HPS

Investors Day Conference

BUSINESS & STRATEGY UPDATE

July, 2023

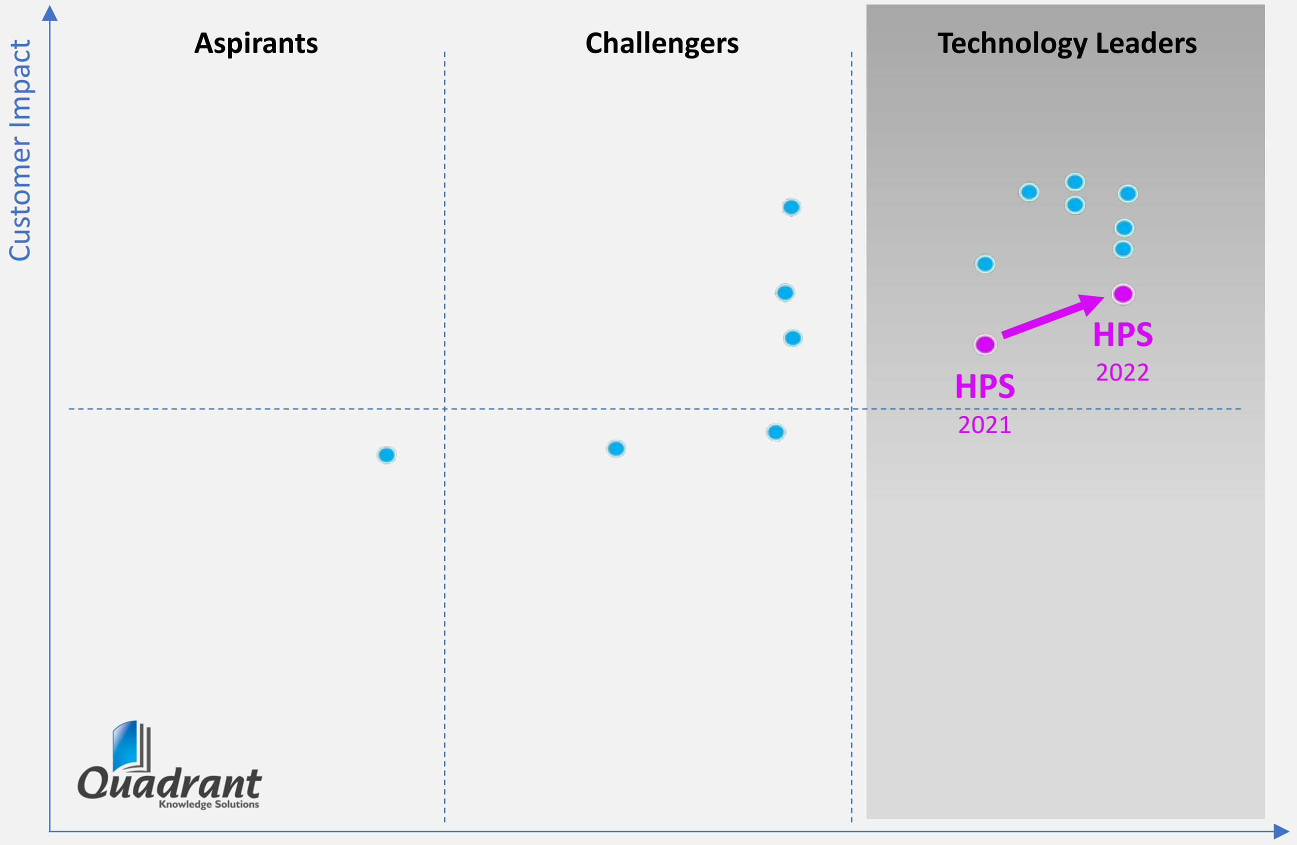
HPS TODAY
& GROWTH STRATEGY

Abdeslam ALAOUI

CEO

HPS, industry leader worldwide

HPS



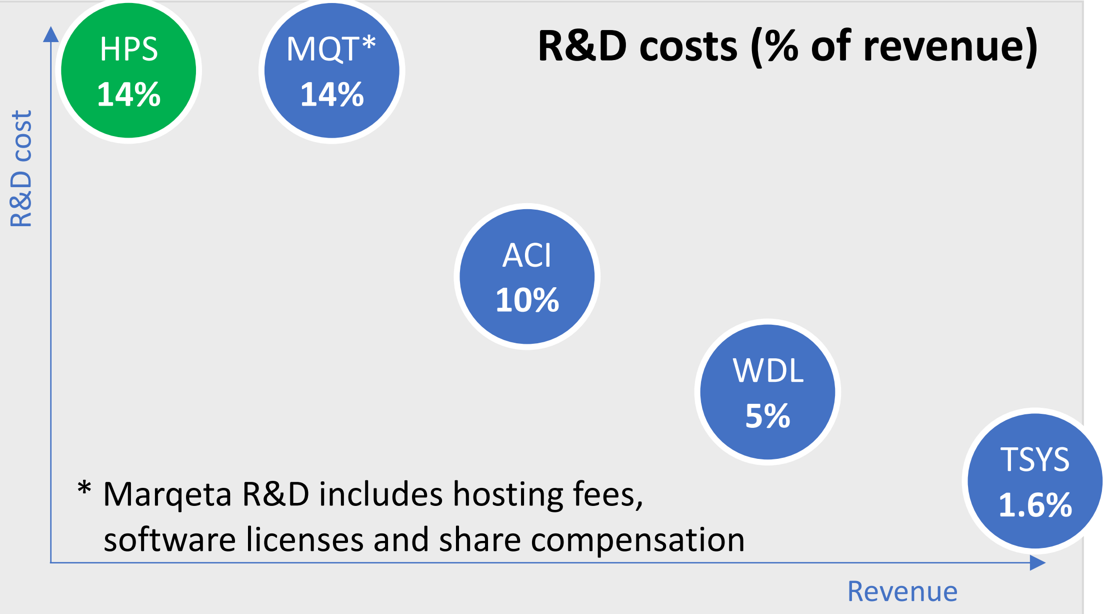
Spark Matrix : Card Management Systems (CMS) - 2022

The analysis includes among others: **ACI** ($2.5bn market cap) - **FIS** ($36.5bn market cap) - **Fiserv** ($79.3bn market cap) - **Marqeta** ($2.8bn market cap) - **TSYS** (28.9bn market cap) - **Worldline** ($10.8bn market cap)

3 banks of **TOP 10** worldwide

11 banks of **TOP 100** worldwide

R&D costs (% of revenue)



