

19 JUN. 2019

REGISTRO DE ENTRADA - M.P.

Nº 2019073737

FINAL TERMS DATED 19 JUNE 2019

*Final Terms Prospectus dated registered with the Spanish Securities and Exchange Commission
(Comisión Nacional del Mercado de Valores) on 6 June 2019)*

C.N.M.V.

Registros Oficiales

Anotaciones en cuenta

Nº R.O. 14714-6

Columbus Master Credit Cards,

Fondo de Titulización

EUR 2,000,000,000

Asset-Backed Debt Issuance
Programme for the issue of

Class A Asset Backed Notes
Class B Asset Backed Notes
Class C Asset Backed Notes

Final Terms

EUR 430,000,000 Class A2019-01 Notes due 26 January 2034
Notes Series 2019-01

Issued under the Base Prospectus (the **Base Prospectus**) registered with the Spanish Securities and Exchange Commission (*Comisión Nacional del Mercado de Valores*) (the **CNMV**) on 6 June 2019.

The following final terms (the **Final Terms**) include the characteristics of the securities described in details therein.

The Base Prospectus and the Final Terms may be consulted on the website of the Management Company (www.imtitulizacion.com) and the CNMV (www.cnmv.es).

The Fund will issue	Class A2019-01 Notes (the Notes)
Principal Amount	EUR 430,000,000
Issue Date	19 June 2019
Disbursement Date	24 June 2019
Interest Rate	0.15 per cent. per annum – Fixed Rate
Payment Dates	On each Monthly Payment Date with a first applicable Payment Date falling on the Monthly Payment Date of July 2019
Scheduled Amortisation Starting Date	The Monthly Payment Date falling in June 2021 (ie. 28 th of June 2021)
Notes Series 2019-01 Call Dates	The Scheduled Amortisation Starting Date and each subsequent Payment Date
Issue Price	100% (or 100 per cent.)
Notes Final Legal Maturity Date	26 January 2034

ISIN Code
Relevant Rating Agencies

ES0305250021
DBRS and S&P

THE NOTES HAVE NOT BEEN, AND WILL NOT BE, REGISTERED UNDER THE UNITED STATES SECURITIES ACT OF 1933, AS AMENDED (THE **SECURITIES ACT**) OR THE SECURITIES LAWS OF ANY STATE OF THE UNITED STATES OR OTHER RELEVANT JURISDICTION AND THE SECURITIES MAY NOT BE OFFERED OR SOLD WITHIN THE U.S. OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT (**REGULATION S**)), EXCEPT PURSUANT TO AN EXEMPTION FROM SUCH REGISTRATION REQUIREMENTS. THE FOLLOWING FINAL TERMS MAY NOT BE FORWARDED OR DISTRIBUTED TO ANY OTHER PERSON AND MAY NOT BE REPRODUCED IN ANY MANNER WHATSOEVER, AND IN PARTICULAR, MAY NOT BE FORWARDED TO ANY U.S. PERSON OR TO ANY U.S. ADDRESS. FAILURE TO COMPLY WITH THIS DIRECTIVE MAY RESULT IN A VIOLATION OF THE SECURITIES OR THE APPLICABLE LAWS OF OTHER JURISDICTIONS.

