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Summary and Interpretation of the Federal Bureau of Investigation's Final Release of Bank Crime Statistics, 2011

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Federal Bureau of Investigation's Final Release of Bank Crime
Statistics, 2011**

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There were 5,014 bank robberies in 2011[†], a decrease of 10.0% compared to the previous year.³ The number of total incidents, including burglaries and larcenies, was 5,086. Table 1 below shows the number of robberies for all locations and compares them to the previous year.

**TABLE 1: NUMBER OF BANK ROBBERIES
2011 (COMPARED TO 2010)**

Type of Institution	Number of Robberies 2010	Number of Robberies 2011	% Change
Commercial Banks	4,997	4,495	-10.0%
Mutual Savings Banks	47	16	-66.0%
Savings & Loans	103	105	1.9%
Credit Unions	396	398	0.5%
Armored Carrier Companies	3	0	-100.0%
TOTAL	5,546	5,014	-9.6%

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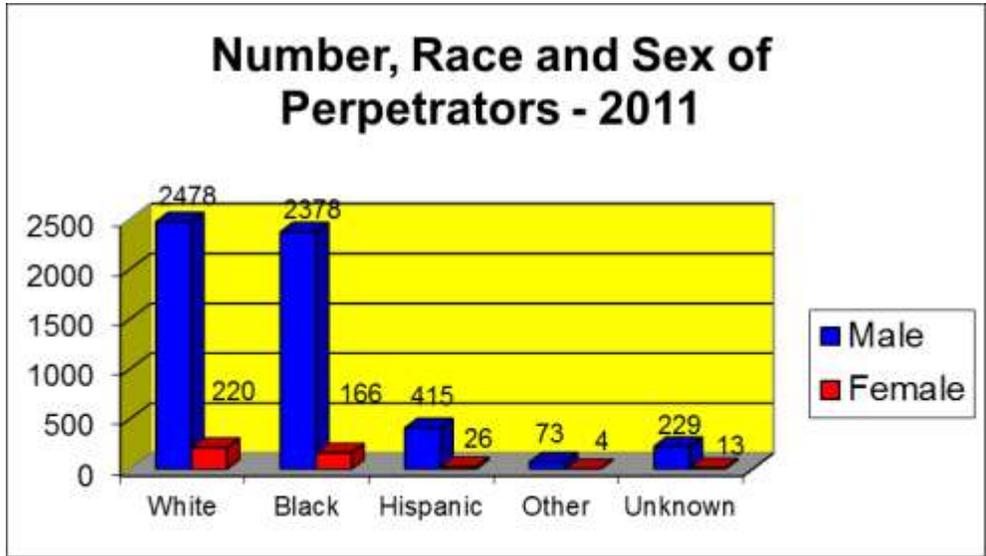
³ In 2010, there was a 17.3% difference between the UCR report of robberies and the FBI percentage of bank incidents. This percentage has been slowly increasing over previous years.

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In 2011, of the perpetrators who were identified, 92.9% were males, a 0.1% increase from the previous year. Of all the identified perpetrators, 37% were users of narcotics. Eighteen percent had previously been convicted of a bank crime, one percentage point lower than in 2010.

CHART A: NUMBER, RACE AND SEX OF BANK CRIME INCIDENTS⁴ PERPETRATORS - 2011



There were 472 female robbers in 2010 and 429 in 2011, accounting for 7.1% of all perpetrators in this year; and the number of female robbers decreased by 9.1% in 2011 as compared to 2010. There were 86 perpetrators where race and sex could not be discerned.

TABLE 2: SEX OF BANK CRIME INCIDENTS PERPETRATORS 2011 (COMPARED TO 2010)

Race	2010		2011	
	Number	%	Number	%
Male	6197	91.8%	5573	92.9%
Female	472	7.0%	429	7.1%

⁴ Incidents include robberies, burglaries and larcenies. Ninety-nine percent are robberies, the same as the year before.

