



Athena Research Corporation
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Summary and Interpretation of the Federal Bureau of Investigation's Bank Crime Statistics, 2006

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**Summary and Interpretation of the
Federal Bureau of Investigation's Bank Crime Statistics, 2006**

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There were 6,985 bank robberies in 2006[†], an increase of 4% compared to the previous year. The number of total incidents, including burglaries and larcenies, was 7,272. Table 1 below shows the number of robberies for all locations and compares them to the previous year. Credit union robberies were up the greatest by 23% from 2005 to 2006.

**TABLE 1: NUMBER OF BANK ROBBERIES
2006 (COMPARED TO 2005)**

Type of Institution	Number of Robberies 2005	Number of Robberies 2006	% Change
Commercial Banks	6,019	6,154	+2%
Mutual Savings Banks	129	114	-12%
Savings & Loans	144	159	+10%
Credit Unions	422	521	+23%
Armored Carrier Companies	34	37	+9%
TOTAL	6,748	6,985	+4%

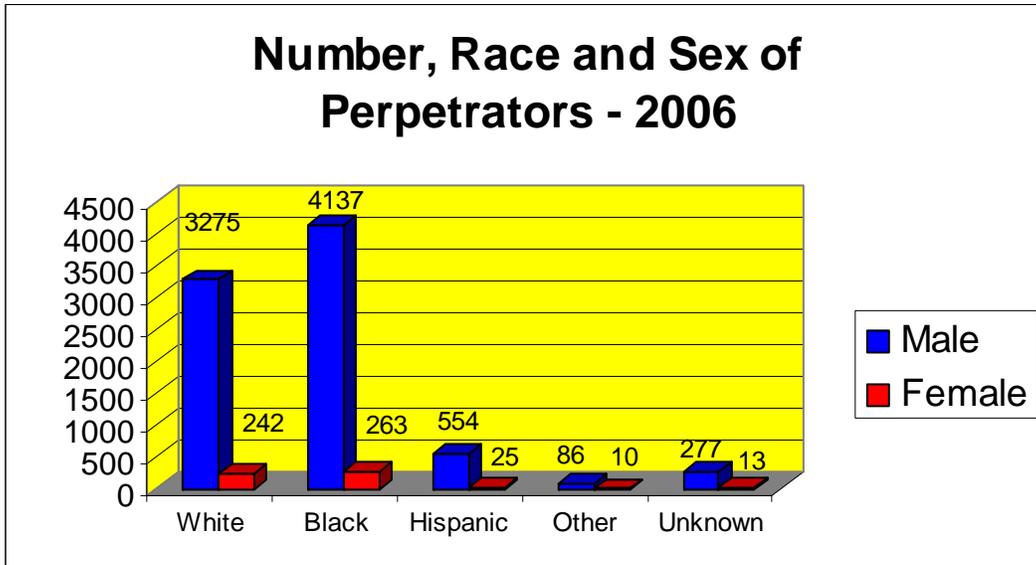
In 2006, of the perpetrators who were identified, 94% were males, the same as the previous year. As shown in Chart A, blacks commit bank crimes more often than any other race, and that number increased from 2005 to 2006. Of the identified perpetrators, 46% were users of narcotics. Twenty-two percent had previously been convicted of a bank crime.

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**CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS³
PERPETRATORS - 2006⁴**



In 2006, 50% of the perpetrators were black and 40% were white, compared to 47% and 42%, respectively, the previous year. Otherwise, the racial make-up of perpetrators remained consistent over the two-year period examined below.

