

WIZINK MASTER CREDIT CARDS, FT

Data corresponding to the period: 26/01/2018 - 26/02/2018

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)

II. SECURITIES ISSUED BY THE FONDO

Class A2017-01 SERIES	
ISIN Code	ES0305279004
Aggregate Amount Issued	451.100.000,00 €
Aggregate Amount Outstanding	451.100.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2017-01 SERIES	
ISIN Code	ES0305279012
Aggregate Amount Issued	67.700.000,00 €
Aggregate Amount Outstanding	67.700.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
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 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 26/01/2018 - 26/02/2018

Bond Payment Notification: 26/02/2018

Cash Flow period: 26/01/2018 - 26/02/2018

 (*) Rating corresponding to : 20/02/2018. The current Bonds ratings are available on our website www.imtitulizacion.com.

WIZINK MASTER CREDIT CARDS, FT
Settlement Period: 26/01/2018 - 26/02/2018
Payment Date: 26/02/2018

Available Interest Amount	20.679.235,43
Available Interest Collections	20.677.235,13
Excess funds from the Expenses Subordinated Facility	12.955,22
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	-10.954,92
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 and not paid on the previous Payment Date	Due on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Issuer Operating Expenses	0,00	13.585,52	13.585,52	0,00
(2) (i) Class A Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(2) (ii) Class A Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(3) (i) Class A 2017-01 Notes Monthly Interest Amounts	0,00	97.121,83	97.121,83	0,00
(3) (i) Class A 2017-02 Notes Monthly Interest Amounts	0,00	49.248,76	49.248,76	0,00
(3) (i) Class A 2017-03 Notes Monthly Interest Amounts	0,00	14.015,84	14.015,84	0,00
(3) (ii) Seller Share Interest	0,00	16.025,15	16.025,15	0,00
(4) Class A General Reserve Replenishment Amount	0,00	0,00	0,00	0,00
(5) Class A Principal Deficiency Ledger	0,00	0,00	0,00	0,00
(6) (i) Class B Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(6) (ii) Class B Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(7) Class B Notes Monthly Interest Amounts	0,00	0,00	0,00	0,00
(8) Class B General Reserve Replenishment Amount	0,00	0,00	0,00	0,00
(9) Class B Principal Deficiency Ledger	0,00	0,00	0,00	0,00
(10) (i) Class C Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00
(10) (ii) Class C Hedging Senior Termination Payments	0,00	0,00	0,00	0,00
(11) Class C 2017-01 Notes Monthly Interest Amounts	0,00	29.151,62	29.151,62	0,00
(11) Class C 2017-02 Notes Monthly Interest Amounts	0,00	15.822,10	15.822,10	0,00
(11) Class C 2017-03 Notes Monthly Interest Amounts	0,00	40.643,92	40.643,92	0,00
(12) Residual Principal Deficiency Ledger	0,00	368.097,05	368.097,05	0,00
(13) Servicer Fees	0,00	467.752,38	467.752,38	0,00
(14) During the Programme Amortisation Period: Seller Share Interest Payable Amount	0,00	0,00	0,00	0,00
(15) Hedging Subordinated Termination Payments	0,00	0,00	0,00	0,00
(16) General Reserve Interest and Commingling Reserve Interest Amounts	0,00	11.389,02	11.389,02	0,00
(17) Expenses Facility Interest Amount	0,00	0,00	0,00	0,00
(18) (i) Expenses Facility Principal Amount	0,00	0,00	0,00	0,00
(18) (ii) General Reserve Shortfall Amount	0,00	0,00	0,00	0,00
(18) (iii) Commingling Reserve Shortfall Amount	0,00	0,00	0,00	0,00
(19) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00
(20) Variable Fee	0,00	19.556.382,24	19.556.382,24	0,00
Total	0,00	20.679.235,43	20.679.235,43	0,00

Available Principal Amount	136.659.247,27
Available Principal Collections	126.105.499,36
Retention of any amounts to be applied as Available Principal Amount	0,00
PDL Cure Amounts	368.097,05
Notes Issuance	0,00
SICF Drawing Amount	10.185.650,86
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 and not paid on the previous Payment Date	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	0,00
(2) (a) Class A 2017-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(2) (a) Class A 2017-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(2) (a) Class A 2017-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(2) (b) During the Programme Revolving Period SICF Amortisation Amount less any Seller Dilution	0,00	0,00	0,00	0,00
(3) Class B Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(4) Class C 2017-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(4) Class C 2017-02 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(4) Class C 2017-03 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00
(5) During the Programme Revolving Period				
(A) Effective Purchase Price of the Eligible Receivables	0,00	136.659.247,27	136.659.247,27	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00
(6) Unapplied Revolving Amount in the Treasury Account	0,00	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	0,00
(B) Aggregate Deferred Purchase Price	0,00	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	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	0,00
Total	0,00	136.659.247,27	136.659.247,27	0,00

