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Summary and Interpretation of the Federal Bureau of Investigation's Final Release of Bank Crime Statistics, 2008

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There were 6,700 bank robberies in 2008¹, an increase of 12.9% compared to the previous year.³ The number of total incidents, including burglaries and larcenies, was 6,849. Table 1 below shows the number of robberies for all locations and compares them to the previous year. Commercial banks saw a 13.1% increase in robberies.

**TABLE 1: NUMBER OF BANK ROBBERIES
2008 (COMPARED TO 2007)**

Type of Institution	Number of Robberies 2007	Number of Robberies 2008	% Change
Commercial Banks	5,269	5,960	13.1%
Mutual Savings Banks	87	110	26.4%
Savings & Loans	112	147	31.3%
Credit Unions	449	483	7.6%
Armored Carrier Companies	16	Unlisted	Unlisted
TOTAL	5,933	6,700	12.9%

In 2008, of the perpetrators who were identified, 92.8% were males, a 1.2% decrease from the previous year. As shown in Chart A, blacks commit bank crimes more often than other races do. Of all the identified perpetrators, 43% were users of narcotics. Nineteen percent had previously been convicted of a bank crime.

¹ Shannon M. Brick is a college student and Crime Analyst for Athena Research.

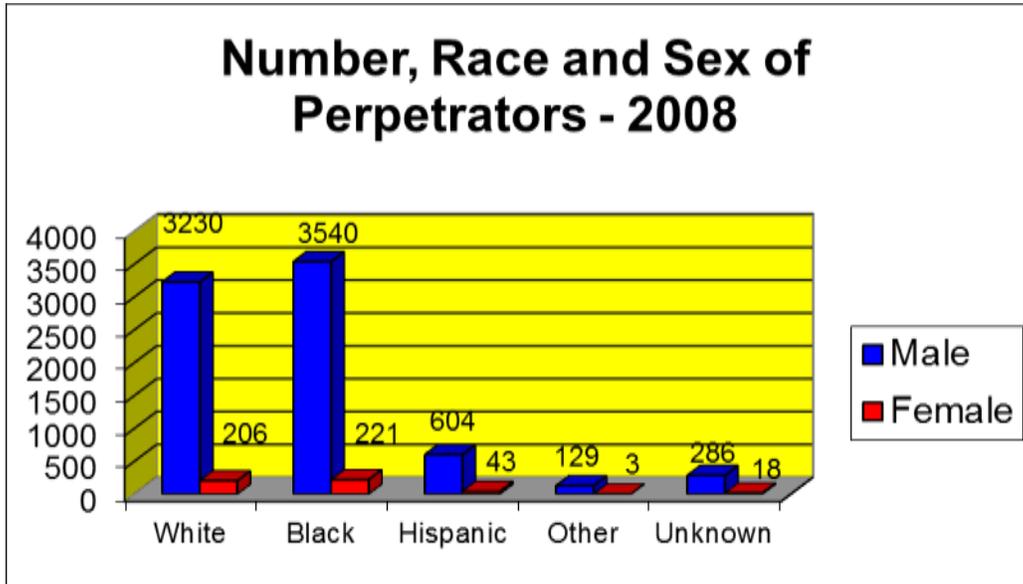
² Rosemary J. Erickson holds a Ph.D. in Sociology: Justice. She is president of Athena Research Corporation.

³ In 2008, the number of robberies reported in the FBI bank crimes statistics are 7.9% 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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CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS' PERPETRATORS - 2008⁵



There were 472 female robbers in 2007 and 491 in 2008, accounting for 5.9% of all perpetrators each year. The number of female robbers increased in 2008 by 4.0%. There are 113 perpetrators where race and sex could not be discerned.

TABLE 2: SEX OF BANK CRIME INCIDENTS PERPETRATORS 2008 (COMPARED TO 2007)

Race	2007		2008	
	Number	%	Number	%
Male	6937	94%	7789	92.8%
Female	472	6%	491	5.9%

In 2008, 44.8% of the perpetrators were black and 40.9% were white, compared to 47% and 42%, respectively, the previous year. In other words, the percent of incidents committed by blacks went down as well as the percent of incidents committed by whites. Additionally, the racial make-up of the other perpetrators increased during the two-year period examined below.

⁴ Incidents include robberies, burglaries and larcenies. Ninety-eight percent are robberies, two percentage points higher than the previous year.

