



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

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

***Receivables Portfolio***

**from 01.07.2016 (incl.) to 31.07.2016 (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:**

- (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
(a)	6,549,841,699.20	283,529	264,197
(b)	6,673,899,421.64	283,529	264,197
(c)	124,057,722.44	5,181	5,043
(d)	1,256,372,884.15	20,948	19,766
(e)	7,930,272,305.79	309,658	289,006
(g)	181,910,157.68		

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
6.392,451,419.03	0	-
63,564,808.56	2%	1,271,296.17
56,983,096.17	4%	2,279,323.85
53,722,125.58	55%	29,547,169.07
55,002,417.17	80%	44,001,933.74
52,175,555.13	90%	46,957,999.62
1,256,372,884.15	100%	1,256,372,884.15

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
694,381,987.39
496,905,562.24
337,895,782.32
159,009,779.92
197,476,425.15
185,421,217.37
12,055,207.78
8,232,839.03
3,822,368.75

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

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

RUB
496,905,562.24
197,475,900.15
525.00

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

RUB
565,991,206.60

2.4.1 Receivables repurchased by the Seller during the Collection period:

- (a) Performing Receivables
- (b) Defaulted Receivables

Nominal Principal balance, RUB	Nominal Interest balance, RUB	Repurchase price, RUB	Reason of Repurchase
-	-	-	
-	-	-	

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

- (a) Performing Receivables
- (b) Defaulted Receivables

Nominal Principal balance, RUB	Nominal Interest balance, RUB	Repurchase price, RUB	Reason of Repurchase
-	-	-	
-	-	-	

2.5 Subordinated Loan Drawings (Repayments)

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

RUB

-
0
0

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

57,673,339.81

3 Closing balances:

3.1 Closing 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
6,419,661,171.62	290,601	270,468
6,530,855,109.30	290,601	270,468
111,193,937.67	4,644	4,520
1,301,991,016.18	22,082	20,854
7,832,846,125.48	317,326	295,842
258,781,095.45		

3.2 Closing balances by overdue groups

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

RUB	Provisioning rate	Provisions, RUB
6,276,148,728.41	0%	-
60,118,482.03	2%	1,202,369.64
49,499,114.78	4%	1,979,964.59
50,929,514.77	55%	28,011,233.12
47,429,720.60	80%	37,943,776.48
46,729,548.71	90%	42,056,593.84
1,301,991,016.18	100%	1,301,991,016.18

3.3 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

4 Other Servicer Information as at the Calculation date:

4.1 Excess Set Off Amount

RUB

2,985,097.79
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4.2 **Commingled Cash** 329,527,853.25

4.3 **Stratification of the Performing Receivables**

(a)	Geographical distribution by Regions	%	
	Moscow		15%
	Krasnodarskiy		4%
	Chelyabinskaya		3%
	Rostovskaya		3%
	Bashkortostan		3%
	Tatarstan		3%
	Sverdlovskaya		3%
	Moskovskaya		2%
	Stavropolskiy		2%
	Other (71 regions)		62%
(b)	Weighted average Yield		27.84%
(c)	Weighted average remaining maturity	months	23.48
(d)	Weighted average seasoning		17.39

4.4 **Triggers\***

	Value as at the Calculation date	3-months average	Trigger condition	Was the Trigger breached
Default Trigger	0.74%	0.72%	<0.9%	N
Delinquency Trigger	0.77%	0.81%	<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: 5 August 2016