

## Fix s Wohnbau bond 2015-2026/06

ISIN: **AT000B116504**

## Overview

<b>Date:</b> 2019/10/22 13:03:57	
<b>Bid</b>	<b>Ask</b>
<b>101.555</b>	-
<b>Difference</b>	0.15% (0.15)
<b>General attributes</b>	
<b>Type of bond</b>	s Wohnbaubank fixed bonds
<b>Bond style</b>	senior
<b>Issuer type</b>	S-Wohnbaubank
<b>Country of issue</b>	AT
<b>Current coupon</b>	1.000%
<b>Coupon style</b>	fix
<b>Coupon payment date</b>	2019/12/06
<b>Coupon payment period</b>	quarterly
<b>Yield to maturity p.a. (before capital gains tax)</b>	0.66
<b>Value date</b>	2015/04/01
<b>Maturity</b>	2026/09/06
<b>Repayment value</b>	100.00
<b>Currency</b>	EUR
<b>Minimum unit</b>	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

- Interest income of up to 4% is exempt from capital withholding tax
- Interest is paid quarterly.
- The proceeds of this bond are mainly invested in residential housing.
- You may exchange your s Wohnbau 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

- Change of market interest rates and credit rating of s Wohnbaubank AG may lead to price fluctuations and capital loss in case of sale before maturity date.
- The legal basis for special tax treatment may change during the term of the bond.
- The bond bears a liquidity risk and credit risk of the issuer.

#### Description

The s Wohnbaubank fixed-rate bond pays the interest quarterly. The amount of interest paid is fixed and thus independent of development of the interest rates in the capital markets.

The bond is redeemed at 100 % at maturity. 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

This bond pays a coupon of 1.00 % p.a., interest is paid on 06.03., 06.06., 06.09. and 06.12. of each year, the first interest payment is on 06.06.2015.

#### Settlement

Redemption is on 06.09.2026 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](http://www.swohnbaubank.at/de/wohnbauanleihen/aktuelle-wohnbauanleihen), respectively for key information documents on [www.swohnbaubank.at/de/basisinformationsblaetter/isin](http://www.swohnbaubank.at/de/basisinformationsblaetter/isin) Please see also the WAG 2018 customer information of your bank.

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