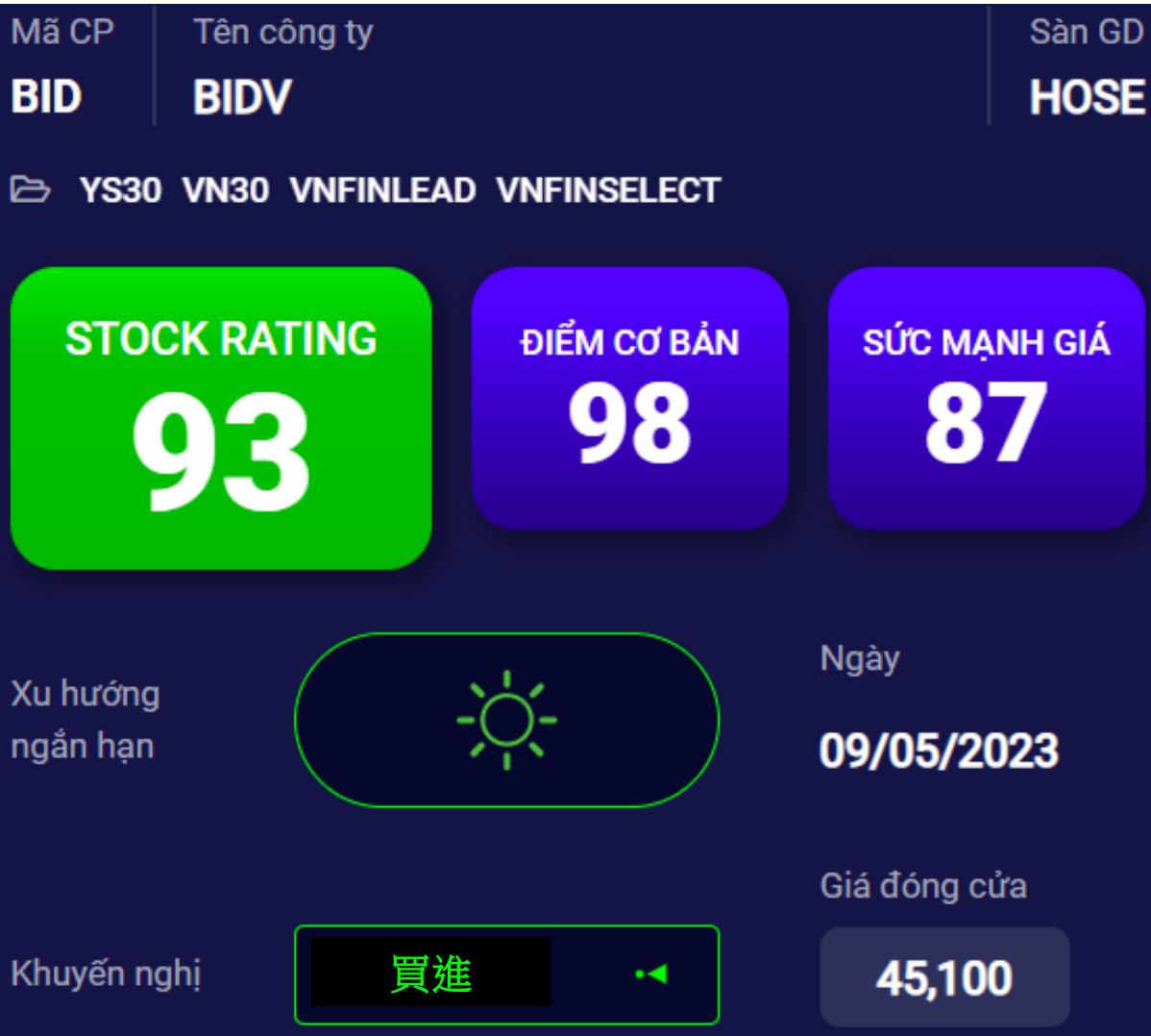


個股焦點

BID



BID - 減少撥備幫助增加利潤



短期阻力關卡: 45.10

短期支撐關卡: 43.30

短期趨勢 (5-10 天): 上漲

中期阻力關卡: 48.00

中期支撐關卡: 43.15

中期趨勢 (1-3 月): 上漲

BID – 減少撥備幫助增加利潤

- BID 宣布母公司在 2023 年第一季度的稅後利潤 (PATMI) 為 5 兆 5,000 億越南盾 (+31% QoQ/ +53% YoY)，完成了我們預測的 28%。利潤環比增長主要是由於運營費用減少，而同比增長則來自淨利息收入增加和撥備減少。
- 2023 年第一季度末，客戶貸款增長 4.9% QoQ 至 1 兆 5,970 億越南盾，而客戶存款僅增長 1.6% QoQ 至 1 兆 4,970 億越南盾。
- 較低的撥備是 BID 在 2022 年和 2023 年第一季度利潤增長的主要原因。儘管我們預計 2023 年接下來的幾個季度可能會繼續這一趨勢；但我們也認為，由於壞帳增加，減撥的空間將會縮小。
- 資產質量出現下降的跡象，儘管 02/2023/TT-NHNN 通告的實施預期可能會幫助降低報告中的壞賬率和包括 BID 在內的銀行撥備壓力。
- BID 的 2023 年市盈率為 1.9 倍，而行業中值為 1.1 倍，儘管 2023 年的 ROE 比例預計僅約為 16%，而行業中值為 19%。
- BID 的股票評級為 93 點，因此我們將該股評級為積極。BID 的價格走勢圖收盤上漲 1%，成交量在最近兩個交易日出現積極改善。同時，價格走勢圖有進入短期調整階段的跡象，因此短期風險顯著下跌，投資者應在調整階段進行買進。此外，BID 的短期趨勢也調整至上漲。因此，我們建議短期投資者可以考慮以現價買進。

