



Athena Research Corporation
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Summary and Interpretation of the Federal Bureau of Investigation's Bank Crime Statistics, 2003

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Summary and Interpretation of the Federal Bureau of Investigation's Bank Crime Statistics, 2003

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There were 7,465 bank robberies in 2003[†], representing a decrease of nearly 3% compared to the previous year. The number of total incidents, including burglaries and larcenies, was 7,644. Table 1 below shows the numbers for all locations and compares them to the previous year.

**TABLE 1: NUMBER OF BANK ROBBERIES
 2003 (COMPARED TO 2002)**

Type of Institution	Number of Robberies 2002	Number of Robberies 2003	% Change
Commercial Banks	6,739	6,530	-3
Mutual Savings Banks	190	186	-2
Savings & Loans	195	226	+16
Credit Unions	518	500	-3
Armored Carrier Companies	46	23	-50
TOTAL	7,688	7,465	-3

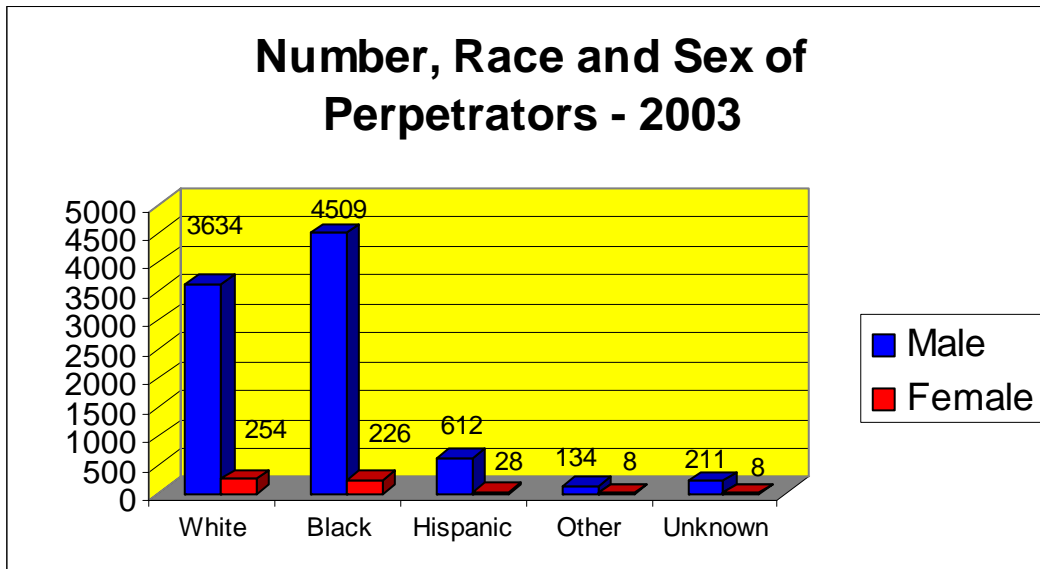
In 2003, of the perpetrators who were identified, 95% were males and 5% were females. As shown in Chart A, blacks commit bank crimes more often than any other race. Of the 9624 identified perpetrators, 49% were users of narcotics. Eighteen percent had previously been convicted of a bank crime.

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CHART A: NUMBER, RACE AND SEX OF BANK INCIDENT³ PERPETRATORS - 2003



In 2003, 49% of the perpetrators were black, and 40% were white, although more white females committed bank crimes than did black females (254 white, 226 black). The racial make-up of perpetrators remained fairly consistent compared to the previous year.

