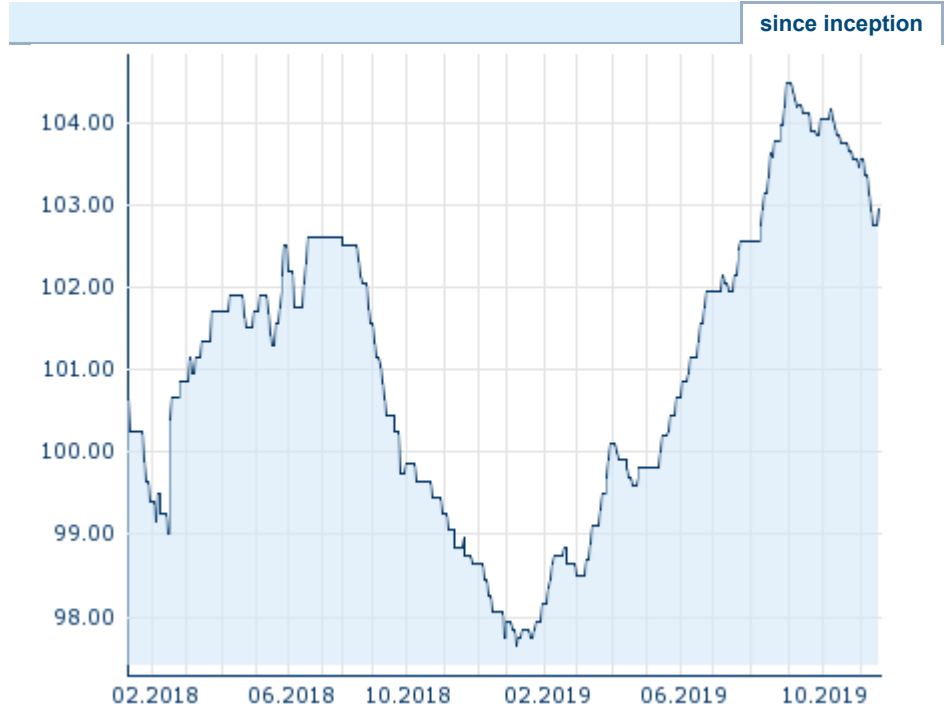


MinMax s Wohnbau bond 2018-2029/02

ISIN: AT000B116728

Overview

Date: 2019/11/15 10:03:01	
Bid	Ask
102.40	-
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	1.000%
Coupon style	floating
Coupon payment date	2019/12/06
Coupon payment period	semi annually
Yield to maturity p.a. (before capital gains tax)	-
Value date	2018/01/18
Maturity	2029/06/06
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

- For private investors with unlimited tax liability in Austria interest income of up to 4 % is exempt from capital withholding tax.
- Interest is paid semiannually.
- The proceeds of this bond are mainly invested in residential housing in Austria.
- Investors may exchange their s Wohnbau bonds for participation rights in s Wohnbaubank at a later point in time, should they 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.
- There is no deposit guarantee scheme. Investors are exposed to the risk that s Wohnbaubank AG may not be able to meet its obligations arising from the bond in

the event of insolvency or over-indebtedness or from an official order (bail-in regime). A total loss of invested capital is possible.

Description

This floating-rate s Wohnbau bond pays the interest semiannually. The amount of interest paid is based on the development of the interest rates in the money market (6-month-EURIBOR). At maturity the bond is redeemed at nominal amount. 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

The interest is according to the 6-month-EURIBOR, the minimum coupon 1.00 % p.a., the max. coupon 3.00 % p.a.

Interest is paid semiannually on 06/06 and 06/12, the first interest payment is on 06/06/2018.

Settlement

The bond is redeemed on 06/06/2029 at 100 %, if there is no conversion (issuer risk).

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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investors additional information and is based on the level of knowledge of the person entrusted with drawing up the document at the date of preparation. Our analyses and conclusions are of a general nature and do not take into account the individual circumstances and needs regarding income potential, tax situation and the level of risk he or she is prepared to undertake. Information about previous performance does not guarantee future performance. Please bear in mind that in addition to the opportunities as illustrated, the investment in securities also contains risks.

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).