



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

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

*Receivables Portfolio*  
from 01.09.2015 (incl.) to 30.09.2015 (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:**

	RUB	# of loans	# of borrowers
(a) Performing Receivables Portfolio (Net)	6 550 529 466.76	215 127	203 603
(b) Performing Receivables Portfolio (Gross)	6 682 991 080.34	215 127	203 603
(c) Provisions	132 461 613.57	6 389	6 073
(d) Defaulted Receivables	773 642 220.43	10 963	10 296
(e) Total Receivables Portfolio	7 456 633 300.77	232 479	219 972
(g) Unpaid Purchase Price	219 764 394.68		

1.2 Opening balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Purchased Receivables (0-30 days overdue)	6 345 589 912.07	0	-
(b) Performing Purchased Receivables (31-60 days overdue)	86 871 628.00	2%	1 737 432.56
(c) Performing Purchased Receivables (61-90 days overdue)	72 791 657.97	4%	2 911 666.32
(d) Performing Purchased Receivables (91-120 days overdue)	77 403 309.63	55%	42 571 820.30
(e) Performing Purchased Receivables (121-150 days overdue)	50 604 210.06	80%	40 483 368.05
(f) Performing Purchased Receivables (151-180 days overdue)	49 730 362.61	90%	44 757 326.35
(g) Defaulted Receivables (181+)	773 642 220.43	100%	773 642 220.43

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	590 324 348.47
(b) Principal Collections of Performing Receivables	417 720 564.30
(b.1) - scheduled Principal Collections	319 696 723.66
(b.2) - unscheduled Principal Collections	98 023 840.64
(c) Revenue Collections:	172 603 784.17
(c.1) - Revenue Collection of Performing Receivables	167 514 704.71
(c.2) - Recovery of Defaulted Receivables	5 089 079.46
(c.2.1) - including principal recovery on Defaulted Receivables	3 180 737.65
(c.2.2) - including interest and penalties recovery on Defaulted Receivables	1 908 341.81

2.2 Collections transferred by the Servicer to the Transaction Account:

	RUB
(a) Principal Collections	417 720 564.30
(b) Revenue Collections	172 603 234.17
(c) Paid Commission for Collections transfer	550.00

2.3 Receivables purchased by the Purchaser during the Collection period

	RUB
	462 082 609.74

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	-	-	-	-
(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

52 249 685.12
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3 Closing balances:

3.1 Closing balances in respect of Purchased Receivables:

	RUB	# of loans	# of borrowers
(a) Performing Receivables Portfolio (Net)	6 537 985 481.30	220 696	208 528
(b) Performing Receivables Portfolio (Gross)	6 680 192 520.12	220 696	208 528
(c) Provisions	142 207 038.81	6 536	6 204
(d) Defaulted Receivables	820 802 826.09	11 940	11 224
(e) Total Receivables Portfolio	7 500 995 346.21	239 172	225 956
(g) Unpaid Purchase Price	218 401 232.42		

3.2 Closing balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Receivables (0-30 days overdue)	6 328 876 615.56	0	-
(b) Performing Receivables (31-60 days overdue)	91 443 854.49	2%	1 828 877.09
(c) Performing Receivables (61-90 days overdue)	73 043 020.22	4%	2 921 720.81
(d) Performing Receivables (91-120 days overdue)	66 856 502.73	55%	36 771 076.50
(e) Performing Receivables (121-150 days overdue)	72 899 099.96	80%	58 319 279.97
(f) Performing Receivables (151-180 days overdue)	47 073 427.16	90%	42 366 084.44
(g) Defaulted Receivables (181+)	820 802 826.09	100%	820 802 826.09

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:

	RUB
Excess Set Off Amount	819 284.21

334 828 910.22

4.2 Commingled Cash

4.3 Stratification of the Performing Receivables

(a) Geographical distribution by Regions

	%
Moscow	15%
Krasnodarskiy	4%
Chebyabinskaya	4%
Sverdlovskaya	3%
Rostovskaya	3%
Krasnoyarskiy	3%
Bashkortostan	3%
Stavropolskiy	2%
Vologradskaya	2%
Other (71 regions)	60%
Weighted average Yield	29.52%

(b) Weighted average Yield

months
24.71
17.67

(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	0.70%	0.72%	<0.9%	N
Delinquency Trigger	1.22%	1.19%	<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

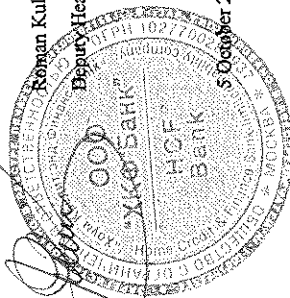
Name:

Roman Kulikov

Title:

Deputy Head of the Financial Markets Department

Signature:



Date: