

Dear colleagues,

Welcome to a new appointment of Kairos Life.

Today we are pleased to have with us our CEO Alberto who makes a brief recap on the activities of these first 7 months and gives us appointment to September, after the summer break.

Hello everyone. This is my first time in this newsletter and I take this opportunity for a pre-summer greeting.

We shared together seven extremely complicated months, characterized by painful events. The first thought certainly goes to Roberto, who has left a huge void in all of us, and it feels right to dedicate our feelings to him once again.

As I said, it has been a difficult seven months, characterized by a particularly complicated market situation, and certainly tiring customer relations. We have dealt with two inspections, and in particular the address to the Bank of Italy's requests was connoted by a sense of urgency and a willingness to respond appropriately to what were the Authority's requests. We have already begun to implement the plan of improvements that we have been asked for, and we should be particularly proud of that. We closed the first six months of the year in line with the budget, albeit in a market situation that sees a certain immobility, at least in terms of the labour market.

Having said that, we have done a great job of seeding and I am sure that all the efforts we have made in these first months will be harvested in the rest of this year.

So, I thank you for the great effort and I really wish you a good summer break. Relax, with your families and friends. I really need all your energy and enthusiasm for the remaining part of the year.

I wish you happy holidays again.

See you soon!