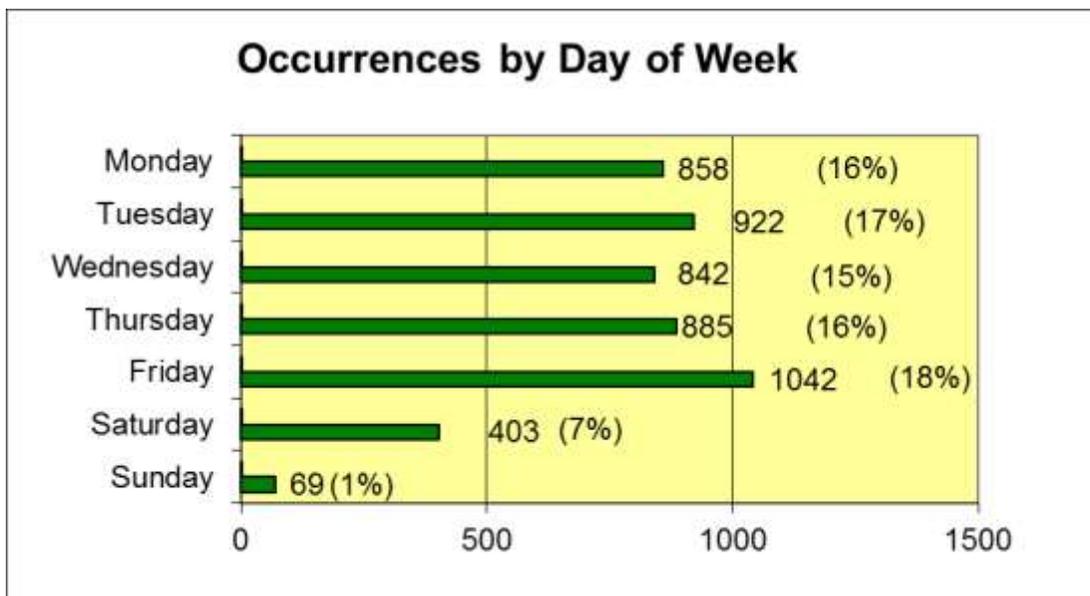
In 2011, 45.0% of the perpetrators were white and 42.4% were white, compared to 44.0% and 43.8%, respectively, the previous year. In other words, the percent of incidents committed by both blacks and white increased slightly. Additionally, the percent of incidents committed by Hispanics decreased slightly between 2010 and 2011, where those of other or unknown races both slightly increased.

**TABLE 3: RACE OF BANK CRIME INCIDENTS PERPETRATORS
2011 (COMPARED TO 2010)**

Race	2010		2011	
	Number	%	Number	%
White	2936	44.0%	2698	45.0%
Black	2920	43.8%	2544	42.4%
Hispanic	494	7.4%	441	7.3%
Other	77	1.2%	77	1.3%
Unknown	242	3.6%	242	4.0%
TOTAL	6669	100%	6002	100%

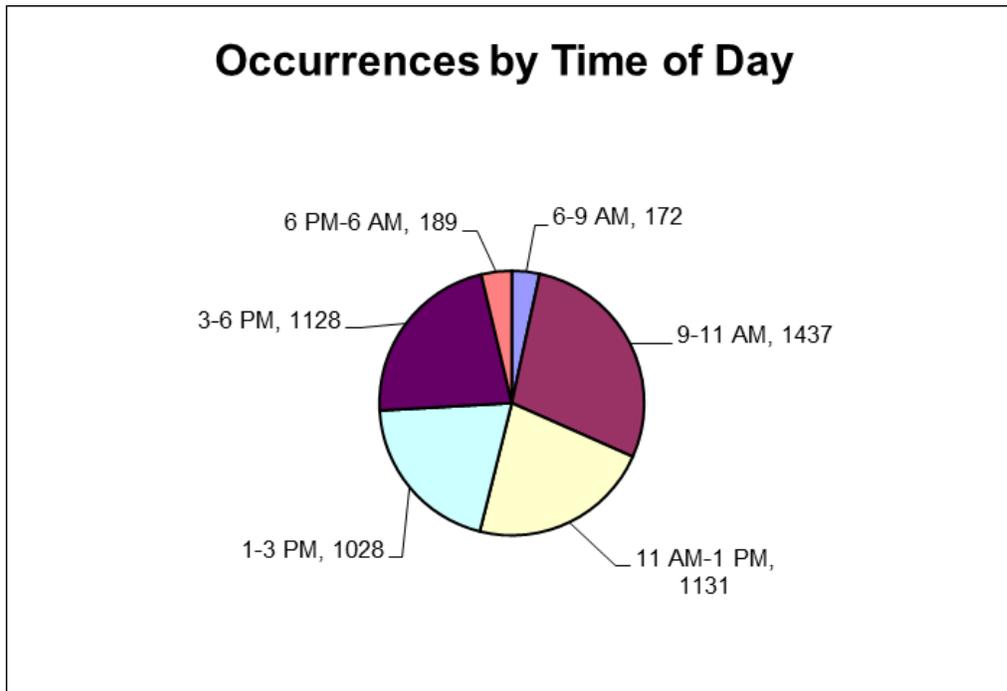
Bank robberies, burglaries and larcenies occurred more frequently on Fridays than any other day of the week, as shown in Chart B. The differences are consistent with the days when banks are typically open and consistent with previous years.

