



Athena Research Corporation  
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# **Summary and Interpretation of the Federal Bureau of Investigation's Bank Crime Statistics, 2005**

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**Summary and Interpretation of the  
Federal Bureau of Investigation's Bank Crime Statistics, 2005**

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There were 6,748 bank robberies in 2005<sup>†</sup>, a decrease of nearly 11% compared to the previous year. The number of total incidents, including burglaries and larcenies, was 6,957. Table 1 below shows the numbers for all locations and compares them to the previous year. Though the numbers are relatively small, armored carrier company robberies were down by 50% from 2004 to 2005.

**TABLE 1: NUMBER OF BANK ROBBERIES  
2005 (COMPARED TO 2004)**

<b>Type of Institution</b>	<b>Number of Robberies 2004</b>	<b>Number of Robberies 2005</b>	<b>% Change</b>
Commercial Banks	6,665	6,019	-10
Mutual Savings Banks	168	129	-23
Savings & Loans	188	144	-23
Credit Unions	467	422	-10
Armored Carrier Companies	68	34	-50
<b>TOTAL</b>	<b>7,556</b>	<b>6,748</b>	<b>-11</b>

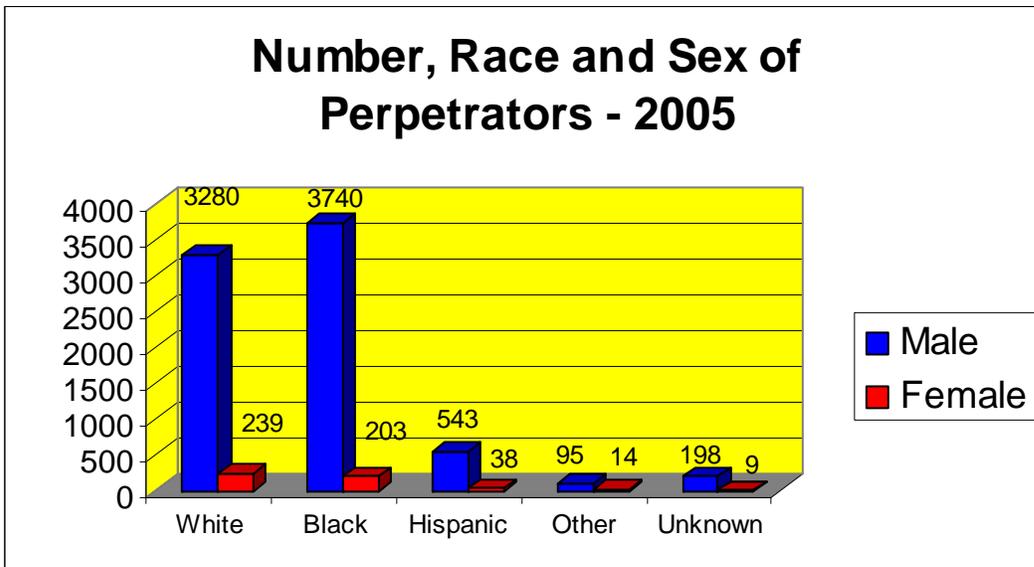
In 2005, of the perpetrators who were identified, 94% were males, the same percentage as the previous year. As shown in Chart A, blacks commit bank crimes more often than any other race. Of the identified perpetrators, 39% were users of narcotics. Eighteen percent had previously been convicted of a bank crime.

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**CHART A: NUMBER, RACE AND SEX OF BANK INCIDENTS<sup>3</sup>  
PERPETRATORS - 2005**



In 2005, 47% of the perpetrators were black and 42% were white, compared to 49% and 41%, respectively, the previous year. The racial make-up of perpetrators remained consistent over the two-year period examined below.

