

COLUMBUS MASTER CREDIT CARDS, FT
Data corresponding to the period: 27/07/2020 - 26/08/2020

I. GENERAL INFORMATION ABOUT THE FONDO

Date of Incorporation of the Fondo	07/04/2017
Closing Date of the Bonds	12/04/2017
Management Company	InterMoney Titulización, SGFT, S.A.
Issuer	Servicios Financieros Carrefour, E.F.C, S.A.
Paying Agent	Banco Santander
Traded Market	Mercado AIAF
Rating Agencies	DBRS /S&P
Current Rating Bonds	
Class A2017-01	Fully amortised
Class C2017-01	Fully amortised
Class A2019-01	AA (sf) / AA (sf)
Class C2019-01	-

II. SECURITIES ISSUED BY THE FONDO

Class A2019-01 SERIES	
ISIN Code	ES0305250021
Aggregate Amount Issued	430.000.000,00 €
Aggregate Amount Outstanding	430.000.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €
Class C2019-01 SERIES	
ISIN Code	ES0305250039
Aggregate Amount Issued	121.400.000,00 €
Aggregate Amount Outstanding	121.400.000,00 €
Minimum Increment (Issued)	100.000,00 €
Minimum Increment (Outstanding)	100.000,00 €

III. ADDITIONAL INFORMATION

Settlement corresponding to the period: 27/07/2020 - 26/08/2020

Bond Payment Notification: 26/08/2020

Cash Flow period: 27/07/2020 - 26/08/2020

Rating corresponding to 27/07/2020. The current Bonds ratings are available on our website www.imtitulizacion.com

IMT/COLUMBUS MASTER CREDIT CARDS, FT/Payment info/Aug'20

COLUMBUS MASTER CREDIT CARDS, FT
Settlement Period: 27/07/2020 - 26/08/2020
Payment Date: 26/08/2020

Available Interest Amount	45.413.029,43
Interest Distribution Ledger	0,00
Available Interest Collections	9.778.475,11
Hedging Net Amount and the Hedging Collateral Account Surplus	0,00
Financial Income	0,00
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	35.634.554,32
Class C Spread amount	0,00

Interest Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Total Amount Retained	Due and not paid on the previous Payment Date	Due on this Payment Date	Retained on this Payment Date	Paid	Due and not paid on this Payment Date
(1) Issuer operative Expenses	0,00	0,00	32.156,76	0,00	32.156,76	0,00
(2) (i) Class A Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(2) (ii) Class A Hedging Senior Termination Payments	0,00	0,00	0,00	0,00	0,00	0,00
(3) (i) Class A 2019-01 Notes Monthly Interest Amounts	0,00	0,00	53.750,00	0,00	53.750,00	0,00
(3) (ii) Seller Share Interest	0,00	0,00	4.135,50	0,00	4.135,50	0,00
(4) Class A General Reserve Replenishment Amount	0,00	0,00	0,00	0,00	0,00	0,00
(5) Class A Principal Deficiency Ledger	0,00	0,00	0,00	0,00	0,00	0,00
(6) (i) Class B Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(6) (ii) Class B Hedging Senior Termination Payments	0,00	0,00	0,00	0,00	0,00	0,00
(7) Class B Notes Monthly Interest Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(8) Class B General Reserve Replenishment Amount	0,00	0,00	0,00	0,00	0,00	0,00
(9) Class B Principal Deficiency Ledger	0,00	0,00	0,00	0,00	0,00	0,00
(10) (i) Class C Monthly Hedging Net Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(10) (ii) Class C Hedging Senior Termination Payments	0,00	0,00	0,00	0,00	0,00	0,00
(11) Class C 2019-01 Notes Monthly Interest Amounts	0,00	0,00	50.587,38	0,00	50.587,38	0,00
(12) Residual Principal Deficiency Ledger	0,00	0,00	2.892.718,40	0,00	2.892.718,40	0,00
(13) Servicer Fees	0,00	0,00	5.241,89	0,00	5.241,89	0,00
(14) Class C Required Spread Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(15) During the Programme Amortisation Period: Seller Share Interest Payable Amount	0,00	0,00	0,00	0,00	0,00	0,00
(16) Hedging Subordinated Termination Payments	0,00	0,00	0,00	0,00	0,00	0,00
(17) General Reserve Interest and Commingling Reserve Interest Amounts	0,00	0,00	0,00	0,00	0,00	0,00
(18) Expenses Facility Interest Amount	0,00	0,00	0,00	0,00	0,00	0,00
(19) (i) Expenses Facility Principal Amount	0,00	0,00	0,00	0,00	0,00	0,00
(19) (ii) General Reserve Shortfall Amount	0,00	0,00	0,00	0,00	0,00	0,00
(19) (iii) Commingling Reserve Shortfall Amount	0,00	0,00	0,00	0,00	0,00	0,00
(20) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00	0,00	0,00
(21) Variable Fee	0,00	0,00	42.374.439,50	0,00	42.374.439,50	0,00
Total	0,00	0,00	45.413.029,43	0,00	45.413.029,43	0,00

Available Principal Amount	49.511.401,03
Principal Distribution Ledger	0,00
Available Principal Collections	34.321.055,94
PDL Cure Amounts	2.892.718,40
Notes Issuance	0,00
SICF Drawing Amount	0,00
Unapplied Revolving Amount	12.297.626,69
Seller Dilutions	0,00
Non Defaulted Clients Repurchase Amount	0,00