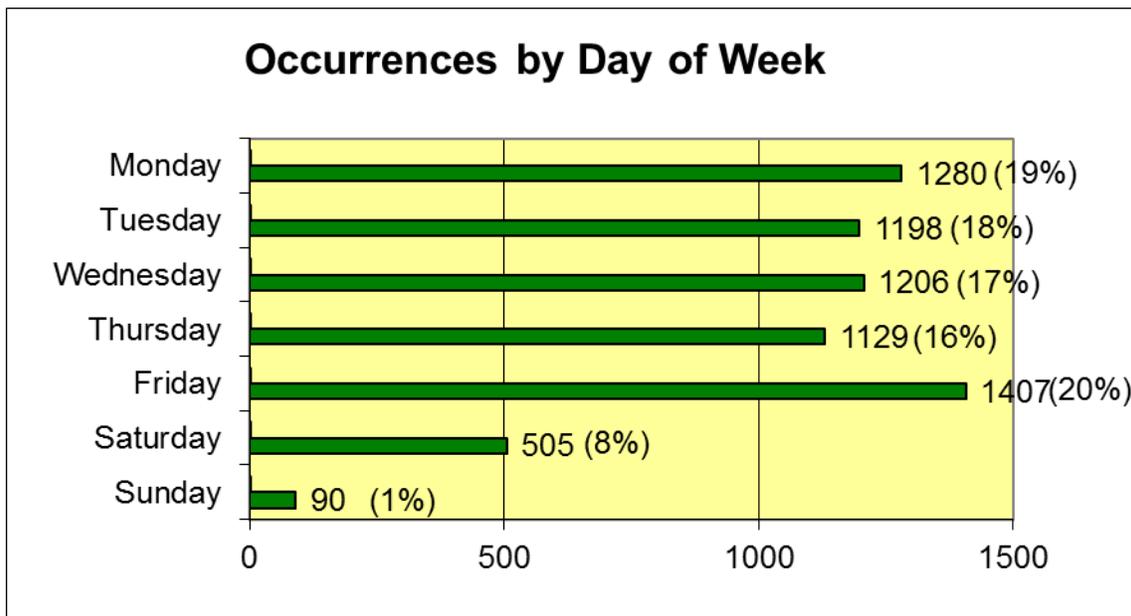
⁵ The number of perpetrators is higher than the number of incidents due to multiple perpetrators being involved in some incidents.

**TABLE 3: RACE OF BANK CRIME INCIDENTS PERPETRATORS
2008 (COMPARED TO 2007)**

Race	2006		2008	
	Number	%	Number	%
Black	3483	47%	3761	44.8%
White	3128	42%	3436	40.9%
Hispanic	493	7%	647	7.7%
Other	65	1%	132	1.6%
Unknown	240	3%	417	5.0%
TOTAL	7409	100%	8393	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 consistent with the days when banks are typically open and consistent with previous years.

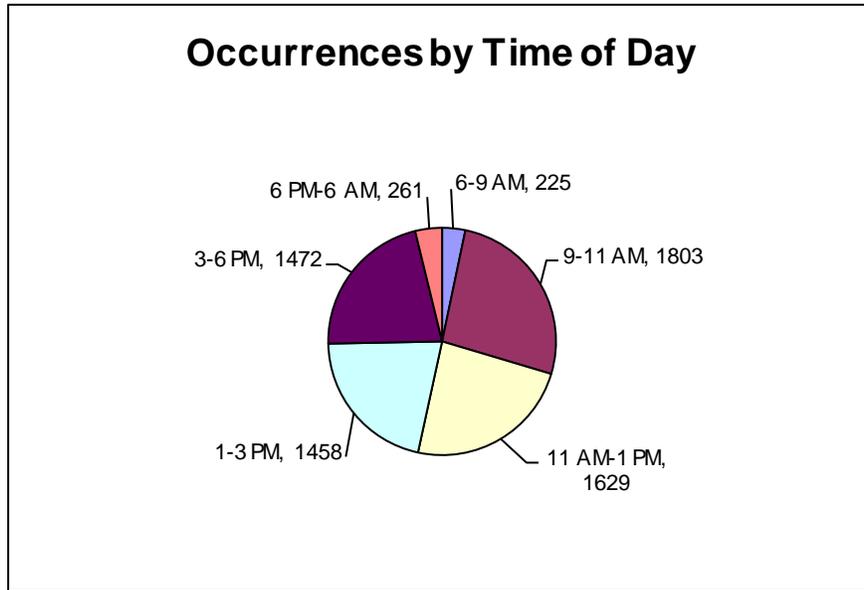
CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2008



In 2008, bank crime incidents occurred most often between the hours of 9:00 and 11:00 am, as they did in previous years, followed by 11:00 am to 1:00 pm, then 3:00 to 6:00 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 - 2008

