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Summary and Interpretation of the Federal Bureau of Investigation's Quarterly Release of Bank Crime Statistics, 2007

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There were 5,933 bank robberies in 2007¹, a decrease of 15% compared to the previous year.⁴ The number of total incidents, including burglaries and larcenies, was 6,182. Table 1 below shows the number of robberies for all locations and compares them to the previous year. Commercial banks saw a 14% decrease in robberies.

**TABLE 1: NUMBER OF BANK ROBBERIES
2007 (COMPARED TO 2006)**

Type of Institution	Number of Robberies 2006	Number of Robberies 2007	% Change
Commercial Banks	6,154	5,269	-14%
Mutual Savings Banks	114	87	-24%
Savings & Loans	159	112	-30%
Credit Unions	521	449	-14%
Armored Carrier Companies	37	16	-57%
TOTAL	6,985	5,933	-15%

¹ The FBI released information for 2007 bank crimes on a quarter-by-quarter basis. The data contained within is a compilation of those four quarters. As of October 29, 2008, the Press Office of the FBI stated that no annual report is being compiled for 2007.

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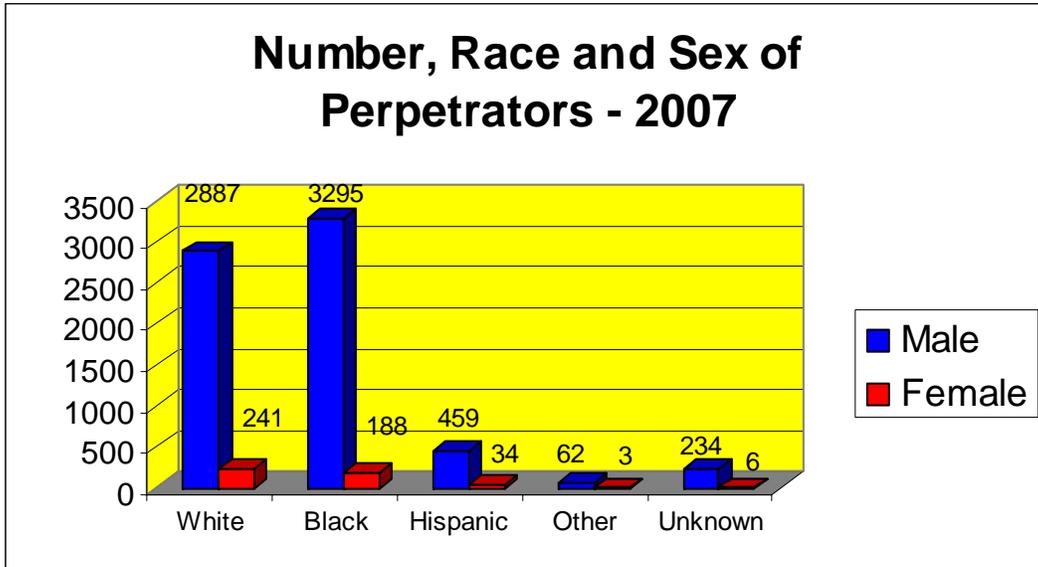
⁴ In 2007, the number of robberies reported in the FBI bank crimes statistics are 17% less than the UCR reports. The UCR includes bank crimes handled by state and local law enforcement and the FBI. The FBI statistics reported herein reflect only cases in which the FBI is involved.

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In 2007, 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 other races do. Of the identified perpetrators, 44% were users of narcotics. Twenty percent had previously been convicted of a bank crime.

CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS⁵ PERPETRATORS - 2007⁶



There were 553 female robbers in 2006 and 472 in 2007, accounting for 6% of all perpetrators each year. The number of female robbers decreased in 2007 by 15%.

TABLE 2: SEX OF BANK CRIME INCIDENTS PERPETRATORS 2007 (COMPARED TO 2006)

Race	2006		2007	
	Number	%	Number	%
Male	8329	94%	6937	94%
Female	553	6%	472	6%

⁵ Incidents include robberies, burglaries and larcenies. Ninety-six percent are robberies, the same as the previous year.

⁶ The number of perpetrators is higher than the number of incidents due to multiple perpetrators being involved in some incidents.

