



# **Credit Scoring Models for Vietnamese Market: Z-Score Models for Vietnamese Manufacturers, Non-Manufacturers & Consumers**

*Dao Thi Thanh Binh, Hoang Thi Yen, Nguyen Van Trang*

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“Credit Scoring Models for Vietnamese Market” proposes four essays, which provides an insightful approach to develop credit scoring models specifically for the Vietnamese market. The first two essays analyze the development of credit scoring models for non-manufacturing firms in 2009 and 2010. The last two essays comprise studies conducted in 2010, in which the former study discusses the formulation process of Z-score model for manufacturing businesses whereas the latter presents the procedures necessary to propose a model for assessing consumer credits. The book firstly provides readers with basic understandings about credit scoring, the close relationship among credit scoring, credit ratings and probability of default. This book also aims to introduce the formulation process and development of Altman’s Z-score model for Vietnam with a proxy data. More importantly, it is designed to describe in details the formulation of credit scoring models and their application in the Vietnamese market.

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