

## The Republic of Tatarstan: investor's guide

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The RT President R.N. Minnikhanov's greeting

Ladies and gentlemen!

**Dear readers and partners!**

Allow me to introduce you the Republic of Tatarstan, one of dynamically developing regions of Russia situated at the strategically important interchange of trade routes and connecting North and South of Russia, Asia and Europe.

Today Tatarstan is estimated by many grades as possessing significant potential for attracting direct investments primarily from abroad. According to the ratings of the largest consulting agencies the Republic is one of the most favorable regions in view of investment climate possessing the best opportunities for Conduct of Business. International Moody's agency has given the Republic the investment rank of Ba1 and Fitch agency – BBB, that gives evidence of high reliability and attractiveness of inputs into economics of the region. At present 1044 commercial enterprises with foreign investments are incorporated in the Republic among them 472 companies with 100% outside capital.

Investment Promotion Agency created with a view to effective coordination of government authorities and investors in the Republic has become a member of World Association of Investment Promotion Agencies (WAIPA). in September 2011. The Agency is destined to complete such main tasks as of promoting Tatarstan in the European Economic Area, attracting investors to the Republic and realized projects progress tracking as well.

Investment Promotion Agency undertakes energetic efforts in development of up-to-date multidiscipline industrial sites, parks, outsourcing centers, business processes to provide favorable conditions meeting the investors' requirements. Among the above industrial sites technopolis «Khimgrad» made itself a name with the companies engaged in the sphere of chemistry and polymer processing accommodated on its territory. One of the special projects implemented in Tatarstan, «Kamsky Industrial Park «Master», is designed for enterprises implementing their activities in engineering industry.

One of the scaled industrial sites having started to be developed this year is the project «International Centre of exhibitions and conferences «SMART City». The centre will be located in close vicinity of the International airport, a 20-minutes ride from the centre of Kazan.. The total area of the complex will make 352 hectare. Its main objects are planned to be an expo center and congress halls. «SMART City» will also become the place for housing such economic and social objects as a financial centre and the centre of Business process outsourcing, an international educational centre, an international centre of health care and recreation. The Republic of Tatarstan in consecutive stages puts into practice the projects of developing industrial park zones. The peculiar place among them occupies Special Economic Zone «Alabuga» where all necessary conditions are provided for investors. In particular the investors are granted a number of tax allowances and customs privileges under the stipulation that SEZ possesses fully completed industrial, engineering, transport and customs infrastructure.

Tatarstan's legislative framework complies with up-to-date standards and provides guarantee of investor's rights and protection. The basis of the legal framework is composed of the laws «Of Foreign Investments » and «Of investment Activities». Not long ago the law «Of private-public partnership in the Republic of Tatarstan» was adopted providing conditions for enlarging the number of projects being realized with the help of private-public partnership tool.

It is noteworthy to pay special attention to developed network of transportation routes in the Republic of Tatarstan. The mainstay of this network is formed of airlines, rail ways, motor roads and navigable waterways. In relation to transportation lines Tatarstan is appeared to be a transportation hub making connections between Urals, Siberia, Far East and between European part of the Russian Federation and a number of former CIS countries.

We can dare to claim that we are heading in the right direction seeing that such world known business companies as Ford-Sollers, Rockwool, Hayat Group, Daimler, Lufthansa, Schneider Electric, Fujitsu have chosen Tatarstan in the quality of lodging their enterprises.

On my part I can make representation that enhancement of investment attractiveness of the Republic of Tatarstan in a rapidly globalizing world and providing necessary support of business ventures have always been and will ever be the overriding priorities of the Republican authorities' economic policy.

We shall be glad to see you among our business partners and we wish you every success in realization projects inside the territory of the Republic of Tatarstan.

With deepest respect and best wishes,

President of the Republic of Tatarstan

R.N.. Minnikhanov

Investment Promotion Agency (IPA) of the Republic of Tatarstan

Investment Promotion Agency (IPA) in the Republic of Tatarstan was formed in June, 1, 2011.

In the field of investment policy the Agency sets the following tasks:

- development of international and interregional foreign economic relations of the Republic in the sphere of attracting investments;
- participation in elaboration and implementation of measures on stimulation of investment activity in view of competitive and economic growth in the Republic of Tatarstan;
- participation in elaborating the Republican projects of infrastructure development and investment programs;
- assurance of the Republican executive authorities interoperation in implementing and support of the investment projects and programs in the field of private-public partnership and private investments on the territory of the Republic.

Investment Promotion Agency formed in the Republic of Tatarstan is a member of World Association of Investment Promotion Agencies (WAIPA)

The Agency cooperates with investors in the mode of «one window».

Applying to TIDA	Investor's application to the Agency for assistance in realization of an investment project.
Determining investor's requirement	Defining the main problems and issues to be solved for starting a project up (by totals of a project summary review).
Complete package of documents	Drawing up and approving documents of certification dossier necessary to start the project up.
Signing an agreement	Signing an investment agreement establishing the rights and duties of the parties.
Project launch	The investment project official start up. Forwarding and support on the part of Agency at realization of a project.

Head of Investment Promotion Agency in the Republic of Tatarstan is Jakupov Linar Gabdelnurovich

420107, Kazan, Peterburgskaya str., 50

Tel. +7 (843) 570-40-01 (05)

+7 (843) 570-40-05

<http://tida.tatarstan.ru/>

[tida@tatar.ru](mailto:tida@tatar.ru)

## General information of the Republic of Tatarstan

Tatarstan is one of the most economically developed regions of Russia. The Republic is situated in the centre of the large industrial region, upon the conflux of the rivers Volga and Kama, at the distance of 800 km eastward of Moscow.



The Republic of Tatarstan on the map of the Russian Federation

### Summary

**Total area** - 67 836,2 sq. km

**Population** – 3,8 mln.

**The territory** outstretches 290 km from north to south and 460 km from west to east

**Climate** – moderately continental

**State languages** – Tatar and Russian

**Main confessions**–Islam and Russian Orthodox

**The share of the city dwellers**– 75,4%

**The capital** – Kazan (the area – 614,2 sq. km, population – 1,161 mln)

Remoteness from potential sales markets (from the city of Kazan):

Moscow – 797 km

St. Petersburg– 1515 km

Ekaterinburg – 930 km

Sochi (Black Sea) – 2015 km

Astana (Kazakhstan) – 1910 km

Tashkent (Uzbekistan) – 2590 km

Kiev (Ukraine) – 1725 km

Minsk (Belarus) – 1550 km

Riga (Latvia) – 1755 km

Helsinki (Finland) – 1905 km

## Natural resources of Tatarstan

**Water resource** – the rivers Volga, Kama, Belaya, Vyatka and numerous lakes

**Forest resources** – 16% of the territory

### Land resources

#### Mineral resources:

- oil (about 0,8 billion tons),
- chalkstone and dolomites (66 mln tons),
- structural stone (35,3 mln m<sup>3</sup>),
- peat (at least 35 thos. hectare )
- gyps (72 mln tons),
- brick clay (73,5 mln m<sup>3</sup>),
- petroleum bitumens (12,5 billion tons).



Kazan celebrated its 1000 anniversary in August 30<sup>th</sup>, 2005.

Since April 2009 Kazan is officially entitled as «The third capital of Russia ».

### The government of Tatarstan

The highest official of the Republic is its President.

The President of the Republic of Tatarstan is Rustam Nurgalievich Minnikhanov.

The Prime Minister of the Republic is Ildar Shafkatovich Khalikov.

The Chairman of the State Council is Farid Khairulloevich Mukhametshin.

Official portal of the Republic of Tatarstan: <http://tatarstan.ru/>

Education and science

Tatarstan is a region with high educational and scientific potential. Its capital, Kazan, being one of the largest educational centres of Russia is the third most populous in students after Moscow and Saint-Petersburg (the number of students makes more than 200 thousand).

At the beginning of new 2011/2012 academic year Tatarstan counts:

- 86 educational institutions of higher, secondary and vocational high education of which
- 30 higher education establishments (most of them are centred in Kazan)

Among higher education establishments there are 19 government-run educational institutions and 11 non-state educational establishments.