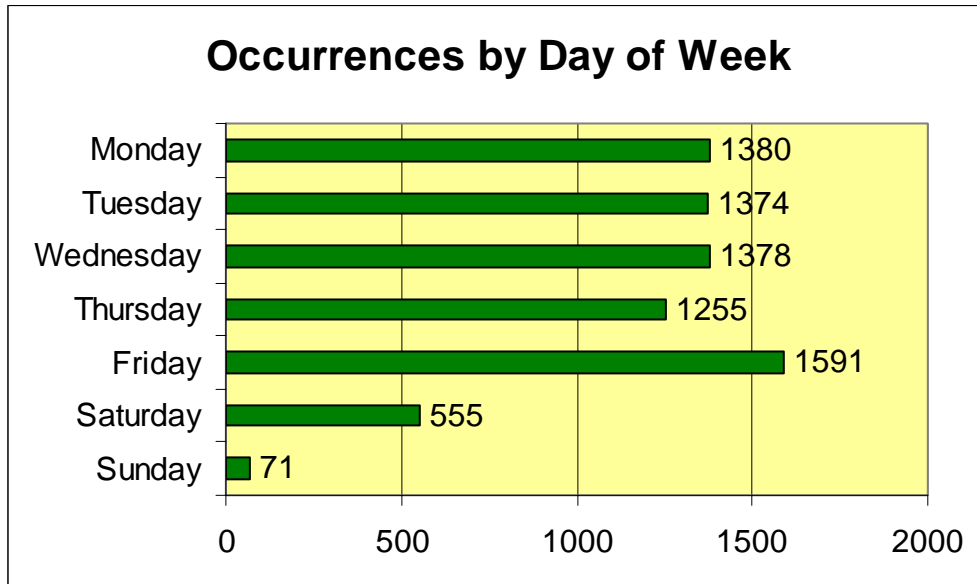
TABLE 2: RACE OF BANK INCIDENT PERPETRATORS 2003 (COMPARED TO 2002)

Race	2002)		2003	
	Number	%	Number	%
Black	4850	48	4735	49
White	4090	40	3888	40
Hispanic	821	8	640	7
Other	139	1	142	1
Unknown	273	3	219	2
TOTAL	10,156	100	9624	100

³ Incidents include robberies, burglaries and larcenies. Ninety-four percent are robberies.

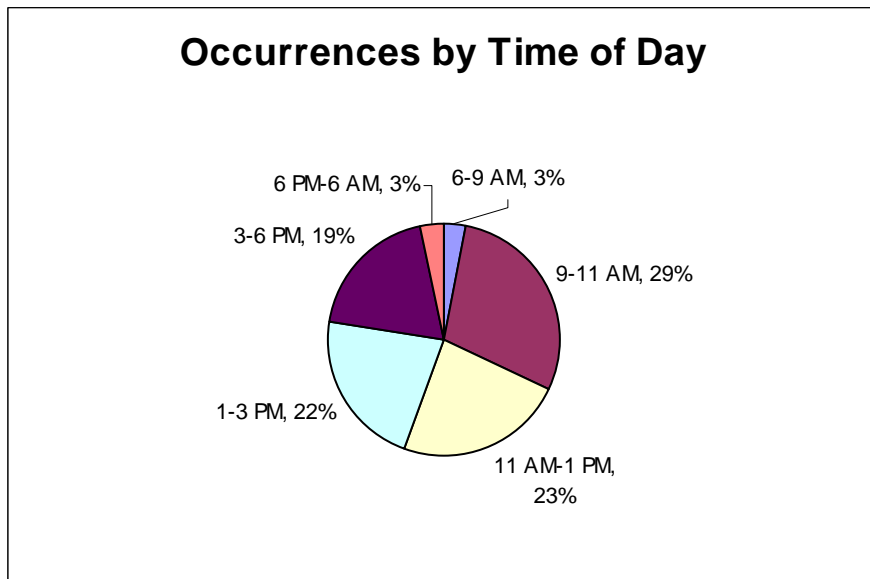
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are not great from day to day, however, on the days when banks are typically open.

CHART B: DAY OF THE WEEK OF BANK INCIDENTS - 2003



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 rest of the business day.

