

Executive Summary

EBF Physical security report 2012 on Bank incidents against Staff and infrastructures

This 21st report on Bank incidents against infrastructures and staff 2012 was finalised following the 30th meeting of the European Banking Federation's Working Group on Physical Security held in Brussels on 14th November 2013. Since 1993, similar reports have been drafted containing figures from 1992 to 2012 on bank raids, risk rates, *modus operandi* etc., and describing the latest trends in robberies, as well as counter measures.

Based on the contributions submitted by national banking associations, the main concern of the present report is given to the European countries.

The Report is intended to serve as a reference document for the banking industry (i.e. national banking association and banks).

The Report was prepared in collaboration with the Chairman of the Physical Security Working group, Mr Patrick Borschette, and the EBF Secretariat, on the basis of the data provided by the Members. Considerable variations on the history of robbery and respective economic situations exist between the countries, while demographic factors and should be taken into account.

During the 30th annual meeting of the Physical Security Working Group held in Brussels on 14th November 2013, the Working Group tried to detect the general tendencies in the field of bank security, as well as the new developments and the counter-measures based on the data received from the members. This fruitful exchange of national experiences allowed members to grasp existing risks and new trends in the European Union more readily. This helped members to elaborate more appropriate countermeasures as well as to improve the prospects for successful resolutions.

This report aims to provide members with consolidated data regarding national experiences which respectively look at bank robberies, attacks on ATMs and CITs. All those attacks are named incidents within this report.

A detailed analysis of the 2012 statistics on bank robberies has brought to light some general tendencies. The downward trend in the number of bank robberies continued in 2012. Several countries report that the global economic downturn and its impact on employment and living standards was still a main force behind a large number of reported Bank robberies and ATMs attacks.

We further noted that the number of bank robberies are down of 32% in comparison than in 2011. The number of robberies committed differs from one country to another some point out the current economic crisis as a driver behind the increased crime rates. The percentage of unsuccessful incidents in 2012 increased for the fourth year in a row, up to 25% from 20% in 2011.

In 2012, risk rate concerning Bank robberies in the EU countries amounted to 1/50 (as compared to 1/66 in 2011).

In 2012, total losses for bank robberies had a decrease of 12% compare to 2011. The average loss *per successful* bank robberies decreased of 15%. Some countries experienced zero losses, either due to no robbery attempts or because of successful intervention or prevention.

Generally, it can be concluded that the banks should focus more on loss reduction and change the branch structure to reduce employees' access to certain valuables (e.g. cash), by applying compartmentalisation, Intelligent Banknote Neutralisation Systems (IBNS), and delaying systems.

It was not possible this year based on the data received to estimate the average damages to surroundings buildings and machines. The same remark concerns the attacks against cash in transit.

In 2012, about 25% bank robberies compared to 20% in 2011 ended without any loss. This is due to the loss reduction measures and more effective security systems, in combination with staff training. Seen in the light of economic hardship, the figures should be received with optimism. However, despite the positive trend, this figure remains low and must be materially higher to dissuade offenders from acting.

The data gathered for 2012 demonstrates that protection against robbery and burglary still requires close attention and dynamic and innovative development of countermeasures. Criminals will always try to find means to circumvent the security measures taken by banks.

Furthermore, enhancing and deepening Private-Private and Public-Private partnerships (i.e. between banks and external service providers (e.g. CIT services) and between banks and the police and the judiciary) has proved effective and will remain important in order to cope with bank crime. For this reason, security committees, banks, and the police actively have to develop their combined efforts in the field of investigation and to streamline their approaches (e.g. in immediate information sharing, coordination of security measures, etc.).

The increase of e-crime is another trend to be discussed in the future as well as the need for more efficient computer security systems. Indeed, there are more and more effective means to perpetrate “e-bank raids”, especially through criminal software available on the Internet. Furthermore, such attacks become more lucrative as e-banking expands. This issue requires urgent attention from the banking sector and public security authorities. What is more, users of the system must be informed about the risks and how to prevent leakage of confidential or sensitive information.

The Physical Security Working Group would like to stress the urgency and key role of countermeasures in developing adequate protection from the bank raids of all types. The actions should intensify, especially through frequent contact with Interpol and Europol, and through nurturing of banks’ partnerships with external entities.

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