Kazan (Privolzhsky) Federal University was formed on the basis of Kazan State University named after V.I. Lenin (former KGU). Now it is an internationally recognized scientific-educational centre ranking among the federal universities of the Russian Federation.

The oldest higher education institutions: - Kazan State Technical University named after A.N. Tupolev and - Kazan State Technological University became the winners in nomination «national research university» in 2009.

Labour resources of the Republic

**Economically active population** – 2,05 mln people.  
**Employed population** – 1,97 mln (95,2%)  
**Average income** – 2009 rub. (by 2010 has grown by 16,1%)

+ table  
Average gross payroll

		2009	2010	2011
RT		15915,4	18158,1	19791,8
RF		16857	18887,8	20702,7
RT%		112,2	114,1	109,0

### Transport Infrastructure

The Republic of Tatarstan is situated at the intersection of main transport routes: Trans-Siberian Railway and the railroad «North-South», main waterway (the rivers Volga and Kama with ways out to Caspian Sea, Ural region and Moscow region) and a highway. Three motor roads: M-7 «Volga», M-5 «Ural», Kazan-Orenburg pass through the territory of the Republic. The length of commonly used public highways with hard-surface makes 18, 5 thousand km.

Tatarstan possesses 3 loading ports with 5 cargo districts, 4 passenger traffic ports (in Kazan Naberezhnye Chelny, Chistopol, Nizhnekamsk) and 6 riverside stations.

The largest in the world oil pipe-line “Druzhba” (Friendship) begins in the Republic. Moreover, main gas pipe-lines carrying gas from natural gasfields of Urengoy and Jamburg to Western Europe also pass through the territory of our Republic.

Six airports are located on site of the Republic and such airports as Kazan and Bigichevo are of federal significance.

Tatarstan's international airports implement regular public air service to Germany, Greece, Bulgaria, UAE, to Czechia, Cyprus, Turkey, Azerbaidzhan, Uzbekistan, Tajikistan. In 2011 the airport of Kazan made flights to 22 countries of the world in 50 directions. Its passenger flow has grown by 28% and amounted 1, 23 million passengers and that has made an all-time record since the moment of the airport construction in 1979.

A new terminal with the capacity of up to 2 million passengers a year is planned to be set into operation in July, 2012. For the moment realization of the project of upgrading the airport complex infrastructure and its development on modern lines demanded over 2 billion rubles. Full implementation of the project is planned to be implemented in 3 stages earlier 2025 that will make possible to increase its capacity up to 5 million passengers a year (3500 passengers per hour).

Nowadays the Republic is engaged in developing one of the scale projects realized on its territory. The section of the transport corridor «Europe – Western China» constructed in Tatarstan will enable to curtail the road by a factor of 3, 5; to considerably cut cost of transport and to become one of the main routes of freight traffic in Central Asia region.

The activities in erection of the transport corridor section along with developing interregional multimode centre of logistics in Sviyazhsk are comprised into the project of the Republican logistic complex creation affiliating them into a unified logistic network.

The first stage of constructing operations lead-in to develop the centre of logistics that will be the largest in Povolzhsky region is planned for the year of 2013. The main objective of the centre will be cargo handling in the direction China-Europe.

Implementation of the project of developing interregional multimode centre of logistics in Sviyazhsk will provide a means of delivering cargoes to any region of the Russian Federation, draw freight traffic flows out of the central part of Russia and therethrough realize the burning problem of unloading roads and transportation infrastructure of Moscow region and creating social-economic infrastructure within the terrain of the corridor through-passing.

#### Means of transport

name	Web site	Contact phone
Airport of Kazan	<a href="http://www.airport.kazan.ru/">http://www.airport.kazan.ru/</a>	+7 (843) 267-88-07 +7 (843) 267-87-92
Kazan railway station	<a href="http://pass.rzd.ru/">http://pass.rzd.ru/</a>	+7 (843) 294-04-00 +7 (843) 294-05-00
Riverside port of Kazan	<a href="http://www.sk-tatflot.ru">http://www.sk-tatflot.ru</a>	+7 (843) 233-09-82, +7 (843) 233-09-69

## Sporting Events

<p>XXVII Summer World Student Games (Universiade)- 2013</p> 	<p>XXVII Summer World Student Games will be held in Kazan in 2013. 65 objects located in four zones of the city will be engaged in Universiade. We expect more than 100 thousand guests from 170 countries of the world.</p> <p><a href="http://www.kazan2013.ru/">http://www.kazan2013.ru/</a></p>
<p>World Championship in water sport – 2015</p> 	<p>The 16-th World Championship in water sport will be held in Kazan in the summer of 2015. Such tournaments have never been held in Russia before. The decision of holding the tournament in Kazan was made by the General Congress of FINA in June, 15, 2011 in Shanghai on the eve of the World Championship of 2011.</p> <p><a href="http://www.fina.org/H2O/">http://www.fina.org/H2O/</a></p>
<p>World Football Championship – 2018</p>  <p><b>BIDDING NATION RUSSIA</b></p>	<p>The concept of holding World Football Championship– 2018 in Russia implies engaging of 16 football stadiums in 13 cities amalgamated in four clusters: Northern (Kaliningrad, Saint-Petersburg), Central (Moscow), Volzhsky (Kazan, Nizhny Novgorod, Yaroslavl, Samara, Volgograd, Saransk), Southern (Krasnodar, Rostov-on-Don, Sochi) and the city of Yekaterinburg.</p> <p><a href="http://www.russia2018-2022.com/ru/">http://www.russia2018-2022.com/ru/</a></p>



## STRATEGIC GUIDELINES OF PRIORITY DIRECTIONS FOR THE DEVELOPMENT OF ECONOMIC BRANCHES IN RT

In the nearest future the Republic of Tatarstan is planning to create favorable investment infrastructure to promote attracting both foreign and Russian investors. To solve this problem, to ameliorate investment surroundings in Tatarstan and to provide for competitive proposal to investors in the international investment market the following priority directions of economic development were outlined:

- chemical and petrochemical industry
- machinery manufacturing
- IT and telecommunications
- agriculture
- construction
- medicine and pharmaceuticals
- service industries and travel industry
- khalyal industry

### Chemical and petrochemical industry

Chemical and petrochemical industry implies the following kinds of activity:

- chemical production,
- production of rubber and plastic articles,
- refinery output.

### Delivered goods of domestic manufacture, executed works and services according to the above economic activities, mln. rubles:

	2009	2010	2011
Refinery output	77 904,6	98 407,0	154,3
Chemical production	104 823,4	161 467,6	196,4
Производство резиновых и пластмассовых изделий	39 677,1	51 733,2	56,5

In 2011 the enterprises of petrochemical industry earned 770 billion rubles. This amount is by 25% more than the indices of the previous year. The gain of these companies made 139 billion rubles and their economic efficiency has grown by 7 %.

The largest organizations of the industry are as follows: JSC «TANEKO», JSC «TAIF», JSC «Nizhnerkamskneftekhim», JSC «Nizhnekamskshina», JSC «Kazanorgsintez», JSC «TAIF-NK», JSC «Nefis-Cosmetics».

Foreign companies functioning in the industry: LLC «Piksar-Coatings » (Italy), Clariant (Switzerland)

### MACHINERY MANUFACTURING AND METAL WORKING

Machinery manufacturing and metal working include the following kinds of activities:

- primary metal manufacturing and manufacture of finished metal products,
- manufacture of machinery and equipment,
- manufacture of electrical, electronic and optical equipment,
- manufacture of transport facilities, vehicles and equipment.

### Manufacture of transport facilities, thousand pieces

	2009	2010	2011
trucks	27,9	45,1	57,5
in % by the previous year	45,1	155,1	126,1
cars	5,3	11,5	20,0
in % by the previous year	14,9	2,1	187,4
buses	2,1	2,9	2
in % by the previous year	3,8	144,7	67,2

Industrial index for production of machinery and equipment in 2011 as opposed to 2010 made 108,0%, for manufacture of electrical, electronic and optical equipment amounted 113,7%, for manufacture of transport facilities, vehicles and equipment – 107%, for primary metal manufacturing and manufacture of finished metal products– 109,5%.