* Marqeta R&D includes hosting fees, software licenses and share compensation

What makes HPS one of the leaders worldwide

HPS

STRONG R&D

50 MUSD spent
over the last 5 years

RE-BORN

Every 10 years, PowerCARD
is **re-developed**

ORIGIN

Morocco, payment
gateway into Africa

FOUNDERS

Founders payment-
business oriented

Our footprint worldwide

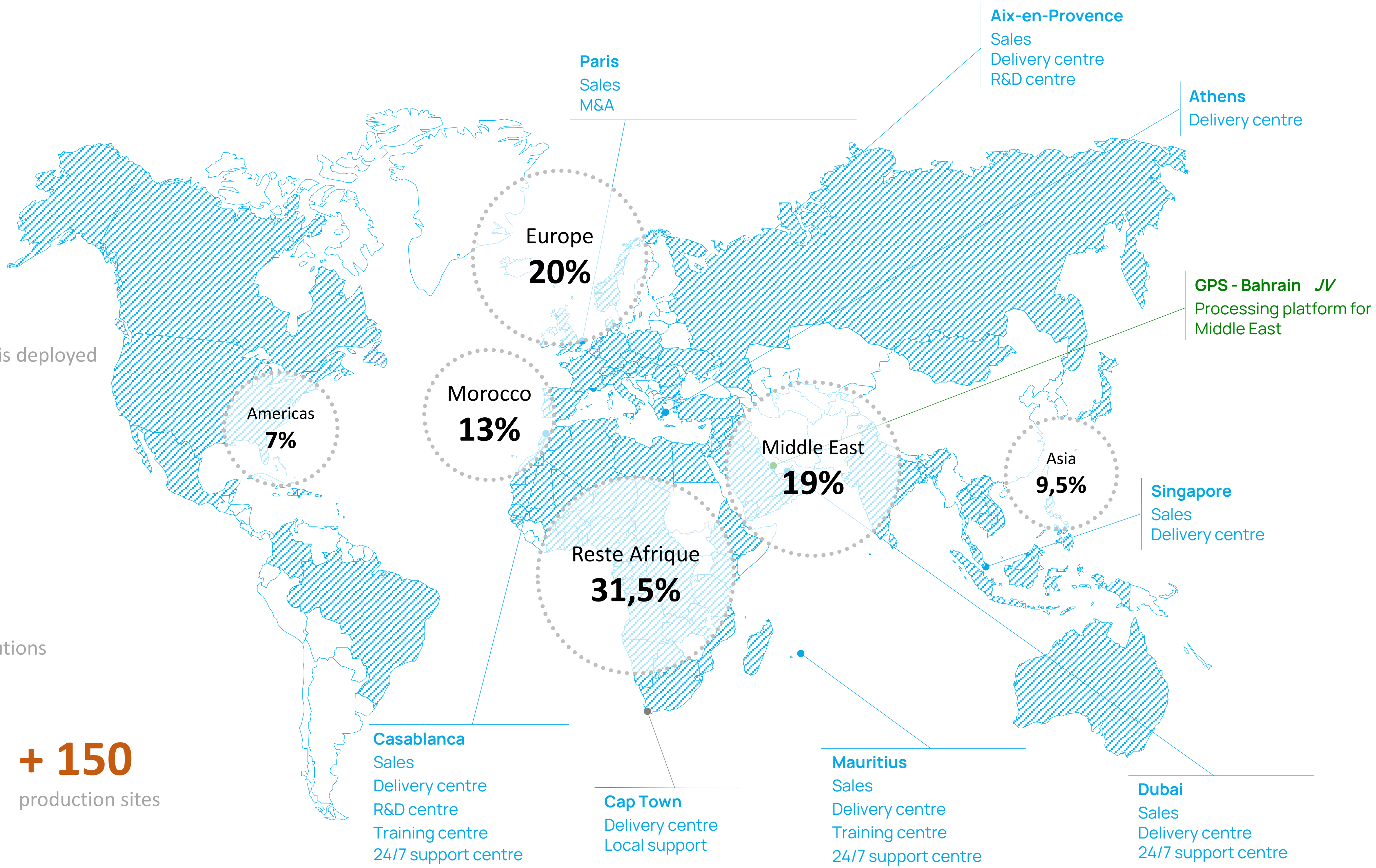
HPS

+ 95
Countries where PowerCARD is deployed

06
National Switchs

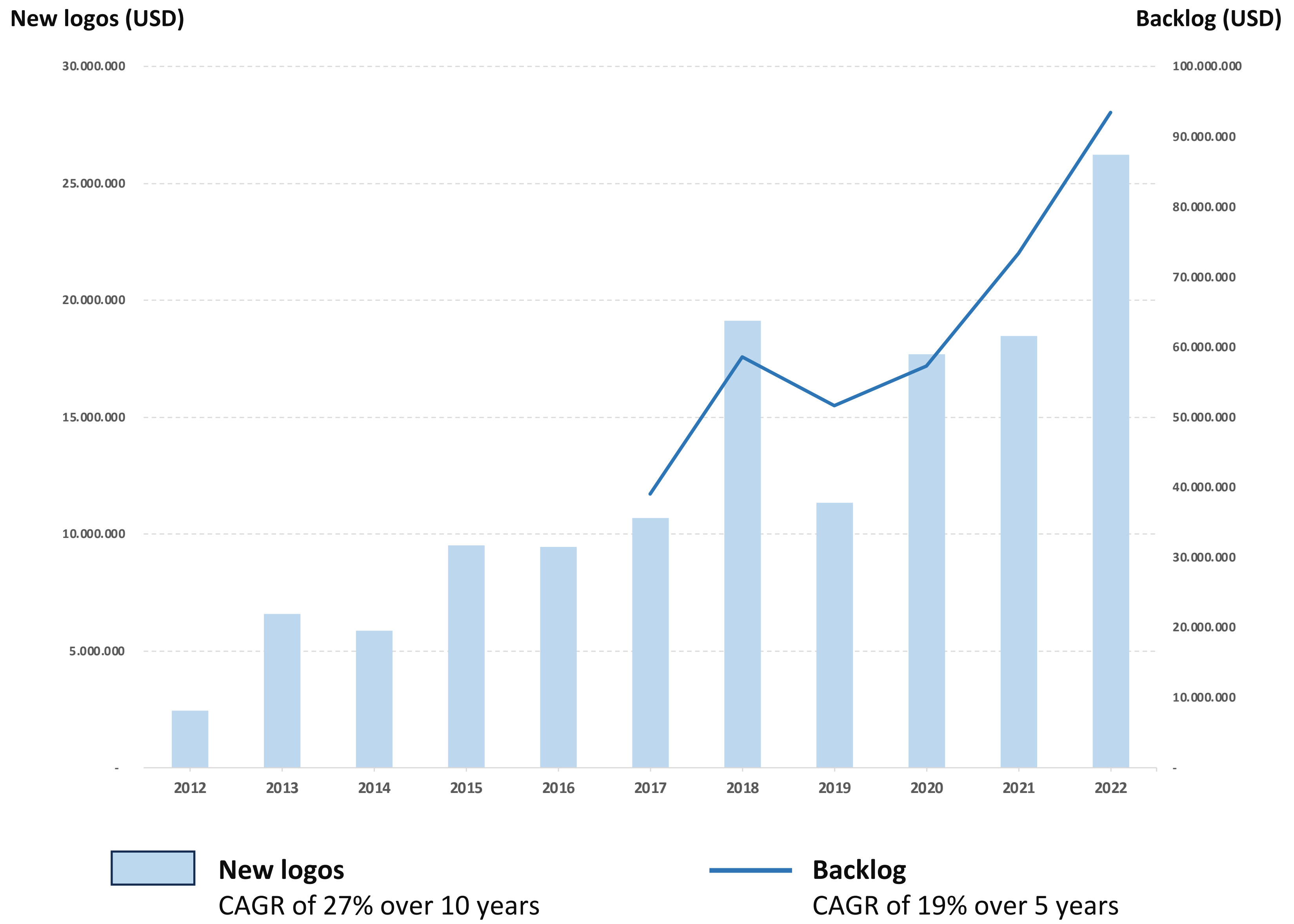
+ 450
Financial Institutions

+ 150
production sites



Long-term operational performance

HPS



- Recurring & regular revenues increase from 45% to 71%
- **New Tier-1** customers who have adopted PowerCARD technology
- Diversification of the business model with the **SaaS model**
- Initialization of **external growth** strategy with **Switching, ICPS and IPRC**
- **50%** of the result distributed in **dividends**
- Investment in **R&D of 50 MUSD** over the last 5 years, which is **14% of the revenue**

Key 2022 highlights

HPS

Historic level of 2022 FY Results

- Revenues of >1 billion MAD + 21%, a 1st in HPS's history
- Net Income Group share at 117 MMAD +18%, a record level

Booming backlog (+27.5%) setting the company up for revenue acceleration in 2023

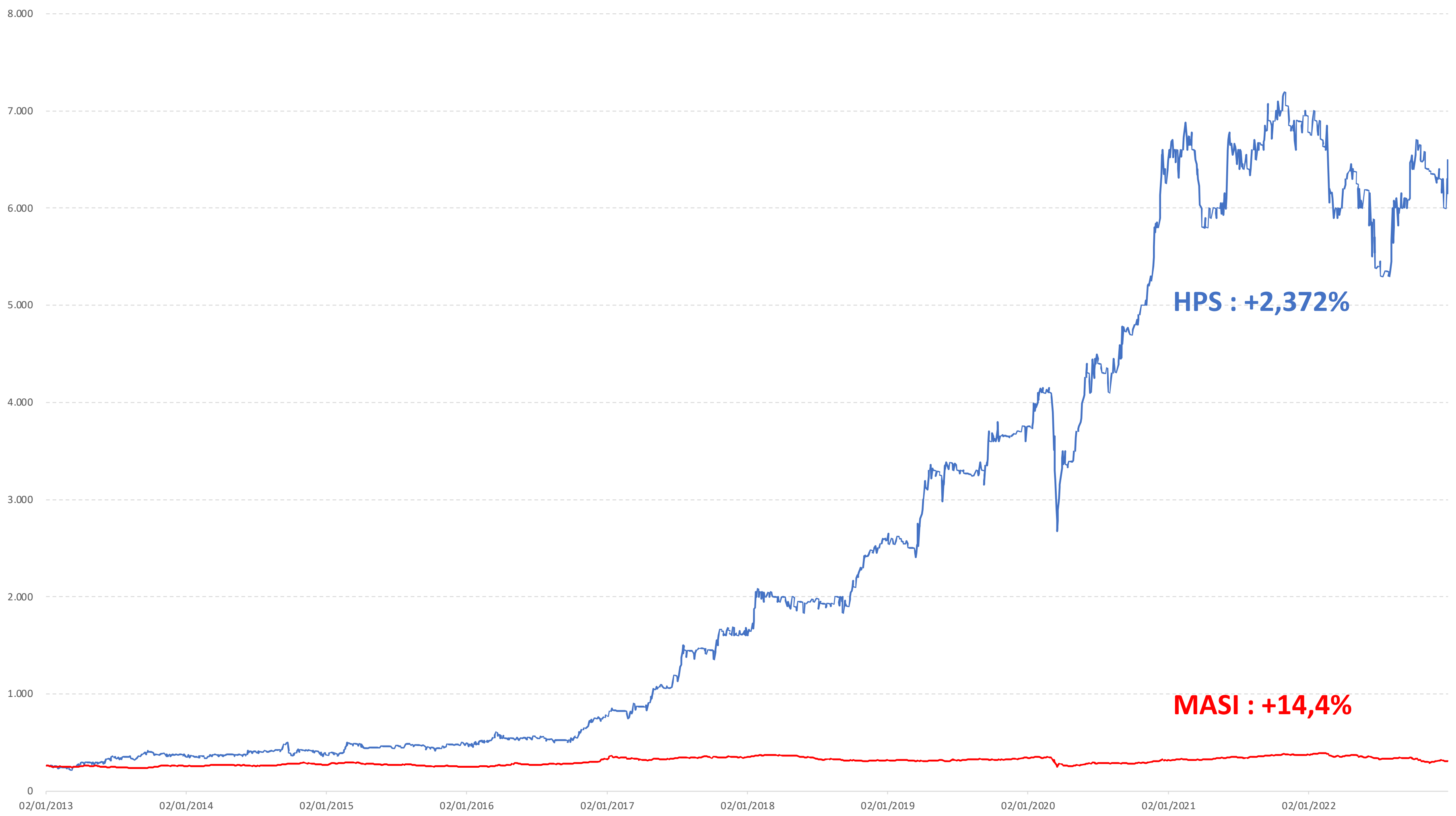
- Doubling of sales led to growth of 84% growth in projects backlog and 49% growth in upselling backlog
- Strong sales performance and backlog is expected to translate into organic 20-25% revenue growth in 2023

Recurring and regular revenues represent > 70% of HPS revenues

Successful roll out of PowerCARD V4 with major contracts won

Pursuit of strategic direction to grow geographic footprint & focus portfolio

Strong shareholder value creation



Performance over 3 years

+73.3%

Performance over 5 years

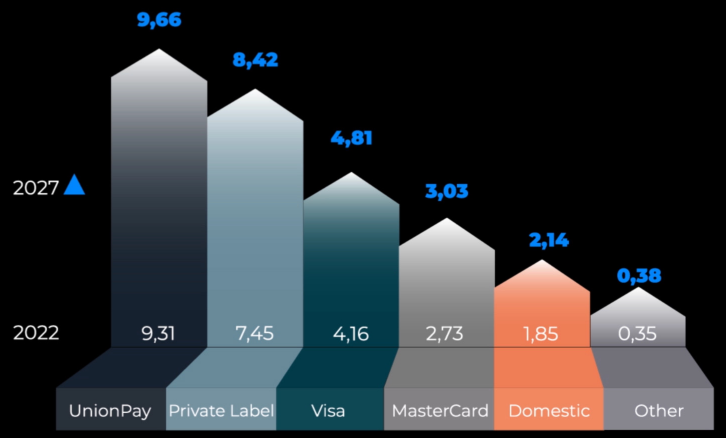
+306%

Performance over 10 years

+2,372%

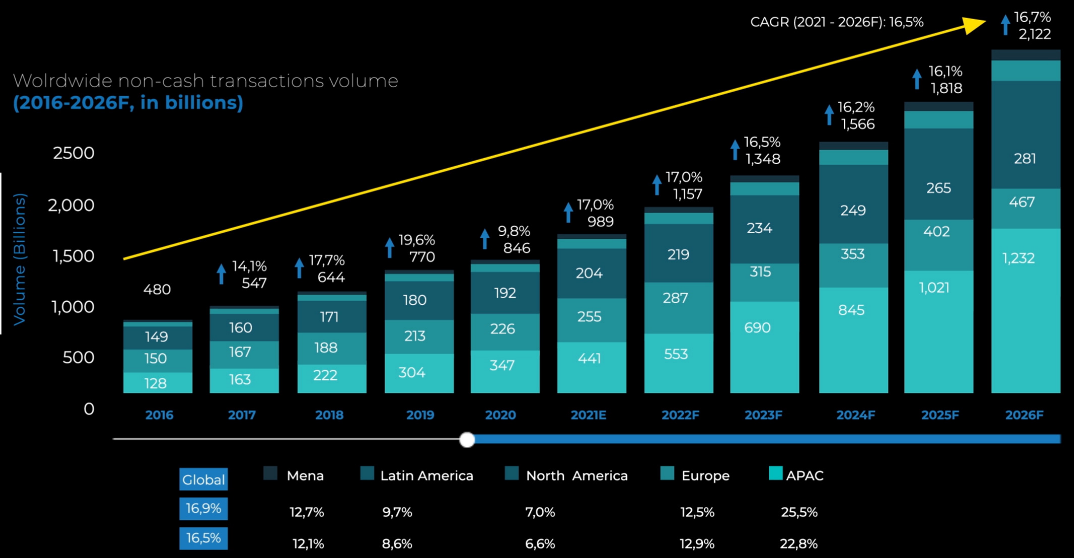
Our Market

Number of cards in circulation



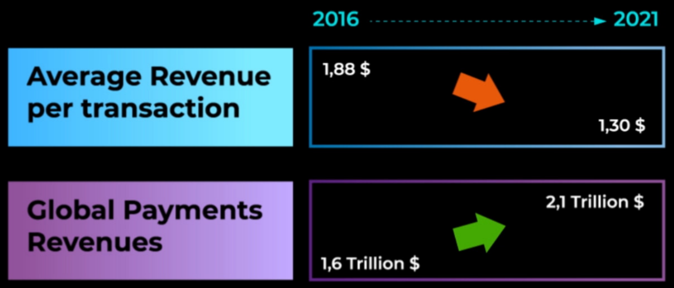
Nilson Report 2023

Global volume of non-cash transactions



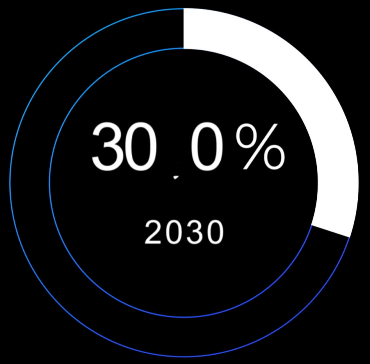
Capgemini World Payments Report 2022

Revenus



McKinsey Global Payments Report 2021

Contribution of the digital economy to global GDP



World Bank 2022

2022 : Gouvernance & Transformation

HPS

NEW GOVERNANCE STRUCTURE

- Segregation between the roles of Chairman of the Board and CEO and appointment of Abdeslam Alaoui as new CEO
- Appointment of 3 new independent directors
- Creation of a new Strategy and ESG Committee attached to the Board
- Creation of a new Executive Committee

