

Ladies and gentlemen,

Thank you for joining us today. As we gather in these challenging economic times, it's important to recognize the resilience and dedication that each one of you brings to our team. Today, we have the opportunity to collaborate, share ideas, and strategize for a stronger future.

Let us focus on innovation and adaptability, ensuring we continue to meet our goals and support our clients effectively. Together, I am confident we can navigate through these challenges and emerge even stronger.

Let's begin our meeting and work towards success. Thank you.