

# Global Wealth Report 2024

聚焦：中國、香港和臺灣地區



十五年來，我們一直透過《全球財富報告》提供對家庭財富的前瞻性洞察。隨著時間的推進，這份報告已成為對全球財富趨勢感興趣之人士的重要參考。

## 今年報告中發現的全球趨勢

### 全球在所有財富領域變得日益富有

去年，全球財富自2022年的暴跌中反彈。儘管回升速度不同，全球財富正穩定成長，但亦有極少數例外。反彈的推動力來自歐洲、中東和非洲。

### 財富更有可能向上流動而非下行

我們對過去三十年家庭財富的分析發現，樣本市場中有很大一部分人一生都在財富階層之間流動。在各個財富階層與時間軸中，人們在財富階梯向上攀登的可能性最終大於下滑的可能性。

### 大規模橫向財富轉移正在發生

我們的分析亦顯示，未來20-25年內，將有83.5萬億美元的財富藉由繼承轉移；略高於10%的財富會由配偶間轉移。這其中大部分發生在美洲。

### 百萬富翁的數量有望持續增長

根據我們的估計，至2028年，在56個樣本中的52個市場，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、香港和臺灣的主要發現

### 財富成長趨勢強勁

中國和香港的成年人平均財富同比成長超過5%（以美元計算），臺灣則突破了10%的大關。如果以當地貨幣計算，這些數字會進一步提高，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平均財富成長驚人，臺灣接近130%，香港超過175%，中國超過365%。

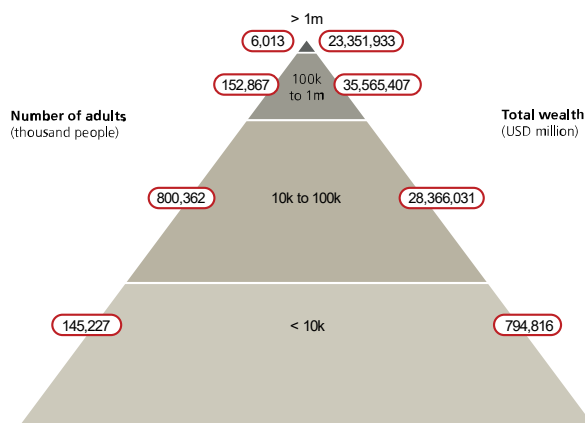
在此期間，平均財富增長幅度較為溫和，尤其是臺灣，增長幅度停留在不到50%，而中國則接近245%。這顯示較高財富階層的成長比例大於較低財富階層的成長比例，而在香港，平均財富成長和平均值成長近乎相同，所有財富階層都同步成長。

在香港，金融資產佔每位成年人總財富的70%以上，在臺灣佔近80%，而在中國，僅略超50%。三個市場中，債務佔總財富的比例均接近亞太地區的平均水準，低於北美和西歐的平均水準。

根據基尼係數衡量，這三個市場的不平等程度與亞太地區的平均水準相近，與加拿大、法國和英國相當。自2008年以來，中國的不平等程度上升超過了7%，臺灣上升了10%以上，香港則下降了近6%。

展望2028年，我們預計與2023年相比，中國的百萬富翁（按美元計）人數將增加8%，香港將增加17%以上，臺灣則將增加45%以上。

### 2023年財富金字塔 — 中國



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

Average **365.78%**

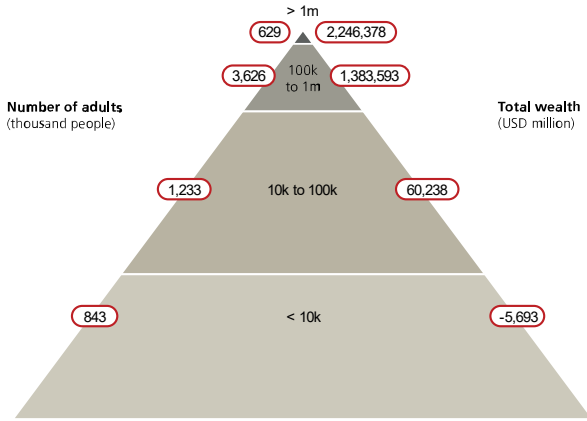
Median **244.72%**

Average: 平均值

Median: 中位數

來源：普華永道金融服務

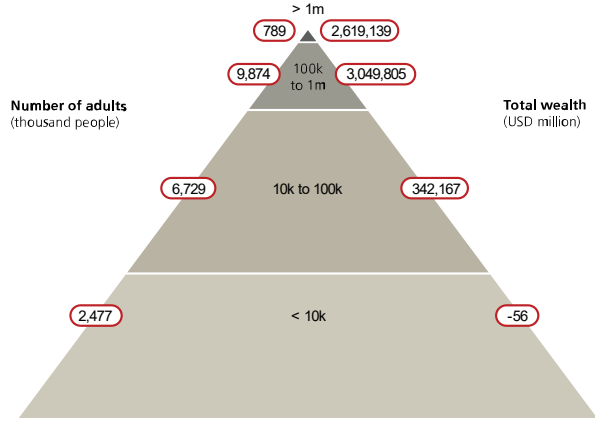
## 2023年財富金字塔 — 香港



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

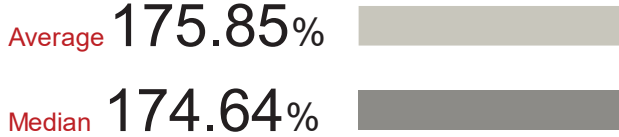
## 2023年財富金字塔 — 臺灣



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

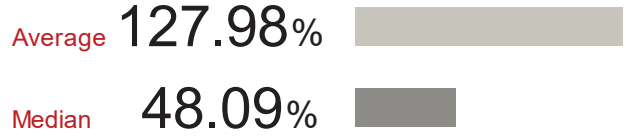
## 2008—2023年財富增長 (以當地貨幣計算) — 香港



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) — 臺灣



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	香港	臺灣	
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)
百萬富翁(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



### 進一步瞭解

閱讀《2024年全球財富報告》( [ubs.com/gwr-clients](https://ubs.com/gwr-clients) ) ,

查看有關全球財富未來的更多洞察。

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