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Summary and Interpretation of the Federal Bureau of Investigation's Final Release of Bank Crime Statistics, 2010

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Federal Bureau of Investigation's Final Release of Bank Crime
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There were 5,546 bank robberies in 2010¹, a decrease of 6.7% compared to the previous year.³ The number of total incidents, including burglaries and larcenies, was 5,628. Table 1 below shows the number of robberies for all locations and compares them to the previous year. Credit unions saw a 15.7% decrease in robberies.

**TABLE 1: NUMBER OF BANK ROBBERIES
2010 (COMPARED TO 2009)**

Type of Institution	Number of Robberies 2009	Number of Robberies 2010	% Change
Commercial Banks	5,316	4,997	6.0%
Mutual Savings Banks	51	47	7.8%
Savings & Loans	106	103	2.8%
Credit Unions	470	396	15.7%
Armored Carrier Companies	Unlisted	3	N/A
TOTAL	5,943	5,546	6.7%

In 2010, of the perpetrators who were identified, 92.8% were males, a 0.2% decrease from the previous year. Of all the identified perpetrators, 43% were users

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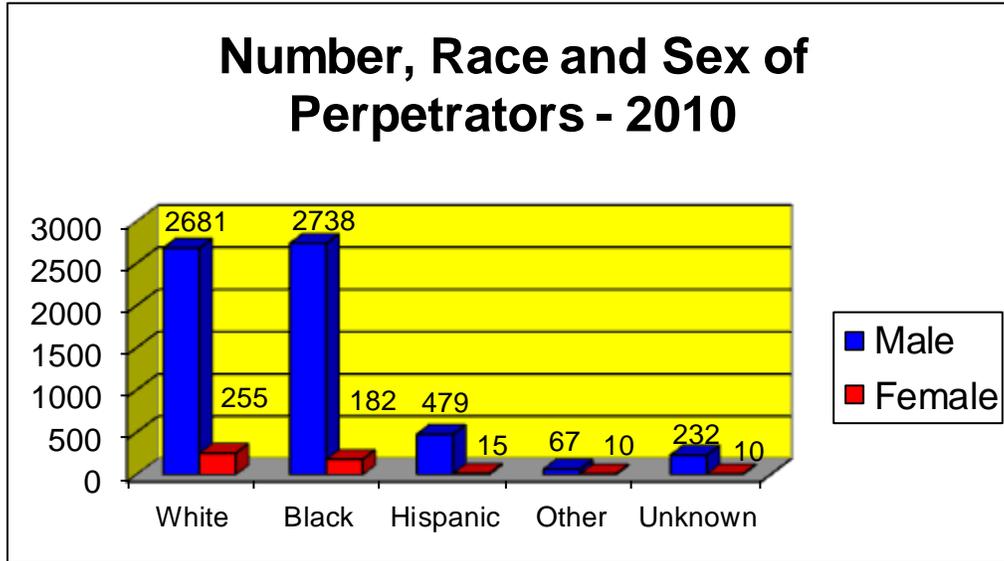
³ In 2010, the number of robberies reported in the FBI bank crimes statistics are 15.1% less than the UCR reports. The UCR includes bank crimes handled by state and local law enforcement and the FBI. The FBI statistics reported herein reflect only cases in which the FBI is involved.

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of narcotics. Nineteen percent had previously been convicted of a bank crime, the same percentage as last year.

CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS⁴ PERPETRATORS - 2010



There were 431 female robbers in 2009 and 472 in 2010, accounting for 7.0% of all perpetrators in this year; and the number of female robbers increased by 9.5% in 2010 as compared to 2009. There were 84 perpetrators where race and sex could not be discerned.

TABLE 2: SEX OF BANK CRIME INCIDENTS PERPETRATORS 2010 (COMPARED TO 2009)

Race	2009		2010	
	Number	%	Number	%
Male	6822	93.0%	6197	91.8%
Female	431	5.9%	472	7.0%

In 2010, 43.2% of the perpetrators were black and 43.5% were white, compared to 45.5% and 40.5%, respectively, the previous year. In other words, the

⁴ Incidents include robberies, burglaries and larcenies. Ninety-nine percent are robberies, one percentage point higher than the year before.

