



MONTHLY SERVICER REPORT (PRIOR TO COMMENCEMENT OF AMORTISATION PERIOD)

EURASIA STRUCTURED FINANCE NO. 3 B.V.

Receivables Portfolio
from 01.01.2016 (incl.) to 31.01.2016 (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:

	RUB	# of loans	# of borrowers
(a) Performing Receivables Portfolio (Net)	6 536 569 411.65	237 902	223 723
(b) Performing Receivables Portfolio (Gross)	6 678 721 475.42	237 902	223 723
(c) Provisions	142 152 063.77	6 184	5 927
(d) Defaulted Receivables	972 761 984.21	15 096	14 201
(e) Total Receivables Portfolio	7 651 483 459.63	259 182	243 851
(g) Unpaid Purchase Price	224 482 572.46		

1.2 Opening balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Purchased Receivables (0-30 days overdue)	6 345 938 047.40	0	-
(b) Performing Purchased Receivables (31-60 days overdue)	78 837 138.44	2%	1 576 742.77
(c) Performing Purchased Receivables (61-90 days overdue)	69 152 772.13	4%	2 766 110.89
(d) Performing Purchased Receivables (91-120 days overdue)	63 390 634.29	55%	34 864 848.86
(e) Performing Purchased Receivables (121-150 days overdue)	63 002 335.90	80%	50 401 868.72
(f) Performing Purchased Receivables (151-180 days overdue)	58 380 547.26	90%	52 542 492.53
(g) Defaulted Receivables (181+)	972 761 984.21	100%	972 761 984.21

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	616 750 743.89
(b) Principal Collections of Performing Receivables	437 228 384.88
(b.1) - scheduled Principal Collections	317 787 958.43
(b.2) - unscheduled Principal Collections	119 440 426.45
(c) Revenue Collections:	179 522 359.01
(c.1) - Revenue Collection of Performing Receivables	172 207 288.69
(c.2) - Recovery of Defaulted Receivables	7 315 070.32
(c.2.1) - including principal recovery on Defaulted Receivables	4 720 525.36
(c.2.2) - including interest and penalties recovery on Defaulted Receivables	2 594 544.96

2.2 Collections transferred by the Servicer to the Transaction Account:

	RUB
(a) Principal Collections	437 228 384.88
(b) Revenue Collections	179 521 984.01
(c) Paid Commission for Collections transfer	375.00

2.3 Receivables purchased by the Purchaser during the Collection period

	RUB
	532 972 099.29

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 Indigible 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

60 877 786.73

3 Closing balances:

3.1 Closing balances in respect of Purchased Receivables:

	RUB	# of loans	# of borrowers
(a) Performing Receivables Portfolio (Net)	6 579 764 188.89	244 687	229 748
(b) Performing Receivables Portfolio (Gross)	6 720 902 473.42	244 687	229 748
(c) Provisions	141 138 284.52	6 391	6 141
(d) Defaulted Receivables	1 026 324 700.62	16 147	15 199
(e) Total Receivables Portfolio	7 747 227 174.04	267 225	251 088
(g) Unpaid Purchase Price	207 702 974.41		

3.2 Closing balances by overdue groups

	RUB	Provisioning rate	Provisions, RUB
(a) Performing Receivables (0-30 days overdue)	6 375 687 867.00	0	-
(b) Performing Receivables (31-60 days overdue)	90 707 302.21	2%	1 814 146.04
(c) Performing Receivables (61-90 days overdue)	71 351 502.96	4%	2 854 060.12
(d) Performing Receivables (91-120 days overdue)	64 104 996.99	55%	35 257 748.34
(e) Performing Receivables (121-150 days overdue)	59 333 938.17	80%	47 467 150.54
(f) Performing Receivables (151-180 days overdue)	59 716 866.09	90%	53 745 179.48
(g) Defaulted Receivables (181+)	1 026 324 700.62	100%	1 026 324 700.62

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

1 111 117.96

4.2 Commingled Cash

337 156 241.63

4.3 Stratification of the Performing Receivables

(a) Geographical distribution by Regions

	%
Moscow	15%
Krasnodarskiy	4%
Chebyabinskaya	4%
Sverdlovskaya	3%
Rostovskaya	3%
Bashkortostan	3%
Krasnoyarskiy	2%
Stavropolskiy	2%
Vologodskaya	2%
Other (71 regions)	61%

(b) Weighted average Yield

29.28%

(c) Weighted average remaining maturity

months
24.33
17.59

(d) Weighted average seasoning

4.4 Triggers*

Default Trigger

Delinquency Trigger

Value as at the Calculation date	3-months average	Trigger condition	Was the Trigger breached
0.79%	0.83%	<0.9%	N
1.17%	1.10%	<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) 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.Chermichev@homecredit.ru with copy to securitization@homecredit.ru and corpin@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

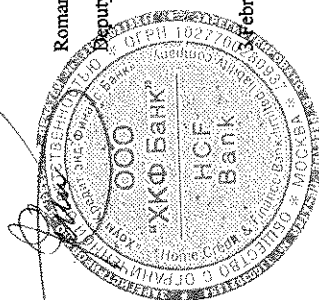
Name:

Roman Kulikov

Title:

Deputy Head of the Financial Markets Department

Signature:



Date:

18 February 2016