Abstract
The Superintendencia Financiera of Colombia (SFC) by the Carta Circular 31 and the Circular Externa 11 of 2002, it requires to all financial institutions implement a Risk Management System Credit, taking into account the volatility of financial variables through the world financial markets globalization and the importance of a strong financial system. In this regulatory framework, the paper proposes a grand model of credit scoring to define profiles of borrowers susceptible to default in their obligations, and profiles of borrowers with good behavior, that, through statistical analysis of qualitative and quantitative variables with a database provided by a financial cooperative in the Aburrá Valley.

Keywords
Scoring Model, discriminant analysis, risk credit, granting credit, financial system.