THE SELLER INTENDS TO RELY ON AN EXEMPTION PROVIDED FOR IN SECTION 20 OF THE U.S. RISK RETENTION RULES REGARDING NON-U.S. TRANSACTIONS THAT MEET CERTAIN REQUIREMENTS. CONSEQUENTLY, (A) ON ANY ISSUE DATE, THE NOTES OFFERED AND SOLD BY THE ISSUER MAY NOT BE PURCHASED BY ANY PERSON EXCEPT FOR PERSONS THAT ARE NOT U.S. PERSONS AS DEFINED UNDER THE U.S. RISK RETENTION RULES (**RISK RETENTION U.S. PERSONS**) AND (B) DURING THE DISTRIBUTION COMPLIANCE PERIOD, THE NOTES MAY NOT BE TRANSFERRED TO ANY PERSON EXCEPT FOR PERSONS THAT ARE NOT RISK RETENTION U.S. PERSONS (**U.S. RISK RETENTION TRANSFER RESTRICTIONS**). PURCHASERS AND TRANSFEREES OF THE NOTES, INCLUDING BENEFICIAL INTERESTS THEREIN, WILL BE DEEMED TO HAVE MADE CERTAIN REPRESENTATIONS AND AGREEMENTS, INCLUDING THAT EACH PURCHASER OR TRANSFEREE (1) IS NOT A RISK RETENTION U.S. PERSON, (2) IS ACQUIRING SUCH NOTE OR A BENEFICIAL INTEREST THEREIN FOR ITS OWN ACCOUNT AND NOT WITH A VIEW TO DISTRIBUTE SUCH NOTE AND (3) IS NOT ACQUIRING SUCH NOTE OR A BENEFICIAL INTEREST THEREIN AS PART OF A SCHEME TO EVADE THE REQUIREMENTS OF THE U.S. RISK RETENTION RULES. PROSPECTIVE INVESTORS SHOULD NOTE THAT THE DEFINITION OF “U.S. PERSON” IN THE U.S. RISK RETENTION RULES IS SUBSTANTIALLY SIMILAR TO, BUT NOT IDENTICAL TO, THE DEFINITION OF U.S. PERSON UNDER REGULATION S.

Prospective investors should read this Final Terms and the Base Prospectus carefully before making an investment.

Global Coordinators and Joint Lead Managers

BANCO SANTANDER, S.A.

NATIXIS

PERSONS RESPONSIBLE FOR THE INFORMATION

The securities described in these Final Terms are issued by Columbus Master Credit Cards, Fondo de Titulización (the **Fund** or the **Issuer**), with registered office at calle Príncipe de Vergara 131, planta 3ª, and Spanish Tax Identification Number (NIF) no.V-87740296.

Mr José Antonio Trujillo del Valle, in the name and on behalf of INTERMONEY TITULIZACIÓN, S.G.F.T., S.A., with registered address in Madrid, at calle Príncipe de Vergara 131, planta 3ª, and with Spanish tax identification number (*NIF*) A-83774885, acting as management company (**Intermoney Titulización** or the **Management Company**) of the Fund, assumes responsibility for the information set out in these Final Terms.

Mr José Antonio Trujillo del Valle, on behalf of the Management Company, declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Final Terms is, to the best of his knowledge, in accordance with the facts and does not omit anything likely to affect its import.

DESCRIPTION, CLASS AND CHARACTERISTICS OF THE RELEVANT ISSUED SECURITIES

MAIN CHARACTERISTICS OF THE ISSUED SECURITIES

Capitalised words and expressions in this Final Terms shall have the same meanings as set out in the Base Prospectus except (i) insofar as the context otherwise requires; or (ii) if they are given another meaning in this Final Terms.

(1) Issuer:	The Fund
(2) Notes Series [Number/Identification]:	2019-01
(3) Status of the Class A2019-01 Notes:	(senior) unsubordinated
(4) Currency:	EUR
(5) Initial Principal Amount:	EUR 430,000,000
(6) Number of Notes composing the Class A2019-01 Notes:	4,300
(7) Issue Price:	100% of the Initial Principal Amount
(8) Denominations:	EUR 100,000
(9) Issue Date:	19 June 2019
(10) Subscription Date:	20 June 2019
(11) Subscription Period:	From 17:00 (CET) to 19.00 (CET) on 20 June 2019.
(12) Disbursement Date:	24 June 2019
(13) Notes Final Legal Maturity Date:	26 January 2034
(14) Interest Basis:	0.15 per cent. Fixed Rate (Additional information on the securities interest can be found in section 20 of these Final Terms)
(15) Redemption/Payment Basis:	Unless previously redeemed or cancelled, the Class A2019-01 Notes will be redeemed on their Notes Final Legal Maturity Date.

(16) Optional Early Redemption:	Yes (Additional information on the Optional Early Redemption can be found in section 23 of these Final Terms)
(17) Representation of the securities	Book entries managed by the Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, IBERCLEAR, with registered office at Plaza de la Lealtad, no. 1, 28014 Madrid.
(18) Listing and admission to trading	Application has been made for the Class A2019-01 Notes to be admitted to trading on AIAF Fixed Income Market.