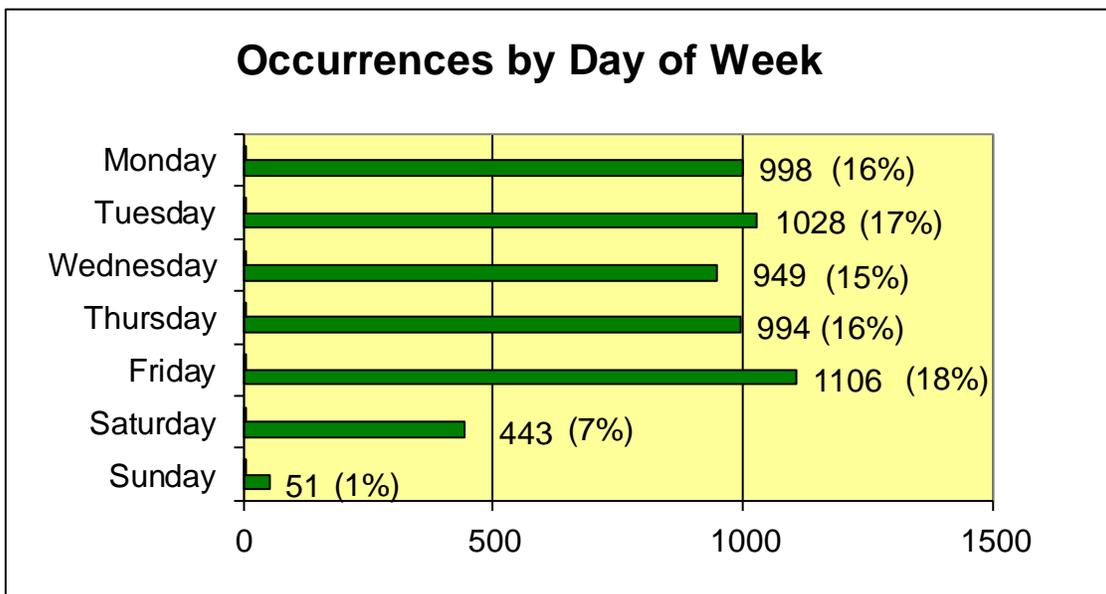
percent of incidents committed by blacks went down slightly, where the percent of incidents committed by whites went up slightly. Additionally, the racial make-up of the other perpetrators decreased during the two-year period examined below.

**TABLE 3: RACE OF BANK CRIME INCIDENTS PERPETRATORS
2010 (COMPARED TO 2009)**

Race	2009		2010	
	Number	%	Number	%
Black	3344	46.1%	2920	43.8%
White	2973	41.0%	2936	44.0%
Hispanic	605	8.3%	494	7.4%
Other	85	1.2%	77	1.2%
Unknown	246	3.4%	242	3.6%
TOTAL	7253	100%	6669	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.

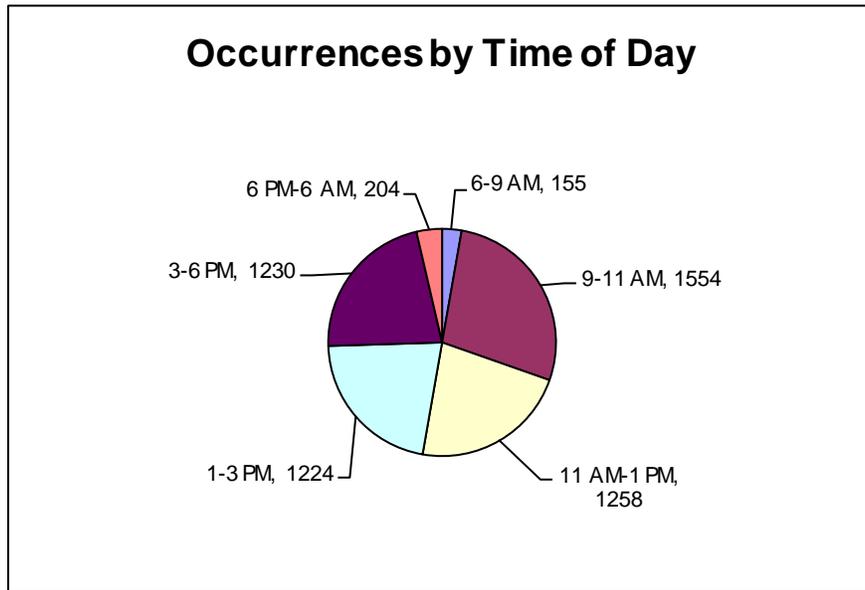
CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2010



In 2010 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.

