

# Client Risk Management

## Product Report

HVB PLN Express Plus Certificate  
on the S&P 500® (Price Return) Index  
Status 31. March 2023

|                    |   |
|--------------------|---|
| Product name       | HVB PLN Express Plus Certificate on the S&P 500® (Price Return) Index |
| WKN/ISIN           | HVB72L/DE000HVB72L0   |
| Issue date         | 7. October 2022   |
| Final Payment Date | 11. April 2023  |

### OVERVIEW

|   |  |
|---|--|
| Underlying/ISIN                                 | S&P 500® (Price Return) Index/US78378X1072 |
| Reference price on the initial observation date | Pts. 3,790.93                              |
| Redemption level (1, ..., 9)                    | Pts. 3,790.93                              |
| Barrier level                                   | Pts. 2,653.651                             |
| Strike price                                    | Pts. 3,790.93                              |
| Denomination                                    | PLN 100.00                                 |
| Physical delivery possible                      | no   |

### OBSERVATION DATE (INITIAL)

|   |                 |
|---|-----------------|
| Initial observation date                        | 4. October 2022 |
| Reference price on the initial observation date | Pts. 3,790.93   |
| Redemption level 100 % (1, ..., 9)              | Pts. 3,790.93   |
| Barrier level 70 %                              | Pts. 2,653.651  |
| Strike price 100 %                              | Pts. 3,790.93   |

### REDEMPTION

|   |                            |
|---|----------------------------|
| Observation date (final)                | 31. March 2023             |
| Reference price on the observation date | Pts. 4,109.31              |
| Early redemption date                   | 11. April 2023             |
| Early redemption                        | PLN 105.60 per certificate |

Source: UniCredit Bank AG - The information is based on carefully selected sources believed to be reliable, but we do not make any representation as to its accuracy and completeness.