

個股焦點

TCB



TCB - 維持現金股息

Heart icon

Mã CP
TCB

Tên công ty
Techcombank

STOCK RATING
93

ĐIỂM CƠ BẢN
96

SỨC MẠNH GIÁ
89

Xu hướng ngắn hạn

Ngày
20/03/2024

Giá đóng cửa
42,300

Khuyến nghị
買進

短期阻力關卡: 43.50

短期支撐關卡: 39.40

短期趨勢 (5-10 天): 上漲

中期阻力關卡: 45.70

中期支撐關卡: 33.35

中期趨勢 (1-3 月): 上漲

TCB – 維持現金股息



- 2023 年，TCB 的稅後利潤將達到 18 兆越南盾 (-10.7% YoY)。2023 年信貸增長率達 21.6%，其中貸款餘額增長 23.3% YoY，企業債券增長 3.6% YoY。信貸增長較高主要是由房地產、建築及建材貸款增長 56% YoY、製造業加工增長 50% YoY，彌補了科技信貸的下降（下降 -6% YoY）。由於定期存款利率大幅下降，存款增長達 27% YoY，CASA 比率增長至 40%（比去年同期增長 2.9 個百分點）。
- 2023 年的淨利差下降 127 個基點 YoY 至 4.06%，主要是由於 TCB 靈活的利率政策。
- 2023 年的非利息收入達 12 兆 4,000 億越南盾 (+16.6% YoY)。
- 2023 年第四季度，壞帳率比上季下降 21 個基點至 1.19%。第二組負債比率比上季下降 41 個基點，達到 0.88%。
- 銀行將在即將召開的股東大會上向股東提出年度現金股息計劃，股息比例至少為 20%，但將確保資本充足率維持在 14-15%。
- 以目前價格計算，TCB 的 2024 年遠期 P/B 為 1.2 倍。TCB 的股票評級為 93 點，因此我們對該股票的增長評級為積極。
- TCB 的價格走勢圖收盤上漲 5%，成交量比 20 日均線突然增加。同時，價格走勢圖仍處於短期調整階段，因此價格走勢圖在未來 1-2 個交易日仍可能在窄幅波動，但我們認為調整階段可能會快速結束，並進入更明顯的短期趨勢階段。另外，TCB 的短期走勢也上調至上漲。因此，我們建議短期投資者可以考慮以當前價位買進。