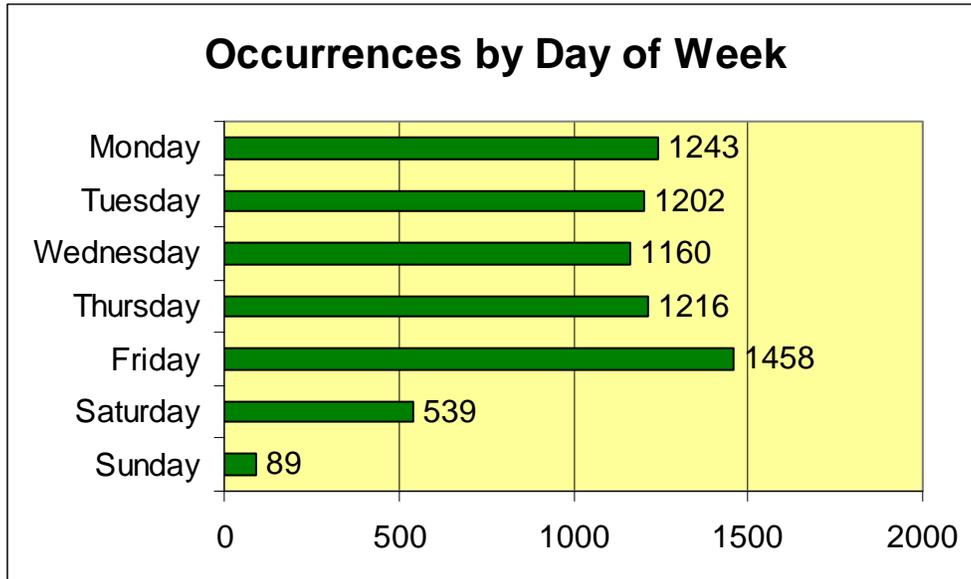
**TABLE 2: RACE OF BANK INCIDENTS PERPETRATORS  
2005 (COMPARED TO 2004)**

Race	2004		2005	
	Number	%	Number	%
Black	4698	49	3943	47
White	3971	41	3519	42
Hispanic	570	6	581	7
Other	87	1	109	1
Unknown	202	2	207	2
<b>TOTAL</b>	<b>9619</b>	<b>100</b>	<b>8359</b>	<b>100</b>

<sup>3</sup> Incidents include robberies, burglaries and larcenies. Ninety-seven percent are robberies.

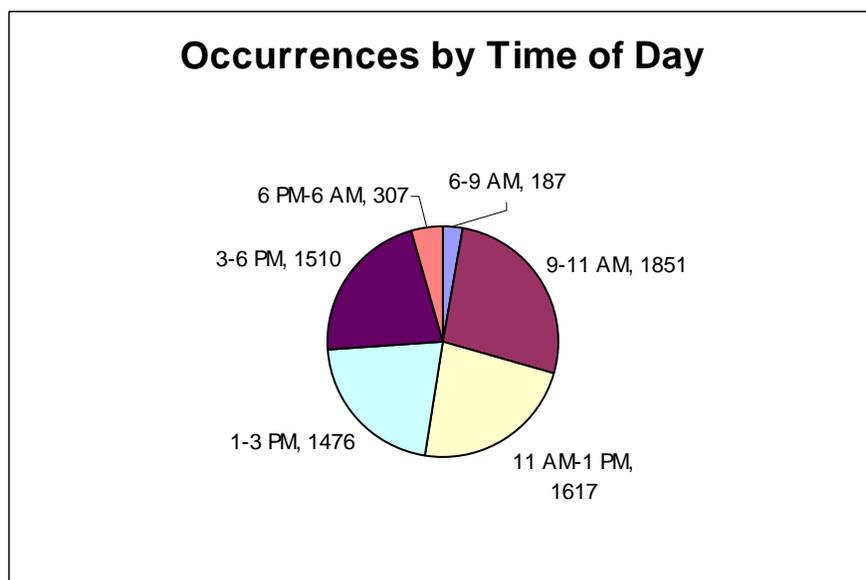
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are not otherwise great from day to day, however, on the days when banks are typically open.

**CHART B: DAY OF THE WEEK OF BANK INCIDENTS - 2005**



In 2005, 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 when banks are typically open.

**CHART C: TIME OF DAY OF BANK INCIDENTS - 2005**



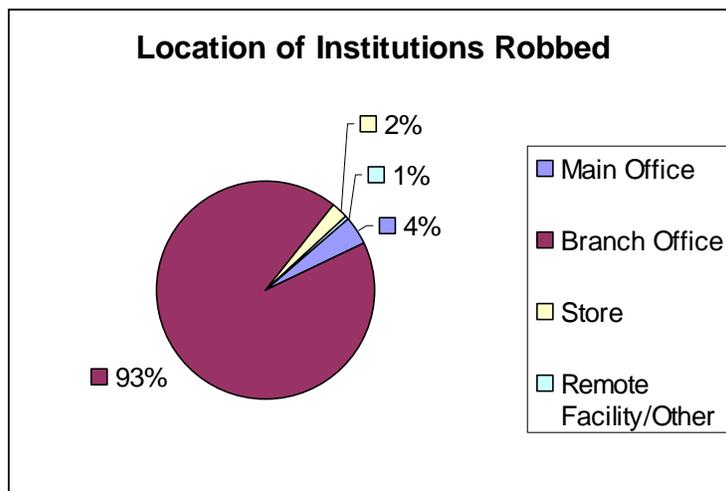
Institutions that were victimized during 2005 had security devices in place as shown below in Table 3. There was little change in the security devices in place in 2005 from previous years. Nearly every bank had cameras and alarms, and 83% had bait money. Almost one-third had dye packs. Only 7% of banks 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, bullet resistant enclosures, or other measures.