**TABLE 2: RACE OF BANK CRIME INCIDENTS PERPETRATORS
2006 (COMPARED TO 2005)**

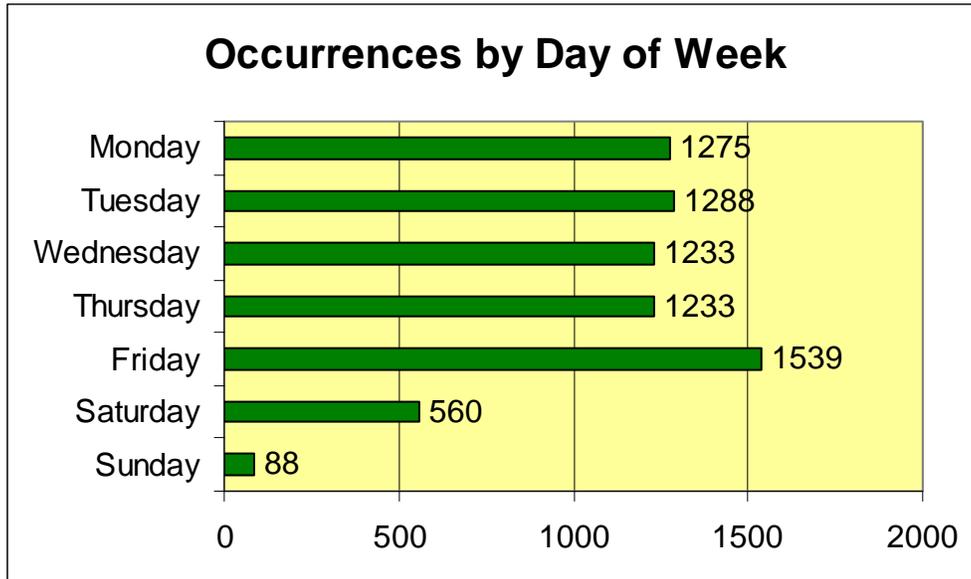
Race	2005		2006	
	Number	%	Number	%
Black	3943	47	4400	50
White	3519	42	3517	40
Hispanic	581	7	579	7
Other	109	1	96	1
Unknown	207	2	290	3
TOTAL	8359	100	8882	100

³ Incidents include robberies, burglaries and larcenies. Ninety-six percent are robberies, down from 98% the previous year.

⁴ The number of perpetrators is higher than the number of incidents due to multiple perpetrators being involved in some incidents.

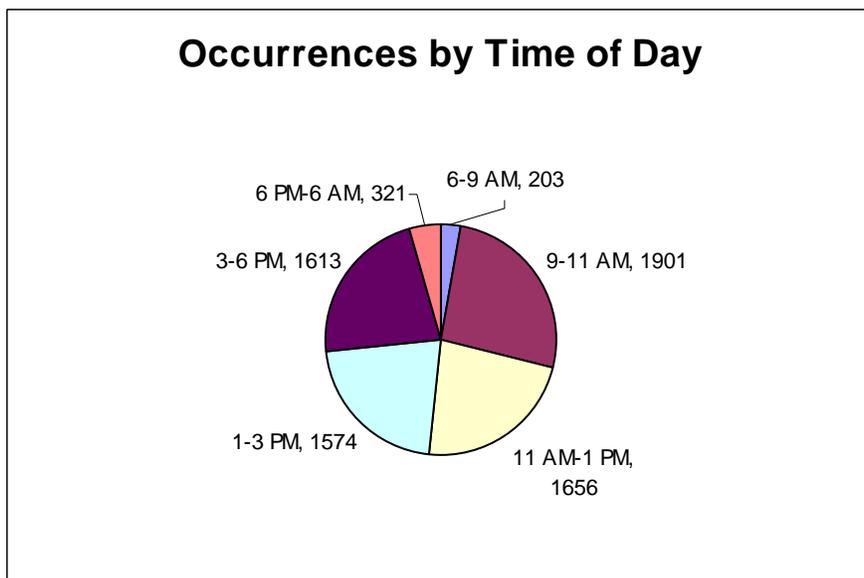
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are not otherwise great from day to day, consistent with the days when banks are typically open.

CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2006



In 2006, bank crime 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 consistent with when banks are typically open.

