

Credit Approval Rules

Credit Tests

Grid 3.10	One SCO required as follows			Retail Chief Risk Officer (CRO) or designee	Citi Chief Risk Officer
	SCO	Level 2 SCO	Level 1 SCO	\$1B	>\$1B
Credit Tests	5% up to \$50MM	5% up to \$100MM	5% up to \$250MM		