1)
Unknown	N=214 (2)	N=202 (2)
TOTAL	N=9492	N=9619

Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences

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

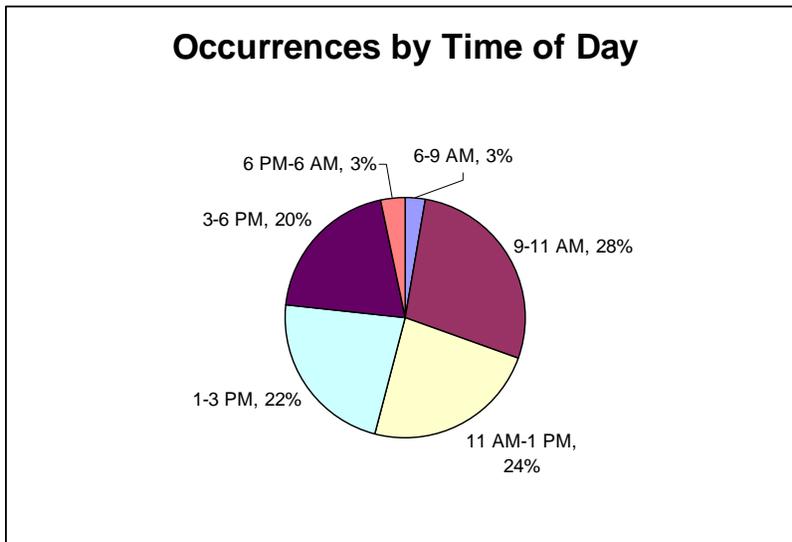
are not great from day to day, however, on the days when banks are typically open.

CHART B: DAY OF THE WEEK OF BANK INCIDENTS - 2004



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 day.

CHART C: TIME OF DAY OF BANK INCIDENTS - 2004



Institutions that were victimized during 2004 had security devices in place as shown below in Table 2. There was little change in the security devices in

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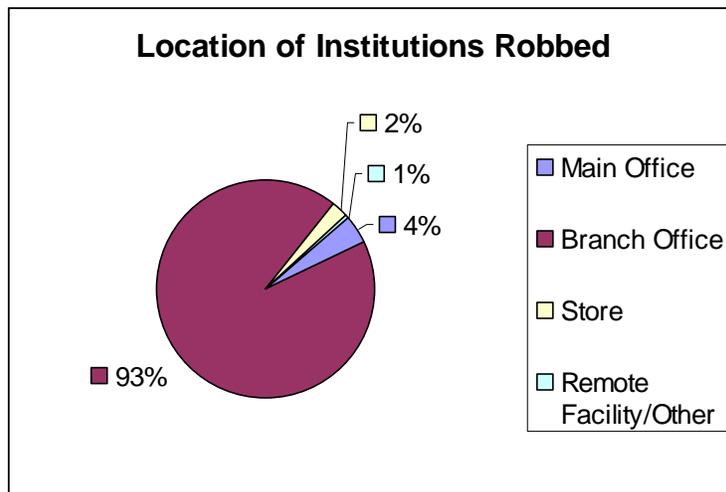
place in 2000 as in previous years. Nearly every bank had cameras and alarms, and 85% had bait money. Almost one-third had dye packs. Only 8% of banks that were victimized had guards, and only 12% of the banks that were victimized had bullet resistant enclosures. However, these figures do not indicate how many banks overall had guards or bullet resistant enclosures.

TABLE 3: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS 2004 (COMPARED TO 2000)

Security Device	% 2000	% 2004
Alarm System	98	98
Surveillance Cameras	97	98
Bait Money	90	85
Guards	8	8
Tear Gas/Dye Packs	29	32
Bullet Resistant Enclosures	10	12

