

WIZINK MASTER CREDIT CARDS, FT
Data corresponding to the period: 26/03/2019 - 26/04/2019

I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	19/07/2017
Closing Date of the Bonds	24/07/2017
Sociedad Gestora	InterMoney Titulización, SGFT, S.A.
Loan Issuer	Wizink Bank, S.A.
Paying Agent	Banco Santander
Traded Market	Mercado AIAF
Rating Agencies	Fitch Ratings / DBRS
Current Rating Bonds (*)	
Class A2017-01	AA+ (sf) / AA (sf)
Class C2017-01	--
Class A2017-02	AA+ (sf) / AA (sf)
Class C2017-02	--
Class A2017-03	AA+ (sf) / AA (high) (sf)
Class C2017-03	--/BB (high) (sf)
Class A2018-01	AA+ (sf) / AA (sf)
Class C2018-01	--/BB (high) (sf)
Class A2019-01	AA+ (sf) (exp) / AA (sf) (exp)
Class C2019-01	--/BB (high) (sf) (exp)

II. SECURITIES ISSUED BY THE FONDO

Class A2017-01 SERIES	
ISIN Code	ES0305279004
Aggregate Amount Issued	451.100.000,00 €
Aggregate Amount Outstanding	- €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	- €
Class C2017-01 SERIES	
ISIN Code	ES0305279012
Aggregate Amount Issued	67.700.000,00 €
Aggregate Amount Outstanding	- €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	- €
Class A2017-02 SERIES	
ISIN Code	ES0305279020
Aggregate Amount Issued	163.400.000,00 €
Aggregate Amount Outstanding	163.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2017-02 SERIES	
ISIN Code	ES0305279038
Aggregate Amount Issued	24.500.000,00 €
Aggregate Amount Outstanding	24.500.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2017-03 SERIES	
ISIN Code	ES0305279046
Aggregate Amount Issued	200.800.000,00 €
Aggregate Amount Outstanding	200.800.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2017-03 SERIES	
ISIN Code	ES0305279053
Aggregate Amount Issued	47.200.000,00 €
Aggregate Amount Outstanding	47.200.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2018-01 SERIES	
ISIN Code	ES0305279061
Aggregate Amount Issued	220.000.000,00 €
Aggregate Amount Outstanding	220.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2018-01 SERIES	
ISIN Code	ES0305279079
Aggregate Amount Issued	30.000.000,00 €
Aggregate Amount Outstanding	30.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class A2019-01 SERIES	
ISIN Code	ES0305279087
Aggregate Amount Issued	440.000.000,00 €
Aggregate Amount Outstanding	440.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2019-01 SERIES	
ISIN Code	ES0305279095
Aggregate Amount Issued	60.000.000,00 €
Aggregate Amount Outstanding	60.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 26/03/2019 - 26/04/2019

Bond Payment Notification: 26/04/2019

Cash Flow period: 26/03/2019 - 26/04/2019

(*) Rating corresponding to : 11/04/2019. The current Bonds ratings are available on our website www.imtitulizacion.com.

WIZINK MASTER CREDIT CARDS, FT
Settlement Period: 26/03/2019 - 26/04/2019
Payment Date: 26/04/2019

Available Interest Amount	22.350.799,86
Available Interest Collections	22.416.523,40
Excess funds from the Expenses Subordinated Facility	0,00
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	-65.723,54
The remaining portion (interest) of the Aggregate Repurchase Price with respect to any Performing Credit Card and (ii) the Aggregate Repurchase Price with respect to any Defaulted Credit Card	0,00