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

(19) Fixed Rate Note Provisions	Applicable
(i) Interest Period(s):	Between two consecutive Monthly Payment Dates during the Programme Revolving Period and the Programme Amortisation Period Between two consecutive Monthly Payment Dates during the Programme Accelerated Amortisation Period
(ii) Interest Rate:	0.15 per cent. per annum payable in arrears on each Payment Date
(iii) Step-Up Interest Rate:	Not Applicable
(iv) Payment Date(s):	26th of each month (subject to the Business Day Convention) during the Programme Revolving Period and the Programme Amortisation Period 26th of each month (subject to the Business Day Convention) during the Programme Accelerated Amortisation Period
(v) First Payment Date:	The Monthly Payment Date of July 2019 (ie 26 th July 2019)

(vi) Business Day Convention:	Modified Following Business Day Convention
(vii) Day Count Fraction:	Actual/360
(viii) Party responsible for calculating Interest Amounts:	Management Company
(20) Floating Rate Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

(21) Scheduled Amortisation Starting Date:	The Monthly Payment Date falling in June 2021 (ie. 28 th of June 2021)
(22) Optional Early Redemption:	Applicable
(i) Notes Series 2019-01 Call Dates:	the Scheduled Amortisation Starting Date and each subsequent Payment Date
(ii) Notes Series 2019-01 Clean-up Call:	Applicable

OTHER PROVISIONS APPLICABLE TO THE NOTES

(23) Hedging Agreements	Not Applicable
(24) Relevant Rating Agencies	DBRS, S&P
(25) Ratings	<p>It is a condition of the issuance of the Class A Notes that the Class A Notes are assigned at the relevant Issue Date a preliminary rating of “AA(sf)” and “AA(sf)” respectively by DBRS Ratings Limited (“DBRS”) and S&P Global Ratings Europe Limited (“S&P”).</p> <p>Each of DBRS and S&P is established in the European Union, is registered under Regulation (EC) No. 1060/2009 (as amended) (the “CRA Regulation”) and is included in the list of credit rating agencies</p>

	registered in accordance with the CRA Regulation published on the European Securities and Markets Authority's website (www.esma.europa.eu/page/List-registered-and-certified-CRAs).
(26) Estimated Notes Series Issue Expenses:	<p>AIAF Expenses: EUR 7,260</p> <p>IBERCLEAR Expenses: 1,815</p> <p>CNMV fee: EUR 27,570</p> <p>Rating agencies, notary's fees and others: EUR 284,961.75</p> <p>Total Notes Series Issue Expenses: EUR 321,606.75</p>
(27) Class A Floating Rate Notes only - Historic Interest Rates	Not Applicable
(28) Operational Information	
ISIN Code:	ES0305250021
Delivery:	Delivery free of payment
(29) Distribution:	
Group of potential Note Subscribers to whom the Notes Issue is intended:	Carrefour Banque (as entity designated by SFC).
Method of distribution:	Syndicated
Global Coordinator(s)	Natixis and Banco Santander, S.A.
Lead Managers:	Natixis and Banco Santander, S.A. (as Joint Lead Managers)
Underwriters:	Not Applicable
Bookrunners:	Natixis and Banco Santander, S.A.
Billing and Delivery Agent:	Banco Santander, S.A.

INFORMATION ON THE GLOBAL COORDINATORS, LEAD MANAGERS, BOOKRUNNERS, UNDERWRITERS AND BILLING AND DELIVERY AGENT

Below is information identifying the global coordinators, bookrunners, lead managers and billing and delivery agent of this Notes Series:

- (1) Banco Santander, S.A. is a Spanish credit entity with registered address at Paseo de Pereda 9-12, 39004 Santander (Spain), and whose operating headquarters are in Ciudad Grupo Santander, Avenida de Cantabria sin número, 28660 Boadilla del Monte, Madrid (Spain), with Spanish Tax Identification Number (NIF) A-39000013 and CNAE 651.

Banco Santander, S.A. intervenes as Global Coordinator, Bookrunner, Joint Lead Manager and Billing and Delivery Agent.