CHART B: DAY OF THE WEEK OF BANK CRIME INCIDENTS - 2011



In 2011 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. In 2011, only one robbery's time was not determined.

CHART C: TIME OF DAY OF BANK CRIME INCIDENTS - 2011



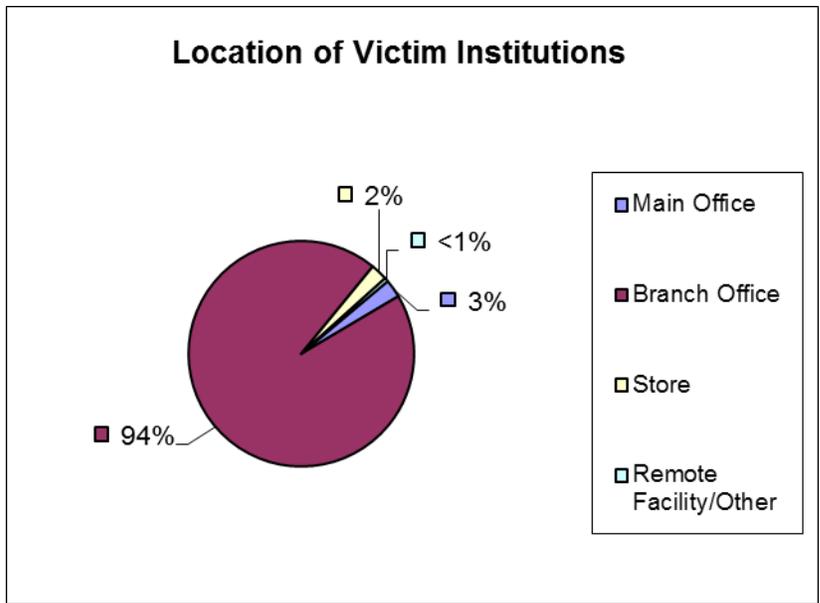
Nearly every bank that was victimized had some security devices in place as shown below in Table 3. However, these figures do not indicate how many banks overall had these security measures in place. There was little change in the security devices in place in 2011 from the previous years, with the exception of the small changes in electronic tracking, and bullet resistant enclosures. In 2010, 60.6% had bait money, and in 2011 60.7% had bait money. Nearly every bank had cameras and alarms. About one fifth of banks had dye packs. 4.6% of banks that were victimized had guards (compared to 4.8% in 2010), and 15.1% of the banks that were victimized had bullet resistant enclosures in 2011, as compared to 11.2% in 2010. In 2010, 9.9% of banks victimized had electronic tracking, and 11.0% of banks victimized had it in 2011.

**TABLE 4: SECURITY DEVICES MAINTAINED BY VICTIM INSTITUTIONS
OF BANK CRIME INCIDENTS 2011 (COMPARED TO 2010)**

Security Device	% 2010	% 2011
Surveillance Cameras	98.5	98.9
Alarm System	97.2	97.7
Bait Money	60.6	60.7
Tear Gas/Dye Packs	22.1	24.4
Electronic Tracking	9.9	11.0
Bullet Resistant Enclosures	11.2	15.1
Guards	4.8	4.6

Branch offices were victimized far more often than main offices, with 94% occurring at branch offices in 2011, one percentage point lower than 2010. These percentages have remained consistent from year to year.