The largest enterprises of the industry are as follows: JSC «KAMAZ», JSC «KAPO named after S. P. Gorbunov », JSC «Kazancompressormach », JSC «Zelenodolsky plant named after A. M. Gorky»

Foreign companies functioning in the industry: LLC «Ford Sollers Holding », Daimler AG (Germany), Honeywell (USA), ZAO «Shnider Electric» (Germany), ZAO «Kammings Kama» (USA).

#### **IT and telecommunications**

For the last years the Republic of Tatarstan has occupied the leading position in the sphere of informational technologies.

Informational technologies and telecommunications include the following activities:

- mobile communications;
- Internet access;
- Software development

Gross income in the amount of 40 billion rubles with growth rate of 112,6% was received in 2011, with growth rate of 112,6 %. The share of this gross receipt in the industry made 3, 1%.

The volume of investment to capital assets of the industry from all sources made 7,86 billion rubles.

Mobile communication network covers about 96% of the Republican territory.

In December 28, 2011 Kazan was the first in Russia to begin test digital data broadcast system according to standard DVB-T2.

Mobile subscribers quality development		
2009	2010	2011
6075,8	5973,8	6151,1

Number of Internet connections (thousand)	
2010	2011
638	860

The largest enterprises engaged in software development in the Republic of Tatarstan: ICL-KPO VS, «BARS Group », OCS, Softline, TAXNET.

Foreign companies functioning in industry: Fujitsu GDC Russia

## Agricultural Sector

In 2011 volume of agricultural production of all producers (agricultural enterprises, rural population, farms) made out of calculation 165647, 3 million rubles in established prices or 152, 6,0% in comparable valuation as opposed to the level of 2010. Plant growing production for that period has grown by 2,8 but animal produce has curtailed by 0,1%.

Agriculture includes the following activities:

- Crop growing
- Livestock sector

The basis of steady development of the Republican agriculture is built on the following principles:

- priority level, about 10% of the Republican budget is allocated for its support,
- multisectoral economy, our investors possess more than half of all arable lands, common agricultural enterprises and small business entities are being successfully developed.
- innovation technologies, more than 70% of arable lands are cultivated and planted according to resource-saving technologies, 15% of area under crops are sowed by pedigree seed (RF– 10%), 24% of livestock population is pedigree cattle (RF– 12%)
- the share of insured areas under crops amounts 45,8% (RF– 13).

Consequently, possessing 2,2% of arable lands of the whole country the Republic of Tatarstan produces about 5% of the country's agricultural production.

One of the upcoming trends of small business entities development in the country is the development of family farms. At the beginning of 2011 as much as 23 family farms were functioning in several regions of the Republic. And by the end of the same year their number had grown up to about 400.

Gross agricultural production (billion rubles)		
2009	2010	2011
116,5	104,1	165,6
100,8 %	67,8 %	152,6 %

Plant growing production (thousand tons)				
	Potato	Vegetables	Grain	Sugar beet
2009	1900,8	304,9	4820	1501,9
2010	521,3	245,9	661,1	681,5
2011	1393,1	319,3	4867,7	1936,0

Dynamics of meat-animal production and faultry operation (alive body weight) in house-holds of all categories (thousand ton)		
2009	2010	2011
412,9	426,3	427,5
105,4%	103,2%	100,3%

The largest enterprises functioning in the industry are as follows: JSC «VAMIN», ZAO «Agrosila group », LLC «Chelny Broiler », agricultural holding «Krasny Vostok».

## Civil engineering

Civil engineering comprises the following activities <sup>2</sup>:

- real estate development<sup>2</sup>;
- construction of non-residential buildings<sup>2</sup>;
- infrastructure construction<sup>2</sup>.

At present the market situation is influenced by a number of key factors: erection of the Olympiad objects, scaled program of major repairs, brisk growth of infrastructure and traffic interchanges exercises a significant influence on regional buying preferences and consequently on forming the price levels of residential property market with various quality characteristics in Tatarstan.

The cost of 1 sq. meter of total area in 2011 makes 35 750,1 rub. primary housing and

38 386,57 py6. in the market of secondary housing

	2009	2010	2011
Deployment of apartment houses (usable floor area put into service), sq. meters	2010200	2027267	2396091
	2009	2010	2011
Scope of works in activities «building», billion rubles	165221,5	179931,3	233214,4
in % by the previous year	103,9	104,9	106,8

Foreign companies of the industry engaged in manufacture of constructional materials are as follows: LLC «Rockwool – Volga» (Denmark), LLC «Vinerberger-Kurkachi » (Germany), LLC «Kastamonu Integrated Wood Industry » (Turkey)

## Medicine and Pharmaceuticals

### Activities:

- medical equipment and healthcare products manufacture;
- rendering medical services;
- network of pharmacies

The volume of the Republican pharmaceutical market in 2011 as opposed to the previous years has grown by 7% and made 16, 27 billion rubles (in 2010 - 15,14 billion rubles, in 2009 - 4,37 billion rubles). In monetary market volume 76% were spent for foreign medicines, but home-made pharmaceuticals prevailed in natural volume - 63%.

The market of regional distribution is quite stable and within two years is characterized by consistency both in fixed number of wholesale traders- 54 (2009 - 51), and in TMO-5 rating (Total Manufacturing Optimization) according to the share of the total pharmaceutical market volume - 45% (2009 - 43,3%).

The Republican retail market is characterized by stable growth of pharmaceutical institutions by 5,5% as compared with 2010 and by 11,4% comparing with 2009

in 2011 - 1351 pharmaceutical institutions,

in 2010 - 1280,

in 2009 - 1213.

The number of pharmacies has grown by 5,5% (in 2011 - 709, in 2010 - 672, in 2009 - 621).

By totals of 2011 the average cost of ambulatory pharmaceuticals has grown by 1,62% at the inflation level of 6,1%, while in Russia this growth made 2,17% and in Privolzhsky Federal District - 2,27%.

The largest enterprises of the industry:

- JSC «Kazan plant of medical instruments» is one of the largest enterprises in Russia engaged in manufacture of medical instruments and producing more 3 000 items of medical produce.

- JSC «Tatkhimpreparaty» is the biggest enterprise of pharmaceutical industry comprising two up-to-date plants - chemical-pharmaceutical and manufacture of surgical suture materials. JSC «Tatkhimpreparaty» is the only manufacturer of catgut in Russia.

Foreign companies implementing activities in the industry: LLC «Sariya Bio-industries Alabuga»

## Service Sector and Travel Industry

### Services:

- **hotel services**
- **restaurant services**
- **tourism**

Inner tourist flow in the Republic for the last 5 years annually grows at average by 12 % (for the present day it comprises more than 1,2 mln people per year) enabling to establish itself as a leader not only in Privolzhsky Federal District but in Russia.

More than 550 tourist companies are registered and work in the Republic including tour operators (50 – develop inner tourism, 10 – inbound tourism and 7- both inner and inbound tourism).

Number of hotels (2011)

Total in RT– 152 (hotel room capacity 6 000)

Among them in Kazan– 97 (hotel room capacity– 4 500)

Out of Kazan– 55 (hotel room capacity– 1 500)

Diagrams:

Tourist flow dynamics, people

2009 – 977 000

2010 – 1 113 500

2011 - ?

As of the 1<sup>st</sup> of January, 2012, as much as **4852** enterprises of foodservice industry for **286** thousand seats function in the Republic, among them **2,6** thousand objects form a chain generally accessible and affordable for public (restaurants, café, bars, snack-bars, cafeteria and dining halls). The number of school dining rooms makes **1,8 thousand**, more than **421** dining halls and cafeteria work at industrial enterprises.

Foreign companies: hotel «Mariott», hotel «Ibis », Lufthansa, FlyDubai, MacDonalds ...