- (2) Natixis is a *société anonyme* incorporated under the laws of France, whose registered office is at 30 avenue Pierre Mendès-France, 75013 Paris, France, registered with the Trade and Companies Register of Paris under number 542 044 524, licensed in France as a credit institution (*établissement de crédit*) by the *Autorité de Contrôle Prudentiel et de Résolution*.

Natixis intervenes as Global Coordinator, Bookrunner and Joint Lead Manager.

INFORMATION ON THE ADMISSION TO TRADING OF THE NOTES

An application will be made for the Notes described in these Final Terms to be admitted to trading on the Spanish AIAF Fixed Income Market. The Management Company shall carry out its best efforts to achieve that the admission to trading of the Notes of each Notes Series on the Spanish AIAF Fixed Income Market is carried out not later than thirty (30) calendar days after the Disbursement Date.

These Final Terms include the information necessary for the Notes to be admitted to trading on the aforementioned market. The settlement will be made through the Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, S.A.U. (IBERCLEAR).

SUMMARY DESCRIPTION OF THE MAIN TERMS AND CONDITIONS OF THE HEDGING AGREEMENTS AND HEDGING TRANSACTIONS

Not Applicable

WEIGHTED AVERAGE LIFE OF THE NOTES, INTERNAL RATE OF RETURN AND ASSUMPTIONS

General

The yields to maturity on the Class A2019-01 Notes will be sensitive to and affected by the amount and timing of delinquencies, prepayment and payment pattern, revolving and credit card usage, dilution and default on the Purchased Receivables, the level of the relevant interest reference rate, the occurrence of any Revolving Termination Events or Accelerated Amortisation Events or any Fund

Liquidation Events, the issuance of a new Notes Series, the occurrence of an Optional Early Redemption Event or any Optional Repurchase Event and any other repurchases of the Purchased Receivables by the Seller. Each of such events may impact the weighted average lives, the internal rates of return, and the duration of the Class A2019-01 Notes.

Weighted Average Lives and Internal Rates of Return of the Class A2019-01 Notes

The “Weighted Average Life” (WAL) of the Class A2019-01 Notes refers to the average amount of time that will elapse from the date of issuance of the Class A2019-01 Notes to the date of distribution to the investor of each Euro distributed in reduction of the principal of such security. The Weighted Average Life of the Class A2019-01 Notes shall be affected by the available funds allocated to redeem the Class A2019-01 Notes.

The “Internal Rate of Return” (IRR) of the Class A2019-01 Notes refers to the rate of return that makes the net present value of all cash flows (both positive and negative) from the investment in the Class A2019-01 Notes equal to zero. The Internal Rate of Return of the Class A2019-01 Notes shall be affected by the available funds allocated to pay interests due on the Class A2019-01 Notes.

The model used for the purpose of calculating estimates presented in this document employs an assumed constant per MPPR (as defined below). The MPPR is an assumed monthly constant rate of payment of principal, when applied monthly, results in the expected portfolio of the Purchased Receivables balance and allows to calculate the monthly principal payment.

The information included in the tables below assume, among other things, that:

- (a) the Disbursement Date of the Notes Series 2019-01 is 24 June 2019;
- (b) the Scheduled Amortisation Starting Date is 28 June 2021;
- (c) the reference date of the Securitised Portfolio is 31 May 2019;
- (d) on the Disbursement Date of the Notes Series 2019-01, the Outstanding Principal Balances of the Purchased Receivables is equal to the Minimum Portfolio Amount which amounts to EUR 584,484,000 as of such date. New Receivables are purchased (if required) in order to maintain such Minimum Portfolio Amount, until the Scheduled Amortisation Starting Date of the Note Series 2019-01;
- (e) the composition and the amortisation profile of the portfolio of the Purchased Receivables (and the new Receivables purchased during the Notes Series Revolving Period of the outstanding Notes Series) is similar to the composition and amortisation profile of the performing portfolio as at the reference date (for the avoidance of doubt, including delinquent accounts and excluding accounts having a negative Outstanding Principal Balance);
- (f) during the Notes Series Revolving Period of the outstanding Notes Series, only principal collections and/or any PDL Cure Amounts are applied to purchase new Receivables;