CHART C: TIME OF DAY OF BANK CRIME INCIDENTS - 2006



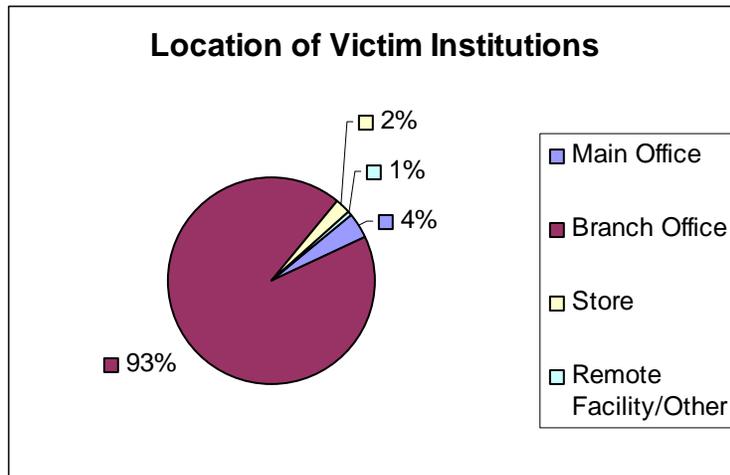
Institutions that were victimized during 2006 had security devices in place as shown below in Table 3. However, these figures do not indicate how many banks overall had these security measures in place. There was little change in the security devices in place in 2006 from the previous years. Nearly every bank had cameras and alarms, and 77% had bait money. Almost one-third had dye packs. Six percent of banks that were victimized had guards, and only 10% of the banks that were victimized had bullet resistant enclosures.

TABLE 3: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS 2006 (COMPARED TO 2005)

Security Device	% 2005	% 2006
Alarm System	98	98
Surveillance Cameras	98	98
Bait Money	83	77
Tear Gas/Dye Packs	32	30
Bullet Resistant Enclosures	10	10
Guards	7	6

Branch offices were victimized far more often than main offices, with 93% occurring at branch offices. These percentages have remained consistent from year to year.

CHART D: LOCATION OF VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS - 2006



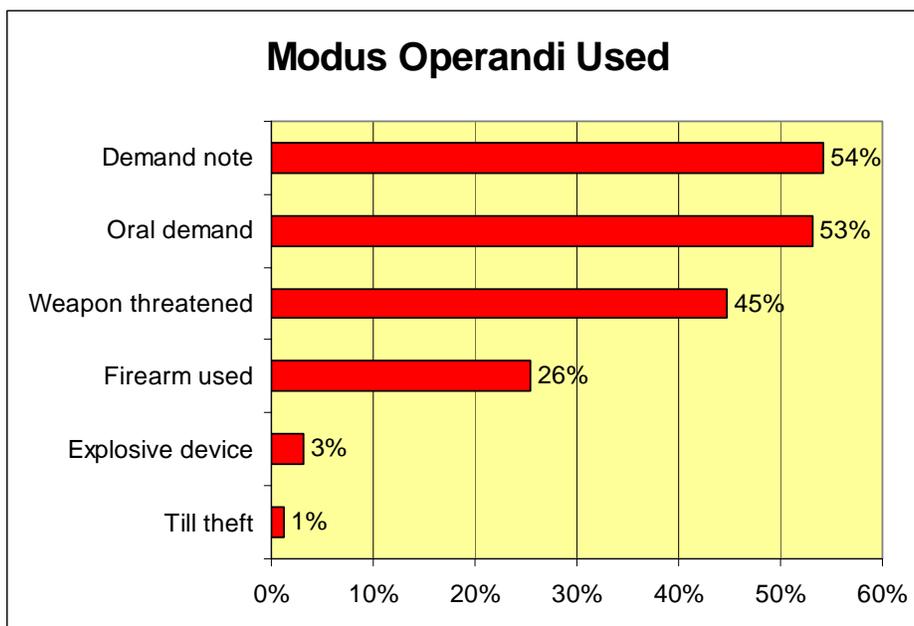
Most bank crime incidents took place at the counter, followed by the vault/safe area, office area, and then automated teller machines, as shown in Table 4.