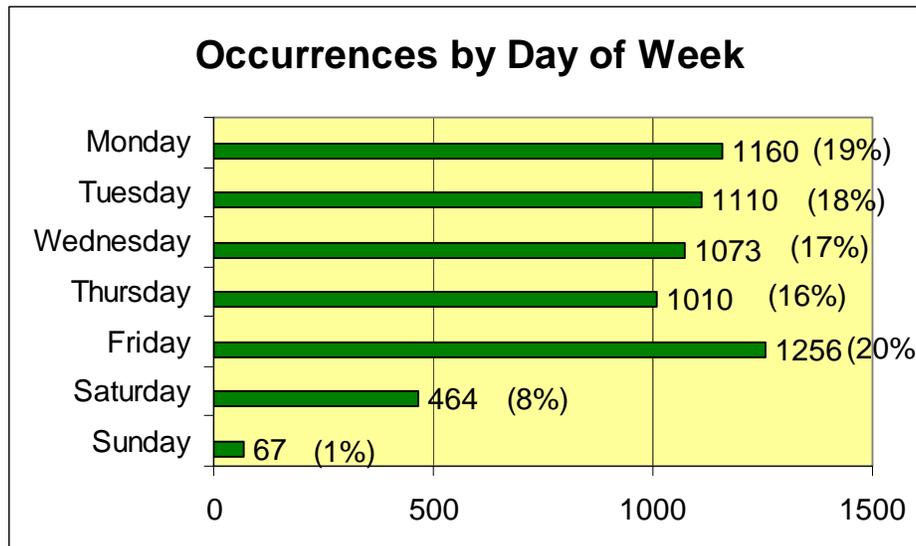
In 2007, 47% of the perpetrators were black and 42% were white, compared to 50% and 40%, respectively, the previous year. In other words, the percent of incidents committed by blacks went down and the percent of incidents committed by whites went up. Otherwise, the racial make-up of the other perpetrators remained consistent over the two-year period examined below.

TABLE 3: RACE OF BANK CRIME INCIDENTS PERPETRATORS 2007 (COMPARED TO 2006)

Race	2006		2007	
	Number	%	Number	%
Black	4400	50%	3483	47%
White	3517	40%	3128	42%
Hispanic	579	7%	493	7%
Other	96	1%	65	1%
Unknown	290	3%	240	3%
TOTAL	8882	100%	7409	100%

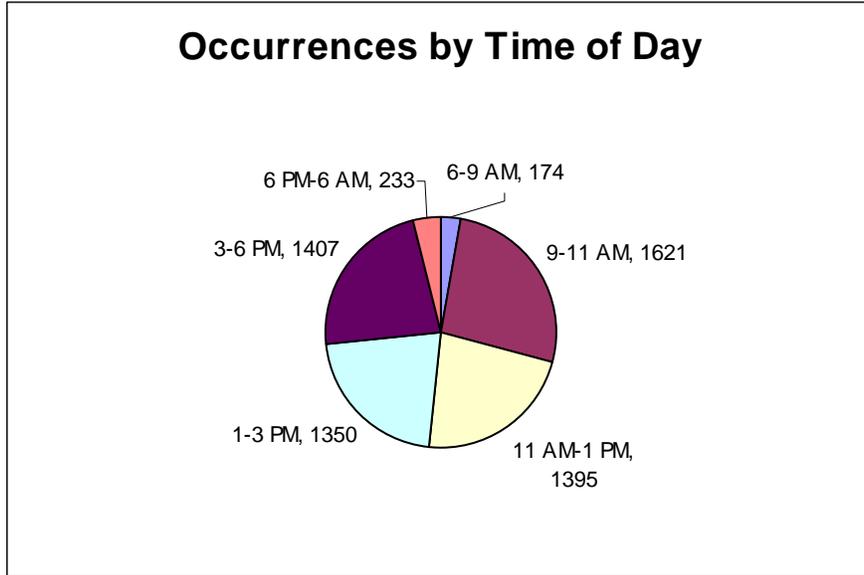
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are not otherwise great from day to day, and are consistent with the days when banks are typically open and consistent with previous years.

CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2007



In 2007, bank crime incidents occurred most often between the hours of 9:00 and 11:00 am, as they did in previous years, followed by 3:00 to 6:00 pm, then 11:00 to 1:00 pm and then 1:00 to 3:00 pm. 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 - 2007



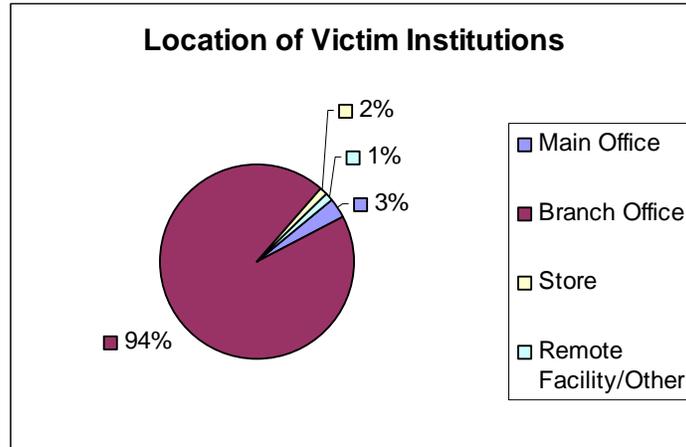
Nearly every bank that was victimized had some security devices in place as shown below in Table 3. However, these figures do not indicate how many banks overall had these security measures in place. There was little change in the security devices in place in 2007 from the previous years. Nearly every bank had cameras and alarms, and 73% had bait money. Almost one-third had dye packs. Six percent of banks that were victimized had guards, and 9% of the banks that were victimized had bullet resistant enclosures.

TABLE 4: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS 2007 (COMPARED TO 2006)

Security Device	% 2006	% 2007
Alarm System	98	96
Surveillance Cameras	98	98
Bait Money	77	73
Tear Gas/Dye Packs	30	28
Bullet Resistant Enclosures	10	9
Guards	6	6

Branch offices were victimized far more often than main offices, with 94% occurring at branch offices in 2007 and 93% in 2006. These percentages have remained consistent from year to year.

CHART D: LOCATION OF VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS - 2007



Most bank crime incidents took place at the counter, followed by the vault/safe area, and then the office area, as shown in Table 5. These numbers are consistent with previous years, with the exception of automated teller machines. In 2006 there were 119 incidents at ATMs, and in 2007 only 7. The FBI attributes this to state and local agencies having responsibility for the investigation of certain types of incidents, and discrepancies in the categorizing of the event.

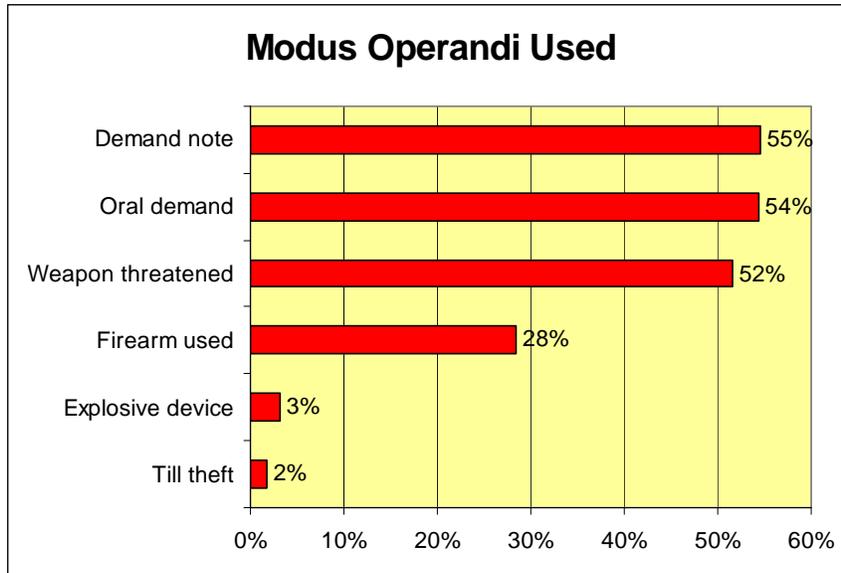
TABLE 5: INSTITUTIONAL AREAS INVOLVED IN BANK CRIME INCIDENTS 2007⁷

Area Involved	Number	Percent
Counter	5,813	89
Vault/Safe	329	5
Office	196	3
Automated teller machine	7	<1
Drive-in/Walk-up	52	<1
Other	62	<1
Safe Deposit	13	<1
Night Depository	21	<1
Armored Vehicle	66	<1
Courier/Messenger	2	<1
TOTAL	6,561	100

⁷ More than one area may be involved in an incident.

