

Global Wealth Report 2024

聚焦：中國內地、香港特區和台灣



十五年來，我們一直透過《全球財富報告》提供有關家庭財富格局的前沿洞察。這份報告現已成為對全球財富趨勢感興趣之人士的重要參考。

今年報告的全球調查結果

全球在所有財富領域已變得日益富有

去年，全球財富自 2022 年的暴跌中反彈。儘管速度不同，全球財富正在穩步增長，但也有極少數例外。反彈的推動力來自歐洲、中東和非洲。

人們的財富流動性有較大機會上行

我們對過去三十年家庭財富的分析表明，樣本市場中大部分人一生都在財富階層之間流動。在每個財富階層和任何時間範圍內，人們在財富階梯上向上攀登的可能性總是大大於下滑的可能性。

一場大規模的橫向財富轉移正在發生

我們的分析還顯示，未來 20-25 年內，將有 83.5 萬億美元的財富通過繼承轉移。略超 10% 的財富將在配偶之間轉移，大部分發生在美洲。

百萬富豪的數量有望持續增長

根據我們的估計，直至 2028 年，在 56 個樣本市場的 52 個市場中，財富超過 100 萬美元的成年人人數會增加（參見《2024 年全球財富報告》完整列表）。

關於中國內地、香港特區和台灣的主要調查結果

財富增長的勢頭強勁

中國內地和香港的成年人平均財富同比增長超過5%（以美元計算），台灣則突破了10%的大關。如果以當地貨幣計算，這些數位會進一步提高，香港高達近8%。

自2008年全球金融危機以來，以當地貨幣計算的成年人人均財富增長相當驚人，台灣接近130%，香港超過175%，中國內地超過365%。

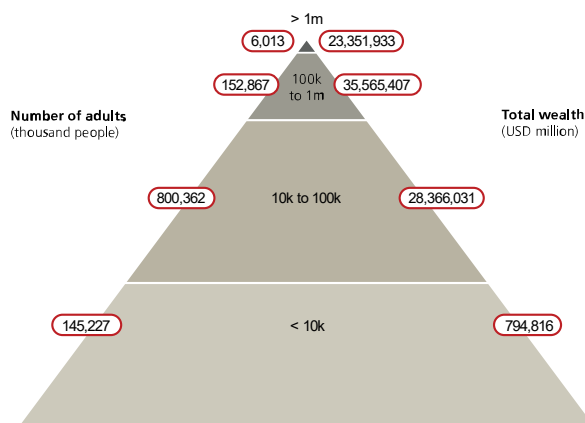
在此期間，平均財富增長幅度較為溫和，尤其是台灣，增長幅度停留在不到50%，而中國內地則接近245%。這表明，較高財富階層的增長份額大於較低財富階層的增長份額，而在香港，平均財富增長和均值增長幾乎相同，所有財富階層都同步增長。

在香港，金融資產占每位成年人總財富的70%以上，在台灣佔近80%，而在中國內地，僅略超50%。在所有三個市場，債務佔總財富的比例均接近亞太地區的平均水平，低於北美和西歐的平均水準。

以堅尼係數衡量的不平等現象在三個市場中相似，且低於亞太地區的平均水準，與加拿大、法國和英國相當。自2008年以來，中國內地上升了7%以上，台灣上升了10%以上，香港特區則下降了近6%。

展望2028年，我們預計與2023年相比，中國內地的百萬富豪（按美元計）人數將增加8%，香港特區將增加17%以上，台灣則將增加45%以上。

2023年財富金字塔 – 中國內地



Number of adults (thousand people): 成年人人數 (千人)

Total wealth (bn USD): 總財富 (十億美元)

來源：普華永道金融服務

2008—2023年財富增長 (以當地貨幣計算) - 中國內地

Average **365.78%**

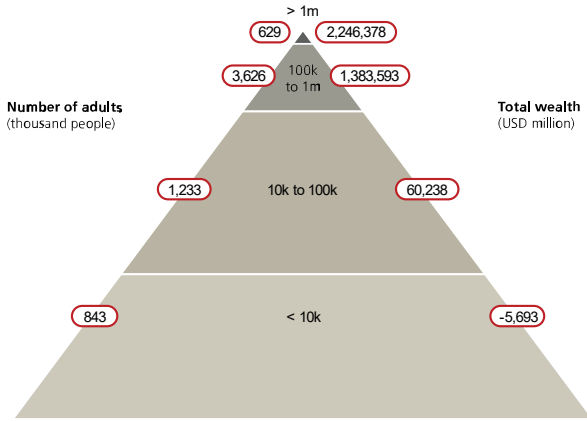
Median **244.72%**

Average: 平均值

Median: 中位數

來源：普華永道金融服務

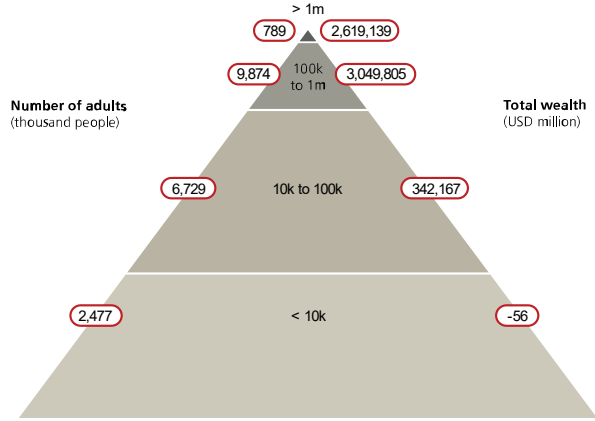
2023年財富金字塔 – 香港



Number of adults (thousand people): 成年人人數 (千人)
Total wealth (bn USD): 總財富 (十億美元)

來源：普華永道金融服務

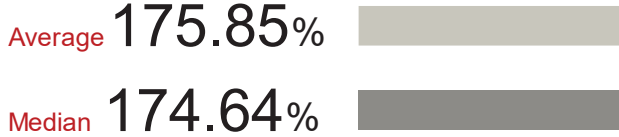
2023年財富金字塔 – 台灣



Number of adults (thousand people): 成年人人數 (千人)
Total wealth (bn USD): 總財富 (十億美元)

來源：普華永道金融服務

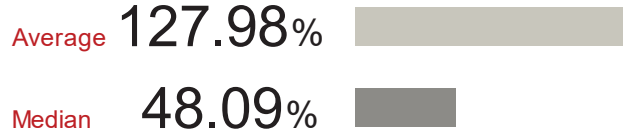
2008—2023年財富增長 (以當地貨幣計算) - 香港



Average: 平均值
Median: 中位數

來源：普華永道金融服務

2008—2023年財富增長 (以當地貨幣計算) - 台灣



Average: 平均值
Median: 中位數

來源：普華永道金融服務

2023年宏觀經濟指標

	中國內地	香港	台灣	
總人口	1,425,671	7,492	23,923	單位：千
國內生產總值	16,027	60,900	37,846	每位成人 (USD)
平均財富	79,747	582,000	302,551	每位成人 (USD)
財富中位數	27,464	206,859	110,521	每位成人 (USD)
百萬富豪 (USD)	6,013	629	789	單位：千
百萬 (及以上) 富豪總財富 (USD)	23,351,934	2,246,378	2,619,139	單位：百萬美元

來源：普華永道金融服務



進一步了解

請於 ubs.com/gwr-clients (英文版本) 閱讀《2024年
全球財富報告》，查看有關全球財富未來的更多洞察。

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