

個股焦點

HDB



HDB — 銀行保險交易促進股價

STOCK RATING

91

ĐIỂM CƠ BẢN

95

SỨC MẠNH GIÁ

87

Xu hướng ngắn hạn



Ngày

15/08/2024

Khuyến nghị

買進

Giá hiện tại

26,150

+250 / +0.97%

短期阻力關卡:

26.70

短期支撐關卡:

24.25

短期趨勢(5-10天):

上漲

中期阻力關卡:

28.17

中期支撐關卡:

21.42

中期趨勢(1-3月):

上漲

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- 2024 年第二季度，客戶貸款比年初增長 12.5%，而存款比年初僅增長 4.3%。HDB 在 2024 年的初始信貸增長目標為 20%。2024 年第二季度的淨利息收入增長 +8% qoq/+56% yoy，達到 7 兆 7,000 兆越南盾。由於資本成本降低（-10% qoq/-15% yoy），NIM 達到 5.71%（+9 bps qoq/+70 bps yoy）。淨利息收入是 2024 年第二季度的利潤增長的主要驅動力，預計這一趨勢將在 2024 年下半年持續，但由於資本成本上漲，NIM 可能在 2021 年下半年受到限制。
- 2024 年第二季度，CASA 比率將增長至 9.9%（+1.4ppt qoq/+2.5ppt qoq）。
- 由於銀行保險收入下降，淨手續費收入下降 -37% qoq/-63% yoy 至 2,250 億越南盾。
- 2024 年第二季度，HDB 將撥備下降 -11% qoq/-21% yoy 至 1 兆 1,000 兆越南盾。不良貸款率季下降 -14bps qoq/-5bps yoy，LLR 比率改善至 59%（+2ppt qoq/-3ppt yoy）。HDSaison 預計壞帳率為 7.50%（-10 bps qoq/-40 bps yoy）。資產品質有所改善，壞帳率下降，貸款貸率有所改善，但仍處於較低水平。
- 該銀行的資本充足率為 13.9%，顯示有能力吸收意外損失並維持未來的現金分紅政策。
- HDB 計劃將房間 FOL 從 20.0% 降低至 17.5%，這可能是吸引外國戰略合作夥伴的準備步驟。此外，HDB 是少數尚未簽署獨家銀行保險協議的銀行之一，這也可能成為該股的催化劑。
- HDB 的股票評級為 91 點，因此我們對該股票的增長評級為積極。HDB 的價格走勢圖收盤上漲 1%，成交量比前一交易日上漲 30%。同時，價格走勢圖出現出進入積極劇烈波動期的跡象，因此我們預計價格走勢圖可能在未來的幾個交易日很快完全突破 26.70 的阻力位。此外，HDB 的短期走勢也調整至上漲。因此，我們建議投資者考慮以目前價位低於 5% 的低比例買進，並在大盤的短期走勢上漲時逐步增加比例。