### **Khalyal industry**

Tatrstan's being the undisputed leader of khalyal industry is confirmed by a number of facts:

- scaled International World Fair KAZANHALAL was held in Kazan for the third time;
- opening of Kazan Khalyal Hub, the first in Russia logistics centre dealing with distribution and redistribution of khalyal produce of domestic and foreign manufacturers in Russia and former Soviet Union
- Khalyal Agro-Industrial Park «Baltach» was created.

### **Khalyal industry comprise the following kinds of activities:;**

- food market,
- khalyal services market,,
- market of khalyal pharmaceuticals,
- market of khalyal cosmetics

International Muslim conferences are held in the Republic on a regular basis. Tatarstan was the first in Russia to attract Islamite investments according to Sharia norms and to introduce Sharia-compliant banking drawing up a new economic model.

In 2005 the Committee of Khalyal Standard was created at Spiritual Directorate of the RT Muslims to exercise control over production and realization of khalyal products being intensely developed in Russia in these latter days.

## Investment climate

During the last few years the Republic of Tatarstan remains one of the least risk-related regions of Russia from the foreign investors' eye-sight. As far as investors are concerned Tatarstan is considered to be one of the most favorable regions that is confirmed by data of International Rating Agencies Moody's and Fitch:

	2007	2008	2009	2010	2011 Forecast
Moody's	Ba1	Ba1	Ba1	Ba1	Ba1
Fitch	BB+	BBB-	BBB-	BBB-	BBB-

The Republican government grants the following **privileges to investors**:

### *State regulation and State support*

- Budget credits;
- indemnification of part of the lending rate and part of coupon profit payment of bond loans;
- government guarantee;
- granting production sites and objects of infrastructure;
- tax preferences;
- cofinancing;
- grants.

**Legislative framework** of the Republic comprises among other matters the following statutory regulations:

- RT Law «On investment activities in the Republic of Tatarstan»
- RT Law ««On foreign investments in the Republic of Tatarstan»
- RT Law «On Public Private Partnership in the Republic of Tatarstan»  
Resolution of the RT Cabinet of Ministers «On approving regulation of granting state support for enterprises and organizations implementing investment projects in the Republic of Tatarstan»
- Resolution of the RT Cabinet of Ministers «On approving Investment Memorandum of RT for the year of 2012 »

The state puts up affordability of investment resources by means of mechanisms of cofinancing with banks, private and non-state investors. To serve this purpose **State Non-commercial organizations** do the following:

### **Investment venture capital fund of the Republic of Tatarstan**

- development of science-intensive works and new progressive technologies,
- forming new approaches to development of innovation activities,
- arrangement of conditions for enlarging the number of venture capital, perfection of support system for science-intensive enterprises of small and medium business.

Address: 420107, Kazan, Peterburgskaya str., 50  
Telephone: +7 (843) 570-40-17  
Fax: +7 (843) 570-40-00  
E-Mail: reception@ivfrt.com

<http://ivf.tatarstan.ru/>

### **Guarantee Fund of the Republic of Tatarstan**

guarantee fund for performance of debt service obligations by entities of small and medium business in the Republic of Tatarstan

- guarantee of small and medium business entities for credit payment before banks in size of up to 50% of total obligations scope.

420107, Kazan, Peterburgskaya str., 50  
Tel.: +7 (843) 570-40-01 (05)  
+7 (843) 570-40-05  
<http://tida.tatarstan.ru/>  
[tida@tatar.ru](mailto:tida@tatar.ru)

### **JSC «Corporation of export and investments promotion in the Republic of Tatarstan»**

- support of export-related entities of small and medium business,
- promotion of commodities produced in the Republic to Russian and outer markets.

Investment promotion Agency of Tatarstan implements works of creating JSC Республики Татарстан ведется работа по созданию **ОАО «Corporation of RT development»**.

- infrastructural preparation of land plots with a view of investment projects;
- development of existing and creation of new industrial parks.



**Tax Exemptions**

In compliance with the current legislation all investors implementing investment projects on the territory of Tatarstan are granted tax privileges for a pay back period that can not exceed seven years (in machine building industry – 13 years) since the moment of investing.

Operating system	Privileged regime
Tax on profits	
20%	15,5%
Estate tax	
2,2%	0,1%
Land-value tax	
1,5%*	0%*

\* by the decision of legislative body of the RT municipal entity

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## International Investment Forums

### «KAZANINVEST: FDI & WAIPA»

The goals of the International Forum «KAZANINVEST» are as follows:

- sharing experiences in the field of attracting investments
- discussing matters of raising investment attractiveness of the regions
- considering new mechanisms of attracting direct investments into small and medium business projects
- ensuring that necessary conditions for attracting direct foreign investments are in place and
- effective implementation of the potential of the region.

The representatives of federal and regional executive bodies, the leading Russian institutions engaged in the investment sphere development, the members of the International Association of Investment Promotion Agencies (WAIPA) and officials of foreign companies take part in this significant event.

<http://tida.tatarstan.ru>

<http://tida.tatarstan.ru/eng/>

### KAZAN VENTURE FAIR

Beginning 2005 the Republican Investment Venture Fund in cooperation with Russian Association of Direct and Venture Investing annually organizes Kazan Venture Fair. It is the site where management of small and mid-cap innovation companies presents their business to potential investors.

<http://ivf.tatarstan.ru/>

<http://ivf.tatarstan.ru/eng/>

### International Summit: economic cooperation of Russia and OIC (Organization of Islamic Cooperation) countries «KAZANSUMMIT»

– main economic summit of Russia in the field of Islamite business and finance.

The event is aimed at developing economic and financial relations of business participants in compliance with Islamite principles.

The main trends of activities under discussion:

- defining strategic prospects of international economic relations between Russia and Islamite countries,
- arranging cooperation in the sphere of private sector direct investments in Russia and Islamite countries,
- organization of public disputes and elaboration of recommendations as pertaining to functioning of Islamite financial system.

<http://kazansummit.ru/>

<http://www.kazansummit.com>

### Internet resource «Invest in Tatarstan»

A convenient and general-utility tool for an investor is Internet resource «Invest in Tatarstan».

Here you can find all necessary information about the region:

- current information of the Republican social and economic status;
- information devoted to investment projects of federal, regional and local significance;
- peculiarities of investment – related legislation in the Republic of Tatarstan;
- information of industrial and investment sites;
- data concerning credit and investment ratings of Tatarstan;
- information of tariffs for supply of water, gas and electricity in the Republic of Tatarstan;
- information of presentations and reference materials as pertaining to investments.

Other advantages of the portal:

- a unique interactive map;
- functional search engine;
- possibility of placing your investment project on electronic site.