STRATEGIC REVUE

- Evaluation of strategic alternatives by the Executive Committee
- Co-construction of the Transformation Program with all managers

FUTURE ORIENTED

Transformation Program:

- Acceleration to achieve average annual growth between 20% and 25%
- Strengthening HPS' resilience
- Strengthening of the group's activities in the Americas and Asia

ALIGNMENT PROGRAM

Organizational alignment to support the Transformation agenda:

- Simplify the Sales organization
- Placing innovation at the heart of our strategy
- Support the M&A Strategy
- Consolidate the ESG strategy

Aligning employees with shareholder value and business performance

AccelR8 - Strategic Initiatives

HPS

Sustainable growth

- New business stream
- New territories stream
- New business models
- M&A stream
- Partnerships stream

Product & service quality

- Software versions consolidation
- Package of the software in order to minimize deployment effort
- Build ‘‘ Ready product’’ to support B2B2C offer

ESG

- HPS Corporate Social Responsibility
- Promote a sustainable industry and infrastructure, and improve innovation
- Reduce global environmental impact
- Commitment to youth through HPS Foundation

Operational excellence

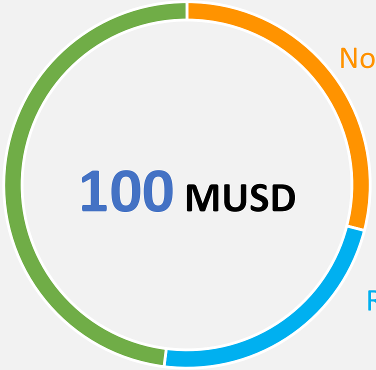
- SaaS infrastructure consolidation
- Convergence of PowerCARD versions in production
- Strengthen compliance, IT Security and Data Protection processes

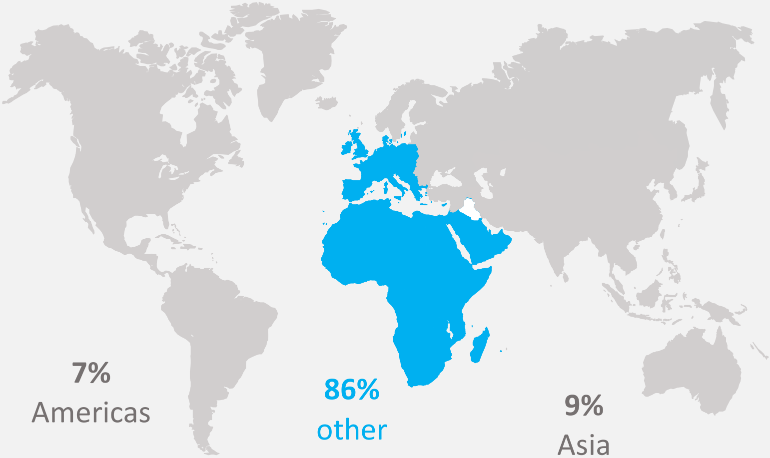
Work environment

- Increase employees’ stickiness
- Strengthen succession planning and continuity in all critical positions
- Strengthen training plans to reinforce expertise and management streams

AccelR8 - Transformation Program 2023-2027

HPS in 2022





ACCELR8

Organic growth
12% < CAGR < 17%

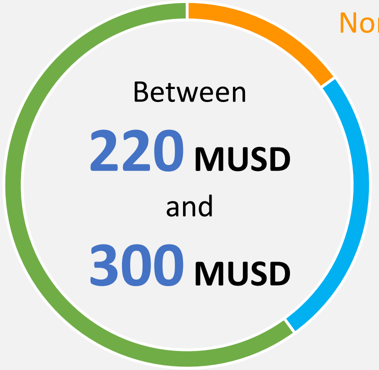
External growth
Between 40 MUSD and 80 MUSD

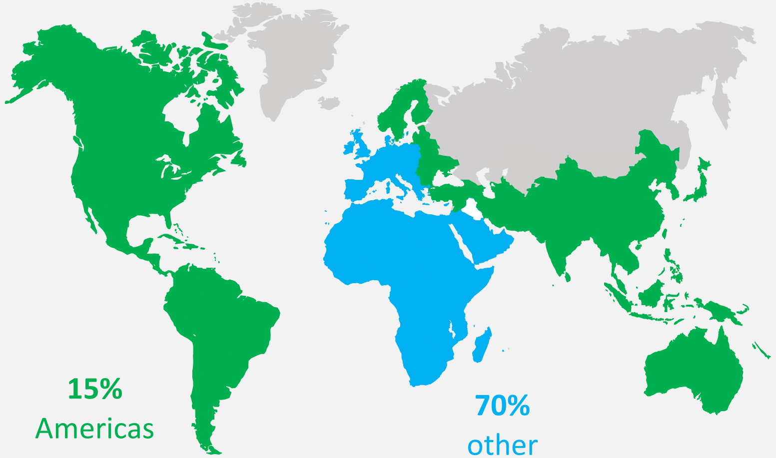
EBITDA margin
Between 25% and 30%

Resilience
60% recurring in 2027

Geographical positioning
Americas & Asia between 80 and 100 MUSD

HPS in 2027





POWERCARD V4

At the heart of AccelR8

Pierre-Olivier SAINT-JOANIS

Software Factory

PowerCARD Version 4 main differentiators

CLOUD NATIVE

Scalability: Customers instantly scale up or down their IT resources helping businesses save costs

Cost-effectiveness: Enterprises moving to Cloud technology achieves significant cost saving in addition to transitioning from Capex at Opex models

MICRO-SERVICES

Scalability: Scaling of individual services

Flexibility: Microservices developed, deployed, and maintained independently

Resilience: Small and independent components will help to increase system resilience and minimize the impact of failures

Ease of maintenance: Microservices are easier to maintain than monolithic applications

Faster development: Microservices are developed in parallel

DATABASE AGNOSTIC

Constraint free: Utilizing state-of-the-art database technology solutions considered best-in-class for each data storage need

Costs effective: Utilizing the cost-effective database technology solutions for each data storage need

Flexibility: With database technology-independent software, each implementation is made with the most adapted database technology (regional presence, customer support…)

FUNCTIONALITY COVERAGE

Full Coverage of the Payment value chain and Payment Operations cycles, for Issuing, Acquiring and Switching. Our offer today has the best fit to the needs of incumbent and new-comers of the payment industry (Banks, FinTech's, Retailers, Switches, etc…) by providing the right level of serviced technology to each segment.