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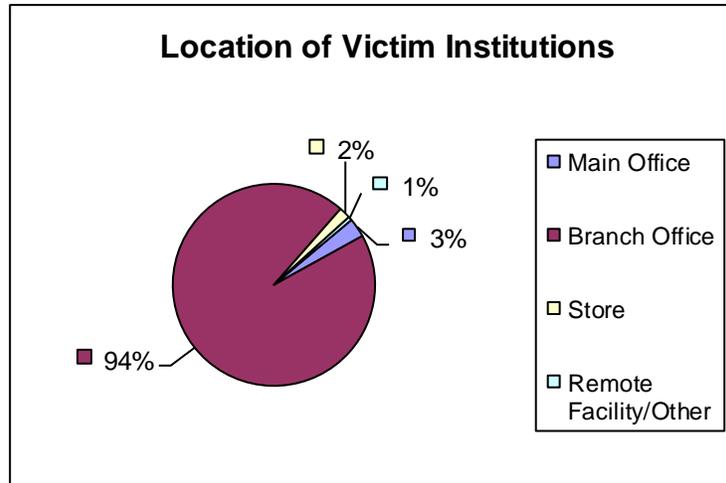
Nearly every bank that was victimized had some security devices in place as shown below in Table 3. However, these figures do not indicate how many banks overall had these security measures in place. There was little change in the security devices in place in 2008 from the previous years, with the exception of bait money. In 2007, 73% had bait money, and in 2008 65% had bait money. Nearly every bank had cameras and alarms. One quarter of banks had dye packs. 6% of banks that were victimized had guards, and 11% of the banks that were victimized had bullet resistant enclosures in 2008, as compared to 9% in 2007.

TABLE 4: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS 2008 (COMPARED TO 2007)

Security Device	% 2007	% 2008
Alarm System	96	97
Surveillance Cameras	98	98
Bait Money	73	65
Tear Gas/Dye Packs	28	25
Bullet Resistant Enclosures	9	11
Guards	6	6

Branch offices were victimized far more often than main offices, with 94% occurring at branch offices in 2008, no change from 2007. These percentages have remained consistent from year to year.

CHART D: LOCATION OF VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS - 2008



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. In 2007 there were 7 incidents at ATMs, and in 2008 there were 5. 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 2008⁶**

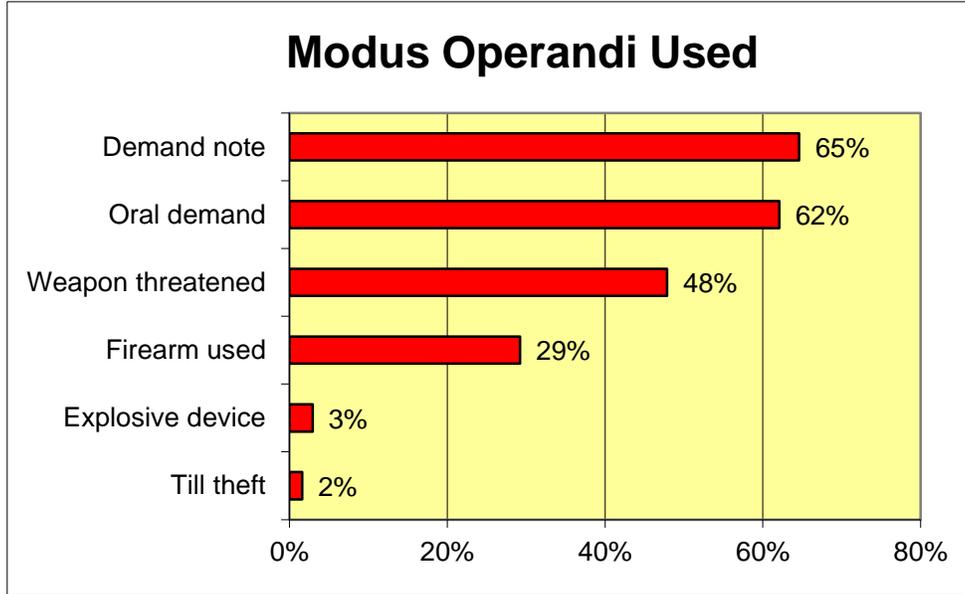
Area Involved	Number	Percent
Counter	6,488	89
Vault/Safe	371	5
Office	199	3
Armored Vehicle	72	1
Drive-in/Walk-up	65	< 1
Other	54	< 1
Safe Deposit	22	< 1
Night Depository	9	< 1
Automated teller machine	5	< 1
Courier/Messenger	1	< 1
TOTAL	7,286	100

The most common *modus operandi* used in bank incidents was a demand note (65%), (as compared to 55% in 2007) followed closely by an oral demand (62%, an increase from 54% in 2007). Weapons were threatened almost half the time at 48%, a decrease from 52% in 2007). Firearms were actively used in 29% of

⁶ More than one area may be involved in an incident.

