

**COLUMBUS MASTER CREDIT CARDS, FT**  
Data corresponding to the period: 28/09/2020 - 26/10/2020

**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**

|                                 |                     |
|---------------------------------|---------------------|
| <b>Class A2019-01 SERIES</b>    |                     |
| <b>ISIN Code</b>                | <b>ES0305250021</b> |
| 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 €        |
| <b>Class C2019-01 SERIES</b>    |                     |
| <b>ISIN Code</b>                | <b>ES0305250039</b> |
| 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: 28/09/2020 - 26/10/2020

Bond Payment Notification: 26/10/2020

Cash Flow period: 28/09/2020 - 26/10/2020

Rating corresponding to 24/10/2020. The current Bonds ratings are available on our website [www.imtitulizacion.com](http://www.imtitulizacion.com)

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

**COLUMBUS MASTER CREDIT CARDS, FT**  
**Settlement Period: 28/09/2020 - 26/10/2020**  
**Payment Date: 26/10/2020**

|   |                     |
|---|---------------------|
| <b>Available Interest Amount</b>  | <b>9.610.150,86</b> |
| Interest Distribution Ledger  | 0,00                |
| Available Interest Collections  | 9.610.150,86        |
| 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 | 0,00                |
| <b>Class C Spread amount</b>  | <b>0,00</b>         |

| 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  | 10.224,04                | 0,00                          | 10.224,04           | 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  | 50.181,00                | 0,00                          | 50.181,00           | 0,00                                  |
| (3) (ii) Seller Share Interest  | 0,00                  | 0,00  | 3.859,80                 | 0,00                          | 3.859,80            | 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  | 47.212,46                | 0,00                          | 47.212,46           | 0,00                                  |
| (12) Residual Principal Deficiency Ledger   | 0,00                  | 0,00  | 5.156.574,22             | 0,00                          | 5.156.574,22        | 0,00                                  |
| (13) Servicer Fees  | 0,00                  | 0,00  | 4.489,07                 | 0,00                          | 4.489,07            | 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  | 4.337.610,27             | 0,00                          | 4.337.610,27        | 0,00                                  |
| <b>Total</b>  | <b>0,00</b>           | <b>0,00</b>                                   | <b>9.610.150,86</b>      | <b>0,00</b>                   | <b>9.610.150,86</b> | <b>0,00</b>                           |

|  |                      |
|--|----------------------|
| <b>Available Principal Amount</b>              | <b>72.112.476,23</b> |
| Principal Distribution Ledger                  | 0,00                 |
| Available Principal Collections                | 32.092.764,99        |
| PDL Cure Amounts                               | 5.156.574,22         |
| Notes Issuance                                 | 0,00                 |
| SICF Drawing Amount                            | 0,00                 |
| Unapplied Revolving Amount                     | 34.863.137,02        |
| Seller Dilutions                               | 0,00                 |
| <b>Non Defaulted Clients Repurchase Amount</b> | <b>0,00</b>          |

| 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  | 43.005.190,06            | 0,00                          | 43.005.190,06        | 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  | 29.107.286,17            | 0,00                          | 29.107.286,17        | 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) <b>Principal Account Balance</b>   | <b>0,00</b>           | <b>0,00</b>                                   | <b>72.112.476,23</b>     | <b>0,00</b>                   | <b>72.112.476,23</b> | <b>0,00</b>                           |

|  |               |
|--|---------------|
| <b>Commingling Reserve</b>                       |               |
| Commingling Reserve on the previous Payment Date | 9.907.638,95  |
| Commingling Reserve Increase Amount              | 1.132.327,54  |
| Commingling Reserve Decrease Amount              | 0,00          |
| Commingling Reserve on this Payment Date         | 11.039.966,49 |
| <b>General Reserve</b>                           |               |
| 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  |
| <b>SICF</b>                                      |               |
| 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: 26/10/2020**

| ISIN Code   | Class A2019-01 |            | Class C2019-01 |            |
|---|----------------|------------|----------------|------------|
|   | ES0305250021   |            | ES0305250039   |            |
| Accrual Period  | 28/09/2020     | 26/10/2020 | 28/09/2020     | 26/10/2020 |
| 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                                    | 50.181,00      | 11,67      | 47.212,46      | 38,89      |
| Gross Interest Payment                                    | 50.181,00      | 11,67      | 47.212,46      | 38,89      |
| 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: 28/09/2020 - 26/10/2020

| <b>Concept</b>  | <b>Amount</b>               |                             |
|---|-----------------------------|-----------------------------|
|   | <b><u>Income</u></b>        | <b><u>Payments</u></b>      |
| <b><u>I. Principal</u></b>  | <b><u>32.092.764,99</u></b> | <b><u>43.005.190,06</u></b> |
| Principal Collections   | 32.092.764,99               |                             |
| SICF Drawing Amount   | 0,00                        |                             |
| SICF Amortisation   |                             | 0,00                        |
| Effective Purchase Price of Additional Transfers                      |                             | 30.238.266,73               |
| Effective Purchase Price of Initial Transfers                         |                             | 12.766.923,33               |
| 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                        |
| <b><u>II. Interest</u></b>  | <b><u>9.610.150,86</u></b>  | <b><u>101.253,26</u></b>    |
| Excess funds from the Expenses Facility                               | 0,00                        |                             |
| Interest Collections  | 9.513.076,82                |                             |
| Fees accrued and settled by the Issuer                                | 97.074,04                   |                             |
| Financial Income  | 0,00                        |                             |
| Bonds Interest  |                             | 97.393,46                   |
| Seller Share Interest   |                             | 3.859,80                    |
| Subordinated Facilities Interests                                     |                             | 0,00                        |
| Interes deriving from Repurchases (including Defaults)                | 0,00                        |                             |
| <b><u>III. Periodical Payments</u></b>                                |                             | <b><u>14.713,11</u></b>     |
| <b><u>IV. Variable Fee</u></b>  |                             | <b><u>4.337.610,27</u></b>  |
| <b>TOTAL INCOME/ PAYMENT</b>  | <b>41.702.915,85</b>        | <b>47.458.766,70</b>        |
| Commingling Reserve on the previous Payment Date                      | 9.907.638,95                |                             |
| Commingling Reserve Increase Amount                                   | 1.132.327,54                |                             |
| Commingling Reserve Decrease Amount                                   |                             | 0,00                        |
| Commingling Reserve on this Payment Date                              |                             | 11.039.966,49               |
| 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 28/09/2020                          | 0,00                        |                             |
| Revolving Account Initial Balance 28/09/2020                          | 34.863.137,02               |                             |
| Funds deposited for next Payment Date:                                |                             |                             |
| Principal Account   |                             | 0,00                        |
| Unapplied Revolving Amount to the Revolving Account                   |                             | 29.107.286,17               |
| <b>TOTAL</b>  | <b>92.766.019,36</b>        | <b>92.766.019,36</b>        |
| Tax Withholdings on 26/10/2020  | 18.504,76                   |                             |
| Temporarily reinvested until 20/11/2020                               |                             | 18.504,76                   |

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