PowerCARD V4

Customers business acceleration

All in real-time

Instant Payouts

Parallel processing

Real-time operations

User experience

Digitized journey

Service extensibility

Enhanced engagement

PowerCARD V4

Save costs, direct and indirect

Save direct software CAPEX and OPEX costs

Database costs

- Database portability
- Open source alternatives
- Multi-model support

Scaling costs

- Pay-As-You-Go
- Scale resources as needed
- On demand elasticity

Multi-Cloud

- Components spread through multiple cloud providers
- Move when needed

PowerCARD V4

Save costs, direct and indirect

Example of cost breakdown on AWS

Sizing assumptions: 100 TPS, 10M Cards, 500M Transactions

Modules : PowerCARD-Switch + PowerCARD-Issuer

Version V 3.5

initial CAPEX | Yearly OPEX | Monthly CAPX+OPEX

PowerCARD V4

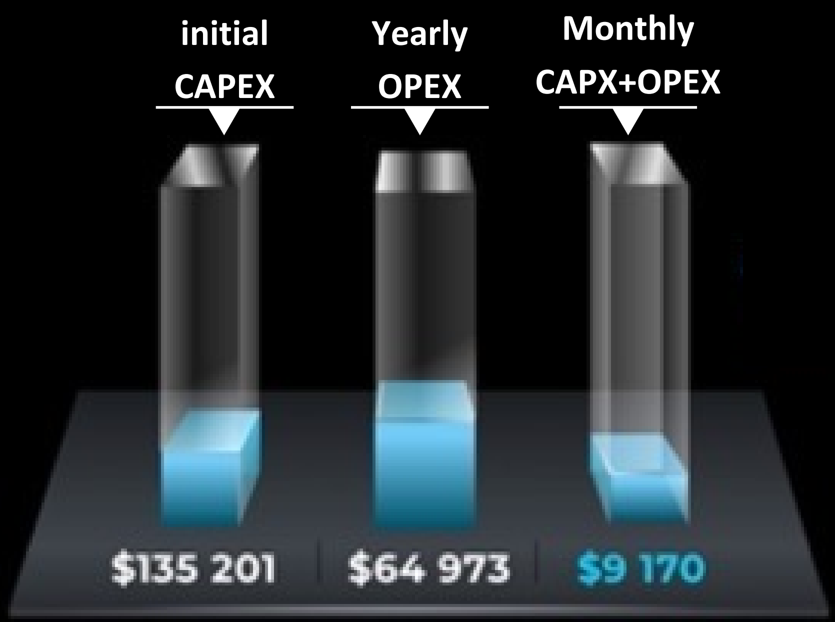
Save costs, direct and indirect

Example of cost breakdown on AWS

Sizing assumptions: 100 TPS, 10M Cards, 500M Transactions

Modules : PowerCARD-Switch + PowerCARD-Issuer

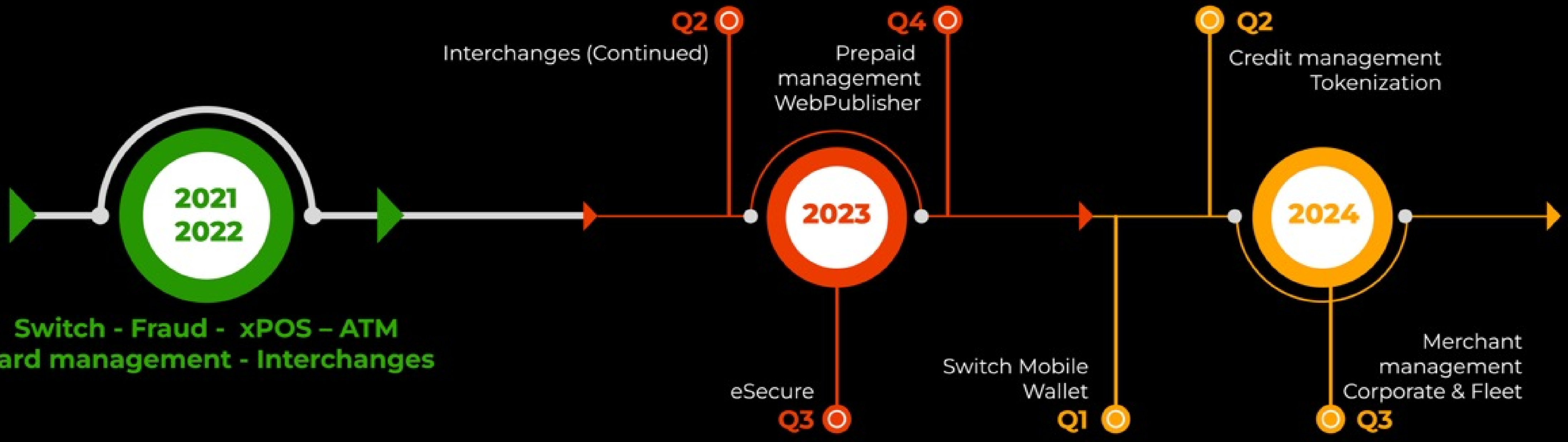
Version V 4



85 % decrease in the Infrastructure cost

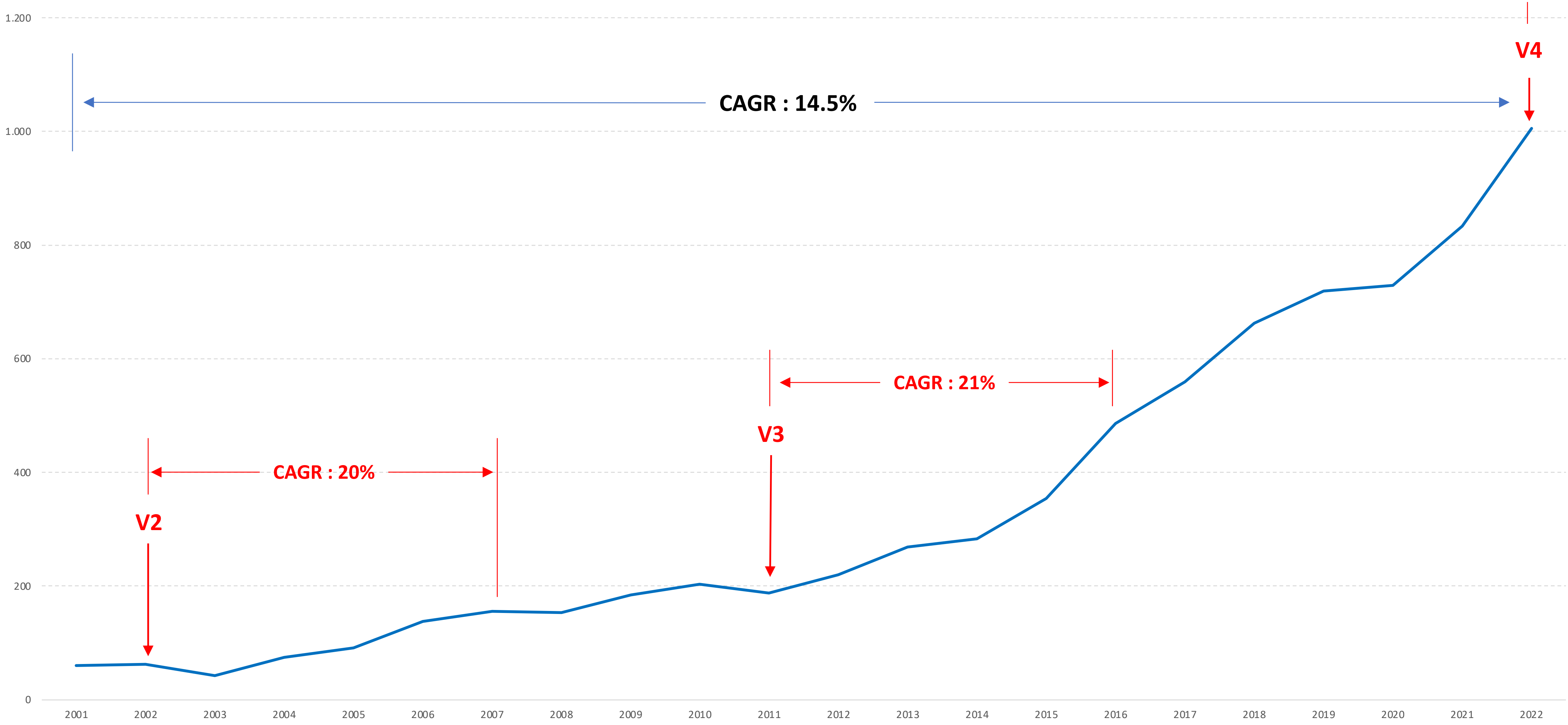
PowerCARD V4

Roadmap



The new versions are growth accelerators

HPS



CONVERGENCE PROGRAM

Productivity, quality, and costs

Mohamed CHAIBI

Payment Services

Current Situation

HPS

Large number of PowerCARD versions in production

Potential to reduce maintenance costs

Rationalization of maintenance and operation teams

Multiplication of PowerCARD instances

Heterogeneous infrastructures, significant operating effort and different level of industrialization from one platform to another

Platforms modernization and Cloud migration

Greater ability to attract talent to work on its technologies of the future

Convergence program objectives

Reduce the number of production versions

Implementation of a customer support plan for migration to our main PowerCARD version or to the SaaS model

Standardizing infrastructures

Definition and deployment of a common operating model based on a single solution framework around a single architecture

Optimizing resource requirements

Mutualize our technical resources and skills to improve efficiency

Rationalise the number of instances

Reduce the number of PowerCARD instances by generalizing multi-client platforms

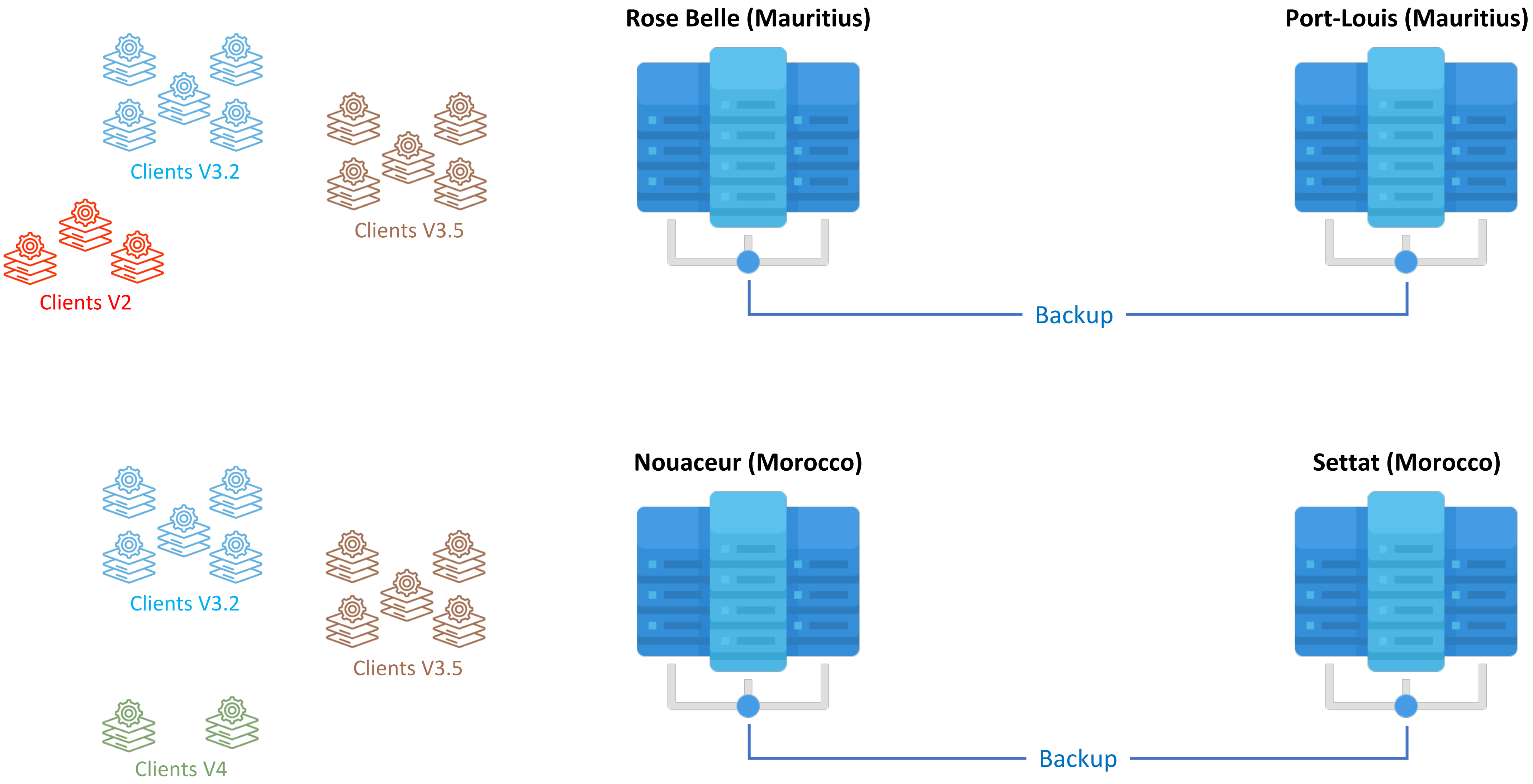
Data center consolidation

Position our Data centers in Morocco as the main ones and manage sovereignty constraints through dedicated Data centers or through the Cloud

