

KEY BOND INVESTMENT CONSIDERATIONS

There are a number of key variables to look at when investing in bonds: the bond's maturity, redemption features, credit quality, interest rate, price, yield and tax status. Together, these factors help determine the value of your bond investment and the degree to which it matches your financial objectives.

Abbreviations:

FFR: Floating Rate Treasury Bond	MA: 33 months 31 day state Minimum Maturity	MTN: Medium Term Note
FXT: Fixed Rate Treasury Bond	VTM: Yield to maturity	YTC: Yield to next coupon reset date
		CRR: Central Bank of Russia
		IB: Inflation

Be mindful of any risks, including systematic or idiosyncratic, when in combination with the information above.