**TABLE 4: INSTITUTIONAL AREAS INVOLVED
IN BANK CRIME INCIDENTS 2006⁵**

Area Involved	Number	Percent
Counter	6,832	88
Vault/Safe	395	5
Office	226	3
Automated teller machine	119	2
Drive-in/Walk-up	78	1
Other	70	<1
Safe Deposit	10	<1
Night Depository	8	<1
Armored Vehicle	2	<1
Courier/Messenger	1	<1
TOTAL	7,741	100

The most common *modus operandi* used in bank incidents was a demand note (54%), followed closely by an oral demand (53%). Weapons were threatened almost half the time (45%), and firearms were actively used in 26% of the incidents. This remains consistent with prior years. Chart E shows the details of the *modus operandi* of the 7,272 incidents.

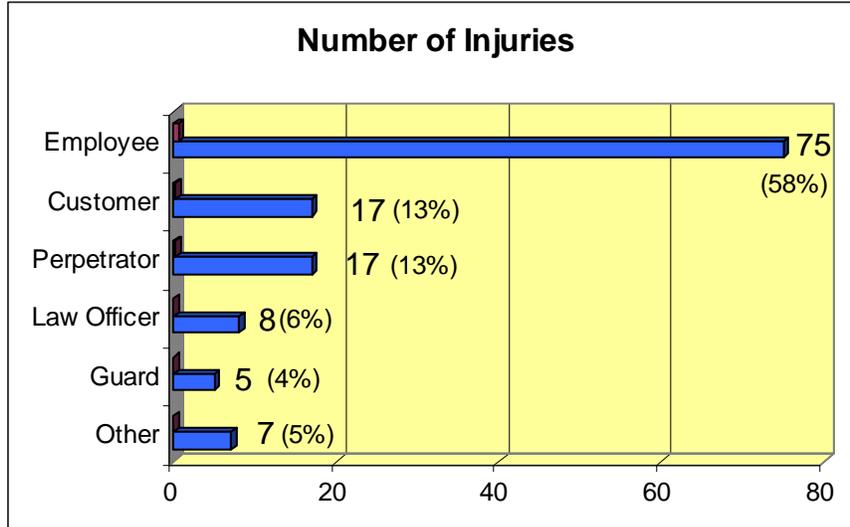
CHART E: MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2006



⁵ More than one area may be involved in an incident, which accounts for the higher number..

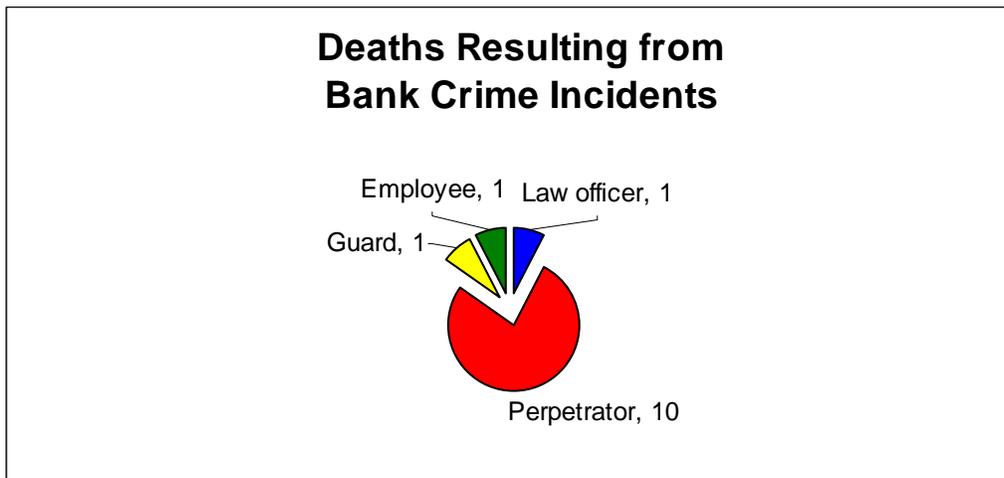
Injuries suffered during bank incidents decreased by 9% from the previous year, with 141 in 2005 to 129 in 2006. Chart F below shows the distribution of the injuries that occurred in 2006. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2006



There were 13 deaths resulting from bank crime incidents in 2006 and 21 in 2005. The most frequent were the perpetrators themselves, with 10 of the 13 being the perpetrators. This was followed by one law enforcement officers, one guard, and one employee. The death rate for incidents, however, is very low at less than 0.2% of incidents resulting in deaths.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2006



While bank robberies increased 4% in 2006, total bank crime incidents increased 5% from 2005 (6,957 in 2005 and 7,272 in 2006). The total dollar loss for all bank crime incidents was up dramatically from \$64,382,138 in 2005 to \$72,687,679 in 2006, an increase of 13%.

**CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS
2005 - 2006**

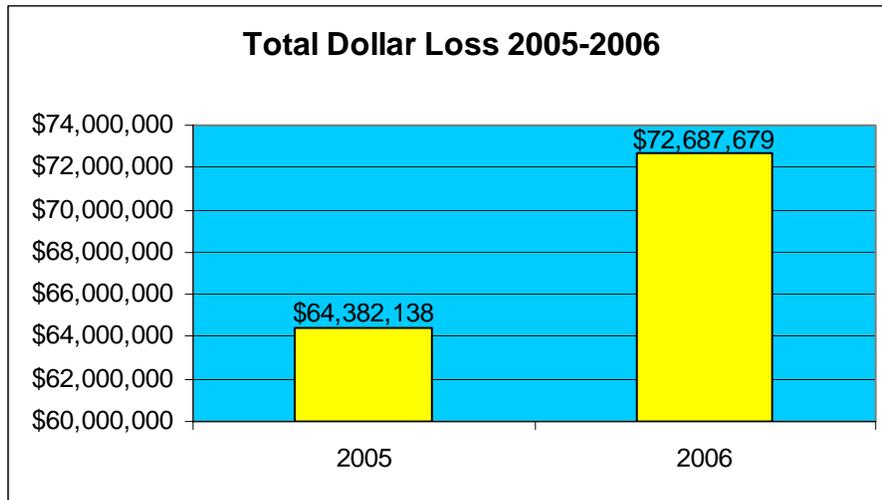
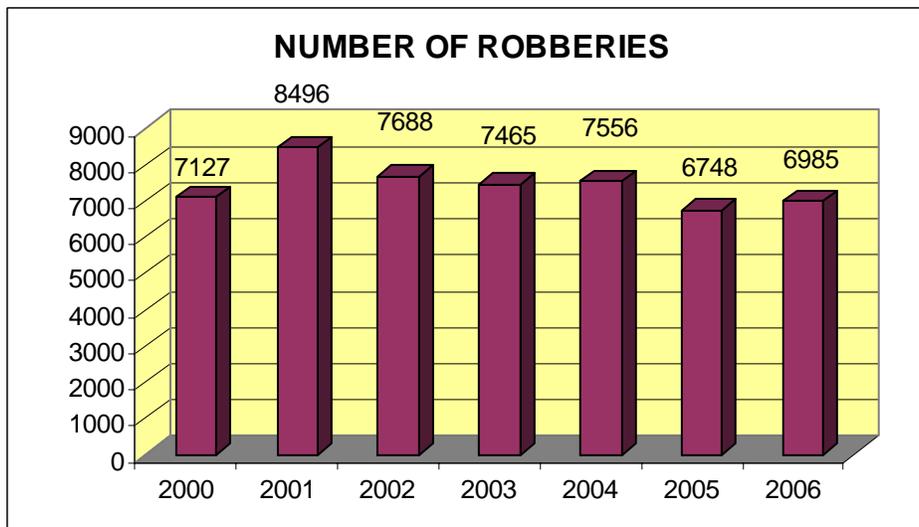


Chart I below shows the number of bank robberies each year for 2000 through 2006.

CHART I: NUMBER OF BANK ROBBERIES – 2000 - 2006



AUTHORS' CONCLUSION

The number of bank robberies has been fluctuating in this decade, but the characteristics of those robberies and incidents have remained remarkably consistent. Branch offices were victimized far more often than the main offices (93% at branch offices). As branch locations increase, robberies and other incidents are likely to increase. Robberies were up 4% from 2005 to 2006, and that trend may well continue.

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

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2006 – December 31, 2006, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2005 – December 31, 2005, U.S. Department of Justice, Federal Bureau of Investigation.