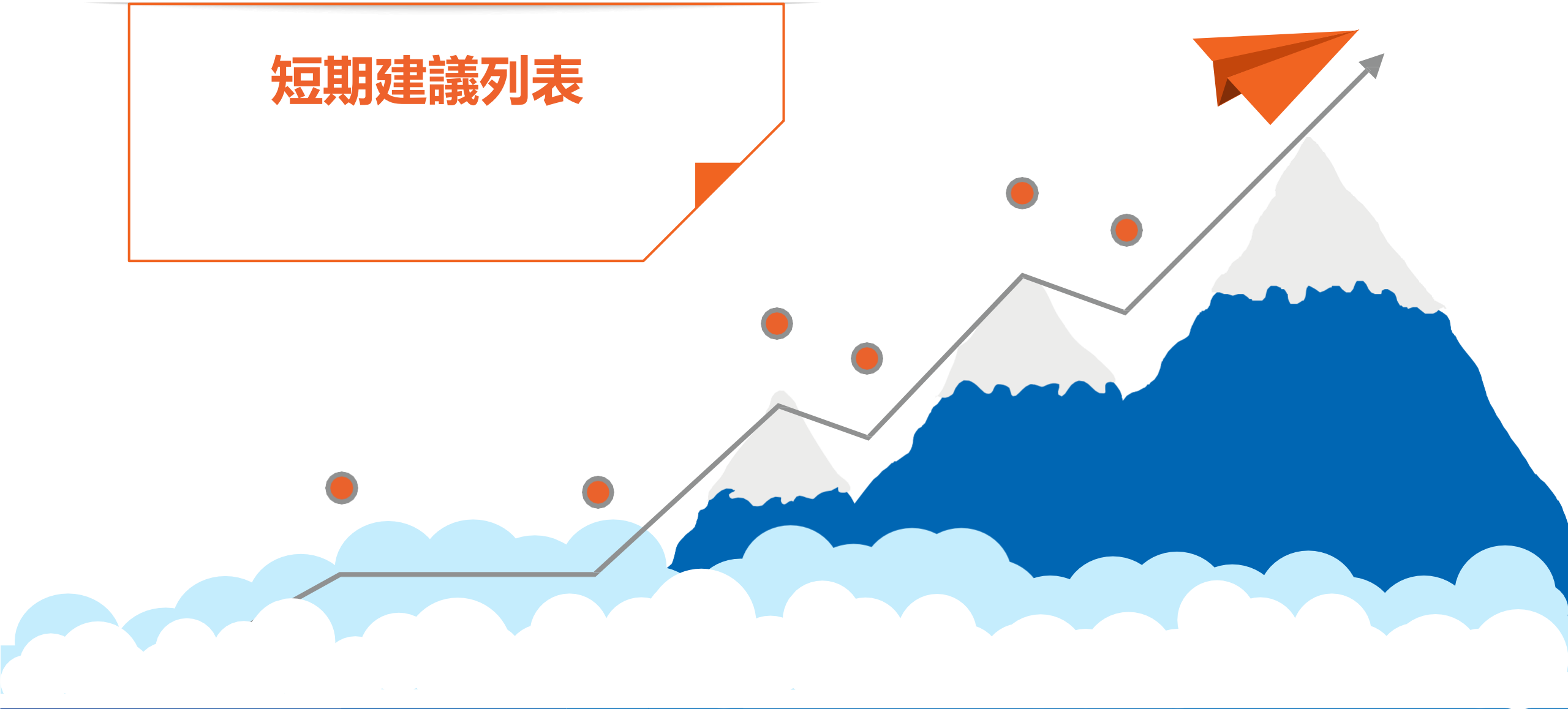
HDB – 銀行保險交易促進股價

股票代碼	HDB
建議價格	26.15
目前價格	26.15
短期趨勢	上漲
中期趨勢	上漲
短期目標	29.45
與目前價格相比的短期上漲空間	12.62%
短期停損	24.86
Reward/ Risk	2.56
預期持有 (盤)	22
最佳分配比例	15.35%
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
GMD	79.20	上漲	上漲	05/08/2024	T+9	81.00	75.01	-2.22%	特有
FTS	40.60	上漲	下跌	07/08/2024	T+7	39.60	37.51	2.53%	特有
BCM	70.80	上漲	上漲	08/08/2024	T+6	72.00	67.33	-1.67%	特有
MSH	48.80	上漲	上漲	09/08/2024	T+5	47.50	46.15	2.74%	特有
TNG	27.10	上漲	上漲	12/08/2024	T+4	26.50	25.18	2.26%	特有
MWG	65.90	上漲	上漲	12/08/2024	T+4	65.60	62.94	0.46%	特有
FPT	128.70	上漲	上漲	13/08/2024	T+3	130.00	124.09	-1.00%	特有
PLX	49.00	上漲	上漲	13/08/2024	T+3	48.85	46.36	0.31%	特有
CLX	15.90	上漲	下跌	14/08/2024	T+2	16.60	15.17	-4.22%	特有
NTP	64.50	上漲	上漲	15/08/2024	T+1	64.00	57.88	0.78%	特有
HDB	26.15	上漲	上漲	16/08/2024	T+0	26.15	24.86	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
GMD	79.20	上漲	上漲	05/08/2024	T+9	81.00	75.01	-2.22%	94.62	特有
PNJ	96.90	上漲	上漲	05/08/2024	T+9	99.00	93.71	-2.12%	111.33	特有
FTS	40.60	上漲	下跌	07/08/2024	T+7	39.60	37.51	2.53%	47.70	特有
BSI	46.85	上漲	下跌	07/08/2024	T+7	46.30	44.30	1.19%	54.01	特有
HCM	25.50	上漲	下跌	13/08/2024	T+3	25.90	24.18	-1.54%	30.59	特有
FRT	172.30	上漲	上漲	14/08/2024	T+2	175.00	164.78	-1.54%	210.93	特有

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
TTA	10.30	上漲	上漲	29/07/2024	T+14	10.80	9.82	-4.63%	11.38	特有
CTS	35.50	上漲	下跌	07/08/2024	T+7	36.55	33.35	-2.87%	44.10	特有
MSH	48.80	上漲	上漲	09/08/2024	T+5	47.50	46.15	2.74%	53.69	特有
CSV	38.90	上漲	上漲	13/08/2024	T+3	39.75	38.61	-2.14%	46.20	限制新買

個人客戶分析部

Nguyễn Thế Minh

研究分析經理

+84 28 3622 6868 ext 3826

minh.nguyen@yuanta.com.vn

Lý Thị Hiền

研究分析主管

+84 28 3622 6868 ext 3908

hien.ly@yuanta.com.vn

Quách Đức Khánh

高級分析專員

+84 28 3622 6868 ext 3833

khanh.quach@yuanta.com.vn

Nguyễn Trịnh Ngọc Hồng

高級分析專員

+84 28 3622 6868 ext 3832

hong.nguyen@yuanta.com.vn

Khổng Hữu Hiệp

高級分析專員

+84 28 3622 6868 ext 3912

hiep.khong@yuanta.com.vn

Phạm Tấn Phát

高級分析專員

+84 28 3622 6868 ext 3880

phat.pham@yuanta.com.vn

Ngô Thanh Thảo

分析助理

+84 28 3622 6868 ext 3952

thao.ngo@yuanta.com.vn

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