

個股焦點

TCB



TCB - 向個人客戶提供貸款促進增長



短期阻力關卡: 24.15

短期支撐關卡: 22.20

短期趨勢(5-10天): 上漲

中期阻力關卡: 25.20

中期支撐關卡: 21.40

中期趨勢(1-3月): 上漲

TCB – 向個人客戶提供貸款促進增長



- 2024 年首 9 個月的信貸增長 +17.5%。個人客戶貸款增長 +6.1% QoQ，是 2024 年第三季度利潤的主要增長動力，而企業貸款僅增長 +2.9% QoQ。公司債/總資產比率下降至 3.6% (-1.0 個百分點 QoQ/-2.6 個百分點 YoY)。
- 2024 年第三季度的淨利息收入下降 -6% QoQ，但強勁增長 +23% YoY，達到 8 兆 9,000 億越南盾。資本成本為 3.4% (+20 個基點 QoQ，-1.3 個基點 YoY)，資產收益率下降 -30 個基點 QoQ/-1.2 個基點 YoY，至 2024 年第三季度的 7.3%。因此，TCB 的回報率下降 -50 個基點 QoQ，下降 -20 個基點 YoY，2024 年第三季度達到 4.30%。
- 由於終止與宏利的獨家協議而支付 1 兆 8,000 億越南盾，營運成本將在 2024 年第四季度增加。
- 活期存款的優點。TCB 的 CASA 比率仍處於行業最高水平，並支撐長期資本成本和淨回報率。
- 資產品質依然強勁，壞帳率較低，壞帳覆蓋率較高。
- 資本充足率 (CAR) 達 15.1%，為居業界第二。
- 有吸引力的定價。儘管 TCB 的 ROA 比率一直是上市銀行中最高的，但其 2024 年預期本益比為 1.2 倍，而行業中位數為 1.3 倍。
- TCB 的股票評級為 90 點，因此我們該股票的增長評級為積極。TCB 的價格走勢圖收盤上漲 1.3%，成交量比前一交易日增加 28%。同時，價格走勢圖形成上漲加特利上漲反轉模式。另外，TCB 的短期走勢也調整至上漲。因此，我們建議投資者考慮以當前價格低比例買進，並待短期市場趨勢確認上漲時逐步增加比例。