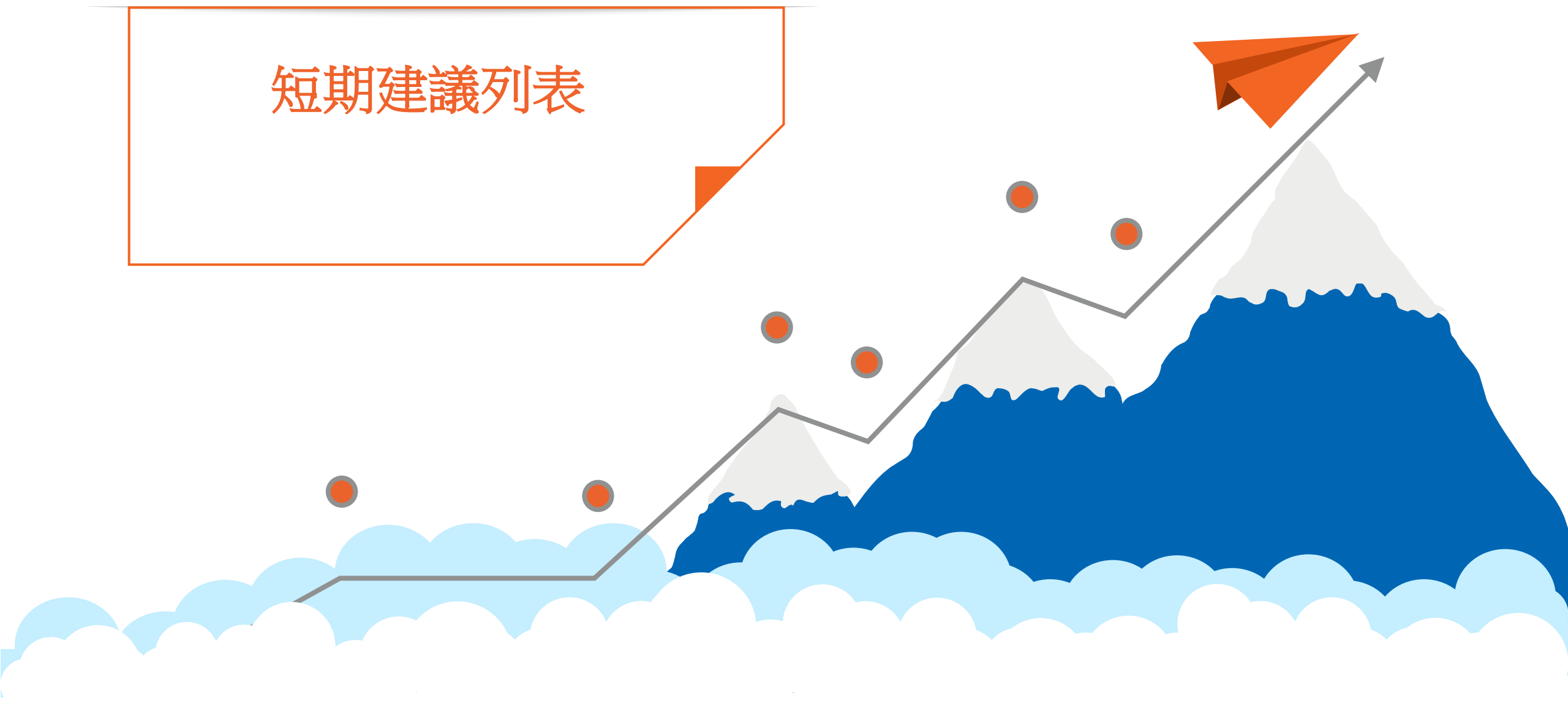
TCB - 維持現金股息

股票代碼	TCB
建議價格	42.30
目前價格	42.30
短期趨勢	上漲
中期趨勢	上漲
短期目標	45.71
與目前價格相比的短期上漲空間	8.05%
短期停損	39.37
Reward/ Risk	2.50
預期持有 (盤)	17
最佳分配比例	8.00%
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
CTR	119.10	上漲	上漲	06/11/2023	T+98	77.50	113.01	53.68%	持有
TNG	21.80	上漲	上漲	13/12/2023	T+71	19.90	21.33	9.55%	持有
KDH	36.55	上漲	上漲	19/01/2024	T+44	31.30	35.89	16.77%	持有
VTP	90.00	上漲	上漲	23/01/2024	T+42	62.80	86.41	43.31%	限制新買
SIP	90.80	上漲	上漲	23/01/2024	T+42	69.00	88.58	31.59%	限制新買
FRT	150.00	上漲	上漲	26/01/2024	T+39	106.30	146.54	41.11%	限制新買
VGC	58.40	上漲	上漲	31/01/2024	T+36	53.30	55.53	9.57%	持有
DHC	43.65	上漲	上漲	01/02/2024	T+35	42.30	43.39	3.19%	持有
FPT	114.50	上漲	上漲	02/02/2024	T+34	99.90	111.50	14.61%	持有
PVD	32.25	上漲	上漲	06/02/2024	T+32	28.25	30.76	14.16%	持有
GMD	78.00	上漲	上漲	21/02/2024	T+21	72.00	76.43	8.33%	持有
ELC	23.70	上漲	上漲	28/02/2024	T+16	22.35	22.70	6.04%	限制新買
NLG	42.80	上漲	上漲	01/03/2024	T+14	39.60	41.41	8.08%	持有
VCI	53.20	上漲	上漲	04/03/2024	T+13	46.85	49.72	13.55%	持有
FCN	16.20	上漲	上漲	06/03/2024	T+11	15.40	15.17	5.19%	持有
PVT	28.90	上漲	上漲	07/03/2024	T+10	27.40	27.60	5.47%	持有
TV2	45.30	上漲	上漲	14/03/2024	T+5	42.25	42.06	7.22%	持有
PVS	37.60	上漲	上漲	15/03/2024	T+4	37.90	35.37	-0.79%	持有

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
DIG	30.40	上漲	上漲	18/03/2024	T+3	28.50	28.61	6.67%	持有
DXG	18.75	上漲	下跌	19/03/2024	T+2	19.00	17.79	-1.32%	持有
TCH	14.95	上漲	上漲	19/03/2024	T+2	14.20	13.58	5.28%	持有
NKG	25.15	上漲	上漲	20/03/2024	T+1	25.20	23.47	-0.20%	持有
TCB	42.30	上漲	上漲	21/03/2024	T+0	42.30	38.73	0.00%	買進