CHART C: TIME OF DAY OF BANK INCIDENTS - 2003



Institutions that were victimized during 2003 had security devices in place as shown below in Table 3. There was virtually no change in the security devices in place in 2003 as in previous years. Nearly every bank had cameras and alarms (98%), and

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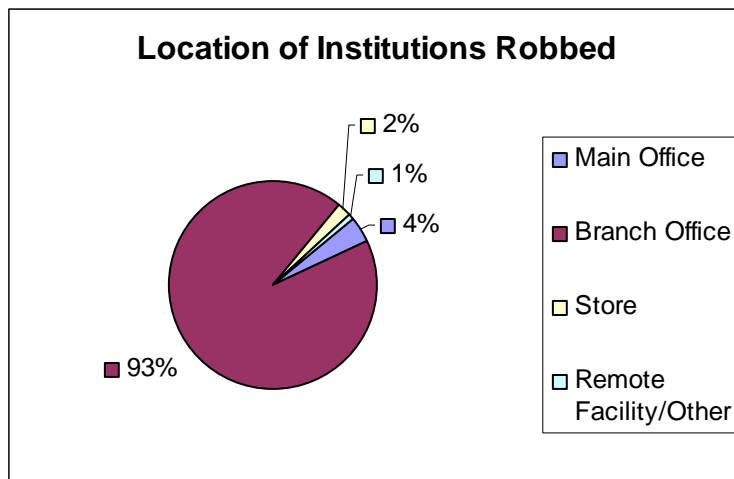
86% had bait money. Almost one-third had dye packs. Only 8% of banks that were victimized had guards, and only 11% of the banks that were victimized had bullet resistant enclosures. However, these figures do not indicate how many banks overall had guards or bullet resistant enclosures or any of the other devices.

TABLE 3: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS 2003 (COMPARED TO 2002)

Security Device	% 2002	% 2003
Alarm System	98	98
Surveillance Cameras	98	98
Bait Money	88	86
Guards	8	8
Tear Gas/Dye Packs	29	31
Bullet Resistant Enclosures	10	11

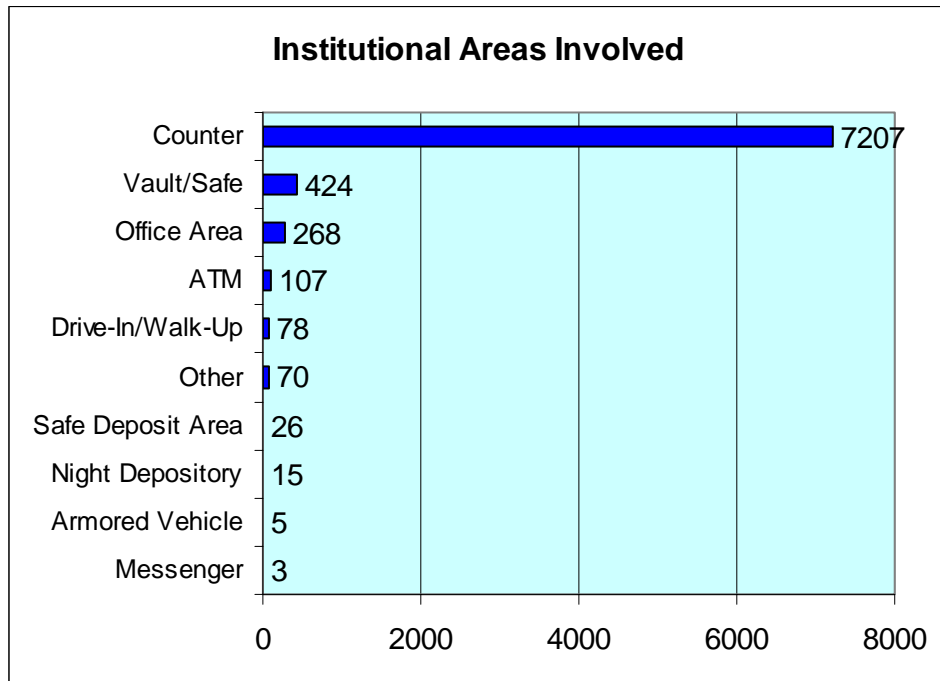
Branch offices were victimized far more often than the main office, with 93% occurring at branch offices.