Interest Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Issuer Operating Expenses	39.270,67	39.270,67	0,00
(2) (i) Class A Monthly Hedging Net Amounts	0,00	0,00	0,00
(2) (ii) Class A Hedging Senior Termination Payments	0,00	0,00	0,00
(3) (i) Class A 2017-01 Notes Monthly Interest Amounts	45.290,44	45.290,44	0,00
(3) (i) Class A 2017-02 Notes Monthly Interest Amounts	49.248,76	49.248,76	0,00
(3) (i) Class A 2017-03 Notes Monthly Interest Amounts	14.357,20	14.357,20	0,00
(3) (i) Class A 2018-01 Notes Monthly Interest Amounts	85.250,00	85.250,00	0,00
(3) (i) Class A 2019-01 Notes Monthly Interest Amounts	0,00	0,00	0,00
(3) (ii) Seller Share Interest	80.695,42	80.695,42	0,00
(4) Class A General Reserve Replenishment Amount	0,00	0,00	0,00
(5) Class A Principal Deficiency Ledger	0,00	0,00	0,00
(6) (i) Class B Monthly Hedging Net Amounts	0,00	0,00	0,00
(6) (ii) Class B Hedging Senior Termination Payments	0,00	0,00	0,00
(7) Class B Notes Monthly Interest Amounts	0,00	0,00	0,00
(8) Class B General Reserve Replenishment Amount	0,00	0,00	0,00
(9) Class B Principal Deficiency Ledger	0,00	0,00	0,00
(10) (i) Class C Monthly Hedging Net Amounts	0,00	0,00	0,00
(10) (ii) Class C Hedging Senior Termination Payments	0,00	0,00	0,00
(11) Class C 2017-01 Notes Monthly Interest Amounts	29.151,62	29.151,62	0,00
(11) Class C 2017-02 Notes Monthly Interest Amounts	15.822,10	15.822,10	0,00
(11) Class C 2017-03 Notes Monthly Interest Amounts	40.643,92	40.643,92	0,00
(11) Class C 2018-01 Notes Monthly Interest Amounts	32.292,00	32.292,00	0,00
(11) Class C 2019-01 Notes Monthly Interest Amounts	0,00	0,00	0,00
(12) Residual Principal Deficiency Ledger	7.224.034,97	7.224.034,97	0,00
(13) Servicer Fees	567.619,55	567.619,55	0,00
(14) During the Programme Amortisation Period: Seller Share Interest Payable Amount	0,00	0,00	0,00
(15) Hedging Subordinated Termination Payments	0,00	0,00	0,00
(16) General Reserve Interest and Commingling Reserve Interest Amounts	13.594,06	13.594,06	0,00
(17) Expenses Facility Interest Amount	0,00	0,00	0,00
(18) (i) Expenses Facility Principal Amount	0,00	0,00	0,00
(18) (ii) General Reserve Shortfall Amount	0,00	0,00	0,00
(18) (iii) Commingling Reserve Shortfall Amount	0,00	0,00	0,00
(19) Aggregate Deferred Purchase Price	0,00	0,00	0,00
(20) Variable Fee	14.113.529,15	14.113.529,15	0,00
Total	22.350.799,86	22.350.799,86	0,00

Available Principal Amount	681.613.433,95
Available Principal Collections	174.389.398,98
Retention of any amounts to be applied as Available Principal Amount	0,00
PDL Cure Amounts	7.224.034,97
Notes Issuance	500.000.000,00
SICF Drawing Amount	0,00
Unapplied Revolving Amount on the preceding Payment Date	0,00
Seller Dilutions	0,00
The portion of the Aggregate Repurchase Price which corresponds to the Outstanding Principal Balances of the Performing Repurchased Receivables	0,00

Principal Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Interest Shortfall Priority of Payments	0,00	0,00	0,00
(2) (a) Class A 2017-01 Notes Monthly Amortisation Amount	210.356.771,56	210.356.771,56	0,00
(2) (a) Class A 2017-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2017-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (a) Class A 2018-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(2) (b) During the Programme Revolving Period SICF Amortisation Amount less any Seller Dilution	226.978.187,88	226.978.187,88	0,00
(3) Class B Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2017-01 Notes Monthly Amortisation Amount	67.700.000,00	67.700.000,00	0,00
(4) Class C 2017-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2017-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(4) Class C 2018-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00
(5) During the Programme Revolving Period			
(A) Effective Purchase Price of the Eligible Receivables	176.578.474,51	176.578.474,51	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00
(6) Unapplied Revolving Amount in the Treasury Account	0,00	0,00	0,00
(7) During the Programme Amortisation period			
(A) Effective Purchase Price of the Eligible Receivables	0,00	0,00	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00
(8) During the Programme Amortisation Period and once all Notes of all Notes Series have been redeemed in full SICF Amortisation Amount	0,00	0,00	0,00
(9) Retention of any amounts to be applied as Available Principal Amount on the following Payment Date	0,00	0,00	0,00
Total	681.613.433,95	681.613.433,95	0,00

Information regarding the Reserves:

Commingling Reserve

Prior Commingling Reserve Amount:	19.775.132,73
Commingling Reserve Required Amount :	19.805.280,71
Funding of the Commingling Reserve/- Reimbursement	30.147,98
Final Commingling Reserve Amount:	19.805.280,71

General Reserve

Prior General Reserve Amount:	9.534.681,26
General Reserve Required Amount:	12.290.400,00
Funding of the General Reserve/- Reimbursement	2.755.718,74
Final General Reserve Amount:	12.290.400,00

Information regarding the Facilities:

Commingling Reserve Facility

Prior Commingling Reserve Facility Balance :	19.775.132,73
Drawing Amount/ - Reimbursement:	30.147,98
Final Commingling Reserve Facility Balance :	19.805.280,71

General Reserve Facility

Prior General Reserve Facility Balance :	5.164.281,26
Drawing Amount/ - Reimbursement:	2.755.718,74
Final General Reserve Facility Balance :	7.920.000,00

Seller Interest Credit Facility

Maximum Seller Interest Credit Facility:	500.000.000,00
Prior Seller Interest Credit Facility Balance	329.967.624,46
Maximum Drawable Amount:	170.032.375,54
Drawing Amount	0,00
Amortisation Amount	226.978.187,88
Final Seller Interest Credit Facility Balance:	102.989.436,58