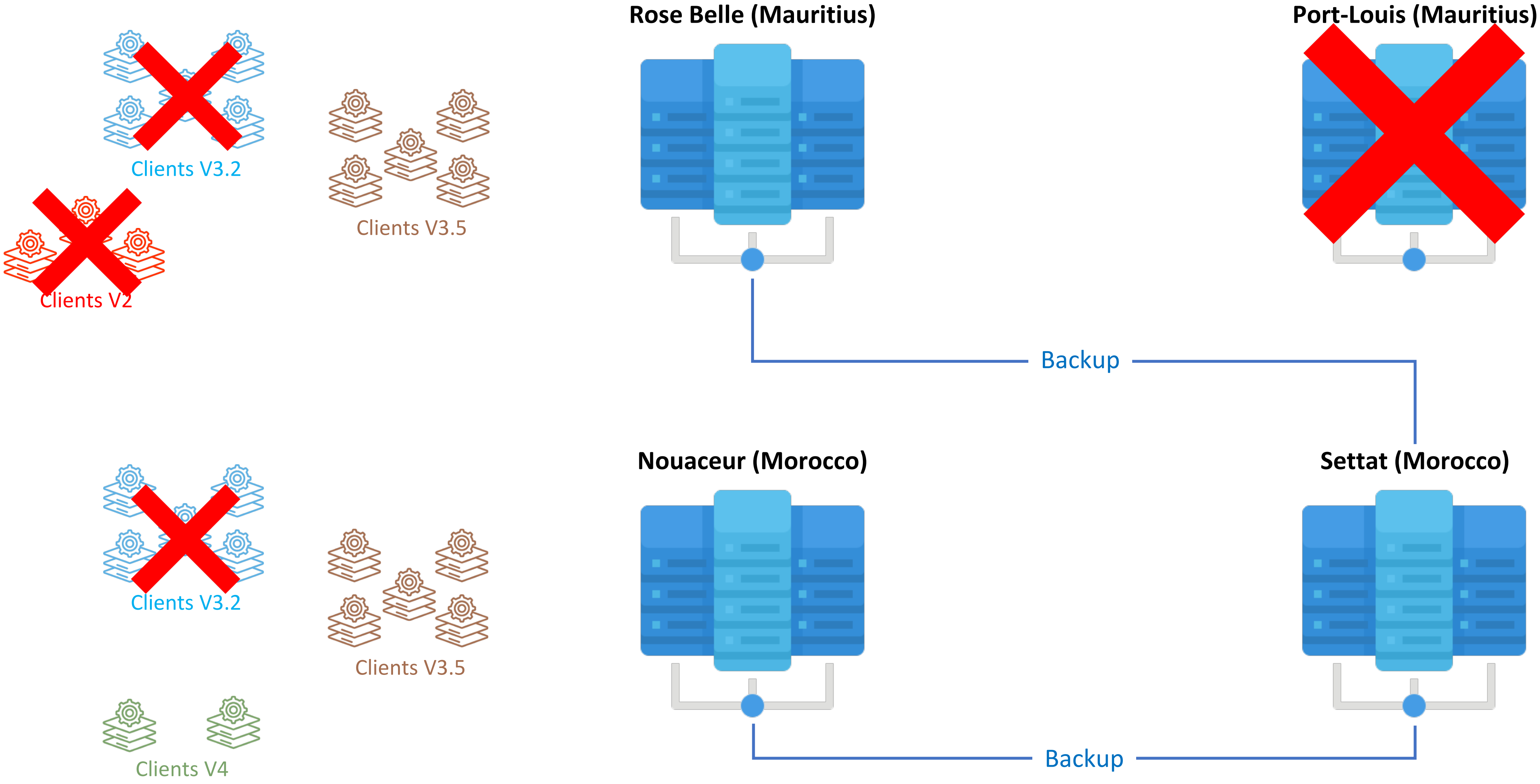
Industrialize platform versioning

Implement deployment and continuous integration of new releases to keep platforms up to date.

Current Situation



Future Situation



Expected benefits

Cost optimization

Lower license and infrastructure costs once shared

Reduced number of resources due to fewer versions

Reduced support and maintenance efforts

Mutualization of skills between different sites

Improving safety and service quality

Simplified infrastructure management and SOC2 certification to meet customer requirements

Setting standards for our platforms

Relying on the latest technology, solutions and practices

Reducing our Time to Market

Boarding customers in 3 months instead of the current 9 months

Expected benefits

HPS /

< 15 PowerCARD instances

A unique PowerCARD version on multi-client instances

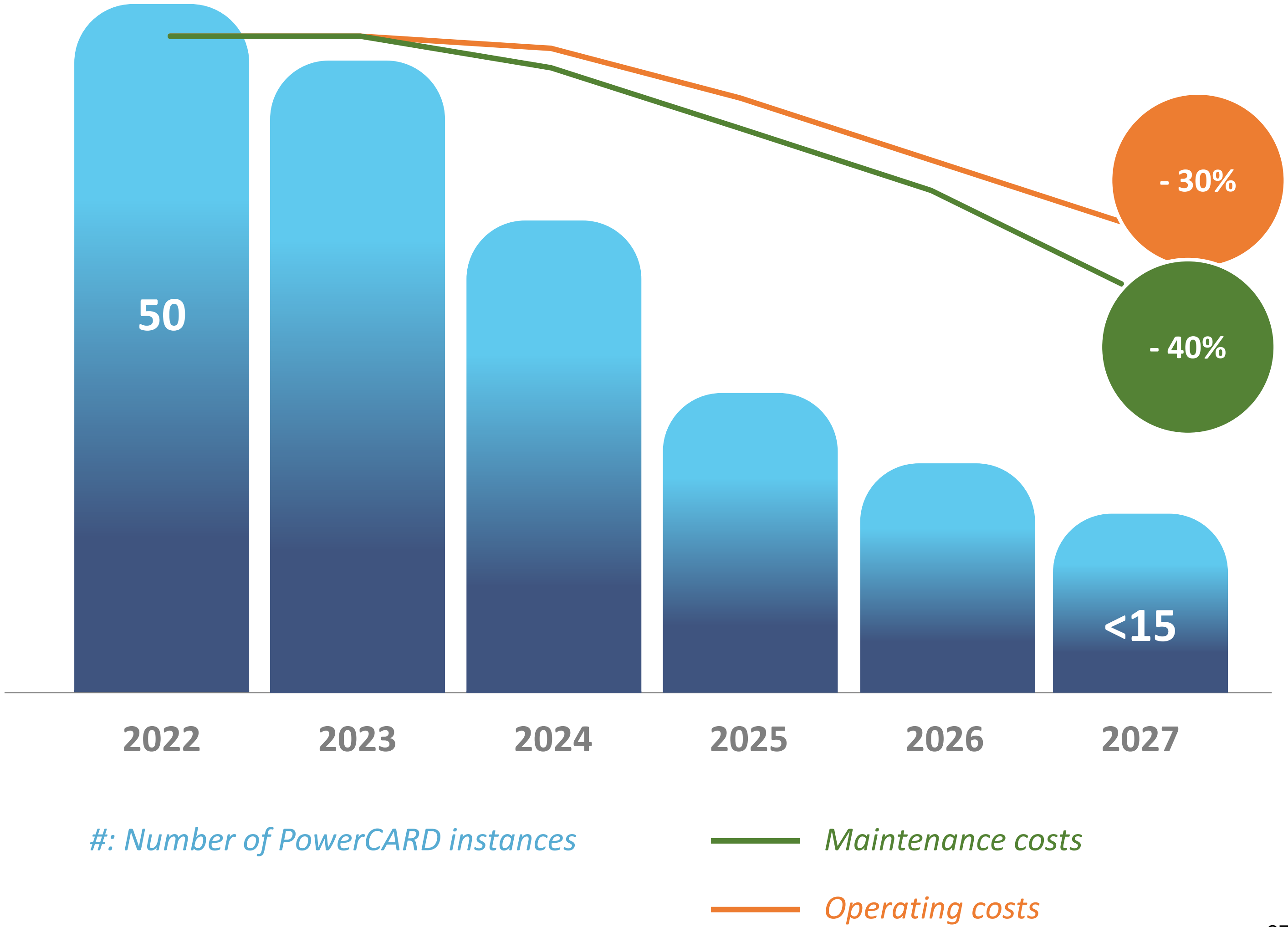
≃ 30% reduced operating costs

Reducing instances and the number of data centers will cut annual costs by 30%.

≃ 40% reduced maintenance costs

Convergence of all versions to just 2 will reduce annual maintenance costs by 40%.

Contribute to achieving **30% EBITDA** by 2027



M&A STRATEGY

Acceleration gear

Nacer AMRAOUI

M&A

Acquisition of the Switching business in 2016

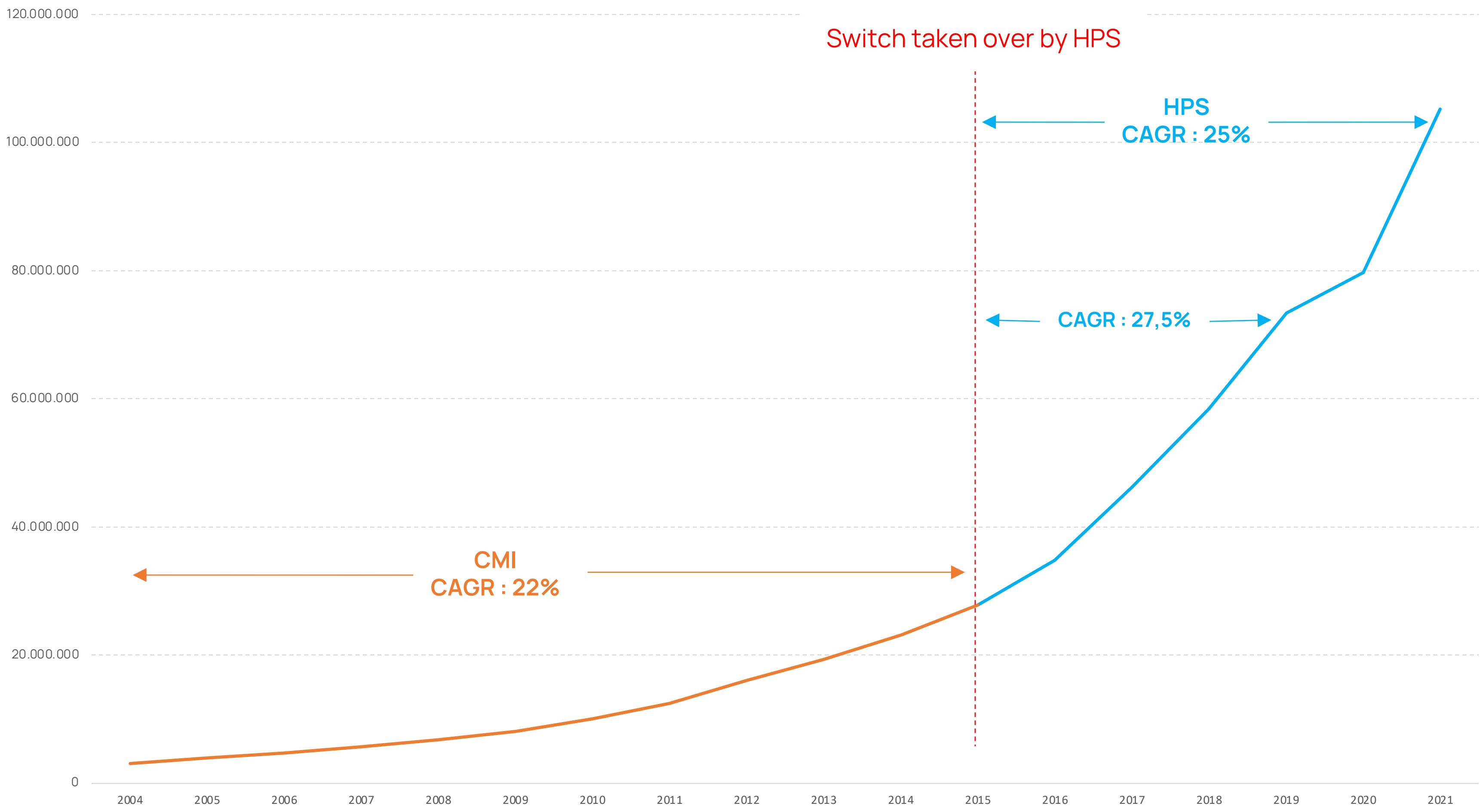
Before 2004

- Several co-existing networks
- No interoperability
- Very low usage of cards

Between 2004 and 2016

- Creation of the CMI as a National Switch and sole acquirer, owned by the banks
- Card interchange (payment and withdrawal)
- Protectionism of the acquisition business by the CMI and limited development of the merchant network
- Strong development of interoperability withdrawals

N° of cards transactions



IPRC acquisition in 2021

HPS

IPRC overview in 2021

- Over 7 million cards monitored for fraud
- 45% of all transactions in Morocco monitored
- Over 5,000 ATMs monitored
- 7%: gain in ATM availability time

Key customers

CFG BANK
CMI Centre Monétique Interbancaire
BANK OF AFRICA GROUPE BANK OF AFRICA
MTC Maroc Telecommerce
الأخضر بنك AL AKHDAR BANK
al Amana MICROFINANCE
دار الأمان DAR AL-AMANE
BANQUE ATLANTIQUE GROUPE BANQUE CENTRALE POPULAIRE
BMCE BANK
التجاري وفا بنك Attijariwafa bank
البريد بنك AL BARID BANK
BANQUE POPULAIRE FAITE POUR VOUS
LOOMIS
SOCIETE GENERALE

IPRC activities

ATM MONITORING

- Real-time ATM management
- Automatic incident reporting to customers
- Real-time updating of instructions
- Management of interfaces with international protocols (Visa, Mastercard, etc.)

