



Press release

Communications

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Swiss Financial Accounts

Household wealth in 2024

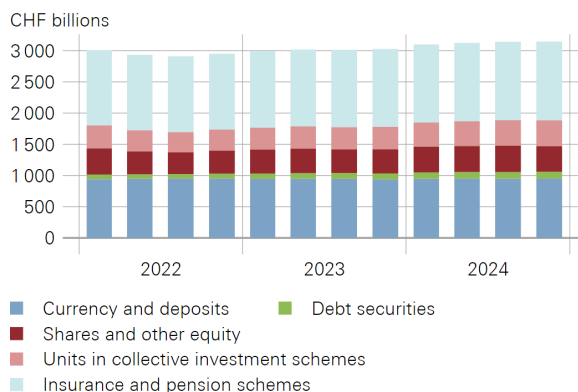
The SNB is today publishing Swiss financial accounts data for Q4 2024. Data on household wealth is thus now available for the whole of 2024.

Financial assets of households increased in 2024

Household financial assets increased by CHF 119 billion to CHF 3,146 billion (up 3.9%) in 2024. This rise was due to both transactions and capital gains. While households invested in all quarters, in Q1 in particular they benefited from rising stock market prices.

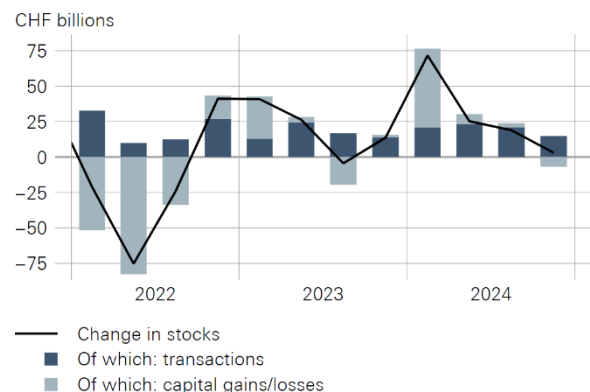
FINANCIAL ASSETS OF HOUSEHOLDS

All financial instruments; stocks



FINANCIAL ASSETS OF HOUSEHOLDS

Total for all financial instruments

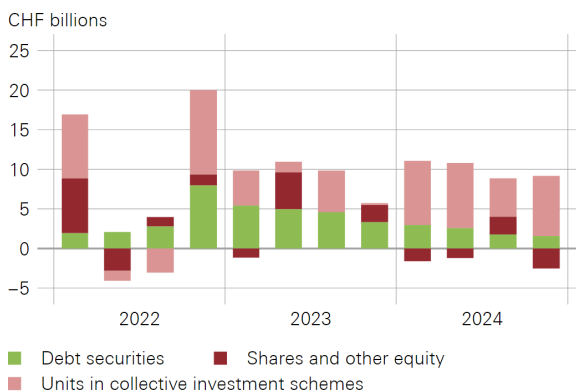


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This development was particularly evident in the case of units in collective investment schemes. In the course of the year, households purchased units totalling CHF 29 billion and made capital gains of CHF 23 billion. At the end of 2024, they held collective investment scheme units totalling CHF 413 billion – roughly equivalent to their share holdings (CHF 411 billion).

SECURITIES HELD BY HOUSEHOLDS

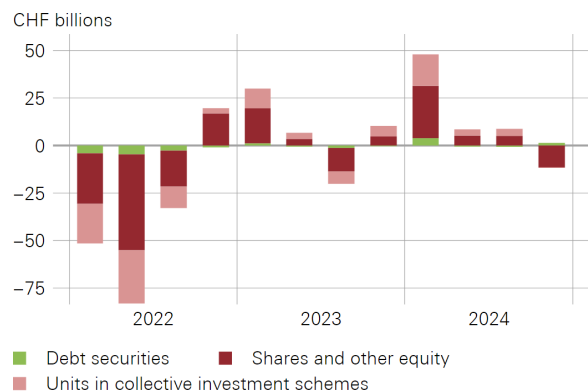
Transactions



Source(s): SNB

SECURITIES HELD BY HOUSEHOLDS

Capital gains/losses



Source(s): SNB

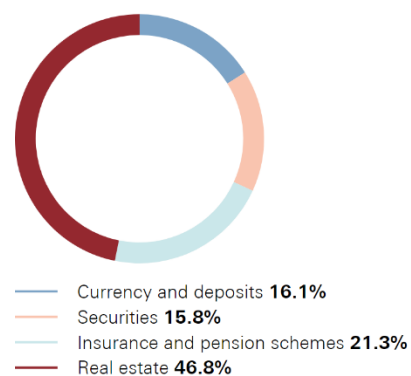
At end-2024, the breakdown of household financial assets was thus as follows: Insurance and pension schemes accounted for the largest share (40%), followed by securities (30%) as well as currency and deposits (also 30%).