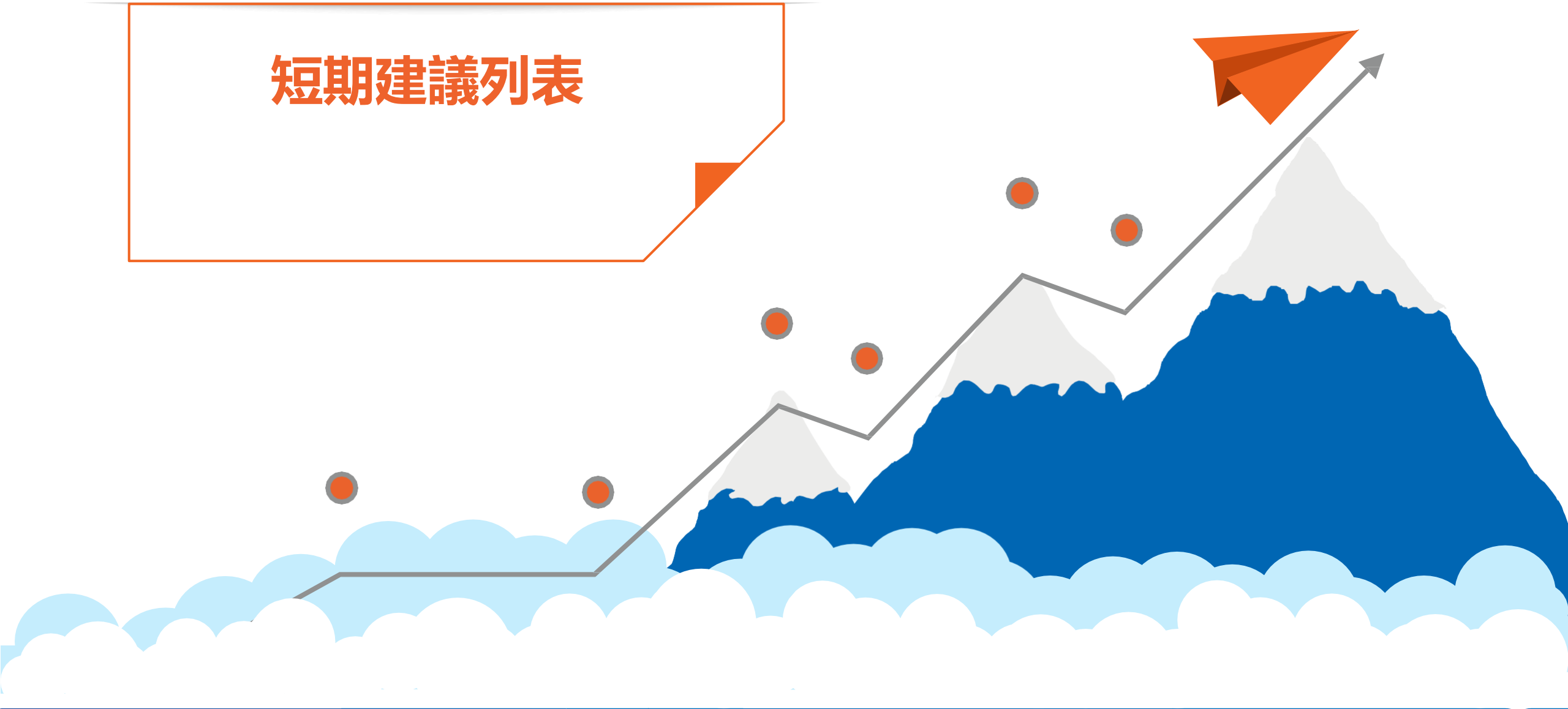
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股票代碼	TCB
建議價格	23.50
目前價格	23.50
短期趨勢	上漲
中期趨勢	上漲
短期目標	25.27
與目前價格相比的短期上漲空間	7.54%
短期停損	22.46
Reward/ Risk	4.16
預期持有 (盤)	17
最佳分配比例	23.67%
建議	買進



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
VTP	124.00	上漲	上漲	19/09/2024	T+47	77.52	113.29	59.96%	限制新買
ACV	119.70	上漲	上漲	10/10/2024	T+32	109.00	115.38	9.82%	特有
DRI	12.60	上漲	上漲	12/11/2024	T+9	12.10	11.65	4.13%	特有
NHA	26.20	上漲	下跌	14/11/2024	T+7	26.50	24.50	-1.13%	特有
FRT	173.20	上漲	上漲	22/11/2024	T+1	169.90	164.93	1.94%	特有
TCB	23.50	上漲	上漲	25/11/2024	T+0	23.50	22.46	0.00%	買進

VN30 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
VHM	41.60	上漲	下跌	21/11/2024	T+2	43.30	41.05	-3.93%	46.34	特有
CTG	35.00	上漲	下跌	22/11/2024	T+1	35.00	33.39	0.00%	38.86	特有
TCB	23.50	上漲	上漲	25/11/2024	T+0	23.50	22.46	0.00%	39.86	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
TLG	61.70	上漲	上漲	30/10/2024	T+18	54.60	55.78	13.00%	60.08	特有
DCM	37.90	上漲	上漲	14/11/2024	T+7	37.80	36.35	0.26%	45.11	特有
FRT	173.20	上漲	上漲	22/11/2024	T+1	169.90	164.93	1.94%	203.85	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
DC4	12.80	上漲	上漲	31/10/2024	T+17	11.60	11.89	10.34%	13.25	特有
TRC	46.10	上漲	上漲	12/11/2024	T+9	44.95	43.87	2.56%	48.68	特有
NHA	26.20	上漲	下跌	14/11/2024	T+7	26.50	24.50	-1.13%	34.39	特有
DBD	49.20	上漲	上漲	25/11/2024	T+0	49.20	46.19	0.00%	51.98	買進

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