CHART D: LOCATION OF INSTITUTIONS ROBBED - 2003



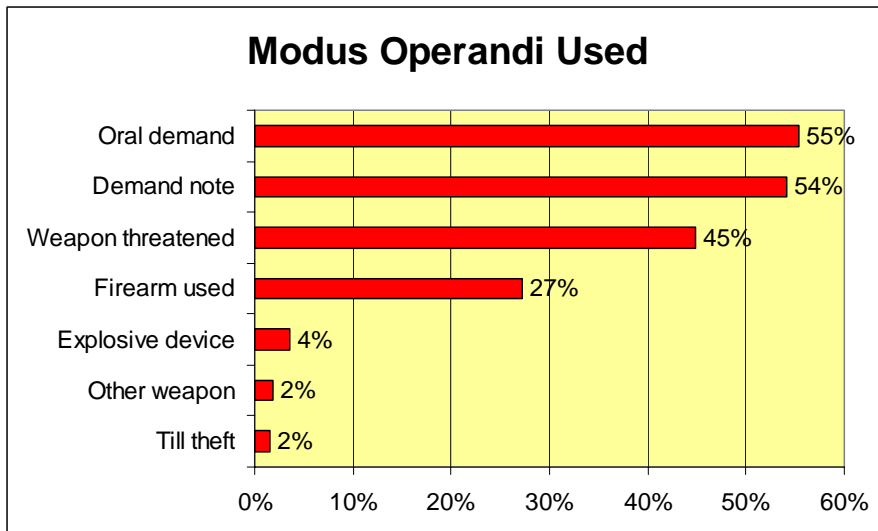
The majority of bank incidents took place at counters (7,207), followed by 424 in the vault or safe area, 268 in office areas, and 107 at automated teller machines. Chart E shows the areas involved.

CHART E: INSTITUTIONAL AREAS INVOLVED - 2003



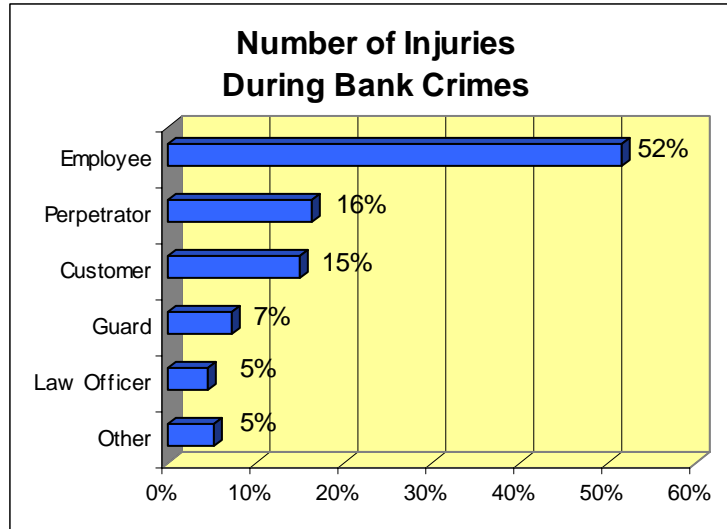
The most common *modus operandi* used in bank incidents was an oral demand (55%), followed closely by a written demand note (54%). Weapons were threatened almost half the time (45%). Firearms were actively used in 27% of the incidents. All of this remains consistent with prior years. Chart F shows the details of the *modus operandi* of the 7,644 incidents.