VNMidcaps 股票列表顯示信號

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%	短期目標價	信號
CTR	119.10	上漲	上漲	06/11/2023	T+98	77.50	113.01	53.68%	92.11	持有
SJS	76.00	上漲	上漲	06/11/2023	T+98	61.60	75.17	23.38%	73.60	持有
FTS	60.60	上漲	上漲	09/11/2023	T+95	39.15	57.88	54.79%	47.20	限制新買
VIX	20.00	上漲	上漲	09/11/2023	T+95	14.60	19.16	36.99%	19.31	持有
PAN	23.90	上漲	上漲	26/12/2023	T+62	20.00	22.76	19.50%	24.94	持有
KDH	36.55	上漲	上漲	19/01/2024	T+44	31.30	35.89	16.77%	34.66	持有
FRT	150.00	上漲	上漲	26/01/2024	T+39	106.30	146.54	41.11%	127.90	限制新買
PHR	64.00	上漲	上漲	30/01/2024	T+37	49.90	58.84	28.26%	55.50	持有
DBC	31.00	上漲	上漲	31/01/2024	T+36	27.00	29.81	14.81%	31.83	持有
VGC	58.40	上漲	上漲	31/01/2024	T+36	53.30	55.53	9.57%	61.40	持有
DHC	43.65	上漲	上漲	01/02/2024	T+35	42.30	43.39	3.19%	49.99	持有
CMG	40.05	上漲	上漲	05/02/2024	T+33	42.00	39.18	-4.64%	48.40	持有
PVD	32.25	上漲	上漲	06/02/2024	T+32	28.25	30.76	14.16%	32.67	持有
VHC	76.70	上漲	上漲	07/02/2024	T+31	65.60	72.83	16.92%	74.74	持有
ASM	11.45	上漲	上漲	19/02/2024	T+23	10.80	10.96	6.02%	13.23	持有
GMD	78.00	上漲	上漲	21/02/2024	T+21	72.00	76.43	8.33%	84.13	持有
NLG	42.80	上漲	上漲	01/03/2024	T+14	39.60	41.41	8.08%	86.13	持有

VNMidcaps 股票列表顯示信號

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%	短期目標價	信號
DGW	65.80	上漲	上漲	04/03/2024	T+13	59.20	62.85	11.15%	69.34	持有
PNJ	98.20	上漲	上漲	04/03/2024	T+13	95.70	95.94	2.61%	107.85	持有
VCI	53.20	上漲	上漲	04/03/2024	T+13	46.85	49.72	13.55%	55.80	持有
KBC	32.90	上漲	上漲	05/03/2024	T+12	33.35	31.98	-1.35%	39.25	持有
PVT	28.90	上漲	上漲	07/03/2024	T+10	27.40	27.60	5.47%	31.41	持有
DCM	34.35	上漲	上漲	11/03/2024	T+8	35.90	33.89	-4.32%	42.85	持有
DIG	30.40	上漲	上漲	18/03/2024	T+3	28.50	28.61	6.67%	35.60	持有
DXG	18.75	上漲	下跌	19/03/2024	T+2	19.00	17.79	-1.32%	21.89	持有
PDR	28.75	上漲	上漲	19/03/2024	T+2	29.10	27.46	-1.20%	35.83	持有
TCH	14.95	上漲	上漲	19/03/2024	T+2	14.20	13.58	5.28%	16.27	持有
VCG	25.15	上漲	上漲	19/03/2024	T+2	25.20	24.43	-0.20%	29.51	持有
NKG	25.15	上漲	上漲	20/03/2024	T+1	25.20	23.47	-0.20%	31.90	持有

VNSmallcaps 股票列表顯示信號

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%	短期目標價	信號
CNG	33.00	上漲	上漲	09/11/2023	T+95	29.40	31.06	12.24%	32.74	持有
DRC	32.65	上漲	上漲	17/11/2023	T+89	23.00	32.11	41.96%	27.41	持有
GSP	12.00	上漲	下跌	05/12/2023	T+77	11.75	11.93	2.13%	28.41	持有
TDM	44.40	上漲	上漲	29/12/2023	T+59	40.50	43.06	9.63%	47.35	持有
ELC	23.70	上漲	上漲	28/02/2024	T+16	22.35	22.70	6.04%	26.17	限制新買
IJC	15.60	上漲	上漲	28/02/2024	T+16	14.40	15.26	8.33%	16.85	持有
AGR	20.75	上漲	上漲	04/03/2024	T+13	18.10	19.95	14.64%	31.16	持有
BSI	58.80	上漲	上漲	04/03/2024	T+13	58.20	55.98	1.03%	32.16	限制新買
NBB	25.00	上漲	上漲	04/03/2024	T+13	21.40	23.30	16.82%	33.16	持有
FCN	16.20	上漲	上漲	06/03/2024	T+11	15.40	15.17	5.19%	17.43	持有
DHA	49.00	上漲	上漲	14/03/2024	T+5	49.90	47.73	-1.80%	57.10	持有
TV2	45.30	上漲	上漲	14/03/2024	T+5	42.25	42.06	7.22%	47.87	持有
APG	15.65	上漲	上漲	15/03/2024	T+4	15.05	14.39	3.99%	18.00	持有
DPG	44.00	上漲	上漲	18/03/2024	T+3	41.75	41.70	5.39%	51.19	持有
TNH	22.90	上漲	上漲	18/03/2024	T+3	22.90	21.47	0.00%	25.90	持有
HHS	8.80	上漲	上漲	19/03/2024	T+2	8.85	8.31	-0.56%	10.04	持有

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