

Global Wealth Report 2024

聚焦：中国内地、中国香港和台湾地区



十五年来，我们一直通过《全球财富报告》提供对家庭财富的前沿洞察。随着时间的推移，这份报告已成为对全球财富趋势感兴趣之人士的重要参考。

今年报告中发现的全球趋势

全球在所有财富领域变得日益富有

去年，全球财富自 2022 年的暴跌中反弹。尽管速度不同，全球财富正在稳步增长，但也有极少数例外。反弹的推动力来自欧洲、中东和非洲。

财富更有可能向上流动而非下行

我们对过去三十年家庭财富的分析表明，样本市场中有很大一部分人一生都在财富阶层之间流动。在每个财富阶层和任何时间段内，人们在财富阶梯向上攀登的可能性总是大于下滑的可能性。

大规模横向财富转移正在发生

我们的分析还显示，未来 20-25 年内，将有 83.5 万亿美元财富通过继承转移。略高于 10% 的财富将在配偶之间转移，其中大部分发生在美洲。

百万富豪的数量有望持续增长

根据我们的估计，到 2028 年，在 56 个样本市场中，有 52 个市场财富超过 100 万美元的成年人数量会增加（请参见《2024 年全球财富报告》中的完整列表）。

关于中国内地、中国香港和台湾地区的主要发现

财富增长势头强劲

中国内地和中国香港的成年人平均财富同比增长超过 5%（以美元计算），台湾地区则突破了 10% 的大关。如果以当地货币计算，这些数字会进一步提高，中国香港高达近 8%。

自 2008 年全球金融危机以来，以当地货币计算的成年人人均财富增长相当惊人，台湾地区接近 130%，中国香港超过 175%，中国内地超过 365%。

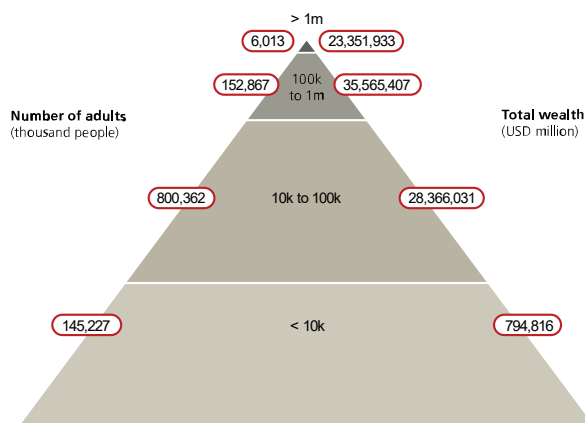
在此期间，财富中位数增长幅度较为温和，尤其是台湾地区，增长幅度停留在不到 50%，而中国内地则接近 245%。这表明，较高财富阶层的成长比例高于较低财富阶层，而在中国香港，平均财富增长和均值增长几乎相同，所有财富阶层都同步增长。

在中国香港，金融资产占每位成年人总财富的 70% 以上，在台湾地区占近 80%，而在中国内地，仅略超 50%。在所有三个市场，债务占总财富的比例均接近亚太地区的平均水平，低于北美和西欧的平均水平。

以基尼系数衡量的不平等现象在三个市场中相似，且低于亚太地区的平均水平，与加拿大、法国和英国相当。自 2008 年以来，中国内地上升了 7% 以上，台湾地区上升了 10% 以上，中国香港则下降了近 6%。

展望 2028 年，我们预计与 2023 年相比，中国内地的百万富豪（按美元计）人数将增加 8%，中国香港将增加 17% 以上，台湾地区则将增加 45% 以上。

2023 年财富金字塔 — 中国内地



Number of adults (thousand people): 成年人数量 (单位: 千人)
Total wealth (bn USD): 总财富 (单位: 十亿美元)

来源: 普华永道金融服务

22008—2023 年财富增长 (以当地货币计算) — 中国内地

Average 365.78%

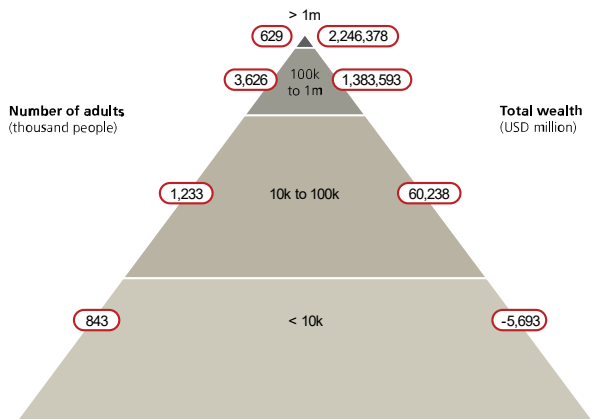
Median 244.72%

Average: 平均值

Median: 中位数

来源: 普华永道金融服务

2023 年财富金字塔 — 中国香港

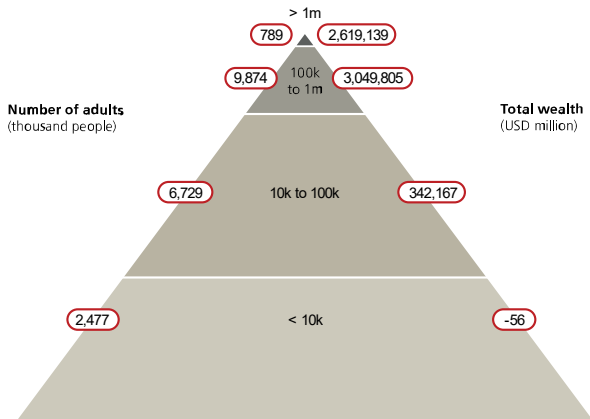


Number of adults (thousand people): 成年人数量 (单位: 千人)

Total wealth (bn USD): 总财富 (单位: 十亿美元)

来源: 普华永道金融服务

2023 年财富金字塔 — 台湾地区

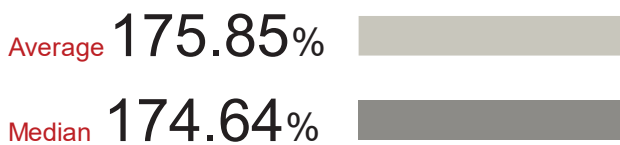


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来源: 普华永道金融服务

2008—2023 年财富增长 (以当地货币计算) — 中国香港

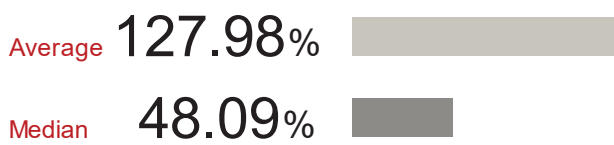


Average: 平均值

Median: 中位数

来源: 普华永道金融服务

2008—2023 年财富增长 (以当地货币计算) — 台湾地区



Average: 平均值

Median: 中位数

来源: 普华永道金融服务

2023 年宏观经济指标

	中国内地	中国香港	台湾地区	
总人口	1,425,671	7,492	23,923	单位: 千人
国内生产总值 (GDP)	16,027	60,900	37,846	每位成人 (美元)
平均财富	79,747	582,000	302,551	每位成人 (美元)
财富中位数	27,464	206,859	110,521	每位成人 (美元)
百万富豪 (美元)	6,013	629	789	单位: 千
百万 (及以上) 富豪总财富 (美元)	23,351,934	2,246,378	2,619,139	单位: 百万美元

来源: 普华永道金融服务



进一步了解

阅读《2024 年全球财富报告》请点击 ubs.com/gwr-clients,

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