- (g) no new Receivables are transferred to the Fund (neither in the context of Initial Transfers nor Additional Transfers) after the Purchase Period immediately preceding the Scheduled Amortisation Starting Date of the Note Series 2019-01;
- (h) no new issuance of further Notes Series occurs after the issuance of Notes Series 2019-01 and the Notes Series 2017-01 will be fully redeemed on the Notes Series 2017-01 Call Date corresponding to the Payment Date falling in June 2019;
- (i) the Seller does not repurchase any Receivables purchased by the Fund;
- (j) the rate of defaults on the Receivables (as per the definition of Defaulted Client Accounts) is assumed constant at 8.15%, which is consistent with the one observed by the Seller in December 2018;
- (k) interest payments on the Receivables will be received, if any at the applicable interest rate offered by SFC which as of the reference date stand at 20.04%. No adjustment of the applicable interest rate under the Credit Card Agreements is offered by SFC;
- (l) the Fund excess margin is constant and sufficient to cover the assumed rate of defaults on the Receivables (as per the definition of Defaulted Client Accounts);
- (m) a constant monthly principal payment rate (**MPPR**). In respect of the Class A Notes, the assumed MPPR is: (i) 2% in respect of scenario 1; (ii) 4% in respect of scenario 2; and (iii) 6% in respect of scenario 3, according to the following tables. These scenarios have been defined based on the historic information provided by the Seller as of December 2018;
- (n) the calculation of the weighted average life (in years) is calculated on an Actual/Actual basis;
- (o) the Notes Series 2019-01 Clean-Up Call Conditions will not be considered satisfied;
- (p) none of the Fund Liquidation Events are considered applicable;
- (q) payment of principal and interest due and payable under the Notes will be received on the 26th day of each corresponding Payment Date;
- (r) zero per cent investment return is earned on the Issuer Accounts;
- (s) no Revolving Termination Event has occurred;
- (t) no Accelerated Amortisation Event has occurred;
- (u) it is not necessary to use the Commingling Reserve or the General Reserve; and
- (v) at any time, the Fund will not receive any collection, insurance indemnification or any other amounts in relation to any Non-Purchased Receivables as described in the priority allocation rules set out in the Base Prospectus.

The actual characteristics and performance of the Purchased Receivables will differ from the assumptions used in constructing the tables set forth below, which are hypothetical in nature and provided only to give a general sense of how the principal cash flows might behave under varying monthly rate of principal payment scenarios. For example, it is unlikely that the receivables will pay at a constant monthly rate of principal payment until maturity. Any difference between such assumptions and the actual characteristics and performance of the Purchased Receivables, or actual monthly rate of principal payment of loss experiences, will affect the percentage of principal amount outstanding as well as interest payment over time and the Weighted Average Life and Internal Rate of Return of the Class A2019-01 Notes.

Subject to the foregoing discussion and assumptions, the following tables indicate the Weighted Average Life, Duration and the Internal Rate of Return of the Class A2019-01 Notes under the constant MPPR shown and depending on the exercise of the optional redemption of the Notes Series 2019-01 on the Notes Series 2019-01 Call Date.

Class A Notes / No Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Weighted Average Life (in years)	3.57	2.87	2.59
First Principal Payment Date	Jun-21	Jun-21	Jun-21
Expected Maturity	Jul-25	Sept-23	Jan-23
Internal rate of Return (percentage)	0.15%	0.15%	0.15%
Duration (years)	3.56	2.87	2.59

Class A Notes / Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Weighted Average Life (in years)	2.01	2.01	2.01
First Principal Payment Date	Jun-21	Jun-21	Jun-21
Expected Maturity	Jun-21	Jun-21	Jun-21
Internal rate of Return (percentage)	0.15%	0.15%	0.15%
Duration (years)	2.00	2.00	2.00

Portfolio Cumulative Default Ratio / No Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Cumulative Default Ratio	25.48%	14.60%	10.23%

Portfolio Cumulative Default Ratio / Call			
Scenario Number	1	2	3
Monthly Principal Payment Rate (MPPR)	2%	4%	6%
Cumulative Default Ratio	9.97%	7.72%	6.30%

Cumulative Default Ratio is the ratio of (a) the cumulative Receivables arising from Defaulted Client Accounts in the Fund during the life of the Fund and (b) the sum of the Receivables transferred to the Fund during the life of the Fund.