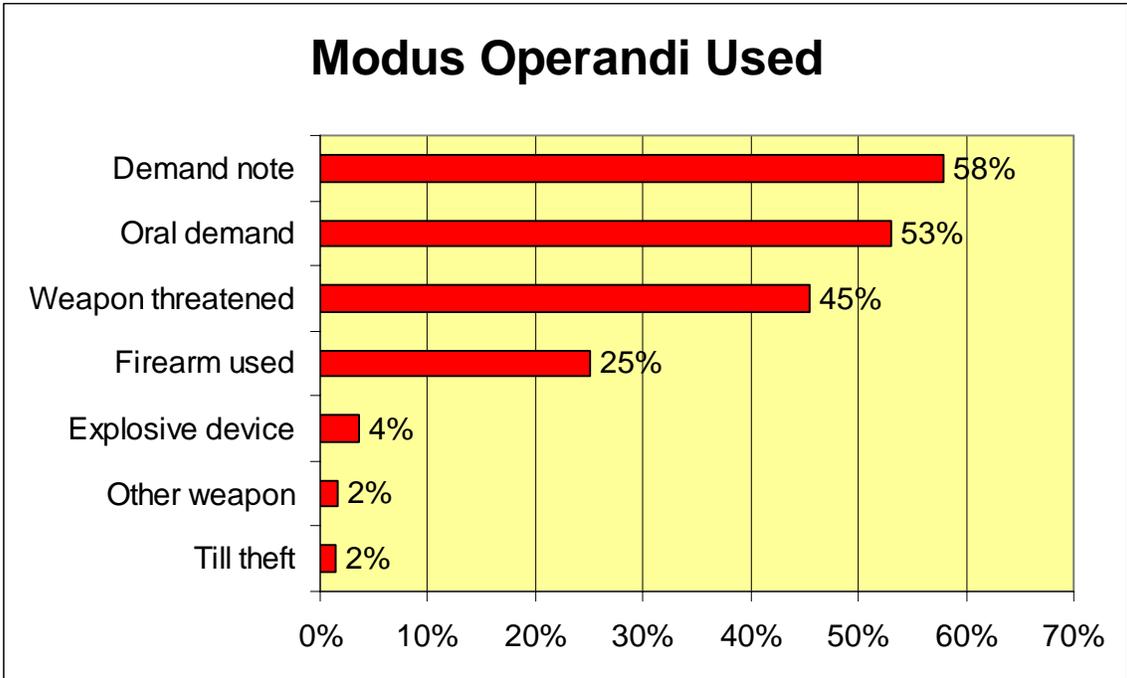
Branch offices were victimized far more often than the main office, with 93% occurring at branch offices.

CHART D: LOCATION OF INSTITUTIONS ROBBED - 2004



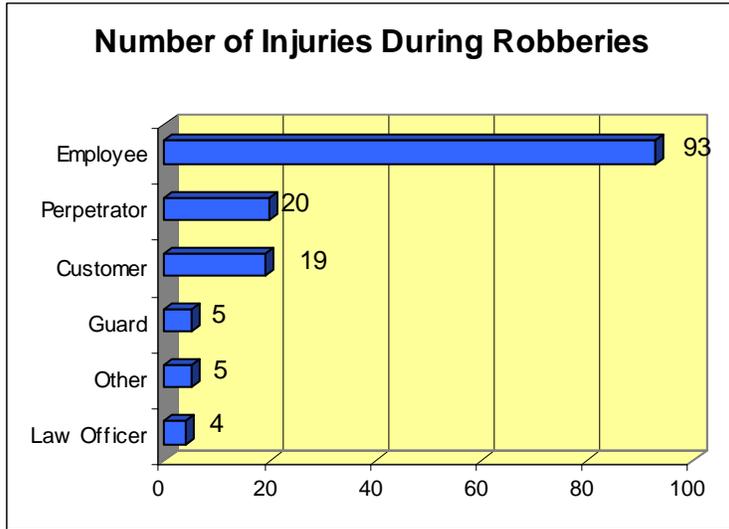
The most popular *modus operandi* used in bank incidents was a demand note (58%), followed closely by a verbal demand (53%). Weapons were threatened almost half the time (45%). Firearms were actively used in 27% of the incidents. This remains consistent with prior years. Chart E shows the details of the *modus operandi* of the 7,720 incidents.

CHART E: MODUS OPERANDI USED IN BANK INCIDENTS 2004



Injuries suffered during bank incidents decreased by 12% in the five year period since 2000, from 166 in 2000 to 146 in 2004. Chart F below shows the distribution of the injuries that occurred in 2004.

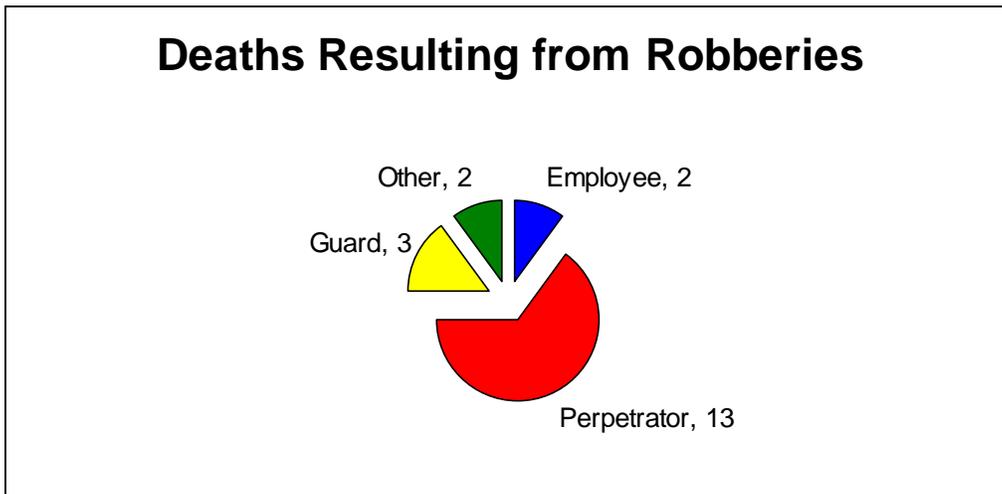
CHART F: INJURIES DURING BANK INCIDENTS - 2004



