



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

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

*Receivables Portfolio*

from 01.02.2014 (incl.) to 28.02.2014 (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)	6 358 416 904,25	72 903,00	69 722
(b)	6 359 837 078,20	72 903,00	69 722
(c)	1 420 173,95	598	563
(d)	0	0	0
(e)	6 359 837 078,20	72 903	69 722
(g)	-		

**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
	6 294 314 494,13	-	-
	60 036 470,77	2%	1 200 729,42
	5 486 113,30	4%	219 444,53
	0	55%	-
	0	80%	-
	0	90%	-
	0	100%	-

**1.3 Subordinated Loans**

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

RUB
110 000 000,00
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
<b>556 553 582,52</b>
<b>399 232 255,05</b>
214 182 814,49
185 049 440,56
<b>157 321 327,47</b>
157 321 327,47
-
-
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**2.2 Collections transferred by the Servicer to the Transaction Account:**

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

RUB
<b>399 232 255,05</b>
<b>157 320 827,47</b>
<b>500,00</b>

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

RUB
<b>413 860 857,76</b>

2.4	Receivables repurchased by the Seller during the Collection period:	Nominal Principal balance, RUB	Repurchase price, RUB	Reason of Repurchase
(a)	Performing Receivables	0	0	
(b)	Delinquent Receivables	0	0	
(c)	Defaulted Receivables	0	0	

2.5	Subordinated Loan Drawings (Repayments)	RUB
(a)	Subordinated Loan (Originator) Initial Tranche	110 000 000,00
(b)	Subordinated Loan (Originator) Funding Tranche	0
(c)	Subordinated Loan (Originator) Liquidity Tranche	0

2.6	Receivables defaulted (written-off) during the Collection Period	0
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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)	6 370 004 694,19	78 726	75 416
(b)	Performing Receivables Portfolio (Gross)	6 374 465 680,91	78 726	75 416
(c)	Provisions	4 460 986,72	1 174	1 105
(d)	Defaulted Receivables	-	-	-
(e)	Total Receivables Portfolio	6 374 465 680,91	78 726	75 416
(g)	Unpaid Purchase Price	174 591 208,66		

3.2	Closing balances by overdue groups	RUB	Provisioning rate	Provisions, RUB
(a)	Performing Receivables (0-30 days overdue)	6 243 504 376,91	0	-
(b)	Performing Receivables (31-60 days overdue)	76 678 501,00	2%	1 533 570,02
(c)	Performing Receivables (61-90 days overdue)	52 800 245,00	4%	2 112 009,80
(d)	Performing Receivables (91-120 days overdue)	1 482 558,00	55%	815 406,90
(e)	Performing Receivables (121-150 days overdue)	0	80%	0
(f)	Performing Receivables (151-180 days overdue)	0	90%	0
(g)	Defaulted Receivables (181+)	0	100%	0

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 22 815 107,46
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4.2 **Commingled Cash** 272 815 107,46

4.3 **Stratification of the Performing Receivables**

(a)	Geographical distribution by Regions	%	
	Moscow		9%
	Chelyabinskaya		4%
	Krasnodarskiy		4%
	Sverdlovskaya		4%
	Krasnoyarskiy		3%
	Rostovskaya		3%
	Bashkortostan		3%
	Moscowskaya		3%
	Kemerovskaya		3%
	Other (71 regions)		63%
(b)	Weighted average Yield		33,60%
(c)	Weighted average remaining maturity	months	27,30
(d)	Weighted average seasoning		14,35

4.4 **Triggers**

	Value as at the Calculation date	3-months average	Trigger condition	Was the Trigger breached
Default Trigger	0,00%	n/a	<0,9%	N
Delinquency Trigger	1,20%	n/a	<2%	N
Portfolio Base Test (assets/liabilities matching)	1,02		>1	N
Excess Spread Trigger	21,62%		>5%	N

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

(a)	Fitch Ratings	BB
(b)	Moody's Investor Services	Ba3