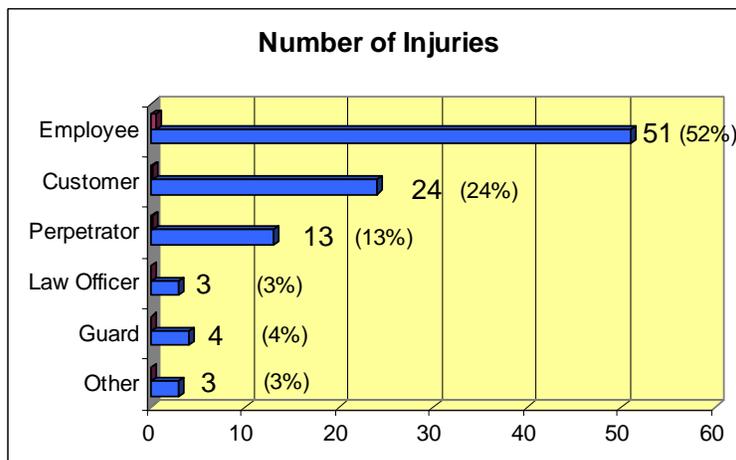
The most common *modus operandi* used in bank incidents was a demand note (55%), followed closely by an oral demand (54%). Weapons were threatened over half the time (52%), and firearms were actively used in 28% of the incidents, up from 26% the previous year. The *modus operandi* remains consistent with prior years. Chart E shows the details of the *modus operandi* of the incidents.

CHART E: MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2007



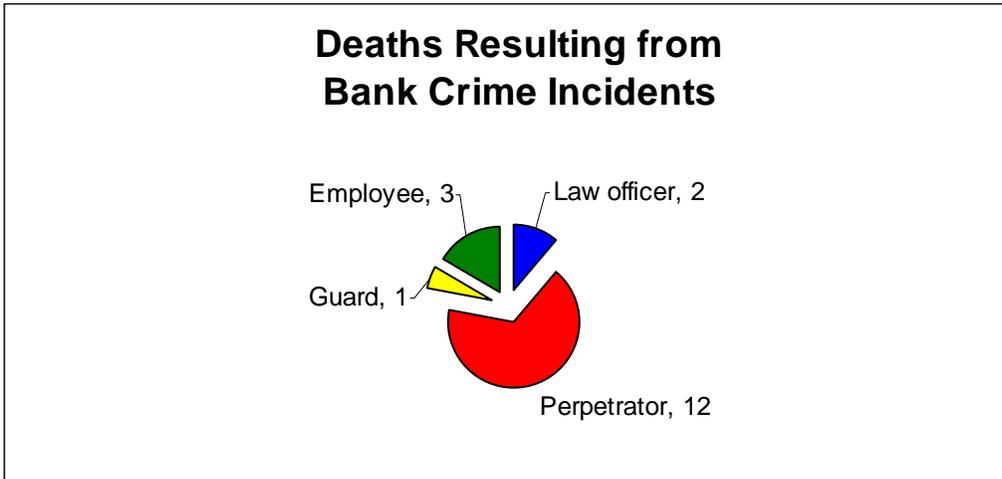
Injuries suffered during bank incidents decreased by 24% from the previous year, with 129 in 2006 to 98 in 2007. Chart F below shows the distribution of the injuries that occurred in 2007. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2007



There were 18 deaths resulting from bank crime incidents in 2007 and 13 in 2006. The most frequent were the perpetrators themselves, with 12 of the 18 being the perpetrators. This was followed by three employees, two law enforcement officers, and one guard. The death rate for incidents, however, is very low at 0.3% of incidents resulting in deaths.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2007



Bank robberies decreased 15% in 2007 as did total bank crime incidents (7,272 in 2006 and 6,182 in 2007). The total dollar loss for all bank crime incidents continues to increase, from \$64,382,138 in 2005 to \$72,866,098 in 2007, an increase of 13% over the three year period. This increase in total dollar loss is despite the decrease in number of crimes.

CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS 2005 - 2007

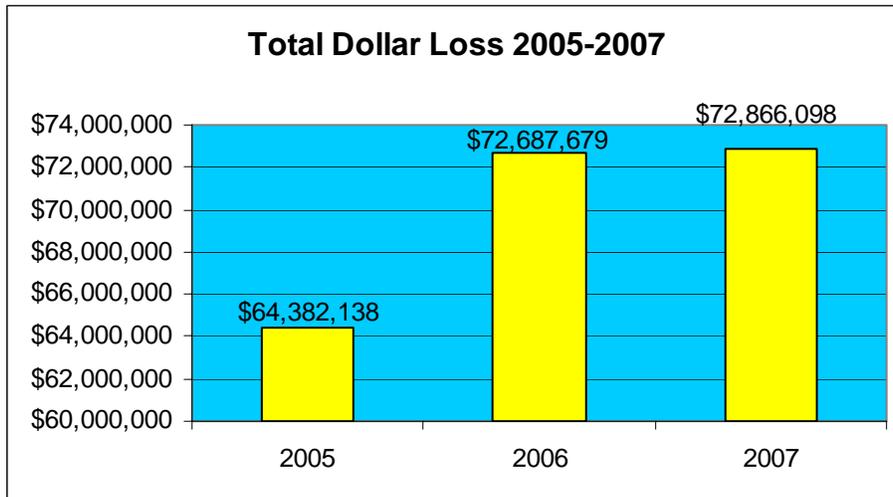
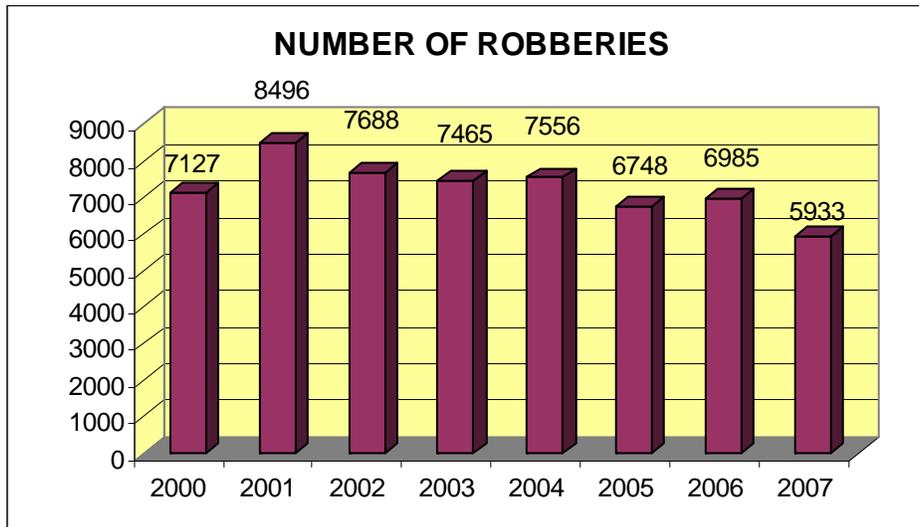


Chart I below shows the number of bank robberies each year for 2000 through 2007. Peaking in 2001 at 8,496, the number dropped to 5,933 in 2007, the lowest in eight years. This reduction is in part due to the fact that the FBI is investigating fewer of the bank robberies. The UCR reports 7,175 robberies, while the FBI reflects 5,269.

CHART I: NUMBER OF BANK ROBBERIES – 2000 - 2007



AUTHORS' CONCLUSION

The number of bank robberies has been fluctuating in this decade, as evidenced by a 4% *increase* in 2006 and a 15% *decrease* in 2007. The characteristics of those robberies and incidents have remained remarkably consistent, however. Branch offices were victimized far more often than the main offices (94% at branch offices). Eighty-nine percent of incidents take place at the counter using an oral or written demand. The number of injuries decreased but the number of deaths increased in 2007.

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, published by quarter for 2007 on the U.S. Department of Justice, Federal Bureau of Investigation website.