

# Product Report

HVB PLN Express Plus Certificate  
on the S&P 500® (Price Return) Index  
Status 4. October 2022

<b>Product name</b>	HVB PLN Express Plus Certificate on the S&P 500® (Price Return) Index
<b>WKN/ISIN</b>	HVB72L/DE000HVB72L0
<b>Issue date</b>	7. October 2022
<b>Final Payment Date</b>	7. October 2027

## Overview

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

## Observation date (initial)

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

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.