**CHART D: LOCATION OF VICTIM INSTITUTIONS
OF BANK CRIME INCIDENTS - 2011**



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 2010 there were 2 incidents at ATMs, and in 2011 there was a striking increase, to 51. 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 2011⁵**

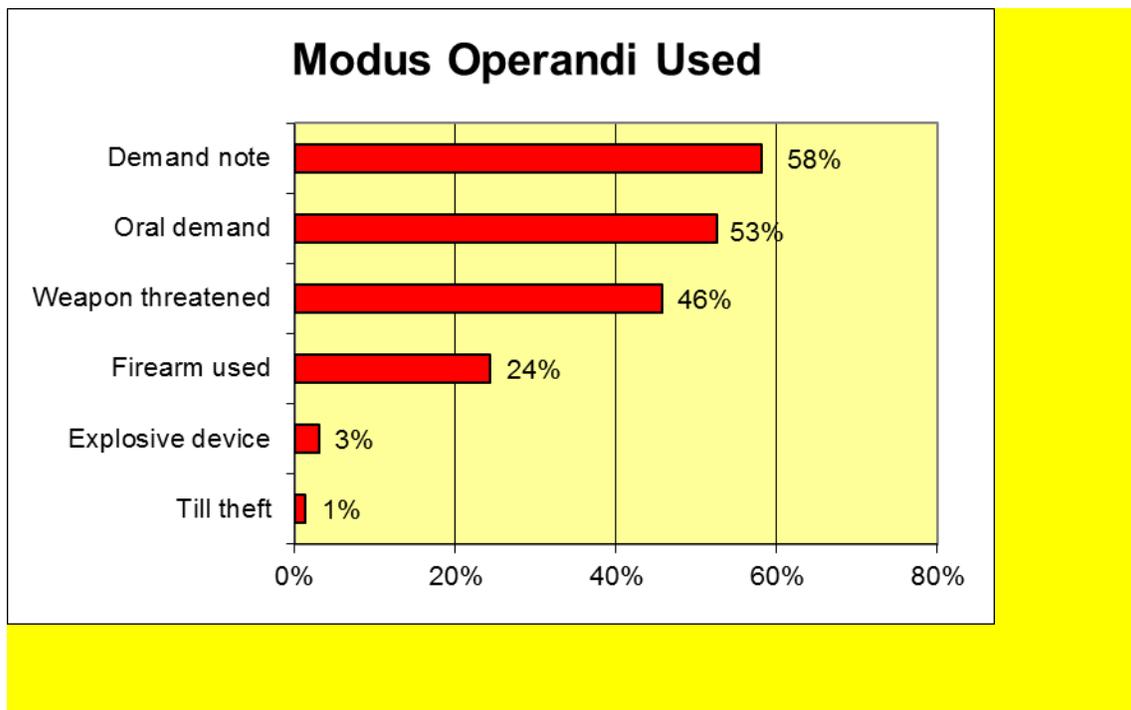
Area Involved	Number	Percent
Counter	4870	90.2
Vault/Safe	215	4.0
Office	149	2.8
Automated teller machine	51	1.0
Drive-in/Walk-up	47	< 1
Other	43	< 1
Safe Deposit	18	< 1
Night Depository	4	< 1