The Weighted Average Lives of the Class A2019-01 Notes are subject to factors largely outside the control of the Fund and consequently no assurance can be given that the assumptions and estimates above will prove in any way to be realistic and they must therefore be viewed with considerable caution.

Class A Notes No Call - Scenario 1				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	15,320,560
25	Jul-21	414,679,440	48,379	15,171,526
26	Aug-21	399,507,915	51,603	14,767,116
27	Sep-21	384,740,798	49,696	14,373,486
28	Oct-21	370,367,312	46,296	13,990,349
29	Nov-21	356,376,963	46,032	13,617,425
30	Dec-21	342,759,538	42,845	13,254,441
31	Jan-22	329,505,097	42,561	12,901,133
32	Feb-22	316,603,965	40,895	12,557,242
33	Mar-22	304,046,722	35,472	12,222,519
34	Apr-22	291,824,204	37,694	11,896,717
35	May-22	279,927,487	34,991	11,579,600
36	Jun-22	268,347,887	34,662	11,270,936
37	Jul-22	257,076,950	32,135	10,970,500
38	Aug-22	246,106,450	31,789	10,678,072
39	Sep-22	235,428,378	30,409	10,393,439
40	Oct-22	225,034,939	28,129	10,116,394
41	Nov-22	214,918,545	27,760	9,846,733
42	Dec-22	205,071,812	25,634	9,584,260
43	Jan-23	195,487,553	25,250	9,328,783
44	Feb-23	186,158,769	24,046	9,080,117
45	Mar-23	177,078,652	20,659	8,838,079
46	Apr-23	168,240,574	21,731	8,602,492
47	May-23	159,638,081	19,955	8,373,186
48	Jun-23	151,264,895	19,538	8,149,992
49	Jul-23	143,114,904	17,889	7,932,747
50	Aug-23	135,182,157	17,461	7,721,293
51	Sep-23	127,460,864	16,464	7,515,475
52	Oct-23	119,945,389	14,993	7,315,144
53	Nov-23	112,630,245	14,548	7,120,153
54	Dec-23	105,510,092	13,189	6,930,359
55	Jan-24	98,579,733	12,733	6,745,625
56	Feb-24	91,834,108	11,862	6,565,814
57	Mar-24	85,268,294	10,303	6,390,797
58	Apr-24	78,877,496	10,188	6,220,445
59	May-24	72,657,051	9,082	6,054,634
60	Jun-24	66,602,417	8,603	5,893,243
61	Jul-24	60,709,175	7,589	5,736,153
62	Aug-24	54,973,021	7,101	5,583,251
63	Sep-24	49,389,770	6,380	5,434,425

64	Oct-24	43,955,345	5,494	5,289,566
65	Nov-24	38,665,778	4,994	5,148,568
66	Dec-24	33,517,210	4,190	5,011,329
67	Jan-25	28,505,881	3,682	4,877,748
68	Feb-25	23,628,133	3,052	4,747,727
69	Mar-25	18,880,406	2,203	4,621,173
70	Apr-25	14,259,233	1,842	4,497,992
71	May-25	9,761,242	1,220	4,378,094
72	Jun-25	5,383,148	695	4,261,392
73	Jul-25	1,121,756	140	1,121,756
Total		0	2,337,350	430,000,000

