



Date: 07th August, 2026

To,

The Manager

Listing Department

BSE Limited

PJ Towers, Dalal Street, Fort

Mumbai – 400 001

Dear Sir/Madam,

Sub: - Outcome of 150th Board Meeting of Muthoot Housing Finance Company Limited held on 07th August, 2026 and Submission of Unaudited Financial Results for the quarter 1st of April, 2026 to 30th June 2026.

Pursuant to Regulations 51, 52, and 54 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Regulations”) and other applicable regulations, we hereby inform that the Board of Directors of the Company at its Meeting held on 07th August, 2026, has, inter alia, approved the Standalone Unaudited Financial Results of the Company for the quarter ended on 30th June, 2026.

In compliance with the said Regulations, please find enclosed the following:

1. Unaudited Standalone Financial Results for the quarter ended on 30st June, 2026.
2. Limited Review Report Issued by the Statutory Auditor.
3. Disclosures in accordance with Regulations 52(4) and other provisions of the SEBI Regulations.
4. Statement indicating utilization of issue proceeds of non-convertible securities and statement of material deviation in the use of issue proceeds from the objects of the issue for the quarter ended 30st June, 2026, as per Regulation 52(7) and Regulation 52(7A) of SEBI Regulations.

The meeting commenced at 04:15 P.M. and concluded at 5:50 P.M.

We request you to kindly take the documents on record and kindly treat this as compliance with the Listing Regulations.

Thanking you

Yours faithfully

For MUTHOOT HOUSING FINANCE COMPANY LIMITED

Sumesh. S

Company Secretary and Compliance Officer



CHATURVEDI & CO. LLP

CHARTERED ACCOUNTANTS

81, Mittal Chambers, 228, Nariman Point, Mumbai - 400 021.

Phone : 2288 0465 / 66, 2204 1086 / 2287 2457

E-mail : mumbai@chaturvedica.in • Web.: www.chaturvedica.in

Independent Auditor's Limited Review Report on Unaudited financial results of Muthoot Housing Finance Company Limited for the quarter ended June 30, 2026, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

**To the Board of Directors,
Muthoot Housing Finance Company Limited**

Introduction

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Muthoot Housing Finance Company Limited ("the Company") for the quarter ended June 30, 2026 ("the Statement") attached herewith, being submitted by the Company pursuant to requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the regulations").
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review in accordance with Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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Conclusion

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement is not prepared, in all material respects, in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matter

5. Attention is drawn to the fact that the figures for the quarter ended March 31, 2026, as reported in the Statement are the balancing figures between audited figures in respect of the financial year ended March 31, 2026, and the published year to date figures up to the end of the third quarter of the said financial year, which were reviewed by us and not subjected to audit.

Our Conclusion is not modified in respect of the above matter.

For Chaturvedi & Co LLP

Chartered Accountants

(Firm Registration No. 302137E/ E300286)

(S.N. Chaturvedi)

Partner

Membership No. 040479

ICAI UDIN: 26040479ZWOU CO1262

Place : Mumbai

Date : August 07, 2026

Muthoot Housing Finance Company Limited

CIN: U65922KL2010PLC025624

Statement of unaudited financial results for the Quarter ended 30 June 2026

(All amounts are in INR Lakhs, unless otherwise stated)



