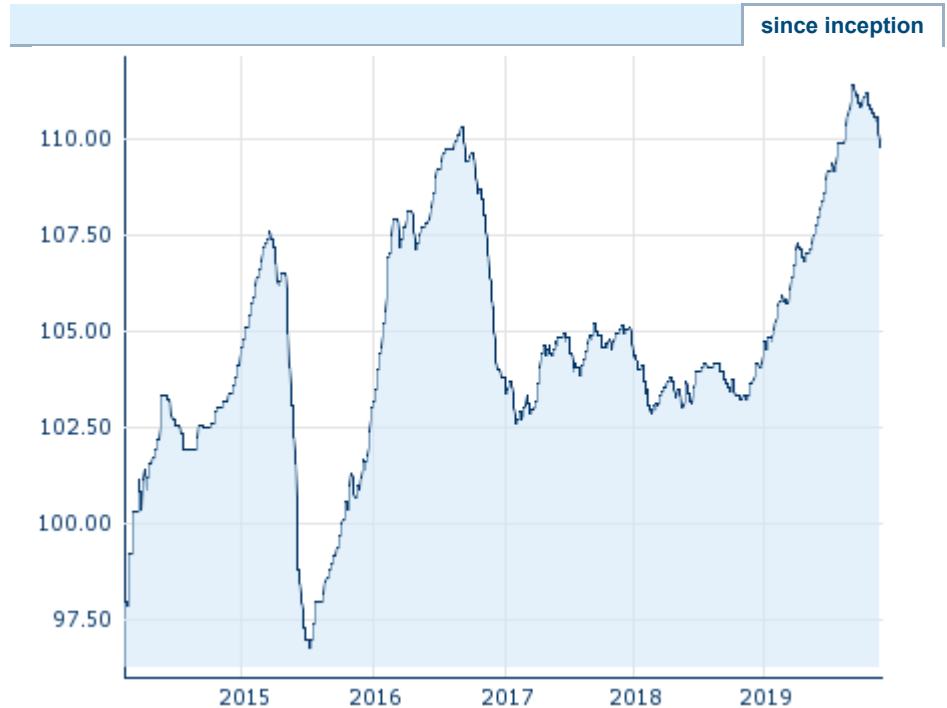


MinMax Floater s Wohnbau bond 2014-2029/06

ISIN: AT000B116348

Overview

Date: 2019/11/18 08:55:48	
Bid	Ask
109.40	-
Difference	0.00% (0.00)
General attributes	
Type of bond	s Wohnbaubank variable bonds
Bond style	senior
Issuer type	S-Wohnbaubank
Country of issue	AT
Current coupon	1.800%
Coupon style	floating
Coupon payment date	2020/02/07
Coupon payment period	quarterly
Yield to maturity p.a. (before capital gains tax)	-
Value date	2014/02/07
Maturity	2029/02/07
Repayment value	100.00
Currency	EUR
Minimum unit	100



Performance since inception. Performances under 12 month have only little informative value because of the short maturity. Information about previous performance does not guarantee future performance.

Source: Erste Group Bank AG

+ Advantages

- Your money earns attractive, dynamic interest payments.
- Interest income of up to 4 % is exempt from capital withholding tax.
- You enjoy an increased degree of safety.
- You may exchange your s residential bonds for participation certificates in s Wohnbaubank at a later point in time, should you wish to do so.

! Risks you should be aware of

- Between issue date and maturity, price fluctuations are possible, which means that the sale of the bond prior to maturity may result in a loss.
- The legal basis for special tax treatment may change during the term of the bond.
- The coupon payments of the floating-rate tranches may fluctuate during the term of the bond.
- The investor bears the risk of the issuer.

Description

This floating-rate residential bond pays the interest quarterly. The amount of interest paid is based on the development of the interest rates in the money market (3-month-EURIBOR). Interest income from residential convertible bonds of up to 4 % is exempt from capital withholding tax.

Conflicts of interest

Erste Group Bank AG or affiliated companies (collectively "Erste Group") are involved in the share capital of s Wohnbaubank AG. Furthermore employees of Erste Group are in the Supervisory Board of s Wohnbaubank AG. The interests of the Erste Group and those of the bondholders may differ. Erste Group may from time to time have business relationships (e.g. investment, consulting and financial transactions) as part of the ordinary course of business, which may have negative effects on the development of the price of this convertible bond of s Wohnbaubank AG. Erste Group Bank AG is an affiliated company to the intermediary Sparkassen and Erste Bank der oesterreichischen Sparkassen AG.

Payment notes

3-month-EURIBOR, min. 1.80 % p.a., max. as follows:
07.02.2014 - 06.02.2019: 2.75 % p.a.
07.02.2019 - 06.02.2024: 3.75 % p.a.
07.02.2024 - 06.02.2029: 4.75 % p.a.

Interest is paid quarterly on 07.02., 07.05., 07.08., 07.11., the first interest payment is on 07.05.2014

Settlement

07.02.2029 at 100 %, if there is no conversion

Secondary market

During the term it is possible to sell the product during the trading hours at the exchanges, where the product is listed.

Legal note

The content on this page is for informational purposes only for existing investors. This product is not offered for subscription and is not a public offering.

Disclaimer

This product is issued publicly in Austria on a continuous basis. The exclusive legal basis for this financial instrument and therefore solely binding shall be the final Terms and Conditions and the base prospectus (plus amendments, if any) which have been lodged with the Austrian Financial Market Authority (FMA). A base prospectus was prepared and approved by the Austrian Financial Market Authority in accordance with the regulations set forth in the Directive of the European Parliament and the European Council 2003/71/EC, the Regulation of the European Commission (EC) no. 809/2004, and article 7, paragraph 4 of the Austrian Capital Market Act. For certain investment products, so called "packaged retail and insurance-based investment products" as defined by the PRIIPs regulation, in addition, a key information document ("KID"), which describes the main features of the financial product, is required by law. The complete information (base prospectus, final terms, any amendments, key information document ("KID")) is available for inspection at the registered office of the issuer at Am Belvedere 1, 1100 Vienna, during regular business hours. An electronic version of the documents is furthermore available on the website of s Wohnbaubank AG www.swohnbaubank.at/de/wohnbauanleihen/aktuelle-wohnbauanleihen, respectively for key information documents on www.swohnbaubank.at/de/basisinformationsblaetter/isin Please see also the WAG 2018 customer information of your bank.

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The financial product and its documents must not be directly or indirectly offered, sold, resold or delivered to natural or legal persons nor published that have their residence / registered office in a country where it is prohibited by law. This applies in particular to the following countries: Australia, UK, Japan, Canada and the USA (including "US-persons" as defined by Regulation S of the U.S. Securities Act of 1933 in the currently valid version).