**TABLE 3: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS 2005 (COMPARED TO 2004)**

Security Device	% 2004	% 2005
Alarm System	98	98
Surveillance Cameras	98	98
Bait Money	85	83
Tear Gas/Dye Packs	32	32
Bullet Resistant Enclosures	12	10
Guards	8	7

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

**CHART D: LOCATION OF INSTITUTIONS ROBBED - 2005**



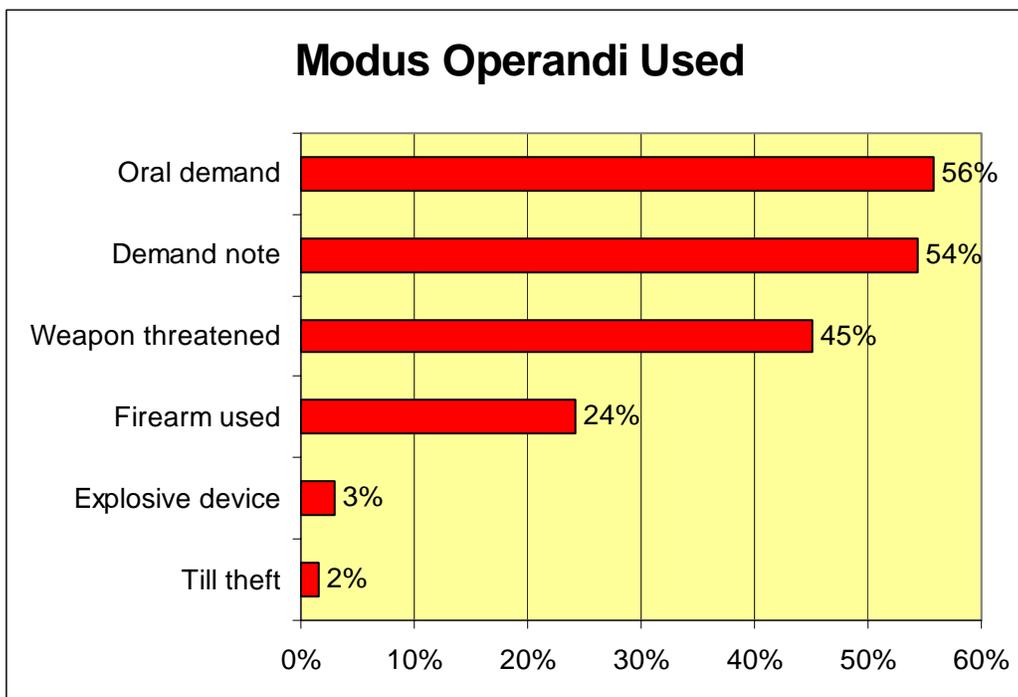
Most bank crime incidents took place at the counter, followed by the vault/safe area, office area, and then automated teller machines, as shown in Table 4.

**TABLE 4: INSTITUTIONAL AREAS INVOLVED – 2005**

Area Involved	Number	Percent
Counter	6,525	99
Vault/Safe	384	1
Office	220	<1
Automated teller machine	136	<1
Drive-in/Walk-up	85	<1
Other	50	<1
Safe Deposit	26	<1
Night Depository	20	<1
Armored Vehicle	6	<1
Courier/Messenger	4	<1
<b>TOTAL</b>	<b>6,957</b>	<b>100</b>