BID - 減少撥備幫助增加利潤

股票代碼

BID

建議價格

45.10

目前價格

45.10

短期趨勢

上漲

中期趨勢

上漲

短期目標

51.24

與目前價格相比的短期上漲空間

13.62%

短期停損

43.40

Reward/ Risk

2.81

預期持有 (盤)

28

最佳分配比例

27.59%

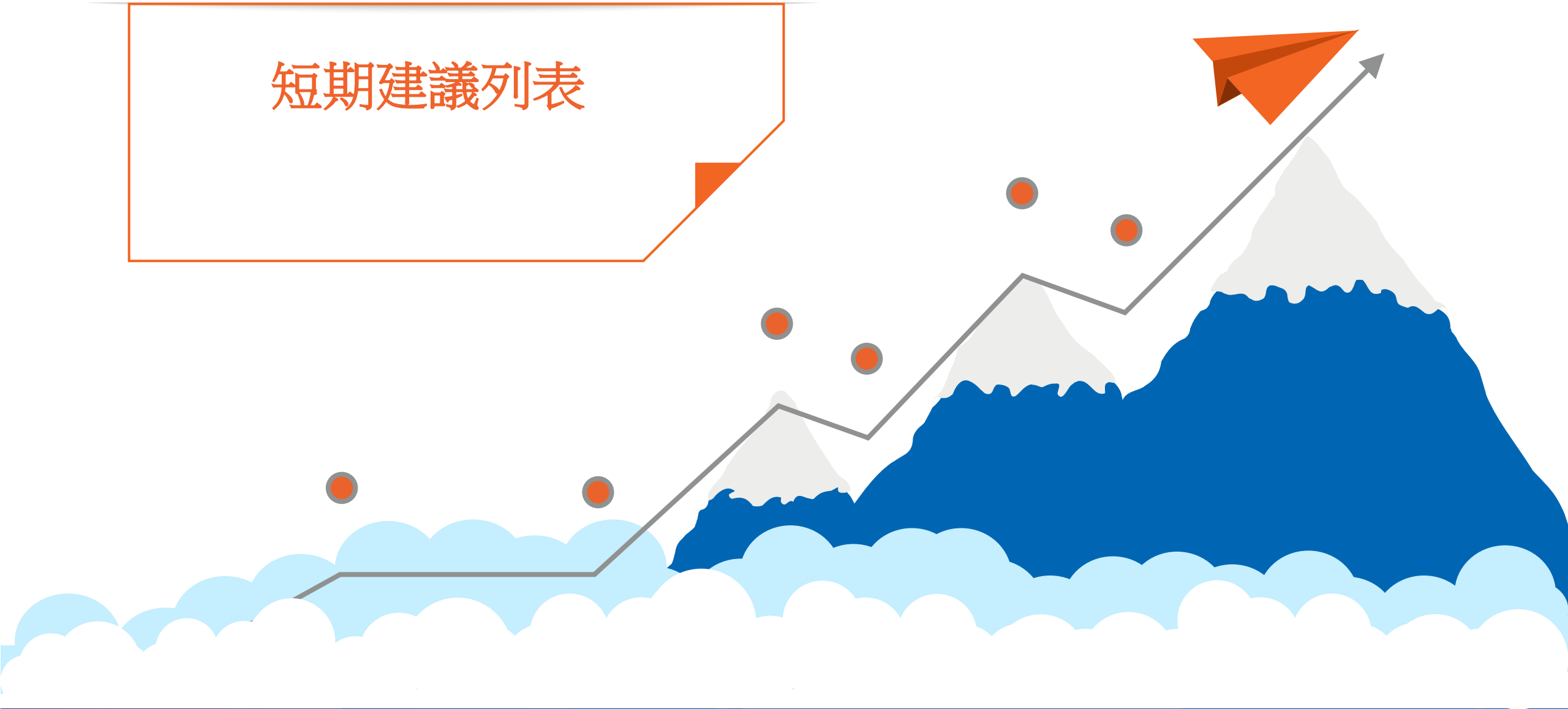
建議

買進



源：YSVN

短期建議列表



短期建議列表

股碼	股價	短期趨勢	中期趨勢	建議買進日期	T+交易	短期買進價格	Stop loss	報酬%	建議
TCM	50.60	上漲	上漲	16/02/2023	T+59	53.00	50.14	-4.53%	持有
NT2	31.10	上漲	上漲	20/02/2023	T+57	28.39	30.05	9.53%	持有
PVD	21.90	上漲	上漲	06/04/2023	T+24	21.40	20.64	2.34%	持有
CTR	65.80	上漲	上漲	27/04/2023	T+9	66.40	62.95	-0.90%	持有
NLG	33.00	上漲	上漲	04/05/2023	T+4	33.40	31.30	-1.20%	持有
KBC	27.50	上漲	上漲	05/05/2023	T+3	26.20	25.17	4.96%	持有
PVS	25.90	上漲	上漲	09/05/2023	T+1	25.70	24.35	0.78%	持有
BID	45.10	上漲	上漲	10/05/2023	T+0	45.10	43.40	0.00%	買進

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