Growth in real estate wealth weaker in 2024 than in previous years

Alongside financial assets, real estate wealth plays an important role in household wealth. At the end of 2024, the market value of real estate owned by households was CHF 2,770 billion, almost half of total household wealth. Real estate wealth rose by CHF 83 billion year-on-year in 2024 (up 3.1%), with the increase being somewhat weaker than in previous years due to less pronounced growth in real estate prices.

ASSETS OF HOUSEHOLDS

Breakdown, Q4 2024



Source(s): SNB

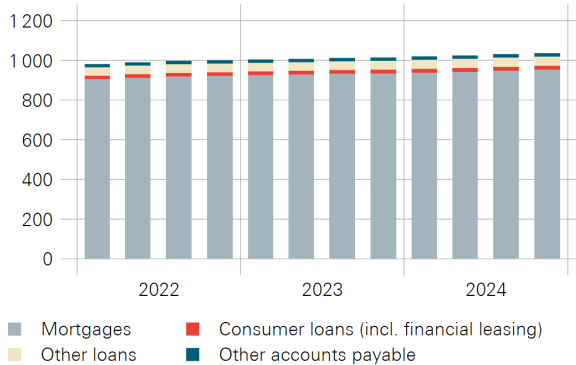
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Household liabilities increased by CHF 22 billion to CHF 1,037 billion (up 2.1%) over the course of 2024. At CHF 953 billion, mortgages made up by far the largest share. During 2024, these rose more strongly again (up CHF 19 billion or 2.1%) following a slowdown in growth since Q4 2022.

LIABILITIES OF HOUSEHOLDS

All financial instruments; stocks

CHF billions

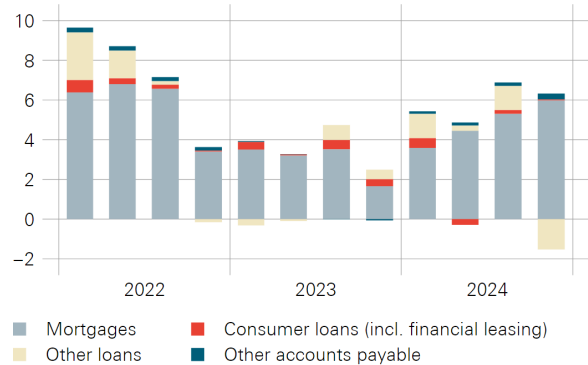


Source(s): SNB

LIABILITIES OF HOUSEHOLDS

All financial instruments; change in stocks

CHF billions



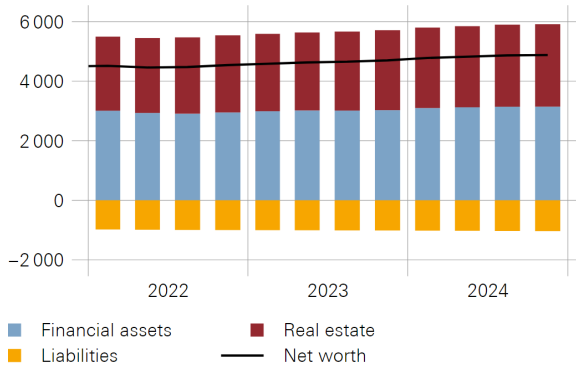
Source(s): SNB

Net worth (financial assets and real estate wealth less liabilities) increased by a total of CHF 180 billion to CHF 4,880 billion (up 3.8%) in 2024. The rise in household financial assets and real estate wealth was significantly stronger than that in household liabilities.

NET WORTH OF HOUSEHOLDS

Stocks

CHF billions

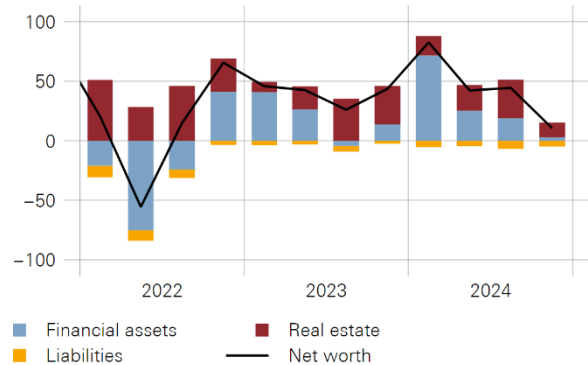


Source(s): SNB

NET WORTH OF HOUSEHOLDS

Change in stocks

CHF billions



Source(s): SNB

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Data offering on Switzerland's financial accounts

Data on the [financial accounts](#) and [household wealth](#) can be accessed on the data portal (data.snb.ch) in the form of charts and configurable tables. Annual and quarterly data for the period from Q4 1999 to Q4 2024 is currently available. Detailed [notes](#) on the methods used for the financial accounts and information on [changes and revisions](#) can also be found on the data portal.