Information regarding the Reserves:

Commingling Reserve

Prior Commingling Reserve Amount:	15.547.116,17
Commingling Reserve Required Amount :	15.705.371,16
Funding of the Commingling Reserve/- Reimbursement	158.254,99
Final Commingling Reserve Amount:	15.705.371,16

General Reserve

Prior General Reserve Amount:	9.783.600,00
General Reserve Required Amount:	9.783.600,00
Funding of the General Reserve/- Reimbursement	0,00
Final General Reserve Amount:	9.783.600,00

Information regarding the Facilities:

Commingling Reserve Facility

Prior Commingling Reserve Facility Balance :	15.547.116,17
Drawing Amount/ - Reimbursement:	158.254,99
Final Commingling Reserve Facility Balance :	15.705.371,16

General Reserve Facility

Prior General Reserve Facility Balance :	5.413.200,00
Drawing Amount/ - Reimbursement:	0,00
Final General Reserve Facility Balance :	5.413.200,00

Seller Interest Credit Facility

Maximum Seller Interest Credit Facility:	500.000.000,00
Prior Seller Interest Credit Facility Balance	81.622.159,27
Maximum Drawable Amount:	418.377.840,73
Drawing Amount	10.185.650,86
Amortisation Amount	0,00
Final Seller Interest Credit Facility Balance:	91.807.810,13

Expenses Subordinated Facility

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

WIZINK MASTER CREDIT CARDS , FT
BOND PAYMENT REPORT
PAYMENT DATE: 26/02/2018

	Class A2017-01		Class C2017-01		Class A2017-02		Class C2017-02		Class A2017-03		Class C2017-03	
ISIN Code	ES0305279004		ES0305279012		ES0305279020		ES0305279038		ES0305279046		ES0305279053	
Accrual Period	26/01/2018	26/02/2018	26/01/2018	26/02/2018	26/01/2018	26/02/2018	26/01/2018	26/02/2018	26/01/2018	26/02/2018	26/01/2018	26/02/2018
Interest Rate	0,250%		0,500%		0,350%		0,750%		-0,369%		1,000%	
Spread	0,000%		0,000%		0,000%		0,000%		0,450%		0,000%	
Current Coupon	0,250%		0,500%		0,350%		0,750%		0,081%		1,000%	
Floor	-		-		-		-		0,000%		-	
	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
Balance on the prior Payment Date	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
Principal 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
Balance after this Payment Date	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
Current Factor	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
Gross Interest Accrued	97.121,83	21,53	29.151,62	43,06	49.248,76	30,14	15.822,10	64,58	14.015,84	6,98	40.643,92	86,11
Gross Interest Payment	97.121,83	21,53	29.151,62	43,06	49.248,76	30,14	15.822,10	64,58	14.015,84	6,98	40.643,92	86,11
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

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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: 26/01/2018 - 26/02/2018

Concept	Amount	
	<u>Income</u>	<u>Payment</u>
<u>I. Principal</u>	<u>136.659.247,27</u>	<u>136.659.247,27</u>
Principal Collections	126.105.499,36	
SICF Drawing Amount	10.185.650,86	
SICF Amortisation Amount		0,00
Effective Purchase Price of Additional Transfers		136.659.247,27
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	0,00	
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	368.097,05	
Principal deriving from Repurchases	0,00	
<u>II. Interest</u>	<u>20.679.235,43</u>	<u>20.679.235,43</u>
Interest Collections	20.677.235,13	
Financial Income	-10.954,92	
Bonds Interest		246.004,07
Seller Share Interest		16.025,15
Subordinated Facilities Interests		11.389,02
Residual Principal Deficiency Ledger		368.097,05
Class A General Reserve Replenishment Amount		0,00
Excess funds from the Expenses Subordinated Facility	12.955,22	
Interes deriving from Repurchases	0,00	
<u>III. Periodical Payments</u>		<u>481.337,90</u>
<u>IV. Variable Fee</u>		<u>19.556.382,24</u>
<u>TOTAL INCOME/ PAYMENT</u>	<u>157.338.482,70</u>	<u>157.338.482,70</u>
General Reserve on the previous Payment Date	9.783.600,00	
Funding of the General Reserve/- Reimbursement	0,00	
General Reserve on this Payment Date		9.783.600,00
Principal Account Initial Balance 26/01/2018	0,00	
Deposited as Available Principal Amount on the following Payment Date:		0,00
Unapplied Revolving Amount deposited for next Payment Date:		0,00
<u>TOTAL</u>	<u>167.122.082,70</u>	<u>167.122.082,70</u>
Tax Withholdings on 26/02/2018	46.740,77	
Temporarily reinvested until 20/03/2018		46.740,77
Commingling Reserve on the previous Payment Date	15.547.116,17	
Funding/Reimbursement of the Commingling Reserve	158.254,99	0,00
Commingling Reserve on this Payment Date		15.705.371,16