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

Armored Vehicle	2	< 1
Courier/Messenger	1	< 1
TOTAL	5,400	100

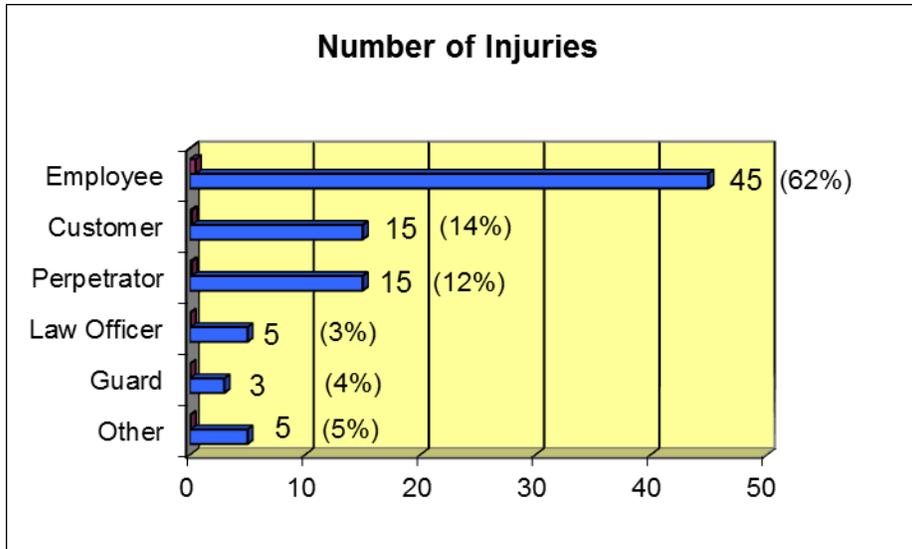
The most common *modus operandi* used in bank incidents was the demand note (58%), (as compared to 56% in 2010) followed closely by use of the oral demand (53%, a decrease from 55% in 2010). Weapons were threatened almost half the time at 46%, an increase from 44% in 2010. Firearms were actively used in 24% of the incidents, down slightly from 26% the previous year. Chart E shows the details of the *modus operandi* of the incidents.

CHART E: MODUS OPERANDI USED IN BANK CRIME INCIDENTS 2011



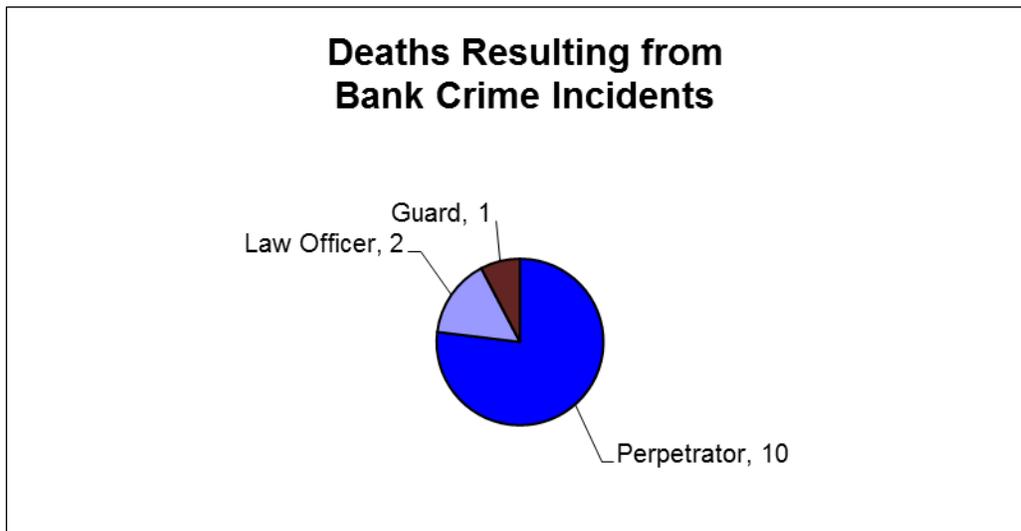
Injuries suffered during bank incidents decreased by 17.0% from the previous year, with 106 in 2010 to 88 in 2011. Chart F below shows the distribution of the injuries that occurred in 2011. Employees were injured far more often than customers, perpetrators or others.

CHART F: INJURIES DURING BANK CRIME INCIDENTS - 2011



There were 13 deaths resulting from bank crime incidents in 2011, down from 16 in 2010. 10 of the 13 deaths were the perpetrators themselves, two were law officers, and one was a guard. There were no recorded employee or customer deaths.