CHART F: MODUS OPERANDI USED IN BANK INCIDENTS 2003



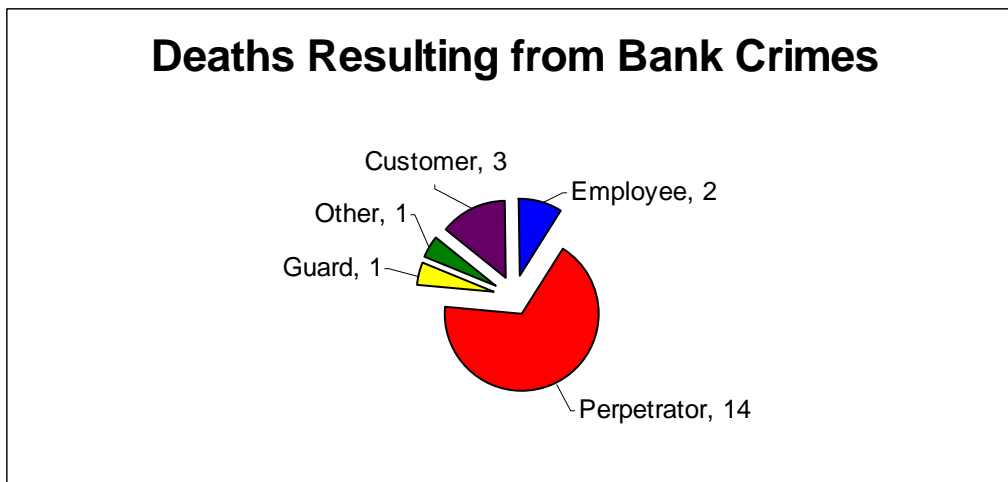
Injuries suffered during bank incidents decreased slightly over the previous year (164 in 2002 to 153 in 2003). Employees were injured most frequently (52%), followed by the perpetrators themselves (16%), and then customers (15%).

CHART G: INJURIES DURING BANK INCIDENTS - 2003



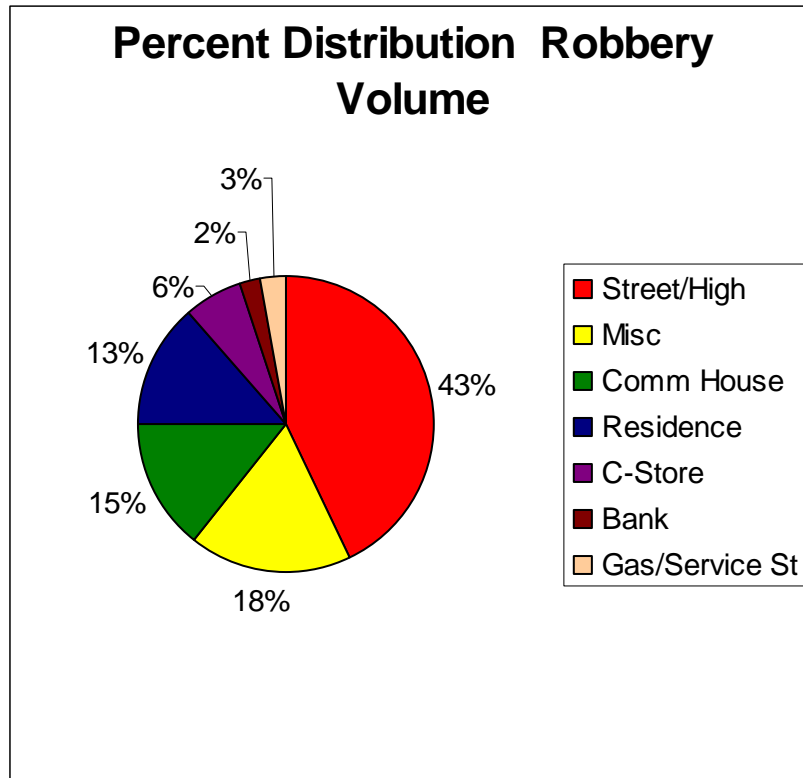
The number of deaths also decreased. There were 21 deaths resulting from bank incidents, compared to 28 the previous year. The most frequent were the perpetrators themselves, with 14 of the 21 (67%) being the perpetrators, followed by three customers, two employees, one guard, and one other person. The death rate for incidents, however, was very low at .003% of incidents resulting in deaths.