<http://www.invest.tatarstan.ru>






<http://www.invest.tatarstan.ru/en/>

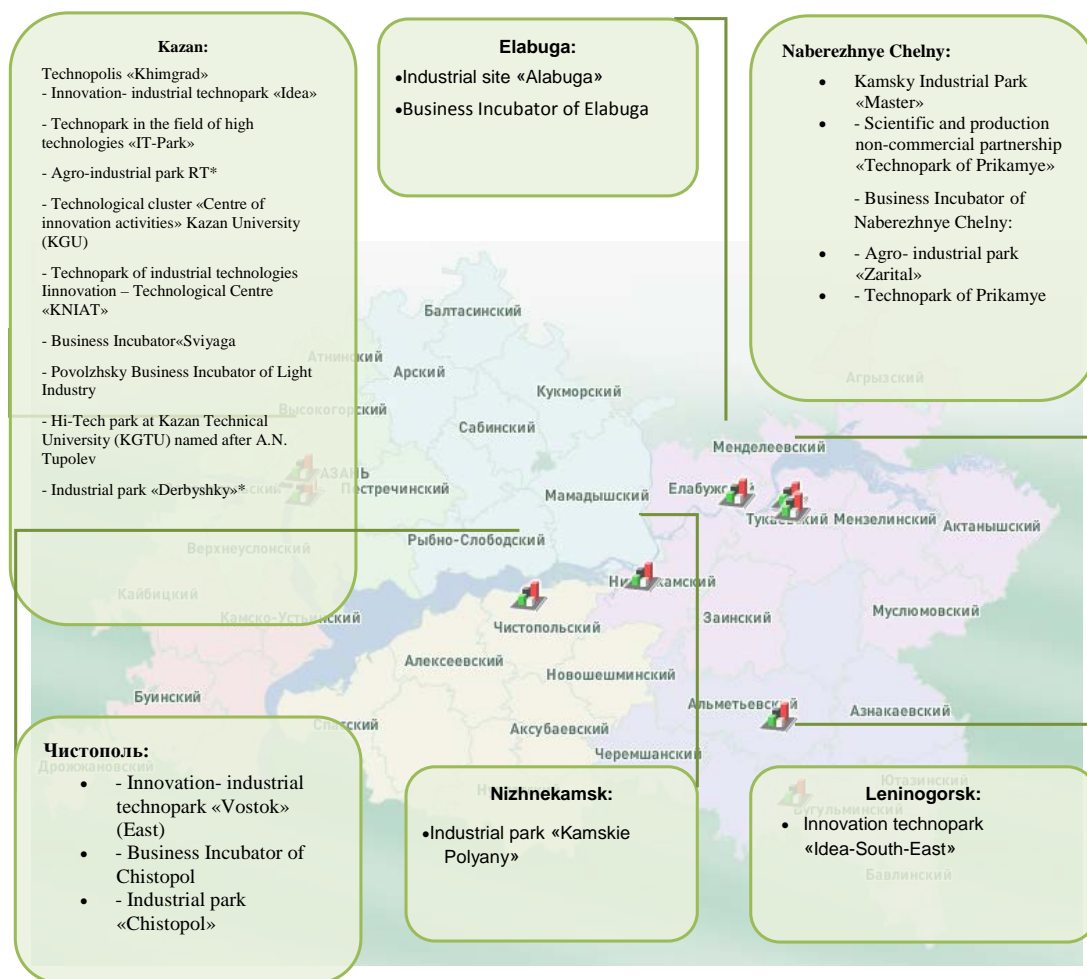
### Investment infrastructure

In the Republic of Tatarstan a comprehensive set of legislative and organizational measures has been taken to create favourable conditions aimed at energizing investment and innovation activities for all business entities with a view of economic recovery, raising the productivity enhancement and solution of social problems.

The investment structure of Tatarstan is comprised of:

- Special Economic Zone IIIIT «Alabuga»
- technopolis «Khimgrad»
- 4 industrial parks
- 6 technoparks
- 6 business incubator zones
- 3 agro-industrial parks
- 2 industrial sites

	Production	Total area	Vacant space	Site
	Industrial production	2000 hectare	938 hectare	<a href="http://www.alabuga.ru">http://www.alabuga.ru</a>
<i>Industrial Park «Kamskie Polyany»</i>	Polymer processing	260 hectare	250 hectare	<a href="http://www.kamapark.ru/">http://www.kamapark.ru/</a>
	Low-tonnage chemistry and processing of polymer products	131 hectare	45 hectare	<a href="http://www.himgrad.ru">http://www.himgrad.ru</a>
<i>Agro-Industrial Park of the Republic of Tatarstan</i>	Agro-processing, storage and realization of agricultural products	8 hectare	4.5 hectare	<a href="http://tida.tatarstan.ru/rus/info.php?id=390791">http://tida.tatarstan.ru/rus/info.php?id=390791</a>
	Machine building	43 hectare	9 hectare	<a href="http://www.kipmaster.ru">http://www.kipmaster.ru</a>
	Science-intensive production works	28,7 тыс. кв. м	1,5 тыс. кв. м	<a href="http://www.tpidea.ru">http://www.tpidea.ru</a>
	High Technologies Park «IT-park»	3.2 hectare	-	<a href="http://www.itpark-kazan.ru">http://www.itpark-kazan.ru</a>



+отметить на карте – добавим с дизайнерами

SEZ ППТ «Alabuga»

urban-type settlement. Baltasy (100 km away from Kazan)

Khalyal agro-industrial park «Baltach»

**Zelenodolsky region**

Industrial park «M-7»

**Settlement Aktanysh C**

Industrial site of Aktanysh municipal district

**Bugulma**

Bugulma Industrial park\*

\*Projects planned for implementation

### **Kamsky Industrial Park «Master»**

KIP «Master» is the only example of industrial park functioning focused on engineering industry. The main task of the park is to provide conditions for dynamic development of up-to-date automobile parts manufacture. More than half of the companies – park residents function in close cooperation with JSC «KAMAZ».

Address: 423800, Naberezhnye Chelny, Industrial- communal zone, Promzone, Proizvodstvenny Proezd, 45

Tel. +7 (8552) 38-88-83

E-mail: [kip-master@kamaz.org](mailto:kip-master@kamaz.org)

[www.kipmaster.ru](http://www.kipmaster.ru)

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### **Technopolis «Khimgrad»**

Optimal conditions for the development of small and medium innovation business in the sphere of petrochemistry and polymer produce processing are provided in Technopolis «Khimgrad». It is the first industrial park in Russia and is certified by **III** «Association of industrial parks of the Russian Federation».

Nowadays Technopolis possesses

- more than 250 small companies;
- more than 100 developed products;
- over 60 patents and trade marks;
- about 20 know-how.

Among the consumers of Technopolis «Khimgrad» are the largest companies of Russia: JSC «Gazprom», «NK «Rosneft», JSC. «Lukoil», JSC «Nestle Russia». 10% of commodities are exported to the countries of the former Soviet Union and abroad.

Address: 420095 r. Kazan, Vosstaniya str., 100

Tel: +7 (843) 227-41-40

<http://www.himgrad.ru>

e-mail: [info@himgrad.ru](mailto:info@himgrad.ru)

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### **Private Company - «Innovation- industrial technopark «Idea»**

Among all technoparks the most significant is technopark «Idea» comprising the following:

- Innovation Business Incubator: Инновационный бизнес-инкубатор: office premises for innovation projects at the stage of predevelopment (2 500 sq. m);
- Innovation-Technological Centre: office premises for start-up companies (14 200 sq. m);
- Business park: office premises for service and expanding companies (4 buildings with total area of 10 300 sq. m).

For 5 years of technopark «Idea»'s work 117 companies have become its residents. The number of employees in the residential companies makes 1 600 people at that the average level of their wages is higher than average performance in the Republic.

Technopark is one of the largest in Europe according to area being occupied (30 thousand sq. m on the plot of land in 2 hectares in the centre of Kazan).

Technopark «Idea» is among the winners of the contest devoted to projects of creating centres of nanotechnologies in Russia. The contest was held on the initiative of state corporation «Rosnanotech».

Among the permanent residents are the representative offices of such companies as DHL, McDonalds, Siemens, SPE «GKS », «Jokogava Electric SNG» and private company «Gee-Money Bank».

Address: 420107 .Kazan, Peterburgskaya str., 50

Tel: +7 (843) 570-68-50

<http://www.tpidea.ru>

E-mail: [info@tpidea.ru](mailto:info@tpidea.ru)

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***State Autonomous Institution «Technopark in the field of high technologies «IT-Park»***

The junior subject of regional innovation system of the Republic is «IT-park». This is the largest in Eastern Europe institute of development concentrated on mass commercialization of projects in the field of information and communication technologies. The main objective of «IT-park» activities is providing the most favourable conditions for starting-up and developing IT-companies at the stages of projecting, creating hi-tech product and bringing it to market. These conditions are to provide such means, technologies and methods which are based on the world standards. The key trend of specialty for companies-residents of «IT-park» is the development of software particularly in the sphere of «electronic government » and «electronic state services».

At present one more IT-park site designed for locating small and medium innovation enterprises of chemical and petrochemical branch is being erected. The second site is constructed in Naberezhnye Chelny. This site will become the universe stage for rendering services to enterprises and organizations of Kamsky economic region where such economically significant entities as SEZ «Alabuga», JSC «KAMAZ», JSC «Sollers», JSC «Taneko», JSC «Ammonium» and others.