Particulars	Quarter ended			Year ended
	30-Jun-2026	31-Mar-2026	30-Jun-2025	31-Mar-2026
	Unaudited	Unaudited	Unaudited	Audited
I. Revenue from operations				
Interest income	12,510.41	11,970.14	10,370.27	44,235.67
Fees and Commission income	717.61	748.47	289.87	1,959.06
Net gain on fair value changes	139.13	44.06	96.63	501.69
Net gain on derecognition of financial instruments under amortised cost category	-	410.44	897.25	2,204.24
Other Operating Income	225.82	235.13	187.91	831.33
Total Revenue from operations	13,592.97	13,408.24	11,841.93	49,731.99
Other income	-	31.39	-	31.39
Total Income (I)	13,592.97	13,439.63	11,841.93	49,763.38
II. Expenses				
Finance costs	7,316.92	6,916.07	5,517.57	25,353.63
Impairment on financial instruments	621.63	172.77	115.83	1,024.03
Employee benefits expenses	3,754.57	3,706.28	3,185.89	13,559.90
Depreciation, amortisation and impairment	221.27	278.50	213.76	956.29
Other expenses	1,162.55	1,146.92	837.93	3,996.01
Total expenses (II)	13,076.94	12,220.54	9,870.98	44,889.86
III. Profit before Exceptional Items and Tax (I - II)	516.03	1,219.09	1,970.95	4,873.52
Exceptional Item				
Statutory impact of new Labour Codes	-	14.27	-	158.22
IV. Profit Before Tax	516.03	1,204.82	1,970.95	4,715.30
V. Tax Expenses				
Current tax	94.97	482.03	272.53	1,308.68
Deferred tax charge/(credit)	34.90	(178.69)	223.46	(121.93)
Total tax expenses (V)	129.87	303.34	495.99	1,186.75
VI. Profit for the Period (IV-V)	386.16	901.48	1,474.96	3,528.55
VII. Other comprehensive income				
A. Items that will not be reclassified to profit and loss				
Remeasurements gain/(loss) on defined benefit plan	(61.97)	10.21	-	(60.97)
Changes in value of forward element of forward contract	(38.90)	70.29	(15.67)	(4.32)
Income tax relating to items that will not be reclassified to profit or loss	25.39	(20.26)	3.94	16.43
Subtotal (A)	(75.48)	60.24	(11.72)	(48.86)
B. Items that will be reclassified to profit and loss				
The effective portion of gain/(loss) on hedging instruments in cash flow hedges	(1.41)	7.01	(2.42)	8.10
Income tax relating to items that will be reclassified to profit or loss	0.35	(1.77)	0.61	(2.04)
Subtotal (B)	(1.06)	5.24	(1.81)	6.06
Other Comprehensive Income (A + B)	(76.54)	65.48	(13.53)	(42.80)
VIII. Total comprehensive income/ (Loss) for the year (VI + VII)	309.62	966.96	1,461.43	3,485.75
IX. Paid-up Equity Share Capital (face value INR 10 each)	8,503.09	8,503.09	8,160.62	8,503.09
X. Earning per equity share of INR 10 each *				
Basic (INR)	0.46	1.08	1.84	4.30
Diluted (INR)	0.46	1.07	1.83	4.28
XI. Reserves excluding Revaluation Reserves				36,513.21

* Earnings per share for interim period is not annualised

For Muthoot Housing Finance Company Limited

Place: Kochi
Date: 07-August-26

Suzannah Muthoot
Whole-time Director
DIN: 09792874

Notes to the financial results

- 2 The Company is a housing finance company registered with the National Housing Bank
- 3 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 7 August , 2026 and subjected to limited review by statutory auditor of the Company, pursuant to Regulation 52 of the Securities Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

The financial results of the Company have been prepared in accordance with applicable Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting principles generally accepted in India along with the circulars, guidelines and direction issued by the National Housing Bank (NHB) /Reserve Bank of India (RBI) from time to time. These financial results are available on the website of the Company viz. www.muthoothousing.com and on the website of BSE Limited (www.bseindia.com)

- 4 During the quarter ended 30th June 2026, the Company has issued Rated, Listed, Unsecured, fully paid up redeemable, taxable Non-Convertible Debentures amounting to Rs. 10,000 Lakhs and Listed , Unsecured Commercial Paper amounting to Rs. 6,000 Lakhs which were listed on BSE Ltd., in compliance with the Securities and Exchange Board of India (SEBI) (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, operational circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated 10th August 2021 and master circular no. SEBI/HO/DDHS/Pod1/P/CIR/2024/54 dated 22 May 2024 issued by SEBI, as amended from time to time.
- 5 During the current period, the Company has included sales incentive paid to employees, which is directly attributable to the origination of loans, as part of the Effective Interest Rate (EIR) computation and are amortised over the expected tenure of the underlying financial assets, as compared to being expensed out earlier as incurred.
- 6 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025.
- (a) Details of loans (not in default) transferred through direct assignment
During the Quarter ended June 30, 2026, the Company has not transferred any loans through direct assignment.
- (b) Details of loans (not in default) acquired through direct assignment
During the Quarter ended June 30, 2026, the Company has not acquired any loans through direct assignment.
- (c) During the quarter ended June 30, 2026, the Company has not transferred any stressed loans to ARC or permitted transferees.
- d) Disclosure on Co-Lending Arrangements (CLAs):

Particulars	For the Quarter ended 30-June-26	For the Quarter ended 30-June-25
Quantum of CLAs		Nil
- Number of CLA Partners	1	
- Number of outstanding cases	60	
- Amount of Gross Outstanding (₹ in Lakhs)	195.32	
Weighted average rate of interest (%)	10.78	
Fees charged during the quarter	NA	
Broad sectors in which CLA was made	Loan Against Property	
Performance of loans under CLA		
- Standard loans (Stage 1) (₹ in Lakhs)	195.32	
Details related to default loss guarantee	NA	

- 7 The Company is engaged in lending business, primarily into mortgage loans (home loan and loan against properties). The Board reviews the Company's performance as a single business. The Company operates within India. Accordingly, there are no separate reportable segments, as per the Ind AS 108 "Operating Segment".
- 8 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, are attached as Annexure 1.
- 9 The figures for the quarter ended 31st March 2026 are the balancing figures between the audited figures in respect of the year ended March 2026 and the reviewed figures for Nine months ended December 2025.
- 10 Previous periods figures have been re-grouped/ re-classified wherever necessary in line with the financial results for the quarter ended 30th June, 2026. The impact, if any, is not material to the financial results.

