



24/03/2014

IM CITI TARJETAS 1, FTA**Data corresponding to the period: 24/02/2014 - 24/03/2014****I. GENERAL INFORMATION ABOUT THE FONDO**

Date of Incorporation of the Fondo	23/11/2012
Closing Date of the Bonds	30/11/2012
Sociedad Gestora	InterMoney Titulización, SGFT, S.A.
Loan Issuer	Citibank España, S.A.
Paying Agent	Citibank International PLC, S.E.
Traded Market	Mercado AIAF
Rating Agencies	Fitch Ratings / DBRS
Current Rating Bonds	
A Bonds	A (sf) / A (sf)
B Bonds	NR / C (sf)

II. SECURITIES ISSUED BY THE FONDO

A SERIES	
ISIN Code	ES0347464002
Aggregate Amount Issued	840.000.000,00 €
Aggregate Amount Outstanding	840.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
B SERIES	
ISIN Code	ES0347464010
Aggregate Amount Issued	160.000.000,00 €
Aggregate Amount Outstanding	160.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 24/02/2014 - 24/03/2014

Bond Payment Notification: 24/03/2014

Cash Flow period: 24/02/2014 - 24/03/2014

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IM CITI TARJETAS 1, FTA
Settlement Period: 24/02/2014 - 24/03/2014
Payment Date: 24/03/2014

Interest Available Resources (I+II):	18.036.858,06
I. Funds received from the Issuer:	18.036.858,06
I.1 Interests received from the Issuer	17.384.818,07
I.2 Fees accrued and settled by the Issuer	652.039,99
II. Account interests:	0,00
II.1 Treasury Account interests	0,00
II.1 Reinvestment Account interests	0,00

Interest Waterfall	Due and not paid on the previous Payment Date	Accrued on this Payment Date	Paid on this Payment Date	Due and not paid on this Payment Date
(i) Periodical payments:	0,00	415.488,49	415.488,49	0,00
(ii) Payment of A Bond interest:	0,00	1.933.176,00	1.933.176,00	0,00
(iii) Withholding of Defaults (See note 2):	0,00	3.581.466,00	3.581.466,00	0,00
(iv) Payment of B Bond interest:	0,00	490.960,00	490.960,00	0,00
(v) Provision of Reserves:	0,00	0,00	0,00	0,00
Dilution Reserve	0,00	0,00	0,00	0,00
Commingling Reserve	0,00	0,00	0,00	0,00
(vi) Payment of interest of the Subordinated Loan for Initial Expenses (Fully amortised):	0,00	0,00	0,00	0,00
(vii) Payment of interest of the Subordinated Loan for the Reserves (Fully amortised):	0,00	0,00	0,00	0,00
(viii) Application of any excess resources to the Principal Waterfall (Interest Available Resources - (i) - (vii)):	0,00	11.615.767,57	11.615.767,57	0,00
Total	0,00	18.036.858,06	18.036.858,06	0,00

Principal Available Resources (I + II + III + IV + V):	171.766.010,64
I. Excess resources to the Interest Waterfall (Amount corresponding to point (viii) of the Interest Waterfall):	11.615.767,57
II. Funds received from the Administrator:	143.223.560,53
II.1 Reimbursement of the Outstanding Balance	143.223.560,53
III. Default Retention Amount:	3.581.466,00
IV. Provision of the Reserves:	13.345.216,54
IV.1 Dilution Reserve	0,00
IV.2 Commingling Reserve	0,00
IV.3 Acquisition Reserve	13.345.216,54
V. Other:	0,00
V.1 Bond adjustment	0,00
V.2 Surplus amounts from the Subordinated Loan for Initial Expenses	0,00

Principal Waterfall (During Accumulation Period)	Due and not paid on the previous Payment Date	Accrued on this Payment Date	Paid on this Payment Date	Due and not paid on this Payment Date
(i) In the event of insufficient Available Interest:	0,00	0,00	0,00	0,00
Ordinary Expenses	0,00	0,00	0,00	0,00
Payment of A Bond interest	0,00	0,00	0,00	0,00
(ii) Acquisition of Additional Withdrawals (See note 1)	0,00	0,00	0,00	0,00
Payment of Deferred Purchase Price due and not paid on the previous Payment Date	0,00	0,00	0,00	0,00
Payment (through the Waterfall) of the Asset Purchase Price accrued on this Payment Date	0,00	118.499.947,97	118.499.947,97	0,00
Provision of the Acquisition Reserve	0,00	41.650.295,10	41.650.295,10	0,00
(iii) Amortisation of the principal of the Subordinated Loan for Initial Expenses (Fully amortised):	0,00	0,00	0,00	0,00
(iv) Amortisation of the principal of the Subordinated Loan for Reserves (Fully amortised):	0,00	0,00	0,00	0,00
(v) Payment of the Variable Commission:	0,00	11.615.767,57	0,00	0,00
Total	0,00	171.766.010,64	171.766.010,64	0,00