Principal Priority of Payments (Ref. Section 3.4.7.2 of the Additional Building Block)	Total Amount Retained	Due and not paid on the previous Payment Date	Due on this Payment Date	Retained 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	0,00	0,00
(2) (a) Class A 2019-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00	0,00
(2) (b) SICF Amortisation Amount	0,00	0,00	0,00	0,00	0,00	0,00
(3) Class B Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00	0,00
(4) Class C 2019-01 Notes Monthly Amortisation Amount	0,00	0,00	0,00	0,00	0,00	0,00
(5) During the Programme Revolving Period						
(A) Effective Purchase Price of the Eligible Receivables	0,00	0,00	23.657.210,18	0,00	23.657.210,18	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00	0,00	0,00
(6) Unapplied Revolving Amount to the Revolving Account	0,00	0,00	25.854.190,85	0,00	25.854.190,85	0,00
(7) During the Programme Amortisation Period						
(A) Effective Purchase Price of the Eligible Receivables	0,00	0,00	0,00	0,00	0,00	0,00
(B) Aggregate Deferred Purchase Price	0,00	0,00	0,00	0,00	0,00	0,00
(8) During the Programme Amortisation Period SICF Amortisation Amount	0,00	0,00	0,00	0,00	0,00	0,00
(9) Principal Account Balance	0,00	0,00	49.511.401,03	0,00	49.511.401,03	0,00

Commingling Reserve	
Commingling Reserve on the previous Payment Date	9.082.629,27
Commingling Reserve Increase Amount	934.159,41
Commingling Reserve Decrease Amount	0,00
Commingling Reserve on this Payment Date	10.026.788,68
General Reserve	
General Reserve on the previous Payment Date	5.160.000,00
General Reserve Increase Amount	0,00
General Reserve Decrease Amount	0,00
General Reserve on this Payment Date	5.160.000,00
SICF	
SICF on the previous Payment Date	33.084.000,00
SICF Increase Amount	0,00
SICF Decrease Amount	0,00
SICF on this Payment Date	33.084.000,00

COLUMBUS MASTER CREDIT CARDS, FT

Bond Payment Report

Payment Date: 26/08/2020

ISIN Code	Class A2019-01		Class C2019-01	
	ES0305250021		ES0305250039	
Accrual Period	27/07/2020	26/08/2020	27/07/2020	26/08/2020
Interest Rate	0,15%		0,50%	
	TOTAL	PER BOND	TOTAL	PER BOND
Original Principal Balance	430.000.000,00	100.000,00	121.400.000,00	100.000,00
Balance on the prior Payment Date	430.000.000,00	100.000,00	121.400.000,00	100.000,00
Principal Payment	0,00	0,00	0,00	0,00
Balance after this Payment Date	430.000.000,00	100.000,00	121.400.000,00	100.000,00
Current Factor	100,00%	100,00%	100,00%	100,00%
Gross Interest due and not paid on the prior Payment Date	0,00	0,00	0,00	0,00
Gross Interest Accrued	53.750,00	12,50	50.587,38	41,67
Gross Interest Payment	53.750,00	12,50	50.587,38	41,67
Gross Interest due and not paid	0,00	0,00	0,00	0,00

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Class 2017-01 amortized on 26/06/2019

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

COLUMBUS MASTER CREDIT CARDS, FT
Cash Flow Period: 27/07/2020 - 26/08/2020

Concept	Amount	
	<u>Income</u>	<u>Payments</u>
<u>I. Principal</u>	<u>34.321.055,94</u>	<u>23.657.210,18</u>
Principal Collections	34.321.055,94	
SICF Drawing Amount	0,00	
SICF Amortisation		0,00
Effective Purchase Price of Additional Transfers		23.657.210,18
Effective Purchase Price of Initial Transfers		0,00
Deferred Purchase Price due and not paid on the previous Payment Date		0,00
Notes Issuance	0,00	
Subordinated Facilities Amortisations		0,00
Principal deriving from Repurchases	0,00	
Notes Monthly Amortisation Amount		0,00
<u>II. Interest</u>	<u>45.413.029,43</u>	<u>108.472,88</u>
Excess funds from the Expenses Facility	0,00	
Interest Collections	9.641.089,70	
Fees accrued and settled by the Issuer	137.385,41	
Financial Income	0,00	
Bonds Interest		104.337,38
Seller Share Interest		4.135,50
Subordinated Facilities Interests		0,00
Interes deriving from Repurchases (including Defaults)	35.634.554,32	
<u>III. Periodical Payments</u>		<u>37.398,65</u>
<u>IV. Variable Fee</u>		<u>42.374.439,50</u>
TOTAL INCOME/ PAYMENT	<u>79.734.085,37</u>	<u>66.177.521,21</u>
Commingling Reserve on the previous Payment Date	9.092.629,27	
Commingling Reserve Increase Amount	934.159,41	
Commingling Reserve Decrease Amount		0,00
Commingling Reserve on this Payment Date		10.026.788,68
General Reserve on the previous Payment Date	5.160.000,00	
General Reserve Increase Amount	0,00	
General Reserve Decrease Amount		0,00
General Reserve on this Payment Date		5.160.000,00
Principal Account Initial Balance 27/07/2020	0,00	
Revolving Account Initial Balance 27/07/2020	12.297.626,69	
Funds deposited for next Payment Date:		
Principal Account		0,00
Unapplied Revolving Amount to the Revolving Account		25.854.190,85
TOTAL	<u>107.218.500,74</u>	<u>107.218.500,74</u>
Tax Withholdings on 26/08/2020	19.824,10	
Temporarily reinvested until 21/09/2020		19.824,10

IMT/COLUMBUS MASTER CREDIT CARDS/Cash Flow/Aug'20