420074 Kazan, Peterburgskaya str., 52

Tel.: +7 (843) 235-14-75

<http://www.itpark-kazan.ru>

E-mail: [it.park@tatar.ru](mailto:it.park@tatar.ru)

Примечание [RA1]: E-mail

***Khalyal agro-industrial park «Baltach»***

Khalyal agro-industrial park «Baltach» is the first enterprise in Russia serving the representatives of small and medium-size business engaged in khalyal industry or starting khalyal business.

Address: the Republic of Tatarstan, urb. settl. Baltasy, Poleyaya str., 1.

Tel./fax: +7 (843) 682-63-74, 682-63-75, +7 9600411220

E-mail: [hip-baltach@mail.ru](mailto:hip-baltach@mail.ru). [www.hip-baltach.ru](http://www.hip-baltach.ru)

***The Republic of Tatarstan agro-industrial park***

The Republican agro-industrial park is a complex of real estate objects located on the plot of land with total area of 8,4 hectare and aimed at the development of small and medium-size business in the field of agriculture.

The main designation of agro-industrial park is to provide the republican agricultural producers with material and technical facilities necessary for implementing entrepreneurial activity in agriculture namely storage, processing and agricultural marketing.

The complex is planned to start-up in 2-3 quarters of 2012 года.

Investment Promotion Agency of the Republic of Tatarstan

Address: 420107, Kazan, Petrburgskaya str., 50.

Tel. +7 (843) 570-40-01(05)

E-mail: [tida@tatar.ru](mailto:tida@tatar.ru)

<http://tida.tatarstan.ru/>

## Alabuga

The leading role among the institutions for development plays SEZ «Alabuga». It is the centre for attraction investors carrying out advanced higher technology projects in basic clusters of economics: petrochemical complex, automobile engineering and construction industry.



### SEZ «Alabuga»: summary

- was formed in December, 21, 2005 on the territory of Elabuga municipal area;
- area – 20 km<sup>2</sup>;
- 25\* companies-residents;
- number of jobs – 11707\*;
- minimum investment threshold for getting the status of resident – 3 billion euro;
- total volume of state investments into the project amounted 15,2 billion roubles.

*\* As of the 1st March, 2012*

423602, The republic of Tatarstan,  
Elabuga municipal area, the city of Elabuga,  
industrial site «Alabuga», SH-2, str., 4/1  
Tel.: +7 (85557) 5-90-05  
Mob.: +7 927 480 02 21  
[www.alabuga.ru](http://www.alabuga.ru)

### Special tax regime

Effective tax system	For SEZ «Alabuga» residents
Tax on income	
20%	15,5%
Value added tax	
18%	18%
Property tax	
2,2%	0 %
Tax on land	
1,5%	0%
Transport tax	
*	0 %

*\* Rates depending on kind and output of vehicle*

SEZ «Alabuga» has access to automobile and lines of federal significance. Transport of freight can be implemented by the following ways:

- by air воздушным – airport Begishevo;
- by railway – branch railway line with the length of more than 5 km integrated into the federal railway main;
- by motor transport – the roads within the site are over 13 km, federal motor trunk road M 7;
- by water transport – river cargo ports in the cities of Naberezhnye Chelny and Nizhnekamsk

Among 25 large Russian and international companies-residents are such world-known brands as Rockwool, Isuzu, Air Liquide, Sollers, Sisecam, Saint Gobain, Kastamonu Integre, Saria Bio- industries Volga, Preiss-Daimler Tatneft with total investment volume 2,6 billion US dollars (80 000 mln rub.) dedicated to implement a number of projects.

### Other advantages of SEZ «Alabuga»:

- All necessary industrial infrastructure is so far ready.
- Utility connections are free of charge for the residents.
- The residents are granted tax allowances for the term of 10 years.
- Free economic zone regime makes possible to import up-to-date hi-tech equipment, raw materials and component parts free of customs clearance charge and VAT.
- SEZ having its own customs station, all customs-related matters are decided without delay. Here you can use e-declaration system.
- «One window» system: offices of 16 bodies of state regulation are located in SEZ managerial-business centre enabling to resolve all routine problems of interaction with government agencies right on-site.

### Future development

In accordance with SEZ «Alabuga» growth policy by 2013 it is planned to open production run of about 35 companies-residents that will make possible to create about 16 thousand new jobs and will attract investments in total volume of as much as 100 billion rubles to the country's economics.



**Free of charge connection to energy supply resources:**

- The city of Moscow - 29,000 million rubles for 1MWat
- The Republic of Tatarstan – 6,250 million rubles for 1MWat
- SEZ «Alabuga» 0 rub.



Economical Strength

GDP RF and GDP RT  
-diagram

	2009	2010	2011 (estimation)
GDP RT, billion rub.	885,1	1004,7	1250,0 (estimation)
GDP RT, in comparable prices in % by the previous year	96,6	104,3	104,6 (estimation)
GDP RF, , in comparable prices in % by the previous year в	92,2	104,3	104,3

	2009	2010	2011
Gross Regional Product (GRP) per caput, thousand rub	234,5	265,4	329,4 (estimation)

Отформатированная таблица

## INDUSTRIAL PRODUCTION

Volume of own-produced goods shipped, works made in-house and services rendered in 2011 amounted 1 294,5 billion rubles.

	2009	2010	2011
Shipped own-produced goods, executed works and rendered services in-house according to following kinds of economic activities: «extraction of commercial minerals», «manufacturing activity», «electricity generation and distribution of gas, and water», mln rub.			
The Republic of Tatarstan	867560	1062789	1294493
Российская Федерация – удаляем строчку, данных нет	22473122	28115170	33678000
Industrial production index, %			
The Republic of Tatarstan	95,6	108,4	105,7
The Russian Federation	90,7	108,2	104,7

The largest proportion in total volume of shipped produce in 2011 belong to the following kinds of economic activities: extraction of fuel and energy minerals – 28,0%, chemical production – 15,2%, means of transport and equipment manufacturing - 15,0%, petrochemicals production– 11,9%, electricity generation and distribution of electric power, gas, and water – 7,7%.

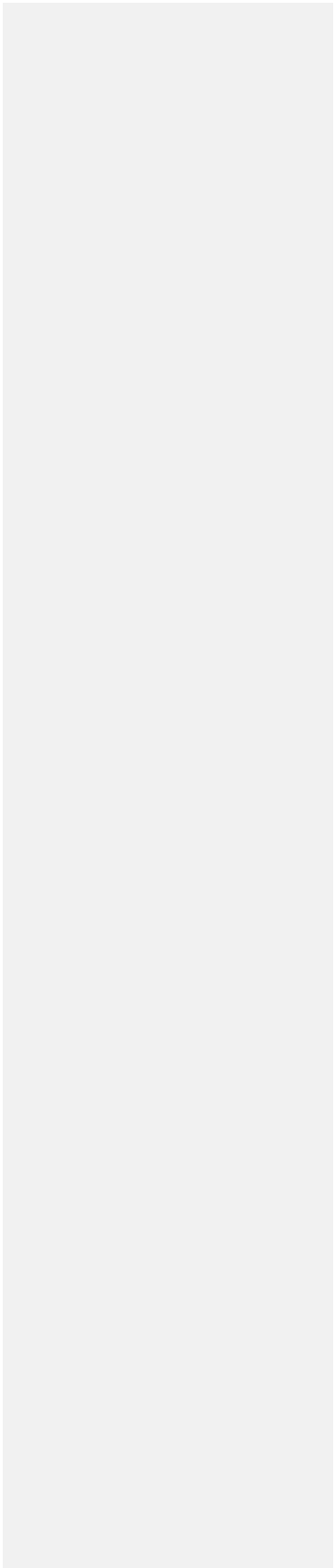
Structure of shipped produce according to the activities (in percent by total)

	2009	2010	2011
Extraction of fuel and energy minerals	33,0	29,5	28,0
Food production	7,1	6,7	6,1
Production of petrochemicals, chemical production, manufacture of rubber and plastic items	25,9	29,3	31,5
Extraction of minerals other than fuel and energy resources, production of non-metal mineral products	2,1	1,7	1,7
Metallurgical production and manufacture of prefabricated metal products	3,5	3,5	3,3
Manufacture of machinery and equipment	17,2	18,9	19,6
Electricity generation and distribution of electric power gas, and water	9,0	8,4	7,7

Oil is the main worth of Tatarstan's subsoil riches. Estimated oil supply level makes about a billion tons.