NOTES

Note 1

Acquisition of Additional Withdrawals

I. Acquisition Amount (I.1 + I.2):	118.499.947,97
I.1. Additional Withdrawals for the period 31/01/2014 - 28/02/2014	118.499.947,97
I.2. Deferred Purchase Price due and not paid on the previous Payment Date	0,00
II. Payment of the Asset Purchase Price (Max (II.1 + II.2 ; I)):	160.150.243,07
II.1) Reimbursement of the Outstanding Balance	143.223.560,53
II.1.a) Percentage for IM CITI TARJETAS 1, FTA	100,00%
II.1.b) Percentage for Citibank	0,00%
II.2) Default Retention Amount	3.581.466,00
II.3) Acquisition Reserve on the previous Payment Date	13.345.216,54
III. Amount paid of the Asset Purchase Price (Min (I,II) + III.3):	118.499.947,97
III.1) Payment of Deferred Purchase Price due and not paid on the previous Payment Date	0,00
III.1.b) Payment off the Waterfall	0,00%
III.1.b) Payment on the Waterfall	0,00%
III.2) Amount payable of the Asset Purchase Price accrued on the current period	118.499.947,97
IV. Deferred Purchase Price (I-II):	0,00
V. Acquisition Reserve:	41.650.295,10

Note 2

Calculation of the Default Retention Amount

Default Retention (A-B)	3.581.466,00
A. Accumulated Defaults on 28/02/2014	35.522.451,69
B. Default Retention Amount on the previous Payment Date	31.940.985,69

Note 3

Calculation of the percentage used to apply the collection of Principal and Interest

1. Percentage for the Fondo (A/(A+B)):	100,00%
2. Percentage for the Issuer:	0,00%
A. Outstanding Principal Balance of the Bonds:	1.000.000.000,00
B. Deferred Purchase Price:	0,00

Note 4

Delinquency and default information:

Arrears	
Previous month	3.909.732,66
Current month	4.362.465,96
Defaulted amount of the period	3.581.466,00

**INTERMONEY TITULIZACIÓN S.G.F.T**

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**IM CITI TARJETAS 1, FTA
BOND PAYMENT REPORT
PAYMENT DATE: 24/03/2014**

	A SERIES		B SERIES	
ISIN Code	ES0347464002		ES0347464010	
Accrual Period	24/02/2014	24/03/2014	24/02/2014	24/03/2014
Interest Rate	3,000%		4,000%	
	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	840.000.000,00	100.000,00	160.000.000,00	100.000,00
Balance on the prior Payment Date	840.000.000,00	100.000,00	160.000.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00
Balance after this Payment Date	840.000.000,00	100.000,00	160.000.000,00	100.000,00
Current Factor	100,00%	100,00%	100,00%	100,00%
Gross Interest due and not paid on the prior Payment	0,00	0,00	0,00	0,00
Gross Interest Accrued	1.933.176,00	230,14	490.960,00	306,85
Gross Interest Payment	1.933.176,00	230,14	490.960,00	306,85
Gross Interest due and not paid	0,00	0,00	0,00	0,00
Withholding tax (21%)	405.972,00	48,33	103.104,00	64,44
Net Interest Payment	1.527.204,00	181,81	387.856,00	242,41

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IM CITI TARJETAS 1, FTA Cash Flow Period: 24/02/2014 - 24/03/2014

<i>Concept</i>	<i>Amount</i>	
	<i><u>Income</u></i>	<i><u>Payment</u></i>
<u>I. Principal</u>	<u>143.223.560,53</u>	<u>118.499.947,97</u>
Reimbursement of the Outstanding Balance from the Credit Rights	143.223.560,53	
Acquisition of Additional Withdrawals		118.499.947,97
Payment of Deferred Purchase Price due and not paid on the previous Payment Date		0,00
Subordinated Loan amortisations		Fully Amortised
<u>II. Interest</u>	<u>18.036.858,06</u>	<u>2.424.136,00</u>
Interest received from the Issuer	17.384.818,07	
Fees accrued and settled by the Issuer	652.039,99	
Treasury Account interests	0,00	
Reinvestment Account interests	0,00	
Interest paid for Securitised Bonds		2.424.136,00
Subordinated Loan interests		Fully Amortised
<u>III. Periodical Payments</u>		<u>415.488,49</u>
<u>IV. Variable Commission</u>		<u>11.615.767,57</u>
TOTAL INCOME/ PAYMENT	161.260.418,59	132.955.340,03
Reinvestment Account Initial Balance 24/02/2014	32.795.216,54	
Deposited funds for next Payment Date:		
Dilution Reserve		10.625.000,00
Commingling Reserve		8.825.000,00
Acquisition Reserve		41.650.295,10
TOTAL	194.055.635,13	194.055.635,13
Tax Withholdings on 24/03/2014	509.076,00	
Temporarily reinvested until 21/04/2014		509.076,00

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