



HOME CREDIT & FINANCE BANK
LIMITED LIABILITY COMPANY

MONTHLY SERVICER REPORT (PRIOR TO COMMENCEMENT OF AMORTISATION PERIOD)

EURASIA STRUCTURED FINANCE NO. 3 B.V.

Receivables Portfolio
from 01.07.2015 (incl.) to 31.07.2015 (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.

I 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
6 530 710 408,35	203 759	193 534
6 719 956 943,23	203 759	193 534
189 246 534,88	7 437	7 025
675 505 303,55	8 791	8 224
7 395 462 246,78	220 714	209 479
141 225 483,78		

1.2 Opening balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Purchased Receivables (0-30 days overdue)	6 275 369 439,39	0	-
(b) Performing Purchased Receivables (31-60 days overdue)	101 527 804,88	2%	2 030 556,10
(c) Performing Purchased Receivables (61-90 days overdue)	95 417 765,87	4%	3 816 710,63
(d) Performing Purchased Receivables (91-120 days overdue)	89 822 663,25	55%	49 402 464,79
(e) Performing Purchased Receivables (121-150 days overdue)	80 405 394,95	80%	64 324 315,96
(f) Performing Purchased Receivables (151-180 days overdue)	77 413 874,89	90%	69 672 487,40
(g) Defaulted Receivables (181+)	675 505 303,55	100%	675 505 303,55

1.3 Subordinated Loans

	RUB
(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

2 Movements in cash and Receivables during the Collection Period:

2.1 Collections received by the Servicer:

	RUB
(a) Total Collections received during the Collection Period	589 845 856,98
(b) Principal Collections of Performing Receivables	420 524 501,16
(b,1) - scheduled Principal Collections	329 767 172,89
(b,2) - unscheduled Principal Collections	90 757 328,27
(c) Revenue Collections:	169 321 355,82
(c,1) - Revenue Collection of Performing Receivables	164 186 880,43
(c,2) - Recovery of Defaulted Receivables	5 134 475,39
(c,2,1) - including principal recovery on Defaulted Receivables	3 408 743,95
(c,2,2) - including interest and penalties recovery on Defaulted Receivables	1 725 731,44

2.2 Collections transferred by the Servicer to the Transaction Account:

	RUB
(a) Principal Collections	420 524 501,16
(b) Revenue Collections	169 320 780,82
(c) Paid Commission for Collections transfer	575,00

2.3 Receivables purchased by the Purchaser during the Collection period

	RUB
	510 539 047,27

2.4.1 Receivables repurchased by the Seller during the Collection period:

	Nominal Principal balance, RUB	Nominal Interest balance, RUB	Repurchase price, RUB	Reason of Repurchase
(a) Performing Receivables	-	-	-	-
(b) Defaulted Receivables	-	-	-	-

2.4.2 Penalties paid for Ineligible Receivables by the Seller during the Collection period:

	Nominal Principal balance, RUB	Nominal Interest balance, RUB	Repurchase price, RUB	Reason of Repurchase
(a) Performing Receivables	116 907 265,49	10 502 330,91	127 409 596,40	Ineligible borrower
(b) Defaulted Receivables	-	-	-	-

2.5 Subordinated Loan Drawings (Repayments)

	RUB
(a) Subordinated Loan (Originator) Initial Tranche	-
(b) Subordinated Loan (Originator) Funding Tranche	0
(c) Subordinated Loan (Originator) Liquidity Tranche	0

2.6 Receivables defaulted (written-off) during the Collection Period

55 610 268,28

3 Closing balances:

3.1 Closing balances in respect of Purchased Receivables:

	RUB	# of loans	# of borrowers
(a) Performing Receivables Portfolio (Net)	6 517 771 761,90	209 690	198 683
(b) Performing Receivables Portfolio (Gross)	6 642 588 430,96	209 690	198 683
(c) Provisions	124 816 669,06	6 287	5 987
(d) Defaulted Receivables	725 981 096,44	10 001	9 379
(e) Total Receivables Portfolio	7 368 569 527,40	225 978	214 049
(g) Unpaid Purchase Price	194 212 162,13		

3.2 Closing balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Receivables (0-30 days overdue)	6 311 403 566,61	0	-
(b) Performing Receivables (31-60 days overdue)	86 504 960,66	2%	1 730 099,21
(c) Performing Receivables (61-90 days overdue)	83 667 840,05	4%	3 346 713,60
(d) Performing Receivables (91-120 days overdue)	56 734 737,67	55%	31 204 105,72
(e) Performing Receivables (121-150 days overdue)	53 138 428,49	80%	42 510 742,79
(f) Performing Receivables (151-180 days overdue)	51 138 897,48	90%	46 025 007,73
(g) Defaulted Receivables (181+)	725 981 096,44	100%	725 981 096,44

3.3 Subordinated Loans

	RUB
(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:

4.1 Excess Set Off Amount

RUB
1 894 829,21

334 024 250,76

4.2 Commingled Cash

4.3 Stratification of the Performing Receivables

(a) Geographical distribution by Regions

	%
Moscow	15%
Krasnodarskiy	4%
Chelyabinskaya	4%
Sverdlovskaya	4%
Rostovskaya	3%
Krasnoyarskiy	3%
Bashkortostan	3%
Stavropolskiy	3%
Vologradskaya	2%
Other (71 regions)	60%
Weighted average Yield	28,80%

(b) Weighted average Yield

months
24,74
17,74

(c) Weighted average remaining maturity

(d) Weighted average seasoning

Triggers*	Value as at the Calculation date	3-months average	Trigger condition	Was the Trigger breached
Default Trigger	0,75%	0,78%	<0,9%	N
Delinquency Trigger	1,17%	1,38%	<2%	N

4.4 Triggers*

Default Trigger

Delinquency Trigger

* 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)	Moody's Investor Services

B+
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 corpfm@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

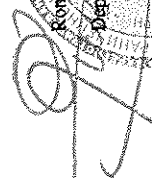
Servicer

Name:

Title:

Signature:

Date:


Roman Kalikov
Deputy Head of the Financial Markets Department