In 2011 Tatarstan has extracted 32,5 million tons of oil that is by 0,4% higher than the level of the previous year. Oil on the territory of Tatarstan is extracted by 36 companies the largest of them being JSC «Tatneft».

	2009	2010	2011
Crude oil production dynamics: (million tons)	32,41	32,38	32,5



### FIXED INVESTMENT

Among the constituents of Privolzhsky Federal District the Republic of Tatarstan traditionally ranks among the leader Среди according to total investment volume.

By figures of the state statistics bodies the amount of fixed investment for the year of 2011 made 386,1 billion rubles, (107,8% by the level of 2010 ).

	2009	2010	2011
Fixed investment in the Republic of Tatarstan, million rub.	277573,2	328943,9	386144,7
Fixed investment in % by the previous year:			
the Republic of Tatarstan	96,7	113,6	107,8
The Russian federation (estimation)	84,3	106,0	108,3

As for the investment allocation according to economic activities the main trend here is manufacturing.

	2009	2010	2011
Fixed investment in the Republic of according to economic activities, million rub.	277573,2	328943,9	386144,7
including allocated to:			
agriculture, hunting and forestry	16795,2	23750,7	16805,4
extraction of commercial minerals	26551,1	31199,5	38741,1
manufacturing	105822,9	109722,6	97962,7
electricity generation and distribution of electric power, gas, and water	13743,0	13996,8	17673,5
Civil engineering	4432,8	7039,5	13162,5
transport and communications	31839,8	49215,4	83476,3
real estate operations, leasehold and services rendering	35011,1	52645,1	65522,4
Rendering other social and personal services, public utilities	22561,8	10577,0	16292,4

It is worth mentioning the improvement of fixed investment index (except for budgetary funds) for 1 person in prices of 2003. For the year of 2011 this index made 33516,0 rubles.

	Fact	fact	estimation	threshold		
	2009	2010	2011	2012	2013	2014
Fixed investment index (except for budgetary funds) for 1 person (rubles)	27305,7	31155,2	33516,0	31268,7	32767,3	33088,4

Отформатированная таблица

Foreign investments

By estimate for the year 2011 the Republican economics has received 856,8 million dollars taking into account ruble revenue receipts converted into US dollars.

As of January, 1, 2012, the volume of foreign investment collected in Tatarstan’s economics amounted 4 578,4 million US dollars.

Foreign investment receipts to the Republic of Tatarstan –(thousand dollars  
with a glance to ruble receipts converted into dollars)

Отформатированная таблица

-			
	2009	2010	2011
Investment receipts from abroad	2 240 308,00	4 149 679,10	856 836,60
Accumulated investments from abroad as of January, 1, 2012	5 843 141,40	4 870 539,40	4 578 375,20

### Foreign Economic Activity

In 2011 Tatarstan's foreign trade turnover amounted about 26 billion US dollars. The most active trading partners of Tatarstan are Germany, Italy, Turkey, Czechia, Poland and others.

+графики

	2009	2010	2011
Tatarstan's foreign trade turnover, billion US dollars	13,5	19,6	25,2
Export	11,8	17,0	21,9
Import	1,7	2,6	3,3
	2009	2010	2011
Russia's foreign trade turnover, (by figures of customs statistics) billion US dollars	469,1	649,2	845,2
Export	301,7	400,4	522,0
Import	167,4	248,7	323,2

<b>Export commodity composition<sup>1)</sup> of the Republic of Tatarstan</b> (in % of total export volume)	2009	2010	2011
Export, total	100	100	100
including:			
crude oil	64,6	65,9	62,8
petriochemicals	15	12,3	16,0
synthetic rubber	5,5	7,1	8,0
plastic material and plastic products	3,3	2,9	1,9
tyres	1,2	1,1	1,1
machinery, equipment, instruments and means of transport	6,2	7,2	7,0
of which:			
trucks	1,1	0,5	0,7
automobile parts and equipment	0,7	0,5	0,3
1) The figures of export volumes to the member- states of customs union are given by Tatarstanstat' s estimate.			
<b>Import commodity composition<sup>2)</sup> of the Republic of Tatarstan</b> (in % of total import volume)			
Import, total	100	100	100
including:			
plastic material and plastic products	4,4	4,5	5,2
organic chemistry compounds	1,9	2,8	2,6
ferrous materials	1,4	1,0	0,4
machinery, equipment, instruments and transport vehicles, their components	74,6	71,4	71,5
of which:			
cars	0,1	0,0	0,6
trucks	0,0	1,4	1,1
automobile parts and equipment	8,7	12,9	15,0
machinery equipment	49,4	35,9	31,0
electric equipment	6,1	5,3	4,6
<sup>2)</sup> In connection with cancellation of commodity customs clearance on Russia –Kazakhstan border since July,1, 2010. The figures are taken without regard to import from the Republic of Kazakhstan since July, 2010			

### The largest banks functioning in Tatarstan

Bank's title	Contact details
JSC «AK BARS» Bank	420066, Kazan, Dekabristov str., 1 Tel.: +7 (843) 519-39-99 Fax: +7 (843) 519-39-75 e-mail: <a href="mailto:pozd@akbars.ru">pozd@akbars.ru</a> <a href="http://www.akbars.ru">http://www.akbars.ru</a>
JSC «Joint-stock commercial mortgage bank (AIKB)» «Tatfondbank»	420111, Kazan, Chernyshevsky str., 43/2 Tel.: +7 (843) 291-99-99 / 291-98-10 Fax: +7 (843) 291-98-95 / 291-98-04 e-mail: <a href="mailto:tfb@tfb.ru">tfb@tfb.ru</a> <a href="http://www.tfb.ru">http://www.tfb.ru</a>
JSC «Joint-stock commercial bank (AKB)» «Spurt»	420107, Kazan, Spartakovskaya str., 2 Tel.: +7 (843) 291-50-00 Fax: +7 (843) 291-50-15 e-mail: <a href="mailto:info@spurtbank.ru">info@spurtbank.ru</a> <a href="http://www.spurtbank.ru">http://www.spurtbank.ru</a>
JSC «Joint-stock commercial mortgage bank» «AKIBANK»	423818, г. Набережные Челны, пр. Мира, д. 88а Tel.: +7 (8552) 77-33-33 / 77-33-80 Fax: +7 (8552) 72-23-77 e-mail: <a href="mailto:office@akibank.ru">office@akibank.ru</a> <a href="http://www.akibank.ru">http://www.akibank.ru</a>
JSC «Joint-stock bank (AB)» «Devon-Credit»	423450, Almetievsk, Lenin str., 77 Tel.: +7 (8553) 45-67-77 Fax: +7 (8553) 31-75-13 e-mail: <a href="mailto:devon@devoncredit.ru">devon@devoncredit.ru</a> <a href="http://www.devoncredit.ru">http://www.devoncredit.ru</a>

