

**MONTHLY SERVICER REPORT (PRIOR TO COMMENCEMENT OF AMORTISATION PERIOD)**

**EURASIA STRUCTURED FINANCE NO. 3 B.V.**

***Receivables Portfolio***

**from 01.04.2015 (incl.) to 30.04.2015 (incl.)**

- i Pursuant to the Receivables Purchase Agreement dated 22 November 2013 between, inter alia, Home Credit & Finance Bank LLC as the Seller and Eurasia Structured Finance No. 3 B.V. as the Purchaser, the Seller has offered to sell the Receivables to the Purchaser.
- ii Home Credit & Finance Bank LLC acts as Servicer pursuant to the Servicing Agreement dated 22 November 2013.
- iii The undersigned is an authorised officer or signatory of the Servicer.
- iv The terms referred to in this Servicer Report have their respective meanings set forth in the Receivables Purchase Agreement, the Servicing Agreement, the Purchaser Cash Management Agreement and the Master Definitions and Framework Deed. This Report is delivered pursuant to Clause 1.7 of Schedule 1 (Services) to the Servicing Agreement.
- v All amounts in this Servicer Report are presented in Russian Roubles, if not stated otherwise.

**1 Opening balances as at the first day of the Collection Period:**

**1.1 Opening balances in respect of Purchased Receivables:**

- (a) Performing Receivables Portfolio (Net)
- (b) Performing Receivables Portfolio (Gross)
- (c) Provisions
- (d) Defaulted Receivables
- (e) Total Receivables Portfolio
- (g) Unpaid Purchase Price

RUB	# of loans	# of borrowers
6 346 750 523,57	188 415	179 542
6 494 795 862,98	188 415	179 542
148 045 339,41	6 300	5 926
516 049 903,21	6 311	5 910
7 010 845 766,19	201 026	191 378
204 579 198,79		

**1.2 Opening balances by overdue groups**

- (a) Performing Purchased Receivables (0-30 days overdue)
- (b) Performing Purchased Receivables (31-60 days overdue)
- (c) Performing Purchased Receivables (61-90 days overdue)
- (d) Performing Purchased Receivables (91-120 days overdue)
- (e) Performing Purchased Receivables (121-150 days overdue)
- (f) Performing Purchased Receivables (151-180 days overdue)
- (g) Defaulted Receivables (181+)

RUB	Provisioning rate	Provisions, RUB
6 101 181 143,24	0	-
104 104 741,11	2%	2 082 094,82
91 984 043,15	4%	3 679 361,73
83 490 683,73	55%	45 919 876,05
62 677 197,61	80%	50 141 758,09
51 358 054,14	90%	46 222 248,73
516 049 903,21	100%	516 049 903,21

**1.3 Subordinated Loans**

- (a) Subordinated Loan (Originator) Initial Tranche
- (b) Subordinated Loan (Originator) Funding Tranche
- (c) Subordinated Loan (Originator) Liquidity Tranche

RUB
-
1 425 200 000,00
272 800 000,00

**2 Movements in cash and Receivables during the Collection Period:****2.1 Collections received by the Servicer:**

- (a) **Total Collections received during the Collection Period**
- (b) **Principal Collections of Performing Receivables**
  - (b,1) - scheduled Principal Collections
  - (b,2) - unscheduled Principal Collections
- (c) **Revenue Collections:**
  - (c,1) - Revenue Collection of Performing Receivables
  - (c,2) - Recovery of Defaulted Receivables
    - (c,2,1) - *including principal recovery on Defaulted Receivables*
    - (c,2,2) - *including interest and penalties recovery on Defaulted Receivables*

RUB
577 534 406,77
418 905 189,61
335 848 548,20
83 056 641,41
158 629 217,16
156 103 695,02
2 525 522,14
1 546 619,01
978 903,13

**2.2 Collections transferred by the Servicer to the Transaction Account:**

- (a) Principal Collections
- (b) Revenue Collections
- (c) Paid Commission for Collections transfer

RUB
418 905 189,61
158 628 667,16
550,00

**2.3 Receivables purchased by the Purchaser during the Collection period**

RUB
518 459 210,01

<b>2.4.1</b>	<b>Receivables repurchased by the Seller during the Collection period:</b>	<b>Nominal Principal balance, RUB</b>	<b>Nominal Interest balance, RUB</b>	<b>Repurchase price, RUB</b>	<b>Reason of Repurchase</b>
(a)	Performing Receivables	-	-	-	
(b)	Defaulted Receivables	-	-	-	