FRAUD MONITORING

- Fraud activity monitoring
- Customer relationship management
- Real-time management of requests and instructions
- Reminder management
- Automatic e-mail output
- Portal with customer portal dedicated to service management

DATA ANALYTICS

- Branch and ATM cash flow forecasting
- Prediction of ATM malfunctions

IPRC acquisition in 2021

Beginning 2021

- 5,000 ATMs monitored
- 7 million cards under Fraud supervision

SYNERGY PROGRAM

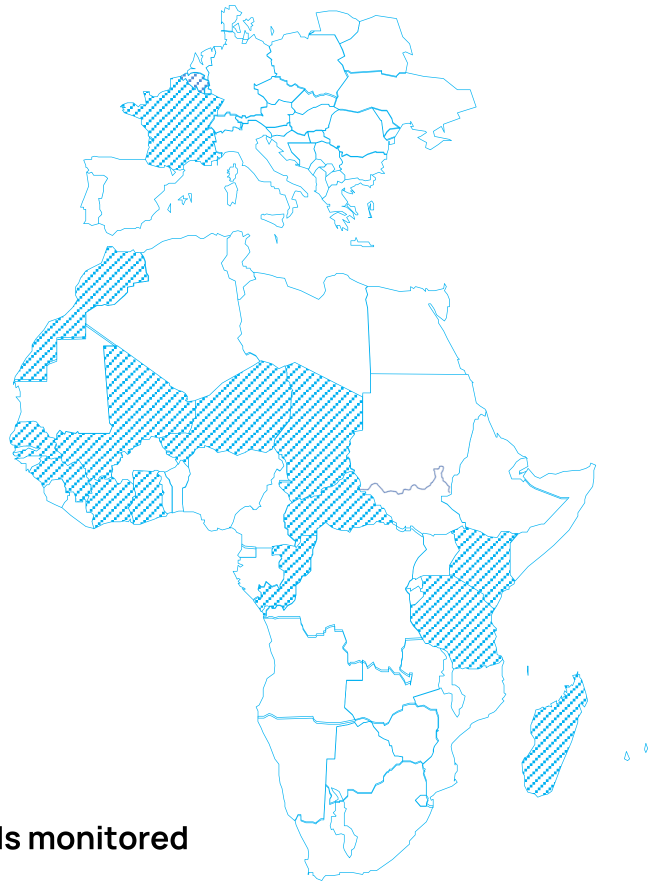
IPRC business acceleration thanks to:

- Cross selling IPRC services to HPS existing customers
- HPS's commercial strength, enabling IPRC to quickly address all markets

Strengthening the HPS SaaS offering:

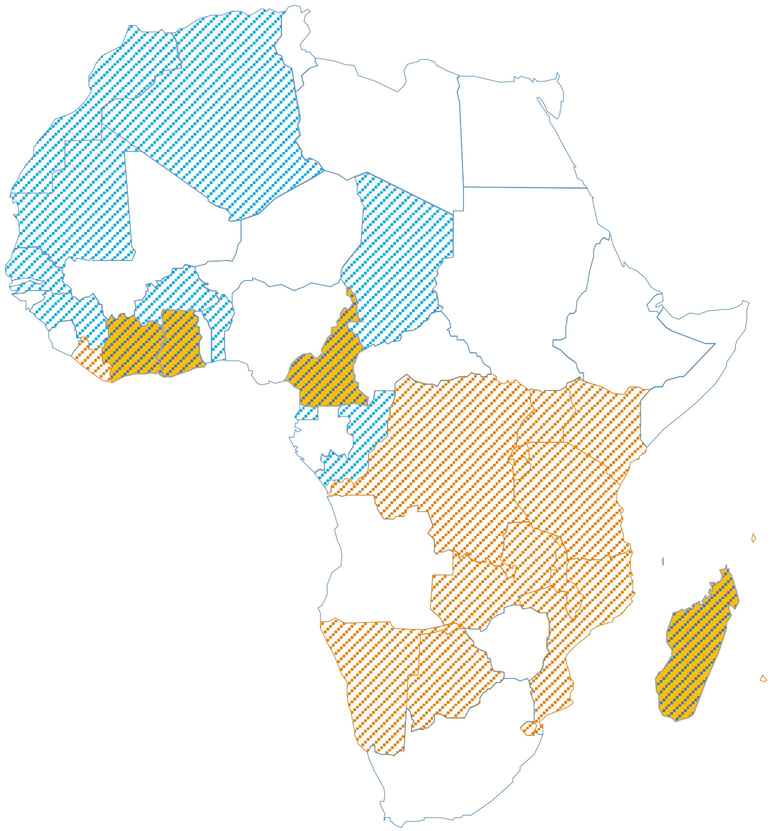
- Offering BPO services on top of SaaS platform
- Deploying Machine learning and AI to enhance some BPO services

End 2022



- 7,000 ATMs monitored
- 15 million cards under Fraud supervision

ICPS acquisition in 2021



HPS in Africa

1 Technology : PowerCARD
2 Data centers
13 Countries
+50 Experts

ICPS

1 Technology: PowerCARD
2 Data centers
18 Countries
+100 Experts

HPS SaaS offer
ICPS SaaS offer
Shared presence

CURRENT SITUATION

Center of excellence for PowerCARD technology in Mauritius and processor with technology skills

Delivery Center for the entire english-speaking Africa region

Commercial development of SaaS and In-house offers for the english-speaking Africa region

M&A priorities

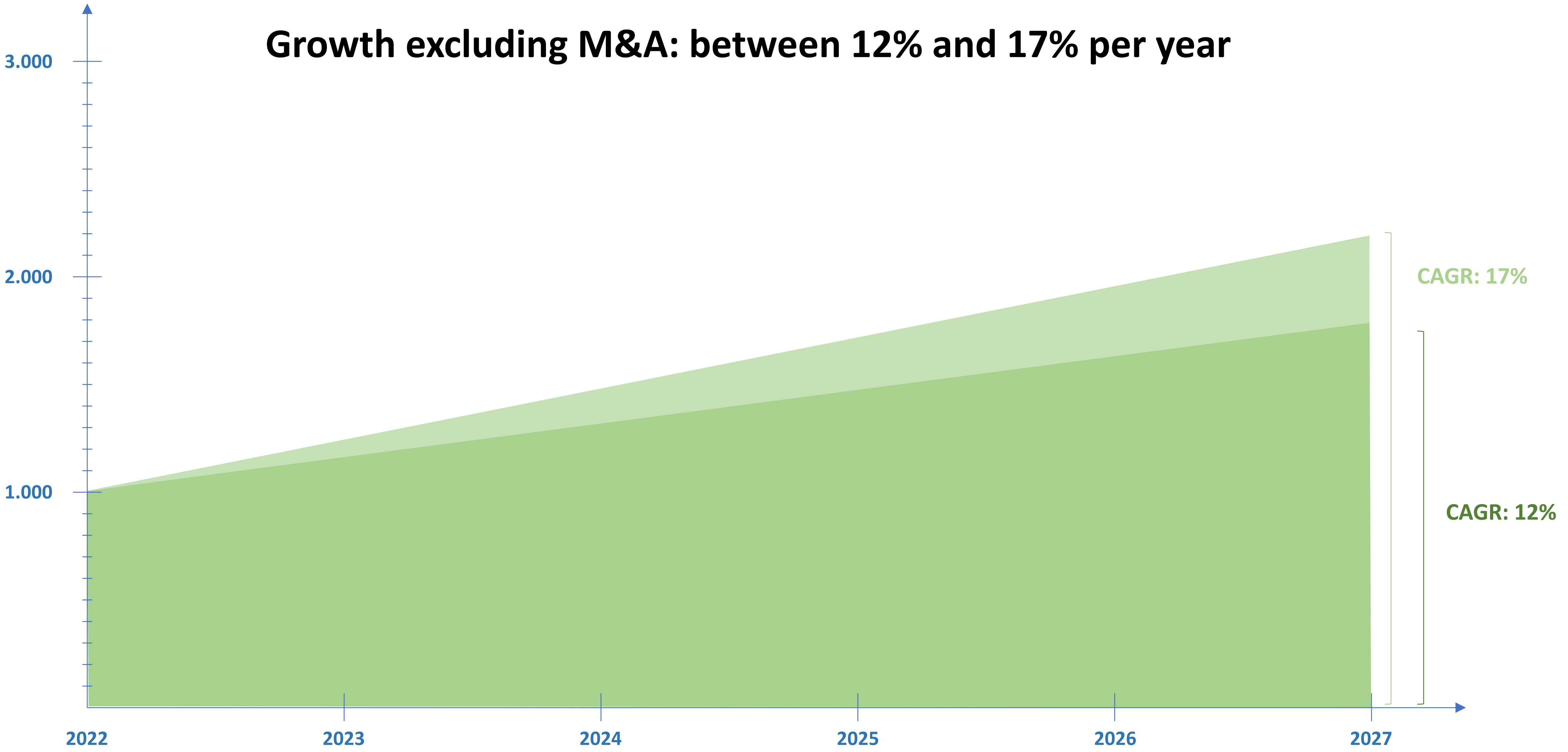
Priorities	Priority 1	Priority 2	Priority 3
Geographic growth			
On premise offer		✓	
SaaS offer	✓		
Consolidating our market share			
On premise offer			✓
SaaS offer	✓		
Expanding our technology and services offering	✓		
New business in payment		✓	

Priority 1: Targets that are essential to achieving HPS's strategic objectives. Acquiring these targets would provide a significant competitive advantage.

