



Covid-19: Releasing the Pressure – A Lesson from Bank Robberies in Northern Ireland

Bank Robberies – Releasing the Pressure

In Northern Ireland, across the 30 years of the “Troubles”, there was a clear concentration on containing terrorist activity and the effects it was having on society. Perhaps due to the downward pressure that was being applied, bank robberies were infrequent, but when that pressure was released, they became an epidemic.

Perhaps one of the unintended consequences of the restrictions due to Covid-19 has been a reduction in some forms of crime. The reduction, which according to a range of news outlets is a global phenomenon, has maybe been caused by criminals, not so much obeying the law, but possibly reasoning that their risk of apprehension has increased.

As movement is restricted, road usage in the UK has, according to *The Guardian*, fallen by 63% and when combined with police forces enforcing the civil restraints caused by the pandemic, the lot of the criminal class has probably been best served by staying at home.

The effect of the current Covid-19 measures is that there is a downward pressure on all of society, but at some point, that pressure will be released, and normal life will resume. Although drawing any correlation between the current crisis and the immediate period following the 1998, Northern Ireland Belfast Agreement might be tenuous, throughout the Troubles there was downward pressure as the Security Forces reacted to terrorist activity. Bank robberies, while they did occur in Northern Ireland, did so at a rate of approximately 1-2% of the branch network per year, once the pressure was released that increased to approximately 20%, within a number of the banks.

The recent Troubles in Northern Ireland began in 1969 and were particularly violent during the 1970's, when terrorist attacks took place across the Province. As part of their response to those attacks, the Security Forces introduced patrolling that included the use of checkpoints, where vehicles were stopped and the occupant's identity verified. Unlike the current response to Covid-19, there was no restriction on individual movement within Northern Ireland, however downward pressure was being applied with normal life constrained and the possibility of being stopped at a checkpoint, high.

In the 1970's, bank robberies took place throughout Northern Ireland and were largely undertaken by terrorist organisations, as part of their funding process. However, in overall terms of their ongoing running costs, the sums stolen were minimal, with terrorists netting much larger gains through; extortion and protection rackets, drugs supply and dealing, running fraudulent businesses, as well as donations, particularly from the USA and the former communist East Germany.

Bank robberies, when they did occur, were within 2-3 miles of the areas from where it was believed the robbers lived. Those areas were, from a security perspective high risk, with terrorist groups exerting a high degree of control.



Bank Robberies – An Unexpected Uptick

The signing of the Belfast Agreement in 1998 started a process of the normalisation of society, with the constraints experienced during the Troubles being lifted. The release of those constraints and the loss of downward pressure on criminals created a situation whereby criminal elements believed they would not be caught.

In the years leading up to 2000, there had been a reduction in the number of bank branches brought about by the use of alternative banking methods and cost saving measures, however there remained a significant number. The network extended across the country, with branches in every town, most villages and even in the occasional country pub. The geographic spread of the branch network was wide.

The branches were located within buildings that were originally constructed in the 19th and early and later 20th century. However, whatever the age of the building, to a large degree the internal layout of the branches had not significantly changed since the inception of the networks in the 1800's.

Set into a customer area, the branches were divided by a counter from the staff area that included administrative offices, staff facilities and the strongroom, where bulk cash was secured.

Following the signing of the Belfast Agreement, there were significant moves to normalise society in Northern Ireland. One in which there was no terrorist activity and where the restrictions on the daily lives of the population were relaxed.

Security Force patrolling largely stopped and together with significant organisational changes within the police, the downward pressure was released. This not only had an effect on civil society, but it enabled criminal elements to move further beyond their normal operating areas.

Approximately 18 months after the signing of the Agreement, the background level of bank robberies was breached, in what was initially taken to be a spike, but which became persistent and ongoing activity.

Through a protracted period of robberies, when there was an associated paucity of arrests, there was some unease that a “new normal”, was



The physical security measures taken were not insignificant and designed to reduce the volume of cash that could be lost during any single robbery and through the use of CCTV, increase the possibility of the apprehension of offenders. It was against this background that the robberies started.

being arrived at, in which the banks would have to prevent robberies by themselves.

To provide an estimate of the scale of the problem, a wide-ranging review was undertaken, which through an analytical process determined that the robbers were from Belfast.

Bank Robberies – A Long Term Problem

From a comparatively low incidence of robbery and initial spike in their number became a persistent feature of life. The cash losses were low, but the anxiety amongst staff and customers was high and demanded a solution that prevented robberies from occurring in the first instance.

The robbers operated in an area which extended along an 8 mile wide corridor running along the main arterial routes leading from Belfast to a number of seaside towns. They undertook robberies in teams of between 5–7 people and all were in their mid to late teens. It was thought highly likely that the robbers were familiar with the seaside towns, probably having visited them on a number of previous occasions. During those visits, it was believed that they might have been involved in other crimes, but had not undertaken any bank robberies. They did not appear to undertake any pre-planning before,

To effectively prevent robberies from happening more sophisticated physical security devices were installed, which proved successful and the initial phase of robberies typified by the identified gangs was stopped.

The response to the initial phase of robberies, was over a 3-year period but during that time, as new measures were introduced, the frequency of the robberies reduced. However, as that phase was closing a second phase started, which was centred on terrorists and organised criminal gangs.



rushing into a branch, armed with screwdrivers and hammers, threatening staff and customers and taking cash from the tills along the counter. On leaving the branch they made their escape in either 1 or 2 cars and while each robbery only lasted between 40–50 seconds they left staff and customers severely traumatised.

Even though CCTV images were provided of the robbers, the police rarely apprehended anyone in connection with the incidents. The effectiveness there had been through Security Force patrolling had been lost and the robbers knew this. The normalisation of life in Northern Ireland had brought with it some unexpected threats.

The difference was characterised by the robberies being undertaken by 2 -3 men, armed with handguns and while they did take the contents of the tills, were primarily after the bulk cash stored within the strongroom.

These robberies last between 4–5 minutes and while they did not succeed in stealing any cash from the strongrooms, due to their violence, they increased the fear and anxiety felt amongst staff and customers.

This phase of branch robberies was short lived, probably as the small amount of cash being stolen, from the robbers perspective, outweighed the risk of being caught.

Bank Robberies – A Changing Pattern

Bank robberies did not stop at a single phase but pulled in other criminal elements, who were much more professional and whose effect was longer felt. Although criminal activity in Northern Ireland was suppressed for the longer than the current Covid-19 restrictions, the release of pressure, when it comes, could signal a spike in activity.

Overall, the branch robberies stopped in early 2004 and while there have been others since in Northern Ireland, they are infrequent. In April 2004, a new form of robbery, Tiger Kidnappings started. These were undertaken by terrorist

The effect of the Covid-19 measures, has been a restriction on the movement, with people largely confined to their homes. This has not only seen a reduction in road traffic but a 40% fall in some types of crime.



organisations and criminal gangs, exploiting the fear of those kidnapped, to take the bulk cash that could not be stolen through a relatively simple robbery. Whereas the robberies undertaken by the teenage gangs were unplanned, those undertaking Tiger Kidnappings, took considerable time planning each one, instilled a high degree of fear into their victims and were determined to get the ransom. That required a whole new tier of response across the financial industry and police.

With a reduction in volume of road traffic, combined with well reported instances of the police enforcing the Covid-19 preventative measures, as with Northern Ireland during the Troubles, criminal activity has been curtailed.

When the current downward pressure is released and life returns to normal, no doubt criminal elements will return to their daily pattern of activity, possibly creating a short-term spike, something that perhaps businesses should be preparing for now.



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