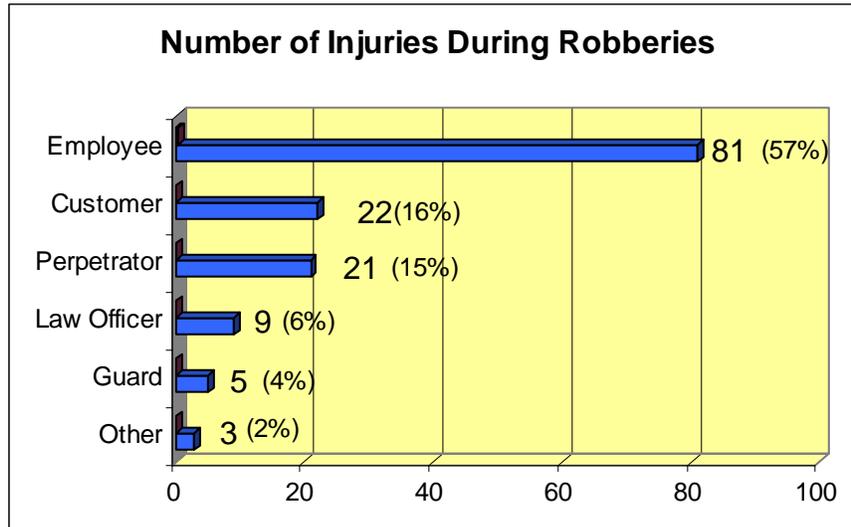
The most popular *modus operandi* used in bank incidents was an oral demand (56%), followed closely by written demand note (54%). Weapons were threatened almost half the time (45%). Firearms were actively used in 24% of the incidents. This remains consistent with prior years. Chart E shows the details of the *modus operandi* of the 6,957 incidents.

**CHART E: MODUS OPERANDI USED IN BANK INCIDENTS 2005**



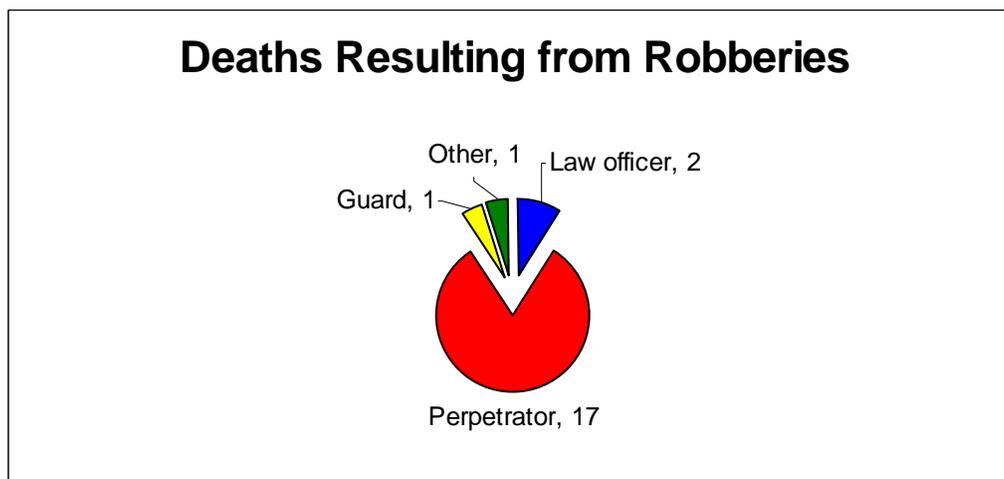
Injuries suffered during bank incidents decreased by 3% from the previous year, with 146 in 2004 to 141 in 2005. Chart F below shows the distribution of the injuries that occurred in 2005. Employees were injured far more often than customers, perpetrators or others.