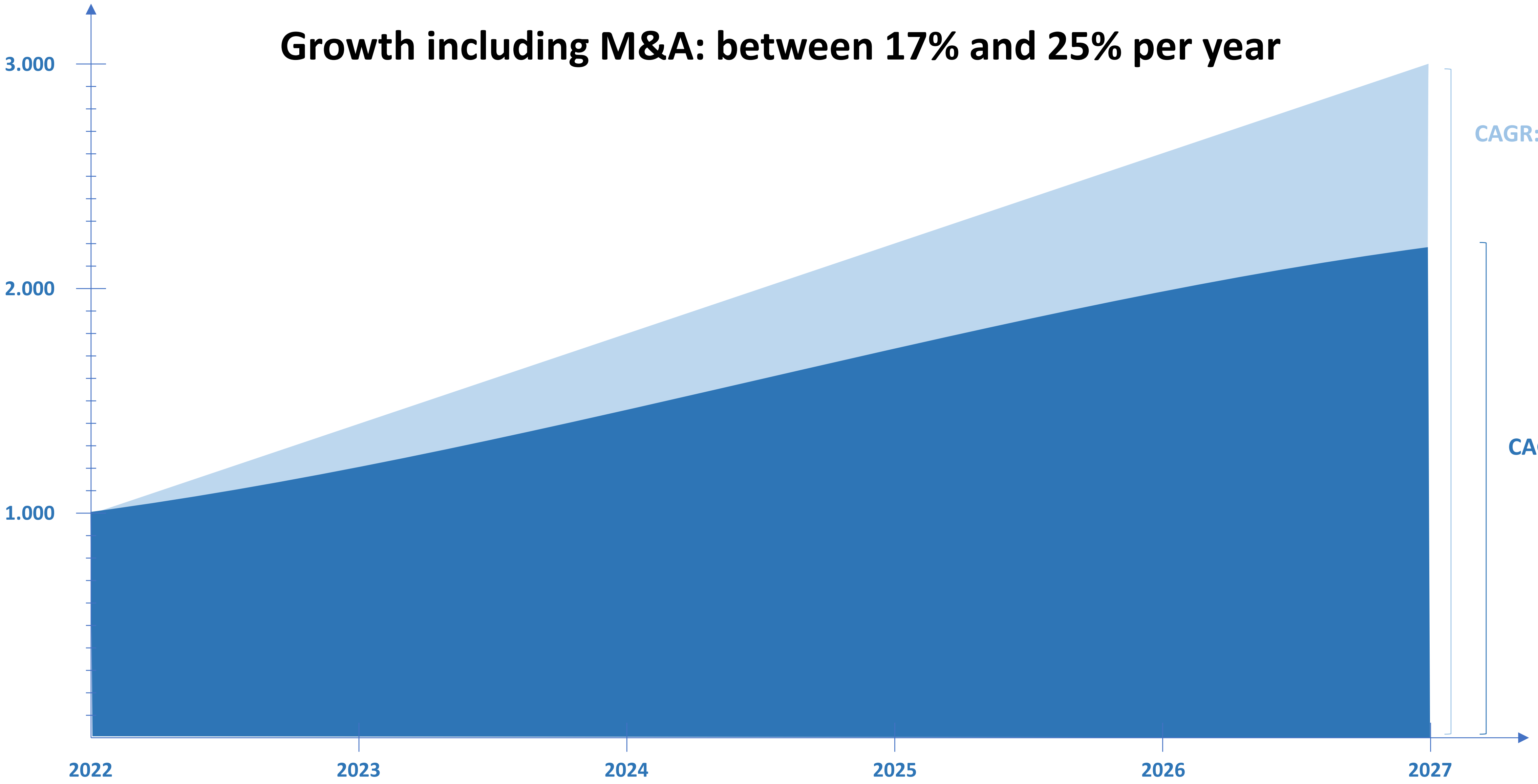
Priority 2: These targets are not essential to the company's strategy, but could nevertheless provide substantial benefits. Acquiring these targets could help the company expand into new markets or diversify its product offering.

Priority 3: These targets do not correspond to the company's strategy. The company should pursue these targets only if they can be acquired at a reasonable price and offer a clear path to value generation.

M&A Objectives



M&A Objectives



HR & CORPORATE STRATEGY

Key development pillar

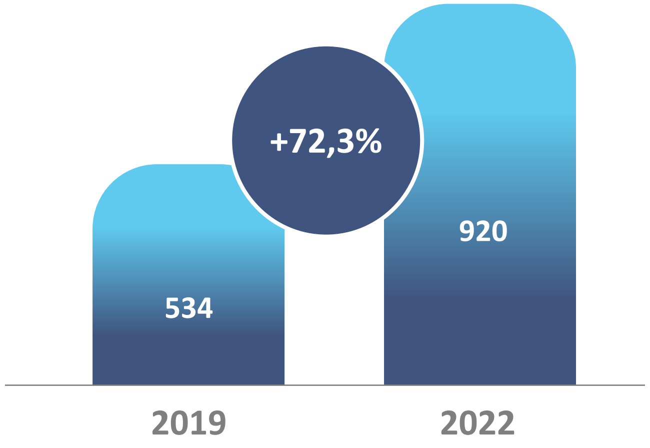
Brahim BERRADA

Corporate Services

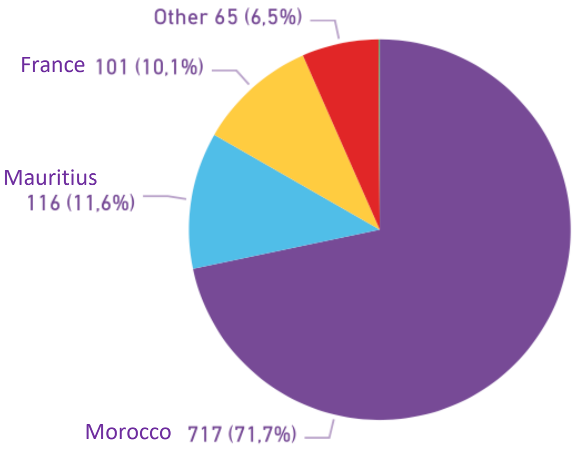
Our collaborators profiles

HPS

≃ 1,000 collaborators

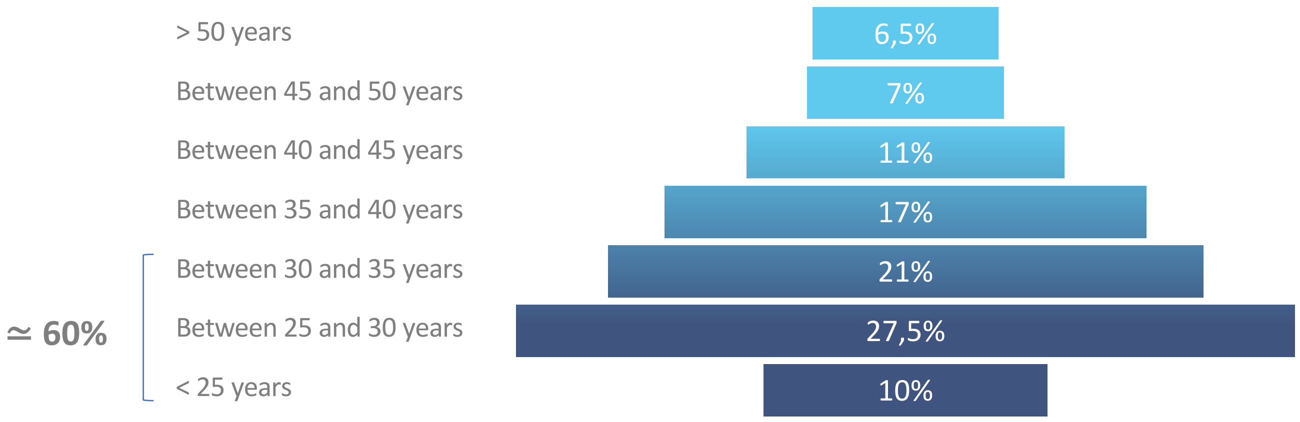


21 Nationalities



Morocco
Mauritius
France
India
Pakistan
Philippines
Sinagapore
Togo
Tunisia
Ghana
Zimbabwe
United Kingdom
Syria
Ukraine
Canada
Malaysia
Egypt
Jordan
Germany
Russia
Federation of Senegal

Average age: 34 years old



What we've already done

HPS

Loyalty management

- **Social Survey in 2019** leading to a 3-year roadmap
- **New organization** encourages internal promotion
- **Remuneration aligned** with the new organization
- Implementation of **an ESOP** to boost the retention rate of middle and top management.

Career management

- **Succession management** and career planning for top management under the new organization
- Review of all **career plans** as part of the new organization
- **Reinforcement of job and geographic mobility** offers as part of career plans

Recruitment capabilities

- **Reinforcing employer brand** through the stock option program
- Strengthening of **HR organization** in all regions, enabling us to recruit +300 new staff by 2022

Well-being at work

- **Institutionalization of remote work** since and after Covid
- Permanent **psychological support** during Covid, which has been maintained
- Promoting a healthy lifestyle by supporting employees' sports activities
- Improved **social security cover** for all employees

Our ESOP

HPS

Key figures of the plan

Concerned employees

All employees (excluding founders), including all new recruits and employees from acquisitions

Exercise price

1,500 MAD (150 USD) representing 50% of the average share price over the last 3 months of 2019

Program

Program running from January 1, 2020 to December 31, 2022.

Allocation according to position in the organization, using the Hay method

Allocation

100% of the plan allocated: 37,000 shares, i.e. 5% of the share capital

880 employees concerned

Our ESOP

Observed Benefits

Retention

< 10%

Departure rate of middle and top management over the period

Recruitments

≃ 600

Represents 3% of all new IT engineers in Morocco

Thought Leader

1st ESOP

First ESOP plan in Morocco and strong differentiation from other companies

Involvement

≃ 40% growth

ESOP promotes engagement, innovation and and drives productivity and profitability

Next initiatives planned

Loyalty management

- **New Social Survey in 2023** to take stock and draw a new roadmap

Career Management

- Systematization of **People Reviews**
- Update of the **positions map** to follow the evolution of activities and organization

Recruitment capabilities

- **New implementation of HPS** in India, high potential market for IT resources and payment resources

Well-being at work

- Rethinking the **work environment** in Morocco with a new headquarters in a **Campus** format

Key takeaways

HPS

Strong historical growth and ROE driven by investment in **best in class technology**