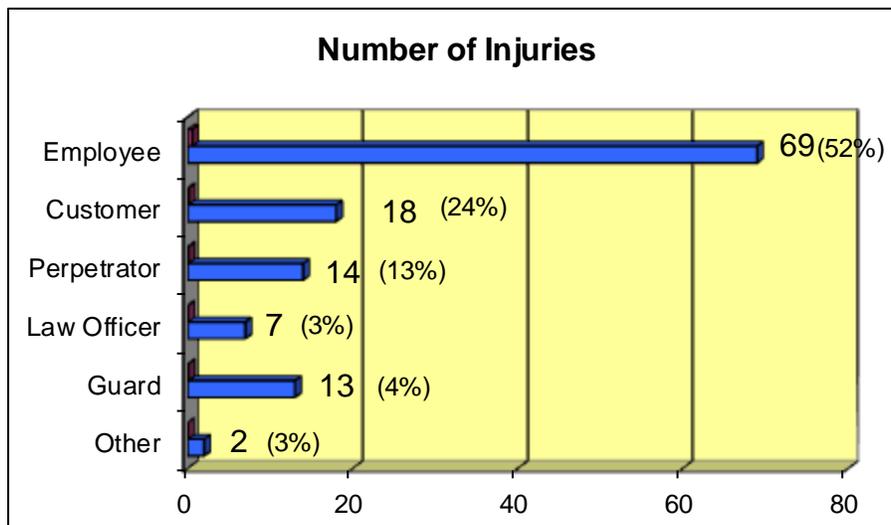
the incidents, up from 28% the previous year. Chart E shows the details of the *modus operandi* of the incidents.

CHART E: MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2008



Injuries suffered during bank incidents increased by 25.5% from the previous year, with 98 in 2007 to 123 in 2008. Chart F below shows the distribution of the injuries that occurred in 2008. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2008



There were 21 deaths resulting from bank crime incidents in 2008 and 18 in 2007. The most frequent were the perpetrators themselves, with 17 of the 21 being the perpetrators. This was followed by three unclassified civilians, and one employee. The death rate for incidents, however, is very low at 0.3% of incidents resulting in deaths.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2008



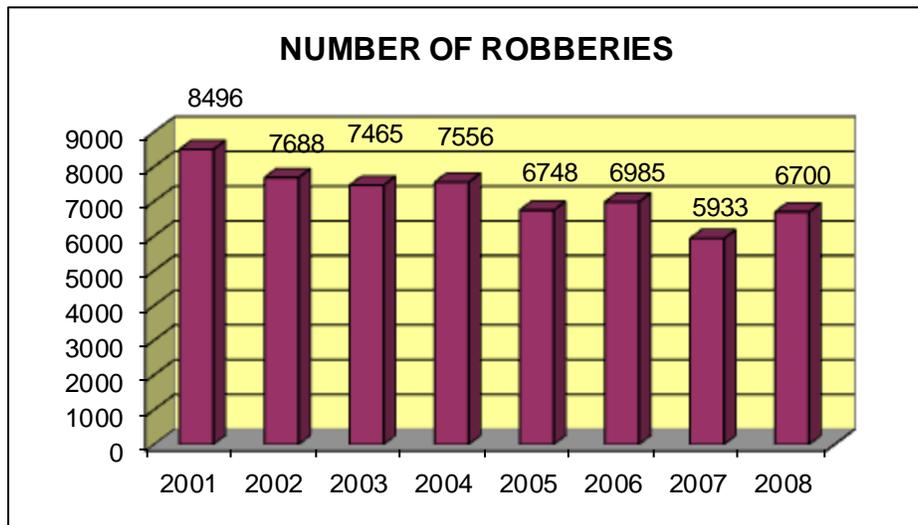
Bank robberies increased 13% in 2008, and the total bank crime incidents also increased. (6,182 in 2007 and 6,849 in 2008). The total dollar loss for all bank crime incidents decreased drastically, from \$72,687,679 in 2006 to \$62,914,663 in 2008, a decrease of 14% over the three year period. Despite the crimes increasing, the total dollar loss did decrease.

CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS 2006 - 2008



Chart I below shows the number of bank robberies each year for 2001 through 2008. Peaking in 2001 at 8,496, the number dropped to 5,933 in 2007, the lowest in eight years, then raised to 6,700 in 2008. This reduction is in part due to the fact that the FBI is investigating fewer of the bank robberies. The UCR reports 7,278 robberies, while the FBI reflects 6,700.

CHART I: NUMBER OF BANK ROBBERIES – 2001 - 2008



AUTHORS' CONCLUSION

The number of bank robberies has been fluctuating in this decade, as evidenced by a 15% *decrease* in 2007 and a 13% *increase* in 2008. 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 increased, and the number of deaths also increased in 2008.

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

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2008 – December 31, 2008, 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.

Crime in the United States 2008, Federal Bureau of Investigation, January 1, 2008 – December 31, 2008, U.S. Department of Justice, Federal Bureau of Investigation website.