CHART G: DEATHS DURING BANK CRIME INCIDENTS - 2011



Bank robberies decreased 9.6% in 2011, and the total bank crime incidents also decreased. (5,628 in 2010 and 5,086 in 2011). The total dollar loss for all bank crime incidents decreased, from \$43,016,099 in 2010 to \$38,343,502 in 2011, with a total decrease of 16.6% over the three year period.

**CHART H: TOTAL DOLLAR LOSS FOR BANK CRIME INCIDENTS
2009 - 2011**

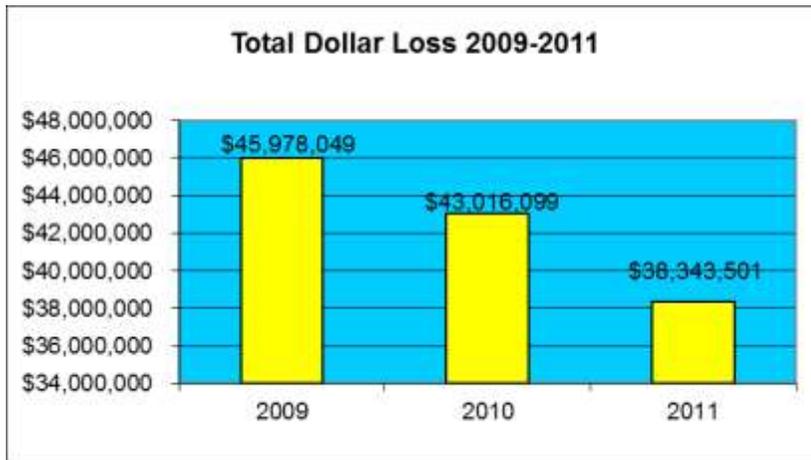
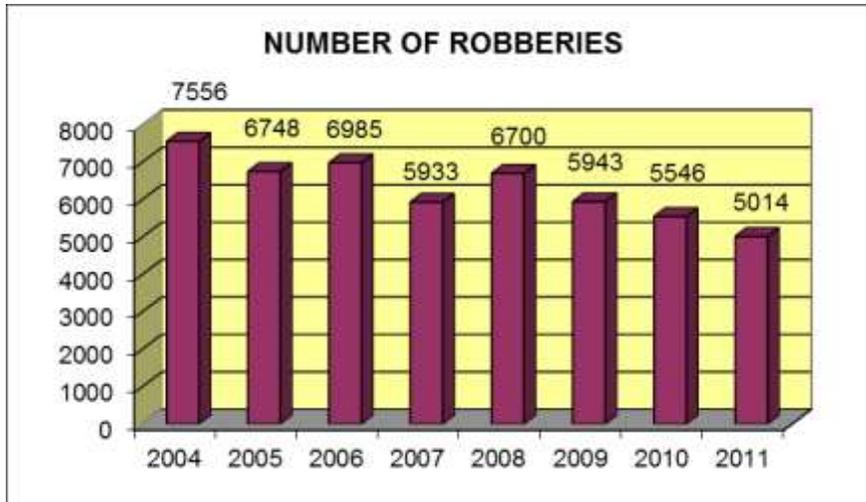


Chart I below shows the number of bank robberies each year for 2004 through 2011. Peaking in 2004 at 7,556, the number dropped to 5933 in 2007, rose to 6,700 in 2008, dropped markedly to 5,943, and then reached the lowest of the eight year period in 2011, at 5,014. This reduction is in part due to the fact that the FBI is investigating fewer of the bank robberies. In 2010, there was a 17.3% difference between the UCR report of robberies and the FBI percentage of bank incidents. This percentage has been slowly increasing over previous years.

CHART I: NUMBER OF BANK ROBBERIES – 2004 - 2011



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 15.6% from 2009 to 2011. 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, 1% lower than 2010). Ninety percent of incidents take place at the counter, mostly using a demand note or oral 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, 2011, U.S. Department of Justice, Federal Bureau of Investigation.

Bank Crimes Statistics, Federal Insured Financial Institutions, January 1, 2009 – December 31, 2010, U.S. Department of Justice, Federal Bureau of Investigation.

Crime in the United States 2011, Federal Bureau of Investigation, January 1, 2011 – December 31, 2011, U.S. Department of Justice, Federal Bureau of Investigation website.