CHART H: DEATHS DURING INCIDENTS - 2003



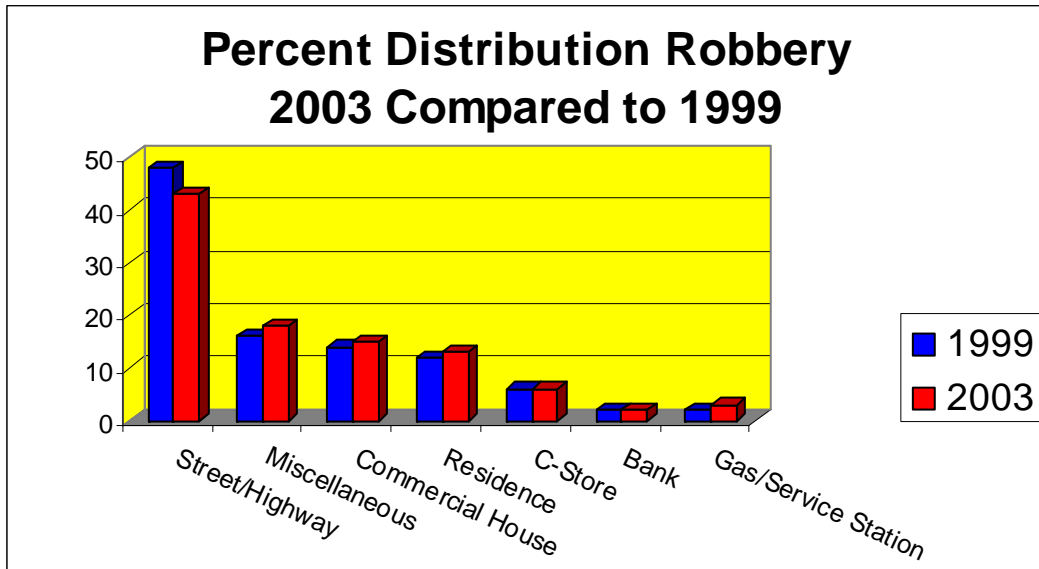
Banks made up 2% of all robberies in 2003, the lowest of all categories reported. Street and highway robberies accounted for 43% of the total, convenience stores 6%, and gas stations 3%.

CHART I: PERCENT DISTRIBUTION - ROBBERY - 2003



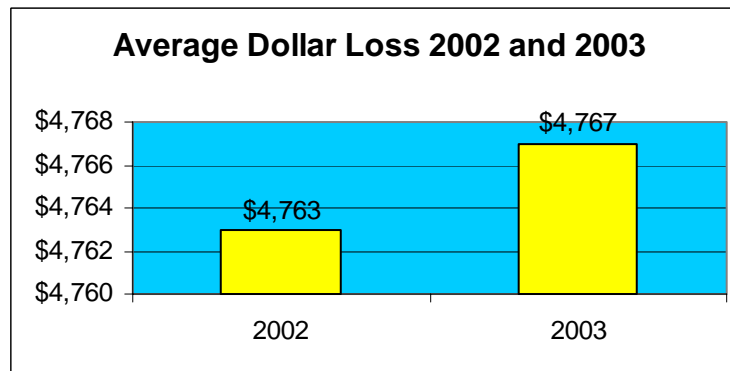
In the last five years, the percentage of robberies that take place on streets and highways has been dropping, from 48% in 1999 to 43% in 2003. Categories that have increased percentages are commercial houses, residences, and miscellaneous, as shown below.

CHART J: PERCENT DISTRIBUTION - ROBBERY – 2003 COMPARED TO 1999



The average dollar loss per incident in 2003(\$4,767) was virtually unchanged from the 2002 average (\$4,763).

CHART K: AVERAGE DOLLAR LOSS – 2002 AND 2003



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

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2002 – December 31, 2002, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2002, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2003 – December 31, 2003, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States, 2003, Uniform Crime Report, U.S. Department of Justice, Federal Bureau of Investigation.

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