There were 20 deaths resulting from bank incidents in 2004. The most frequent were the perpetrators themselves, with 13 of the 20 being the perpetrators, followed by three guards, two employees and two other people. The number of deaths is three fewer than in 2000. The death rate for incidents, however, is very low at .002% of incidents resulting in deaths.

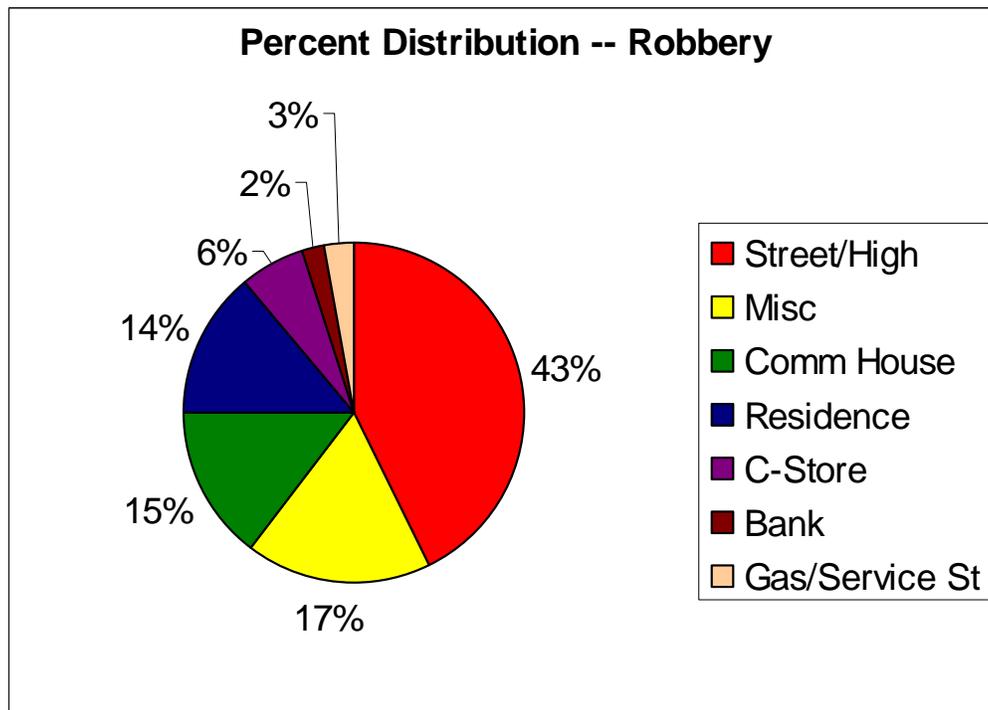
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CHART G: DEATHS DURING INCIDENTS - 2004



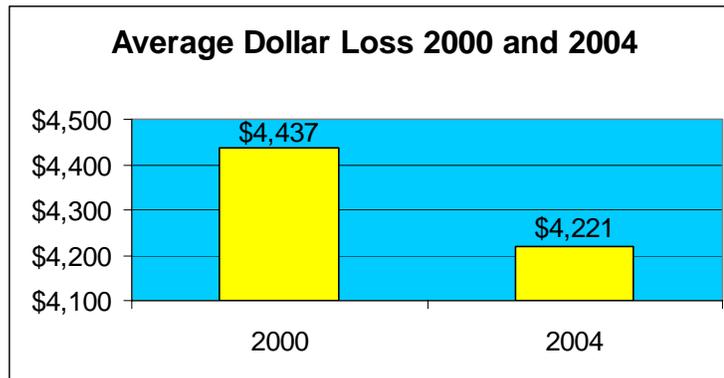
Banks made up 2% of all robberies in 2004, the lowest of all categories. Street and highway robberies accounted for 43% of the total, gas stations 3%, and convenience stores 6%.

CHART H: PERCENT DISTRIBUTION - ROBBERY - 2004



The average dollar loss per incident in 2004 was down from 2000 from \$4,437 to \$4,221.

CHART I: AVERAGE DOLLAR LOSS – 2000 AND 2004



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

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2004 – December 31, 2004, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2004, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation, released October 17, 2005.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2000 – December 31, 2000, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2000, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation, released October 22, 2001.