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CHART C: TIME OF DAY OF BANK CRIME INCIDENTS - 2010



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 2009 from the previous years, with the exception of the small changes in electronic tracking, and bullet resistant enclosures. In 2009, 63.2% had bait money, and in 2010 60.6% had bait money. Nearly every bank had cameras and alarms. About one fifth of banks had dye packs. 4.8% of banks that were victimized had guards, and 11.2% of the banks that were victimized had bullet resistant enclosures in 2010, as compared to 9.3% in 2009. In 2009, 10.4% of banks victimized had electronic tracking, and 9.9% of banks victimized had it in 2010.

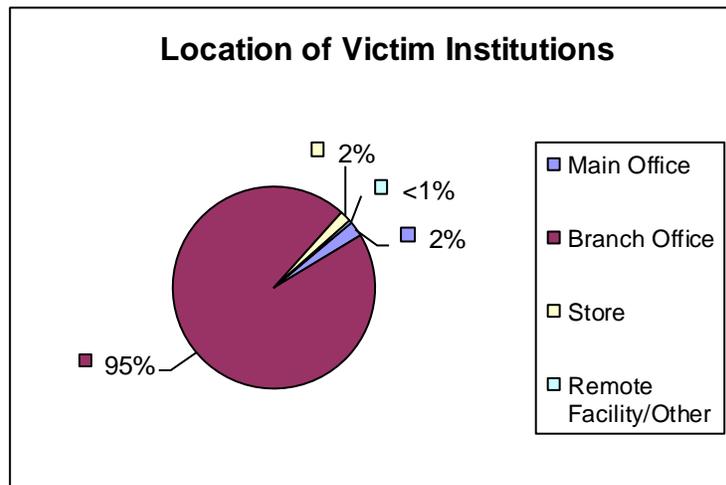
TABLE 4: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS 2010 (COMPARED TO 2009)

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Security Device	% 2009	% 2010
Surveillance Cameras	98.1	98.5
Alarm System	97.2	97.2
Bait Money	63.2	60.6
Tear Gas/Dye Packs	24.2	22.1
Electronic Tracking	10.4	9.9
Bullet Resistant Enclosures	9.3	11.2
Guards	4.4	4.8

Branch offices were victimized far more often than main offices, with 95% occurring at branch offices in 2010, one percentage point higher 2009. These percentages have remained consistent from year to year.

CHART D: LOCATION OF VICTIM INSTITUTIONS OF BANK CRIME INCIDENTS - 2010



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 2009 there were 3 incidents at ATMs, and in 2010 there were 2. 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 2010⁵

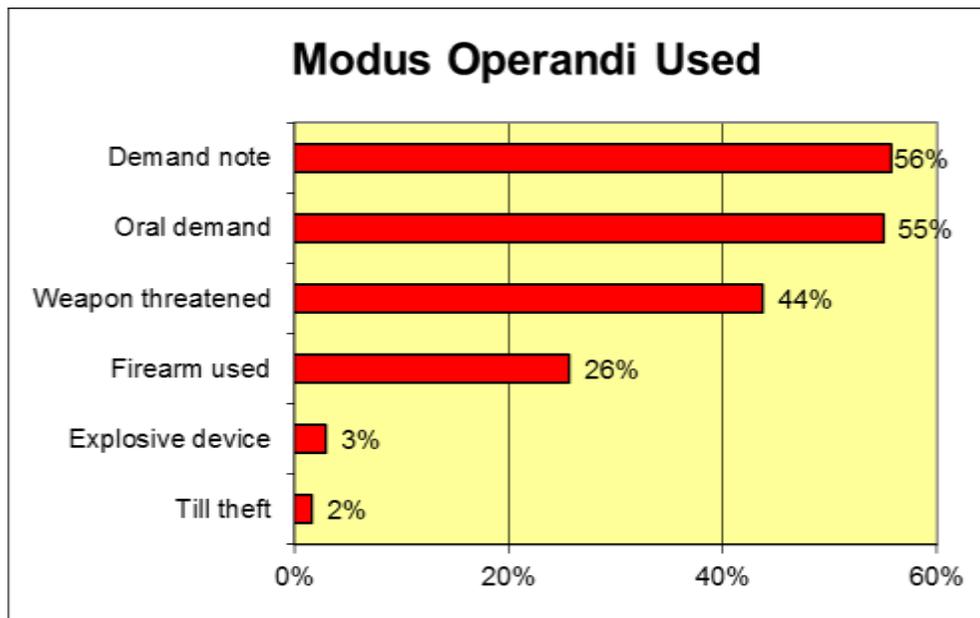
Area Involved	Number	Percent
Counter	5365	89.6

⁵ More than one area may be involved in an incident.