«ANCHOR BANK»(JSC)	420101, Kazan, Br. Kasimov str., 47 Tel.: +7(843)229-81-11 E-mail: <a href="mailto:bank@ankorbank.ru">bank@ankorbank.ru</a> Site: <a href="http://www.ankorbank.ru">www.ankorbank.ru</a>
AKB «BTA-Kazan» (JSC)	420066, Kazan, Ibragimov av., 58 Тел. +7(843)525-74-74 Site: <a href="http://www.bta-kazan.ru">www.bta-kazan.ru</a>
AKB «Energobank» (JSC)	420021, Kazan, Sara Sadykova str., 32 Tel.: / Fax: +7(843)293-93-93 Site: <a href="http://www.energobank.ru">www.energobank.ru</a>
Closed joint stock corporation (ZAO) Joint-stock mortgage bank (AIB) «Ipoteka- Invest»	420000, Kazan, Vosstaniya str., 58 Tel.: +7(843) 542-46-37 <a href="http://www.ip-bank.ru">http://www.ip-bank.ru</a>
ZAO <b>ТКБ</b> «Avtogradbank»	423831, Naberezhnye Chelny, Khasan Tufan av., 43 Tel.: / Fax: +7(8552) 32-50-00 E-mail: <a href="mailto:agbank@avtogradbank.ru">agbank@avtogradbank.ru</a> Site: <a href="http://www.avtogradbank.ru">www.avtogradbank.ru</a>

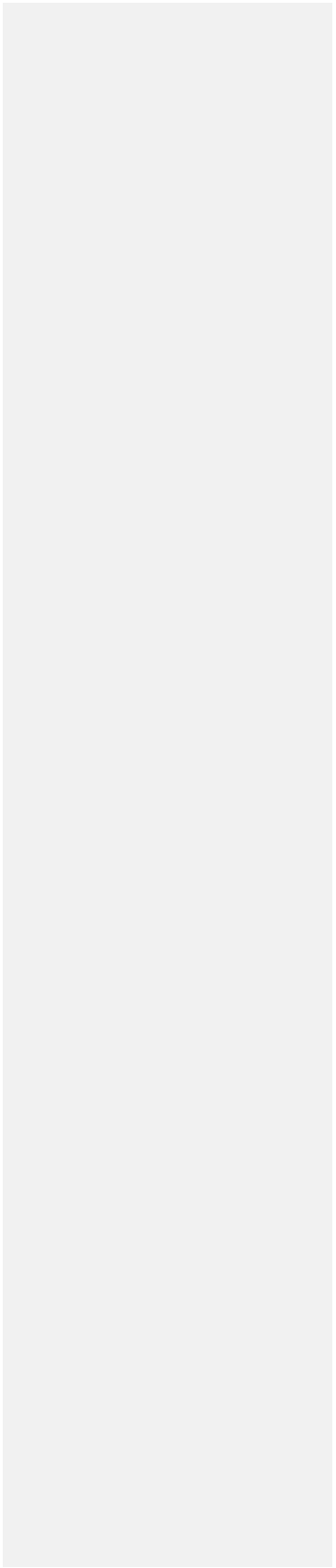
Код поля изменен

JSC «ALPHA-BANK»	420097, Kazan, Nikolai Ershov str., 29 B Tel.: / Fax: +7(843) 291-12-22 Site: <a href="http://alfabank.ru">http://alfabank.ru</a>
JSC «Bank «Kazansky»	420039, Kazan, Dekabristov str., 162 Tel.: / Fax: +7 (843) 544-85-22 E-mail: <a href="mailto:bk@bik.ru">bk@bik.ru</a> Site: <a href="http://www.bik.ru">www.bik.ru</a>
JSC «Intechbank»	420021 Kazan, Sh. Marjani str., 24 Tel.: + 7(843) 22-11-700 Fax: + 7(843) 22-11-701 E-mail: <a href="mailto:info@intechbank.ru">info@intechbank.ru</a> Site: <a href="http://www.intechbank.ru">www.intechbank.ru</a>
JSC «Rosselkhozbank»	420097, Kazan, Dostoevsky str.. 80 Tel.: / Fax: +7(843) 524-99-44 <b>E-mail:</b> <a href="mailto:rkazan@kazan.rshb.ru">rkazan@kazan.rshb.ru</a> Site: <a href="http://www.rshb.ru">http://www.rshb.ru</a>
JSC «Sberbank of Russia »	420107, Kazan, Peterburgskaya str., 28 Tel. +7(843)519-23-26 Site: <a href="http://www.sbrf.ru/tatarstan/">http://www.sbrf.ru/tatarstan/</a>
LLC «Kamsky Commercial bank»	423807, Naberezhnye Chelny, Hidrostroy str., 21 (p/b 96) Tel.: +7(8552) 70-49-18 Fax: +7(8552) 70-48-42 E-mail: <a href="mailto:post@kamkombank.ru">post@kamkombank.ru</a> Site: <a href="http://www.kamkombank.ru">http://www.kamkombank.ru</a>
LLC <b>КБЗР</b> «Bank of Kazan»	420066, Kazan, Soldatskaya str., 1 Tel.: +7(843) 518-98-98 Fax: +7(843) 516-88-80 E-mail: <a href="mailto:info@bankofkazan.ru">info@bankofkazan.ru</a> Site: <a href="http://www.bankofkazan.ru">http://www.bankofkazan.ru</a>

Код поля изменен

(ZAO «GE Money Bank »)	Kazan, K.Marx str., 5 Tel.: +7 (800)700-10-10 <a href="http://www.gemoney.ru">www.gemoney.ru</a>
(LLC«Home Credit and Finance bank»)	Kazan, Nikolai Ershov str. 1a Tel.: +7 (843) 567-22-22 <a href="http://www.homecredit.ru">www.homecredit.ru</a>
(ZAO «Raiffeisen bank»)	Kazan, Nikolai Ershov str., 35a Tel.: +7 (843) 299-09-09, +7 (800) 700 9 100 <a href="http://www.raiffeisen.ru">www.raiffeisen.ru</a>
Intesa bank (ZAO «Intesa bank»)	Kazan, M. Chuikov str., 13 Tel.: +7(843) 519-12-50 (51), +7 (843) 519-76-19 <a href="http://www.bancaintesa.ru">www.bancaintesa.ru</a>
UniCredit bank (ZAO «UniCredit bank»)	Kazan, Dzerzhinsky str., 11 Tel.: +7 (843) 292-15-01 <a href="http://www.unicreditbank.ru">www.unicreditbank.ru</a>
(ZAO «AKB Absolut bank (KBC group)»)	Kazan, Ostrovsky str., 14 Tel.: +7 (843) 533-33-44 (45) <a href="http://www.absolutbank.ru">www.absolutbank.ru</a> <a href="mailto:info@absolutbank.ru">info@absolutbank.ru</a>





## Contact details

### The Republic of Tatarstan

<i><b>President of the Republic of Tatarstan Minnikhanov Rustam Nurgalieвич</b></i>	420014, Kazan, Kremlin Tel.: +7 (843) 567-89-01 Fax: +7 (843) 292-70-88 <a href="http://president.tatarstan.ru/">http://president.tatarstan.ru/</a>
<i><b>Prime Minister of the Republic of Tatarstan Khalikov Ildar Shavkatovich</b></i>	420060, Kazan, Freedom square, 1 Tel.: +7 (843) 264-77-02, +7 (843) 292-85-51 Fax: +7 (843) 264-32-64 <a href="http://prav.tatarstan.ru/">http://prav.tatarstan.ru/</a>
<i><b>Head of Investment Promotion Agency in the Republic of Tatarstan Jakupov Linar Gabdelnurovich</b></i>	420107, Kazan, Peterburgskaya str., 50 Tel.: +7 (843) 570-40-01 (05) +7 (843) 570-40-05 <a href="http://tida.tatarstan.ru/">http://tida.tatarstan.ru/</a>

## PwC

### Moscow

125047, Moscow , Butyrsky Val str., 10  
Business Centre «Belaya Ploschad (White Square)»  
Telephone: +7 (495) 967-60-00  
Fax: +7 (495) 967-60-01  
[www.pwc.ru](http://www.pwc.ru)

### Kazan

420111, Kazan, Pravo-Bulachnaya str., 35/2  
Telephone: +7 (843) 233-07-07  
Fax: +7 (843) 233-07-17

### Denis Derevyankin

Director  
Head of PwC office in Kazan  
Telephone: +7 (843) 233-07-11  
e-mail: [denis.derevyankin@ru.pwc.com](mailto:denis.derevyankin@ru.pwc.com)