For Muthoot Housing Finance Company Limited

Suzannah Muthoot
Whole-time Director
DIN: 09792874

Place: Kochi
Date: 07-August-26

Notes to the financial results

Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended for the quarter ended 30 June 2026

Particulars	As at 30 June, 2026	As at 30 June, 2025
Debt Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits - Cash and cash equivalents - Liquid Investments] / (Equity share Capital + Other Equity - Impairment Reserve - Deferred Revenue Expenditure - Intangible Assets - Deferred Tax)	6.34	5.55
Outstanding redemption preference shares (quantity and value)	NA	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA	NA
Net worth (in ₹ lakh)	45,329.68	40,477.86
Net profit after tax (in ₹ lakh)	386.16	1,474.96
Earnings per share (of ₹10/- each)		
- Basic	0.46	1.84
- Diluted	0.46	1.83
Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total assets	85.44%	84.09%
Operating margin (%) = Profit before Tax / Revenue from Operations.	3.80%	16.64%
Net profit margin (%) = Profit after Tax / Total Revenue.	2.84%	12.46%
Sector specific equivalent ratios, as applicable.		
i) Capital Adequacy Ratio ("CRAR") (%)	25.73%	27.21%
ii) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	21.84%	23.07%
iii) Gross Non-Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	2.61%	1.75%
iv) Net Non-Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)	2.05%	1.35%
v) Liquidity coverage ratio (%)	NA	NA

Note 1: The Company, being a Housing Finance Company ("HFC"), disclosure of Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio are not applicable.



Date: 07th August, 2026

To,
The Manager
Listing Department
BSE Limited
PJ Towers, Dalal Street, Fort
Mumbai – 400 001

Dear Sir/Madam,

Sub: - Statement indicating the utilization and statement indicating deviation/variation (if any) as per Regulation 52(7) & 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter ended on June 30th, 2026.

Pursuant to Regulation 52(7) & 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that the proceeds of issues from various Non-Convertible Debentures (NCDs) issued by the Company were utilized for the objects as stated in the Disclosure Document, and there is no material deviation in the utilization of such proceeds as on June 30th, 2026.

The statement indicating the aforesaid is attached as **Annexure A** (Statement of utilization of issue proceeds) and **Annexure B** (Statement of deviation or variation of issue proceeds).

Thanking you

Yours faithfully
For MUTHOOT HOUSING FINANCE COMPANY LIMITED

Sumesh. S
Company Secretary and Compliance Officer

Statement of utilization of issue proceeds

Name of the issuer	ISIN	Mode of Fund Raising (Public issue/Private Placement)	Type of instrument	Date of raising funds	Amount raised (in crores)	Funds Utilized (in crores)	Any Deviation (Yes/No)	If 8 is yes then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Muthoot Housing Finance Company Limited	INE882Z08015	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	30.01.2025	5000	5000	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08023	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	20.02.2025	2500	2500	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08031	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	10.03.2025	2500	2500	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08049	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	23.06.2026	7500	7500	No	NA	-

Muthoot Housing Finance Company Limited	INE882Z 08056	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non- Convertible Debentures	29.06.2026	2500	2500	No	NA	-
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Statement of deviation or variation of issue proceeds for the **ISIN: INE882Z08015**

Particulars		Remarks				
Name of listed entity		Muthoot Housing Finance Company Limited				
Mode of fund raising (Public issue/ Private Placement)		Private Placement				
Type of Instrument		Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non – Convertible Debentures				
Date of Raising fund (recent date of raising fund)		30.01.2025				
Amount raised (INR Crores)		INR 5000				
Report filed for the quarter ended		June 30 th , 2026				
Is there a deviation/ variation in use of funds raised?		No				
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?		No				
If yes, details of the approval so required?		Not applicable				
Date of approval		Not applicable				
Explanation for the deviation/variation		Not applicable				
Comments of the audit committee after review		Not applicable				
Comments of the auditor, if any		Not applicable				
Objects for which funds have been raised and where there has been the deviation/variation, in the following table:						
Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any
Not Applicable						
Deviation could mean: a. Deviation in the object or purpose for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of the signatory: S. Sumesh Designation: Company Secretary and Compliance Officer Date: 07.08.2026						