Vault/Safe	257	4.3
Office	187	3.1
Drive-in/Walk-up	61	1.0
Other	49	< 1
Armored Vehicle	47	< 1
Safe Deposit	15	< 1
Night Depository	3	< 1
Courier/Messenger	2	< 1
Automated teller machine	2	< 1
TOTAL	5,988	100

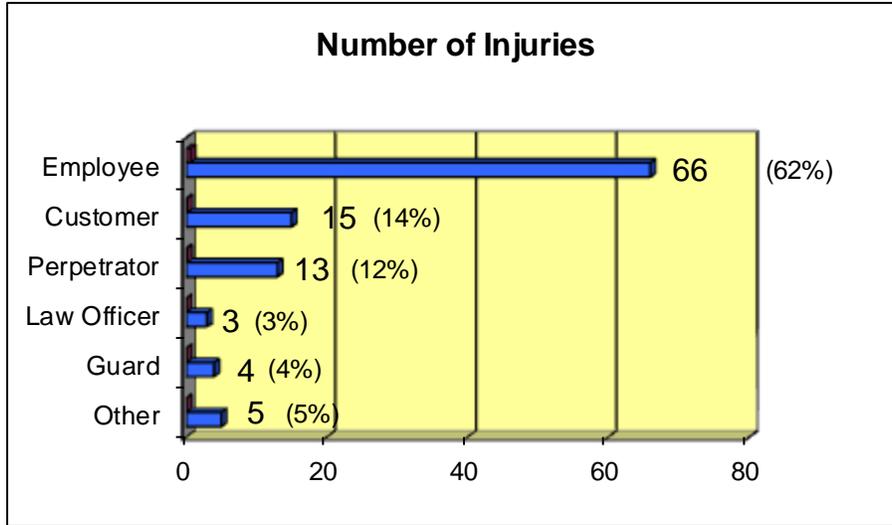
The most common *modus operandi* used in bank incidents was the demand note (56%), (as compared to 55% in 2009) followed closely by use of the oral demand (55%, a decrease from 57% in 2009). Weapons were threatened almost half the time at 44%, an increase from 43% in 2009. Firearms were actively used in 26% of the incidents, down slightly from 27% the previous year. Chart E shows the details of the *modus operandi* of the incidents.

CHART E: MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2010



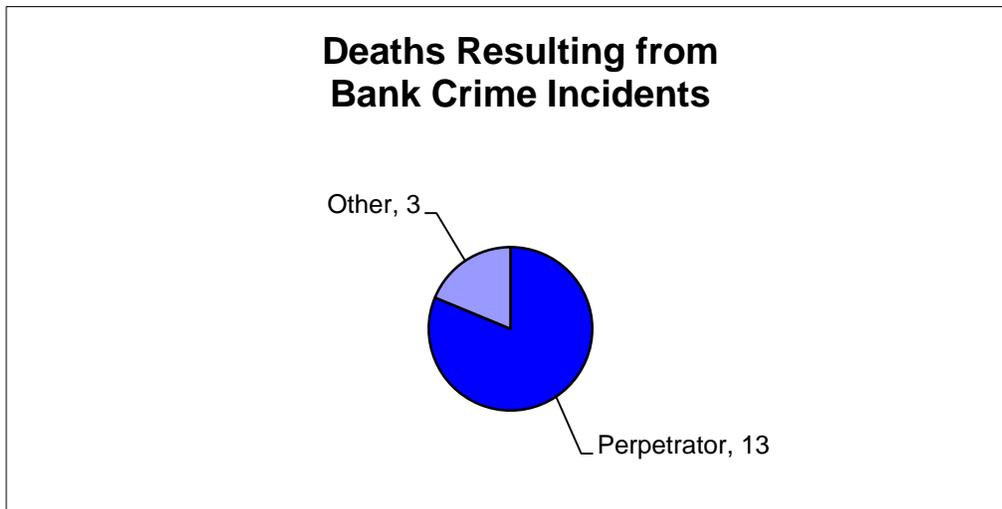
Injuries suffered during bank incidents decreased by 24.3% from the previous year, with 140 in 2009 to 106 in 2010. Chart F below shows the distribution of the injuries that occurred in 2010. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2010



There were 16 deaths resulting from bank crime incidents in 2010, down from 21 in 2009. 13 of the 16 deaths were the perpetrators themselves, and there were no recorded employee, customer, or officer/guard deaths. There were three other deaths; unclassified persons.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2010



Bank robberies decreased 6.7% in 2010, and the total bank crime incidents also decreased. (6,062 in 2009 and 5,628 in 2010). The total dollar loss for all bank crime incidents decreased, from \$45,978,049 in 2009 to \$43,016,099 in 2010, with a total decrease of 31.7% over the three year period.

**CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS
2008 - 2010**

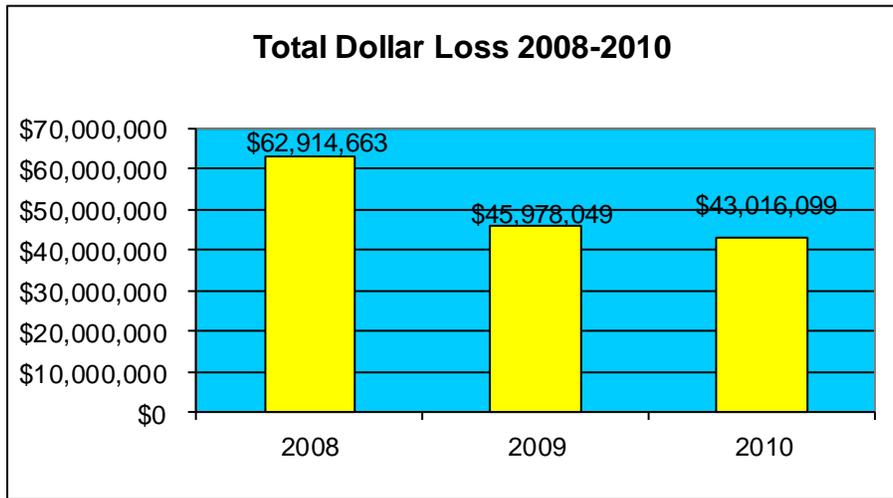
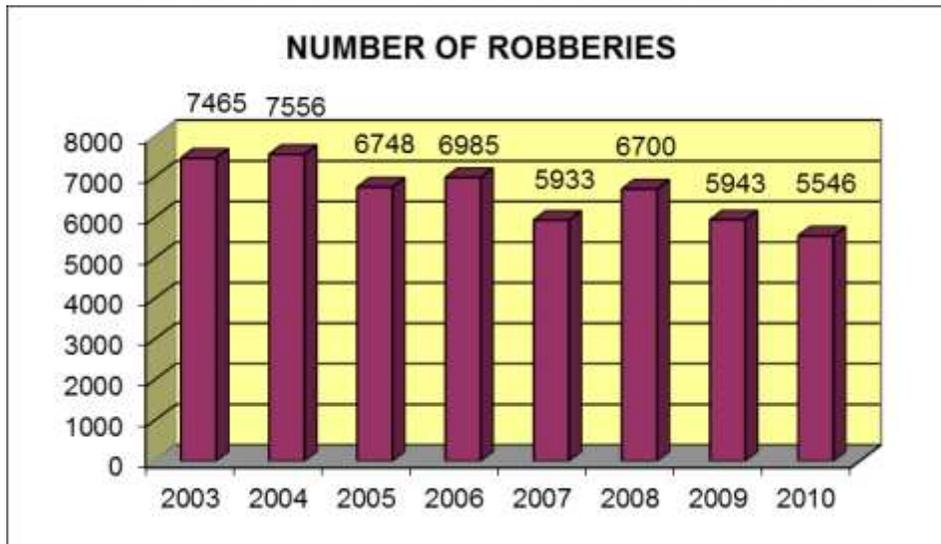


Chart I below shows the number of bank robberies each year for 2003 through 2010. Peaking in 2004 at 7,556, the number dropped to 5,933 in 2007, rose to 6,700 in 2008, dropped markedly to 5,943, and then reached the lowest of the eight year period in 2010, at 5,546. This reduction is in part due to the fact that the FBI is investigating fewer of the bank robberies. The UCR reports 6,536 robberies, while the FBI reflects 5,546.

CHART I: NUMBER OF BANK ROBBERIES – 2003 - 2010



AUTHORS' CONCLUSION

The number of bank robberies has been fluctuating in this decade, as evidenced by a 13% *increase* in 2008, an 11% *decrease* in 2009, and a smaller *decrease* of 6.7% in 2010. The characteristics of those robberies and incidents have remained remarkably consistent, however. Branch offices were victimized far more often than the main offices (95% at branch offices, 1% higher than 2009). Ninety percent of incidents take place at the counter using an oral or written demand. The number of injuries decreased, as did the total number of deaths that occurred.

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

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2010 – December 31, 2010, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2009 – December 31, 2009, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States 2010, Federal Bureau of Investigation, January 1, 2010 – December 31, 2010, U.S. Department of Justice, Federal Bureau of Investigation website.