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## THE SWISS BANKS IN 1957.

Thanks to the high level of economic activity, the Swiss banks once again increased their volume of business during 1957. The aggregate balance-sheet totals of the sixty-two large and medium-sized banks increased by 7.6 per cent of the 1956 figure. In the case of the five big commercial banks, the increase was even more substantial (8.4 per cent), though there was great variation from one bank to another (2.1 per cent to 14.2 per cent).

Following on the tight conditions that affected the Swiss banks' liquidity at the close of 1956, efforts were made to improve balance-sheet structure. These efforts were intense and costly, especially during the first six months of 1957. They met with some success, as the volume of money held on time deposits increased more rapidly, while sight deposits lost their former impetus. In addition, the cash holdings of the sixty-two banks in question showed a marked increase (24.2 per cent). There was, however, much diversity between the various types of bank.

The credit transactions of these sixty-two banks (bills receivable, debit accounts, advances to public bodies and mortgage loans) increased in 1957 by 1,603 million francs (6.5) against 1,829 millions in 1956. The rate of increase was slightly greater (6.7 per cent) in the case of the five big commercial banks, whose credit business increased by 490 million francs. In no case was it necessary to have recourse to borrowing in order to finance the new credits and investments.

The increase in the volume of transactions made possible an increase in net profits amounting, in the case of the big five, to 80 million francs (5.1 per cent). This increase was proportionately much smaller than during three previous years owing to the contraction of the margin between credit and debit interest, to the increase in overheads, to the depreciation of securities held and to the fall in revenue from syndicate business due to the decline of activity in new issues for foreign account.

In connection with foreign business, it is interesting to note that credits of over 10 million francs with more than twelve months to run granted by Swiss banks to foreign borrowers have contracted very considerably from a total of 102 millions in 1956 to only 43.5 millions in 1957.

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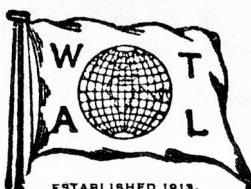
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