Expenses Subordinated Facility

Prior Expenses Subordinated Facility Balance:	0,00
Drawing Amount	330.000,00
Amortisation Amount	0,00
Final Expenses Subordinated Facility Balance:	330.000,00

WIZINK MASTER CREDIT CARDS , FT
BOND PAYMENT REPORT
PAYMENT DATE: 26/04/2019

	Class A2017-01		Class C2017-01		Class A2017-02		Class C2017-02		Class A2017-03		Class C2017-03		Class A2018-01		Class C2018-01	
ISIN Code	E0305279004		E0305279012		E0305279020		E0305279038		E0305279046		E0305279053		E0305279061		E0305279079	
Accrual Period	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019	26/03/2019	26/04/2019
Interest Rate	0,250%		0,500%		0,350%		0,750%		-0,367%		1,000%		0,450%		1,250%	
Spread	0,000%		0,000%		0,000%		0,000%		0,450%		0,000%		0,000%		0,000%	
Current Coupon	0,250%		0,500%		0,350%		0,750%		0,083%		1,000%		0,450%		1,250%	
Floor	-		-		-		-		0,000%		-		-		-	
	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	451.100.000,00	100.000,00	67.700.000,00	100.000,00	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00
Balance on the prior Payment Date	210.356.771,56	46.631,96	67.700.000,00	100.000,00	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00
Principal Payment	210.356.771,56	46.631,96	67.700.000,00	100.000,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Balance after this Payment Date	0,00	0,00	0,00	0,00	163.400.000,00	100.000,00	24.500.000,00	100.000,00	200.800.000,00	100.000,00	47.200.000,00	100.000,00	220.000.000,00	100.000,00	30.000.000,00	100.000,00
Current Factor	0,00%	0,00%	0,00%	0,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	100,00%	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross Interest Accrued	45.290,44	10,04	29.151,62	43,06	49.248,76	30,14	15.822,10	64,58	14.357,20	7,15	40.643,92	86,11	85.250,00	38,75	32.292,00	107,64
Gross Interest Payment	45.290,44	10,04	29.151,62	43,06	49.248,76	30,14	15.822,10	64,58	14.357,20	7,15	40.643,92	86,11	85.250,00	38,75	32.292,00	107,64
Gross Interest due and not paid	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

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Note: The Gross interest of the Bonds could be subject or not to Withholding tax in accordance with current legislation.

WIZINK MASTER CREDIT CARDS, FT
Cash Flow Period: 26/03/2019 - 26/04/2019

<i>Concept</i>	<i>Amount</i>	
	<i>Income</i>	<i>Payment</i>
<u>I. Principal</u>	<u>681.613.433,95</u>	<u>681.613.433,95</u>
Principal Collections	174.389.398,98	
SICF Drawing Amount	0,00	
SICF Amortisation Amount		226.978.187,88
Effective Purchase Price of Additional Transfers		176.578.474,51
Effective Purchase Price of Initial Transfers		0,00
Deferred Purchase Price due and not paid on the previous Payment Date		0,00
Subordinated Facilities Amortisations		0,00
Notes Issuance	500.000.000,00	
Unapplied Revolving Amount on the preceding Payment Date	0,00	
Retention of any amounts to be applied as Available Principal Amount	0,00	
PDL Cure Amounts	7.224.034,97	
Principal deriving from Repurchases	0,00	
Notes Monthly Amortisation Amount		278.056.771,56
<u>II. Interest</u>	<u>22.350.799,86</u>	<u>22.350.799,86</u>
Interest Collections	22.416.523,40	
Financial Income	-65.723,54	
Bonds Interest		312.056,04
Seller Share Interest		80.695,42
Subordinated Facilities Interests		13.594,06
Residual Principal Deficiency Ledger		7.224.034,97
Class A General Reserve Replenishment Amount		0,00
Excess funds from the Expenses Subordinated Facility	0,00	
Interes deriving from Repurchases (including Defaults)	0,00	
<u>III. Periodical Payments</u>		<u>606.890,22</u>
<u>IV. Variable Fee</u>		<u>14.113.529,15</u>
TOTAL INCOME/ PAYMENT	703.964.233,81	703.964.233,81
General Reserve on the previous Payment Date	9.534.681,26	
Funding of the General Reserve/- Reimbursement	2.755.718,74	
General Reserve on this Payment Date		12.290.400,00
Principal Account Initial Balance 26/03/2019	0,00	
Deposited as Available Principal Amount on the following Payment Date:		0,00
Unapplied Revolving Amount deposited for next Payment Date:		0,00
TOTAL	716.254.633,81	716.254.633,81
Tax Withholdings on 26/04/2019	59.290,65	
Temporarily reinvested until 20/05/2019		59.290,65
Commingling Reserve on the previous Payment Date	19.775.132,73	
Funding/Reimbursement of the Commingling Reserve	30.147,98	0,00
Commingling Reserve on this Payment Date		19.805.280,71