Class A Notes No Call - Scenario 2				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	26,936,140
25	Jul-21	403,063,860	47,024	25,937,126
26	Aug-21	377,126,734	48,712	24,730,531
27	Sep-21	352,396,202	45,518	23,580,067
28	Oct-21	328,816,135	41,102	22,483,122
29	Nov-21	306,333,013	39,568	21,437,207
30	Dec-21	284,895,806	35,612	20,439,949
31	Jan-22	264,455,857	34,159	19,489,082
32	Feb-22	244,966,775	31,642	18,582,450
33	Mar-22	226,384,325	26,412	17,717,994
34	Apr-22	208,666,330	26,953	16,893,753
35	May-22	191,772,577	23,972	16,107,856
36	Jun-22	175,664,721	22,690	15,358,518
37	Jul-22	160,306,202	20,038	14,644,040
38	Aug-22	145,662,162	18,815	13,962,799
39	Sep-22	131,699,363	17,011	13,313,250
40	Oct-22	118,386,113	14,798	12,693,918
41	Nov-22	105,692,195	13,652	12,103,397
42	Dec-22	93,588,799	11,699	11,540,347
43	Jan-23	82,048,452	10,598	11,003,490
44	Feb-23	71,044,962	9,177	10,491,607
45	Mar-23	60,553,355	7,065	10,003,538
46	Apr-23	50,549,817	6,529	9,538,173
47	May-23	41,011,644	5,126	9,094,457
48	Jun-23	31,917,187	4,123	8,671,383
49	Jul-23	23,245,803	2,906	8,267,990
50	Aug-23	14,977,813	1,935	7,883,364
51	Sep-23	7,094,449	916	7,094,449
Total		0	1,881,041	430,000,000

Class A Notes No Call- Scenario 3				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	38,551,720
25	Jul-21	391,448,280	45,669	36,241,259
26	Aug-21	355,207,020	45,881	33,835,414
27	Sep-21	321,371,607	41,510	31,589,278
28	Oct-21	289,782,329	36,223	29,492,250
29	Nov-21	260,290,079	33,621	27,534,432
30	Dec-21	232,755,647	29,094	25,706,581
31	Jan-22	207,049,066	26,744	24,000,071
32	Feb-22	183,048,995	23,644	22,406,847
33	Mar-22	160,642,148	18,742	20,919,387
34	Apr-22	139,722,761	18,048	19,530,671
35	May-22	120,192,091	15,024	18,234,143
36	Jun-22	101,957,947	13,170	17,023,685
37	Jul-22	84,934,262	10,617	15,893,582
38	Aug-22	69,040,680	8,918	14,838,500
39	Sep-22	54,202,181	7,001	13,853,458
40	Oct-22	40,348,723	5,044	12,933,808
41	Nov-22	27,414,915	3,541	12,075,208
42	Dec-22	15,339,707	1,917	11,273,605
43	Jan-23	4,066,102	525	4,066,102
Total		0	1,698,223	430,000,000

Class A Notes Call - Scenario 1				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	430,000,000
Total		0	1,313,292	430,000,000

Class A Notes Call - Scenario 2				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	430,000,000
Total		0	1,313,292	430,000,000

Class A Notes Call - Scenario 3				
Period	Payment Date	Notional Outstanding	Interest	Principal
0	Jun-19	430,000,000	0	0
1	Jul-19	430,000,000	53,750	0
2	Aug-19	430,000,000	55,542	0
3	Sep-19	430,000,000	55,542	0
4	Oct-19	430,000,000	53,750	0
5	Nov-19	430,000,000	55,542	0
6	Dec-19	430,000,000	53,750	0
7	Jan-20	430,000,000	55,542	0
8	Feb-20	430,000,000	55,542	0
9	Mar-20	430,000,000	51,958	0
10	Apr-20	430,000,000	55,542	0
11	May-20	430,000,000	53,750	0
12	Jun-20	430,000,000	55,542	0
13	Jul-20	430,000,000	53,750	0
14	Aug-20	430,000,000	55,542	0
15	Sep-20	430,000,000	55,542	0
16	Oct-20	430,000,000	53,750	0
17	Nov-20	430,000,000	55,542	0
18	Dec-20	430,000,000	53,750	0
19	Jan-21	430,000,000	55,542	0
20	Feb-21	430,000,000	55,542	0
21	Mar-21	430,000,000	50,167	0
22	Apr-21	430,000,000	55,542	0
23	May-21	430,000,000	53,750	0
24	Jun-21	430,000,000	59,125	430,000,000
Total		0	1,313,292	430,000,000

These Final Terms have been countersigned on all their pages and signed in Madrid, on 19 June 2019.

Signed on behalf of

INTERMONEY TITULIZACIÓN, S.G.F.T., S.A., (on behalf of COLUMBUS MASTER CREDIT CARDS, FONDO DE TITULIZACIÓN)