Statement of deviation or variation of issue proceeds for the ISIN: INE882Z08023

Particulars				Remarks		
Name of listed entity				Muthoot Housing Finance Company Limited		
Mode of fund raising (Public issue/ Private Placement)				Private Placement		
Type of Instrument				Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid- up Redeemable, Taxable, Non-Convertible Debentures		
Date of Raising fund (recent date of raising fund)				20.03.2025		
Amount raised (INR Crores)				INR 2500		
Report filed for the quarter ended				June 30 th , 2026		
Is there a deviation/ variation in use of funds raised?				No		
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?				No		
If yes, details of the approval so required?				Not applicable		
Date of approval				Not applicable		
Explanation for the deviation/variation				Not applicable		
Comments of the audit committee after review				Not applicable		
Comments of the auditor, if any				Not applicable		
Objects for which funds have been raised and where there has been the deviation/variation, in the following table:						
Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any
Not Applicable						
Deviation could mean: a. Deviation in the object or purpose for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.						
Name of the signatory: S. Sumesh Designation: Company Secretary and Compliance Officer Date: 07.08.2026						

Statement of deviation or variation of issue proceeds for the ISIN: INE882Z08031

Particulars				Remarks			
Name of listed entity				Muthoot Housing Finance Company Limited			
Mode of fund raising (Public issue/ Private Placement)				Private Placement			
Type of Instrument				Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures			
Date of Raising fund (recent date of raising fund)				10.03.2025			
Amount raised (INR Crores)				INR 2500			
Report filed for the quarter ended				June 30 th , 2026			
Is there a deviation/ variation in use of funds raised?				No			
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?				No			
If yes, details of the approval so required?				Not applicable			
Date of approval				Not applicable			
Explanation for the deviation/variation				Not applicable			
Comments of the audit committee after review				Not applicable			
Comments of the auditor, if any				Not applicable			
Objects for which funds have been raised and where there has been the deviation/variation, in the following table:							
	Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any
	Not Applicable						
Deviation could mean: a. Deviation in the object or purpose for which the funds have been raised. b. Deviation in the amount of funds actually utilized as against what was originally disclosed.							
Name of the signatory: S. Sumesh Designation: Company Secretary and Compliance Officer Date: 07.08.2026							

Statement of deviation or variation of issue proceeds for the ISIN: INE882Z08049

Particulars					Remarks		
Name of listed entity					Muthoot Housing Finance Company Limited		
Mode of fund raising (Public issue/ Private Placement)					Private Placement		
Type of Instrument					Rated, Listed, Unsecured, Fully paid up Redeemable, Taxable, Non-Convertible Debentures.		
Date of Raising fund (recent date of raising fund)					23.06.2026		
Amount raised (INR Crores)					INR 7500		
Report filed for the quarter ended					June 30 th , 2026		
Is there a deviation/ variation in use of funds raised?					No		
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?					No		
If yes, details of the approval so required?					Not applicable		
Date of approval					Not applicable		
Explanation for the deviation/variation					Not applicable		
Comments of the audit committee after review					Not applicable		
Comments of the auditor, if any					Not applicable		
Objects for which funds have been raised and where there has been the deviation/variation, in the following table:							
	Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any
	Not Applicable						
Deviation could mean: c. Deviation in the object or purpose for which the funds have been raised. d. Deviation in the amount of funds actually utilized as against what was originally disclosed.							
 Name of the signatory: S. Sumesh Designation: Company Secretary and Compliance Officer Date: 07.08.2026							

Statement of deviation or variation of issue proceeds for the ISIN: INE882Z08056

Particulars				Remarks			
Name of listed entity				Muthoot Housing Finance Company Limited			
Mode of fund raising (Public issue/ Private Placement)				Private Placement			
Type of Instrument				Rated, Listed, Unsecured, Fully paid up Redeemable, Taxable, Non-Convertible Debentures.			
Date of Raising fund (recent date of raising fund)				29.06.2026			
Amount raised (INR Crores)				INR 2500			
Report filed for the quarter ended				June 30 th , 2026			
Is there a deviation/ variation in use of funds raised?				No			
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?				No			
If yes, details of the approval so required?				Not applicable			
Date of approval				Not applicable			
Explanation for the deviation/variation				Not applicable			
Comments of the audit committee after review				Not applicable			
Comments of the auditor, if any				Not applicable			
Objects for which funds have been raised and where there has been the deviation/variation, in the following table:							
	Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any
	Not Applicable						
Deviation could mean: e. Deviation in the object or purpose for which the funds have been raised. f. Deviation in the amount of funds actually utilized as against what was originally disclosed.							
Name of the signatory: S. Sumesh Designation: Company Secretary and Compliance Officer Date: 07.08.2026							