<b>2.4.2</b>	<b>Penalties paid for Ineligible Receivables by the Seller during the Collection period:</b>	<b>Nominal Principal balance, RUB</b>	<b>Nominal Interest balance, RUB</b>	<b>Repurchase price, RUB</b>	<b>Reason of Repurchase</b>
(a)	Performing Receivables	-	-	-	Ineligible borrower
(b)	Defaulted Receivables	-	-	-	

<b>2.5</b>	<b>Subordinated Loan Drawings (Repayments)</b>	<b>RUB</b>
(a)	Subordinated Loan (Originator) Initial Tranche	0
(b)	Subordinated Loan (Originator) Funding Tranche	0
(c)	Subordinated Loan (Originator) Liquidity Tranche	0

<b>2.6</b>	<b>Receivables defaulted (written-off) during the Collection Period</b>	51 807 979,11
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### 3 Closing balances:

<b>3.1</b>	<b>Closing balances in respect of Purchased Receivables:</b>	<b>RUB</b>	<b># of loans</b>	<b># of borrowers</b>
(a)	Performing Receivables Portfolio (Net)	6 374 750 124,25	194 161	184 637
(b)	Performing Receivables Portfolio (Gross)	6 545 067 426,41	194 161	184 637
(c)	Provisions	170 317 302,16	6 800	6 412
(d)	Defaulted Receivables	565 332 360,18	7 114	6 657
(e)	Total Receivables Portfolio	7 110 399 786,59	208 075	197 706
(g)	Unpaid Purchase Price	172 036 133,54		

<b>3.2</b>	<b>Closing balances by overdue groups</b>	<b>RUB</b>	<b>Provisioning rate</b>	<b>Provisions, RUB</b>
(a)	Performing Receivables (0-30 days overdue)	6 123 274 991,70	0	-
(b)	Performing Receivables (31-60 days overdue)	108 548 668,25	2%	2 170 973,37
(c)	Performing Receivables (61-90 days overdue)	88 449 934,00	4%	3 537 997,36
(d)	Performing Receivables (91-120 days overdue)	84 924 670,32	55%	46 708 568,68
(e)	Performing Receivables (121-150 days overdue)	79 824 831,65	80%	63 859 865,32
(f)	Performing Receivables (151-180 days overdue)	60 044 330,49	90%	54 039 897,44
(g)	Defaulted Receivables (181+)	565 332 360,18	100%	565 332 360,18

<b>3.3</b>	<b>Subordinated Loans</b>	<b>RUB</b>
(a)	Subordinated Loan (Originator) Initial Tranche	-
(b)	Subordinated Loan (Originator) Funding Tranche	1 425 200 000,00
(c)	Subordinated Loan (Originator) Liquidity Tranche	272 800 000,00

### 4 Other Servicer Information as at the Calculation date:

<b>4.1</b>	<b>Excess Set Off Amount</b>	<b>RUB</b>
		1 470 301,88

4.2      **Commingled Cash**

328 723 673,20
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4.3      **Stratification of the Performing Receivables**

(a)	Geographical distribution by Regions	%
	Moscow	13%
	Krasnodarskiy	4%
	Chelyabinskaya	4%
	Sverdlovskaya	4%
	Rostovskaya	3%
	Krasnoyarskiy	3%
	Bashkortostan	3%
	Stavropolskiy	3%
	Volgogradskaya	3%
	Other (71 regoins)	61%
(b)	Weighted average Yield	28,70%
		months
(c)	Weighted average remaining maturity	24,16
(d)	Weighted average seasoning	17,61

4.4      **Triggers\***

	Value as at the Calculation date	3-months average	Trigger condition	Was the Trigger breached
Default Trigger	0,73%	0,78%	<0,9%	N
Delinquency Trigger	1,53%	1,51%	<2%	N

\* Portfolio Base Test and Excess Spread triggers were moved to the Cash Manager Report

4.5      **Current LT credit ratings of the Servicer:**

(a)	Fitch Ratings	B+
(b)	Moody's Investor Services	B2

Any notice or other communication to the Servicer must be in writing in the English or Russian and delivered in person, sent by courier, or by fax, or by e-mail or other electronic communications means, as follows:

**Home Credit & Finance Bank Limited Liability Company**

Pravdy street, 8/1, Moscow, 125040, Russian Federation

Tel.: +7 495 785 82 25

Fax: +7 495 785 82 18

Email: Boris.Chernicher@homecredit.ru with copy to securitization@homecredit.ru and corpfin@homecredit.ru

Attention: Management Reporting Department

**6 Additional information**

IN WITNESS WHEREOF, the undersigned has duly executed this Servicer Report

**Home Credit & Finance Bank Limited Liability Company**

Servicer

Name:

Roman Kulikov

Title:

Deputy Head of the Financial Markets Department

Signature:



Date:

7 May 2015