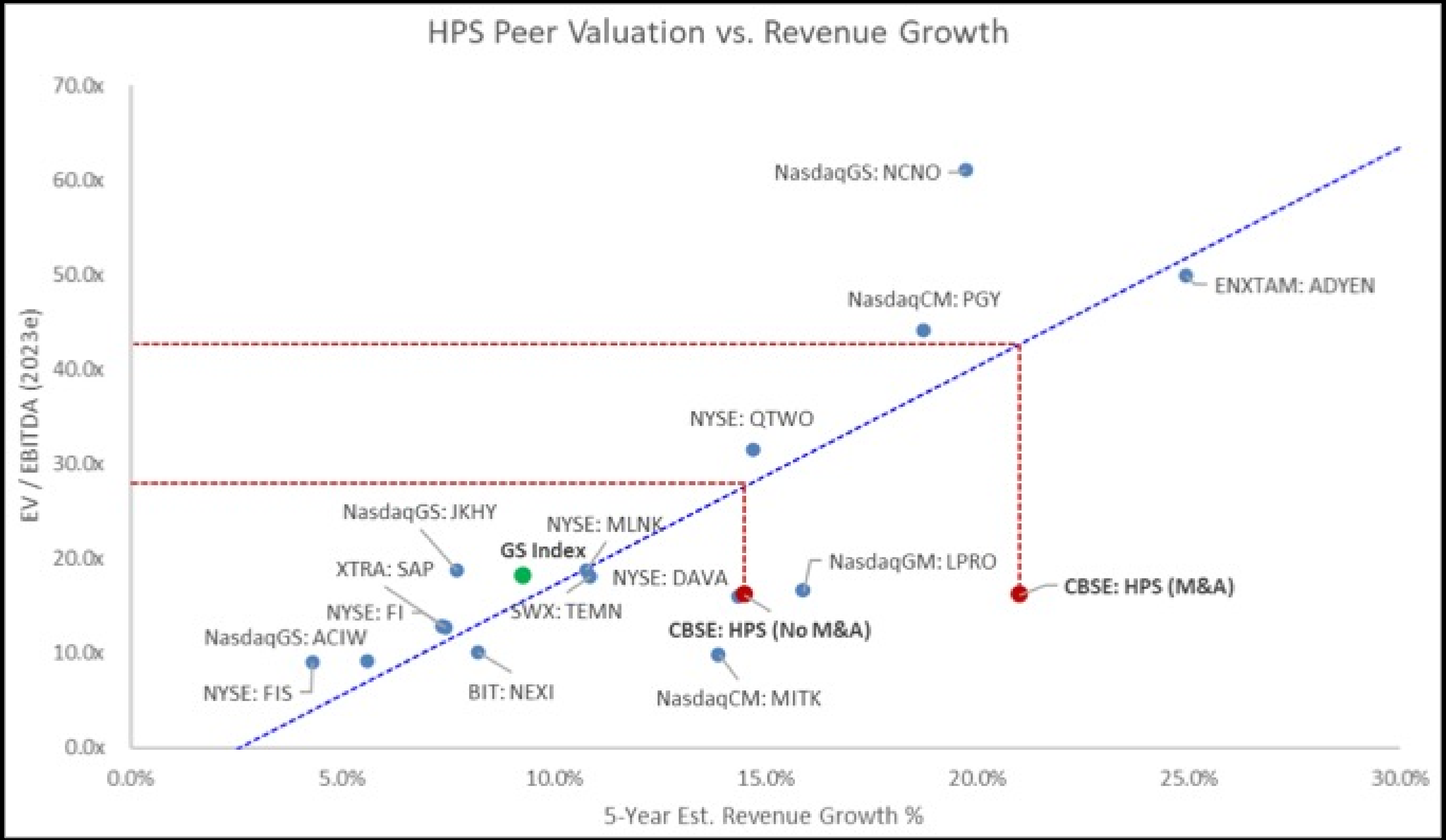
World-class software serving **30% of the world's top 10 banks**

Growth acceleration between **17% and 25% per year**, based on realistic assumptions

A **new version of PowerCARD** to drive accelerated growth with inflection evident by New Logos

High potential growth in valuation

Based on peer multiples, if HPS were to grow revenues at a 15% - 21% CAGR, it should trade at 28-43x EV/EBITDA



Source: Capital IQ estimates

Note: HPS growth rates shown are midpoints of management organic and inorganic revenue growth guidance ranges

IR calendar

Upcoming regulated communication

AUGUST 28, 2023
Publication of 2nd quarter 2023 indicators

SEPTEMBER 25, 2023
Publication of the situation for the 1st half of 2023

SEPTEMBER 26, 2023 (Virtual)
Press conference to present first-half 2023 results

NOVEMBER 27, 2023
Publication of 3rd quarter 2023 indicators

Upcoming regional conferences

OCTOBER 5 & 6, 2023 (Physical)
CFG Bank One-on-One Equity Conference

MARCH 4th to the 7th, 2024 (Physical)
EFG 18th One on One Conference

Date to be defined in 2024 (Virtual)
2nd HPS Investors Day

In addition

- Committed to attending top regional conferences
- Committed to regular dialogue with investors on request at invest@hps-worldwide.com

ANNEXES

Consolidated balance sheet – in MAD

HPS

ACTIVE	31/12/2022	31/12/2021
Fixed assets	**300 052 568**	**293 636 527**
Gap acquisition	92 321 077	103 589 946
Intangible assets	88 102 765	89 980 610
Fixed assets	42 480 826	38 175 789
Financial fixed assets	4 987 012	3 863 551
Securities accounted for using the equity method	72 160 888	58 026 630
Current assets	**1 253 249 269**	**1 072 019 170**
Stocks and work in progress	81 515 590	73 786 898
Customers and related accounts	850 594 345	609 663 322
Deferred tax assets	4 163 908	5 067 906
Other receivables and adjustment accounts	78 720 752	77 715 988
Marketable securities	-	-
Availability	238 264 666	305 785 055
Total Assets	**1 553 301 837**	**1 365 655 697**

PASSIVE	31/12/2022	31/12/2021
Equity	**652 158 218**	**556 582 145**
- Capital	70 359 900	70 359 900
- Issuance premiums	31 623 410	31 623 410
- Consolidated reserves	433 096 313	355 745 559
- Consolidated results	117 078 596	98 853 277
Shareholders' equity of the group	**652 158 218**	**556 582 145**
- Minority interests	-	-
Total shareholders' equity	**652 158 218**	**556 582 145**
Long-term liabilities	**155 123 635**	**185 492 666**
- Long-term debt	149 919 881	179 938 745
- Grant received	-	-
- Provisions for contingencies and charges	5 203 754	5 553 921
Current liabilities	**745 987 975**	**623 580 886**
- Trade accounts payable	55 474 136	66 298 856
- Other payables and accruals	690 996 683	554 717 641
- Deferred tax liabilities	1 549 165	1 951 177
- Cash liabilities	-	613 213
Total liabilities	**1 553 301 837**	**1 365 655 697**

Consolidated income and expense account – in MAD

	31/12/2022	31/12/2021	Variation	31/12/2021 PROFORMA	Variation
Sales figures	980 722 582	796 695 604	23.1%	812 542 709	20.7%
Change in product inventories	1 989 444	2 152 441	-7.6%	197 606	NA
Fixed assets	- 509 252	-	NA	-	NA
Other operating income	24 860 711	34 481 187	-27.9%	34 614 122	-28.2%
Exploitation product	**1 007 063 486**	**833 329 233**	**20.8%**	**847 354 437**	**18.8%**
Resold Purchases of Goods	- 5 848 620	- 28 161	NA	- 28 161	NA
Consumed purchases	- 165 036 487	- 138 014 359	19.6%	- 143 312 247	15.2%
External charges	- 158 701 505	- 103 725 845	53.0%	- 105 292 350	50.7%
Staff costs	- 443 239 513	- 365 161 711	21.4%	- 372 002 218	19.1%
Other operating expenses	- 5 174 285	- 16 227 439	-68.1%	- 16 227 439	-68.1%
Dues and taxes	- 21 413 129	- 21 491 992	-0.4%	- 21 495 021	-0.4%
Operating allowances	- 44 191 539	- 44 248 226	-0.1%	- 44 623 926	-1.0%
Exploitation charges	**- 843 605 078**	**- 688 897 731**	**22.5%**	**- 702 981 362**	**20.0%**
Operating result	**163 458 408**	**144 431 501**	**13.2%**	**144 373 075**	**13.2%**
Operating margin	*16.2%*	*17.3%*	*-1.1 Pt*	*17.0%*	*-0.8 Pt*
Financial charges and income	19 451 129	- 2 379 932	NA	- 402 250	NA
Current result of integrated companies	**182 909 536**	**142 051 569**	**28.8%**	**143 970 825**	**27.0%**
Non-current expenses and income	- 26 901 605	- 10 477 761	156.7%	- 10 477 761	156.7%
Income taxes	- 44 039 793	- 34 320 340	28.3%	- 34 963 725	26.0%
Net result of integrated companies	**111 968 138**	**97 253 469**	**15.1%**	**98 529 339**	**13.6%**
Share in the results of MEE companies	16 379 327	10 698 548	53.1%	10 402 524	57.5%
Amortization of goodwill	- 11 268 869	- 9 098 740	23.9%	- 11 306 985	-0.3%
Consolidated net income	**117 078 596**	**98 853 277**	**18.4%**	**97 624 878**	**19.9%**
Minority interests	-	-	NA	-	NA
Net income (group share)	**117 078 596**	**98 853 277**	**18.4%**	**97 624 878**	**19.9%**
Net margin	*11.6%*	*11.9%*	*-0.3 Pt*	*11.5%*	*-0.3 Pt*
Net earnings per share	*166.40*	*140.50*	*+25.90*	*138.75*	*+27.65*

Cash flow statement - In MAD

HPS

	31/12/2022	31/12/2021
Net income	**117 078 596**	**98 853 277**
Elimination of expenses and net products with no effect on finances or not related to the activity	-	
- Depreciation and amortization	34 700 113	33 048 322
- Change in deferred taxes	656 307	927 547
- Capital gains or losses	-	- 865 198
- Other net non-cash income (expenses)	112 166	- 45 195
- Share in profit of associates net of dividends received	- 6 743 044	- 4 894 510
Self-financing capacities of integrated companies	**145 804 138**	**127 024 242**
Dividends received from associates	-	-
Change in working capital requirement related to activity	- 126.662.493	54 863 594
Net cash flow from operating activities	**19.141.645**	**181 887 836**
Acquisition of tangible and intangible fixed assets	- 14 516 926	- 12 348 284
Disposals of fixed assets net of tax	-	896 744
Disposal of shares in equity-accounted companies	-	-
Net acquisition of consolidated company shares	-	- 115 765 321
Cash flow from investing operations	**- 14 516 926**	**- 127 216 861**
Dividends paid to shareholders of the parent company	- 38.697.945	- 35 179 950
Capital increase in cash	-	-
Others	- 1 123 460	- 306 154
Movements in borrowings	- 42 104 774	66 813 989
Flow of financing transactions	**- 81.926.179**	**31 327 886**
Conversion movements	10 394 284	- 4 384 169
Increase (decrease) in cash	**- 66 907 177**	**81 614 693**
Cash at beginning of year	**305 171 842**	**223 557 149**
Treasury at year-end	**238 264 665**	**305 171 842**

Subsidiaries' financial statements - In MAD

Subsidiaries	31-Dec-22 Exploitation product	31-Dec-22 Exploitation results	31-Dec-22 Net profit	31-Dec-21 Exploitation product	31-Dec-21 Exploitation results	31-Dec-21 Net results
Full consolidation (Morocco)						
HPS SA	754 640 292	100 660 922	85 500 797	613 754 290	72 235 220	76 555 397
HPS Switch	71 423 458	31 904 801	20 946 671	64 534 695	31 685 393	21 596 079
Global Integration (International)						
HPS Europe	16 602 698	530 405	359 453	12 846 425	205 242	268 040
acpqualife	167 114 187	2 862 251	2 948 179	177 849 399	8 620 901	2 601 072
acpqualife Suisse	-	-297 188	-297 188	-242 150	-471 303	-470 064
HPS Singapour	52 456 507	1 278 056	472 010	56 337 737	12 020 414	9 742 604
ICPS*	130 498 752	20 541 009	16 796 088	73 025 537	8 044 215	6 417 742
IPRC	23 528 923	7 339 732	4 684 750	19 731 245	7 943 243	5 454 182
Equivalence						
GPS	137 272 408	56 268 028	56 268 028	116 426 361	41 945 884	41 945 884

**18 months from 07/01/2021 to 12/31/2022 for ICPS Vs 12 months from 07/01/2020 to 06/30/2021*

HPS

Contact: invest@hps-worldwide.com