

Global Wealth Report 2024

Spotlight: Suisse



Depuis 15 ans nous analysons l'évolution de la fortune des ménages par le biais de notre Global Wealth Report. Au fil du temps, il est devenu une référence pour ceux qui s'intéressent aux tendances qui façonnent la richesse à travers le monde.

Conclusions générales du rapport de cette année

Le monde s'est progressivement enrichi à tous niveaux de la richesse

L'année dernière, la richesse mondiale a rebondi après sa chute de 2022. La richesse ne cesse de croître dans le monde entier – bien qu'à des vitesses différentes – à de très rares exceptions près.

Ce rebond a été mené par l'Europe, le Moyen-Orient et l'Afrique.

La mobilité du patrimoine a été plus susceptible d'être à la hausse qu'à la baisse

Notre analyse de la richesse des ménages au cours des 30 dernières années montre qu'une part importante de personnes dans les pays de notre échantillon passent d'une tranche de richesse à l'autre au cours de leur vie. Dans toutes

les tranches de richesse et sur n'importe quel horizon temporel, il est toujours plus probable de gravir sur l'échelle de la richesse plutôt que de la descendre.

Un grand transfert horizontal de richesse est en cours

Notre analyse montre également que plus de 83 000 milliards de dollars de patrimoine hérité seront transférés dans les 20 à 25 prochaines années.

Un peu plus de 10 % de cette somme sera transféré horizontalement entre les conjoints, en majorité dans le continent américain.

Le nombre de millionnaires est susceptible d'augmenter

D'ici 2028, le nombre d'adultes disposant d'un patrimoine supérieur à un million de dollars aura augmenté sur 52 des 56 marchés de notre échantillon (voir la liste complète dans le Global Wealth Report 2024), selon nos estimations.

Points clé sur la Suisse

La croissance de la richesse s'accélère, mais pas en monnaie locale

En Suisse, la croissance du patrimoine moyen par adulte, mesurée en dollars américains, a rebondi en 2023 par rapport à l'année précédente. Mais les apparences sont trompeuses, car mesurée en monnaie locale, la richesse moyenne a diminué de presque 6 %.

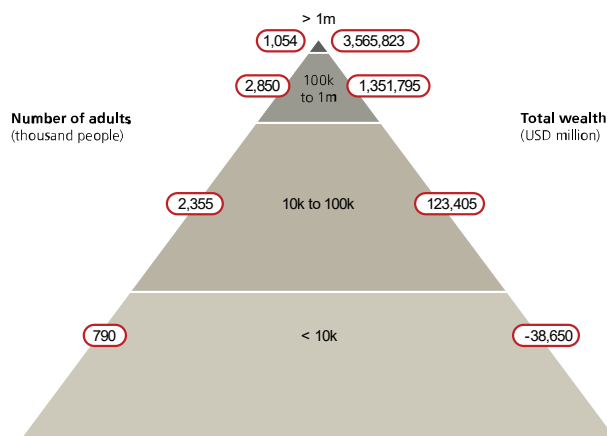
Depuis la crise financière de 2008, cependant, ce chiffre a évolué positivement. Les valeurs médianes ont augmenté plus que les moyennes, ce qui suggère que, au cours de cette période, les personnes dans les tranches de richesse inférieures et moyennes ont vu leur richesse augmenter plus rapidement que leurs compatriotes dans les tranches de richesse supérieures.

Les actifs financiers représentent plus des deux tiers des actifs bruts et la dette un peu plus d'un cinquième, légèrement au-dessus de la moyenne de l'Europe occidentale de 17 %.

Les inégalités, mesurées par le coefficient de Gini, ont légèrement diminué depuis 2008 et se situent juste au-dessus de la moyenne de l'Europe occidentale.

D'ici au 2028, nous nous attendons à ce que le nombre de personnes possédant des actifs supérieurs à un million de dollars augmente de presque 19 % par rapport au 2023.