**CHART F: INJURIES DURING BANK INCIDENTS - 2005**



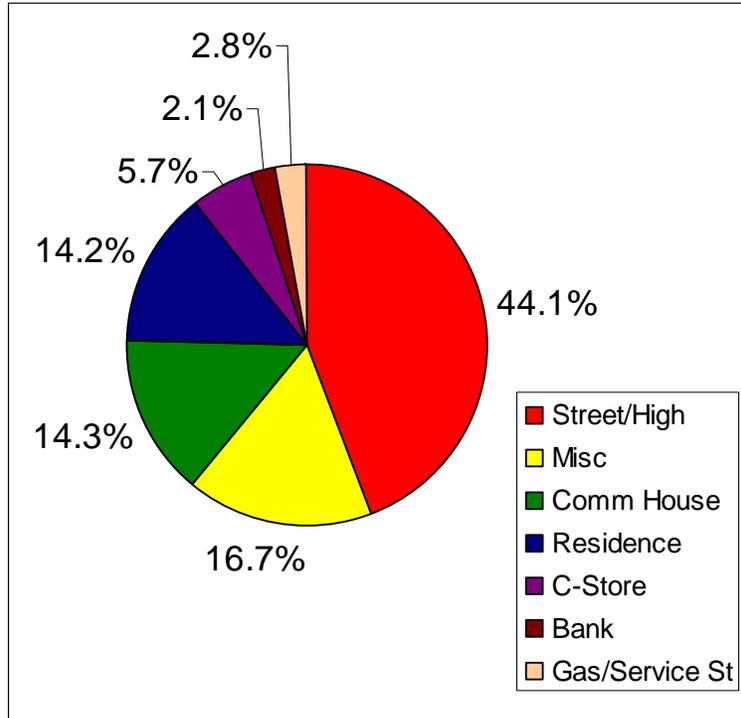
There were 21 deaths resulting from bank incidents in 2005 and 20 in 2004. The most frequent were the perpetrators themselves, with 17 of the 21 being the perpetrators. This was followed by two law enforcement officers, one guard, and one "other." No employees were killed. The death rate for incidents, however, is very low at .003% of incidents resulting in deaths.

**CHART G: DEATHS DURING INCIDENTS - 2005**



Banks made up 2.1% of all robberies in 2005, the lowest of all categories. Street and highway robberies accounted for 44.1% of the total, convenience stores 5.7%, and gas stations 2.8%.

**CHART H: PERCENT DISTRIBUTION - ROBBERY - 2005**



The average dollar loss per incident was down from \$4,221 in 2004 to \$4,169 in 2005.

**CHART I: AVERAGE DOLLAR LOSS – 2004 - 2005**

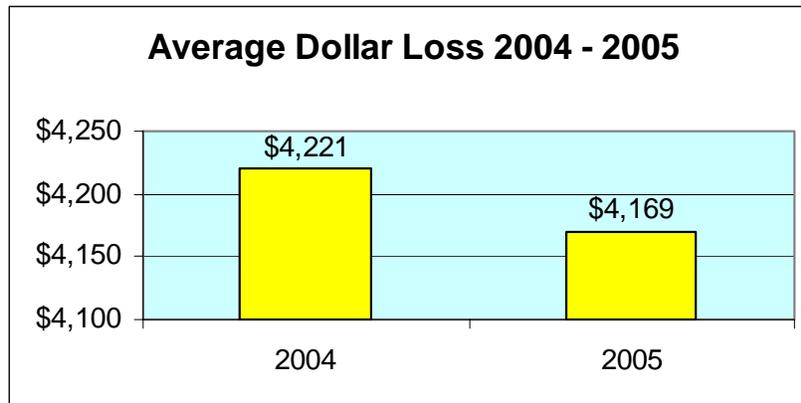
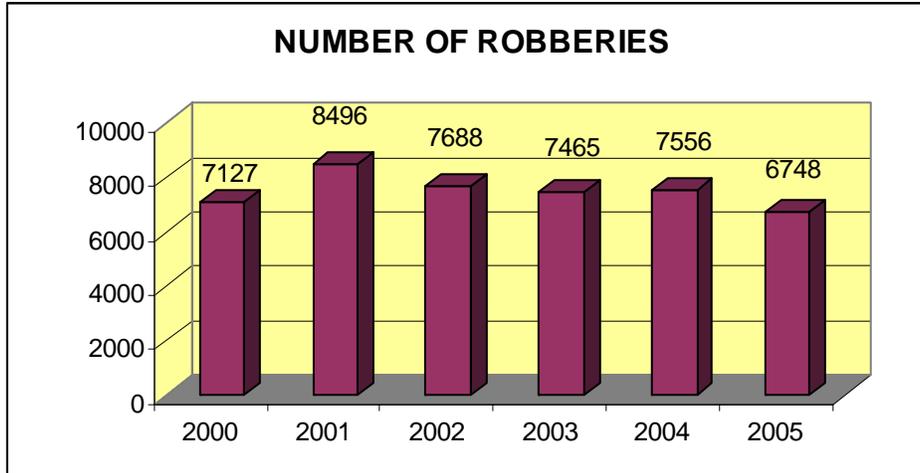


Chart J below shows the number of bank robberies each year for 2000 through 2005.

**CHART J: NUMBER OF BANK ROBBERIES – 2000 - 2005**



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† 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, 2005 – December 31, 2005*, U.S. Department of Justice, Federal Bureau of Investigation.

*Crime in the United States, 2005*, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation, released September 18, 2006.