La pyramide des richesses 2023

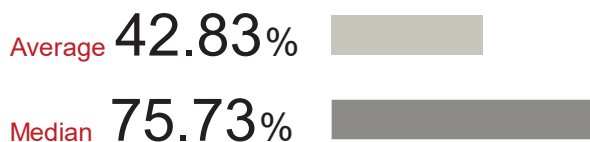


Number of adults (thousand people): Nombre des adultes (milliers)

Total wealth (bn USD): Fortune totale (milliards de dollars)

Fonte: PWC Financial Services

Croissance de la richesse 2008-2023 (en monnaie locale)



Average: moyenne

Median: médiane

Fonte: PWC Financial Services

Indicateurs macroéconomiques 2023

	Suisse	
Population	8 797	milliers
PIB	125 486	dollars par adulte
Patrimoine moyen	709 612	dollars par adulte
Patrimoine médiane	171 035	dollars par adulte
Millionnaires en dollars	1 054	milliers
Fortune totale des millionnaires en dollars	3 565 823	millions de dollars

Fonte: PWC Financial Services



Approfondir le thème

Approfondissez notre analyse du futur de la richesse dans le Global Wealth Report 2024 sur ubs.com/gwr-clients (en anglais)

Disclaimer

This has been prepared by UBS Group AG, its subsidiary or affiliate ("UBS").

The information contained herein is provided solely for information and UBS marketing purposes.

Nothing in this document constitutes investment research, investment advice, a sales prospectus, or an offer or solicitation to engage in any investment activities. The document is not a recommendation to buy or sell any security, investment instrument, or product, and does not recommend any specific investment program or service.

Information contained in this document has not been tailored to the specific investment objectives, personal and financial circumstances, or particular needs of any individual client. Certain investments referred to in this document may not be suitable or appropriate for all investors. In addition, certain services and products referred to in the document may be subject to legal restrictions and/or license or permission requirements and cannot therefore be offered worldwide on an unrestricted basis. No offer of any interest in any product will be made in any jurisdiction in which the offer, solicitation, or sale is not permitted, or to any person to whom it is unlawful to make such offer, solicitation, or sale.

Although all information and opinions expressed in this document were obtained in good faith from sources believed to be reliable, no representation or warranty, express or implied, is made as to the document's accuracy, sufficiency, completeness or reliability. All information and opinions expressed in this document are subject to change without notice and may differ from opinions expressed by other business areas or divisions of UBS. UBS is under no obligation to update or keep current the information contained herein.

All pictures or images ("images") herein are for illustrative, informative or documentary purposes only, in support of subject analysis and research. Images may depict objects or

elements which are protected by third party copyright, trademarks and other intellectual property rights. Unless expressly stated, no relationship, association, sponsorship or endorsement is suggested or implied between UBS and these third parties.

Any charts and scenarios contained in the document are for illustrative purposes only. Some charts and/or performance figures may not be based on complete 12-month periods which may reduce their comparability and significance. Historical performance is no guarantee for, and is not an indication of future performance.

Nothing in this document constitutes legal or tax advice. UBS and its employees do not provide legal or tax advice.

This document may not be redistributed or reproduced in whole or in part without the prior written permission of UBS. To the extent permitted by the law, neither UBS nor any of its directors, officers, employees or agents accept or assume any liability, responsibility or duty of care for any consequences, including any loss or damage, of you or anyone else acting, or refraining to act, in reliance on the information contained in this document or for any decision based on it.

Important information in the event this document is distributed to US Persons or into the United States Wealth Management Services in the United States are provided by UBS Financial Services Inc., which is registered with the U.S. Securities and Exchange Commission as a broker-dealer and investment advisor, and offering securities, trading, brokerage and related products and services. As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment advisor and brokerage services in its capacity as an SEC-registered broker-dealer.

Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business, and that you carefully read the agreements and disclosures that we provide to you about the products or services we offer. For more information, please review client relationship summary provided at ubs.com/relationshipsummary.

UBS Financial Services Inc. is a subsidiary of UBS Group AG. Member FINRA/SIPC.

Important information in the event this document is distributed by the following domestic businesses (which have separate local entities to that of the location that prepared the material)

Switzerland: This publication is intended for information only. It is not intended as a recommendation, an offer, a solicitation of an offer or as legal or tax advice. Before making a decision, you should obtain professional advice. UBS reserves the right to alter its services, products or prices at any time without prior notice. Individual services and products are subject to legal restrictions and hence may not be offered throughout the world without restriction. Complete or partial reproduction without explicit consent of UBS is not permitted.

© UBS 2024. The key symbol and UBS are among the registered and unregistered trademarks of UBS.

All rights reserved.