

PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 22 April 2025



Note Classes and Bond Factors

Note Class	S&P Rating	Initial Invested Amount (A\$)	Opening Invested Amount (A\$)	Principal Repayment Current Month	Closing Invested Amount (A\$)	Closing Stated Amount (A\$)	Note Factor (Previous Distribution Date)	Note Factor (Current Distribution Date)	Original Subordination	Current Subordination	Current Distribution Date	Interest Rate	Coupon Payment Current Month
A	AAA(sf)	322,000,000.00	242,207,570.20	6,356,181.70	235,851,388.50	235,851,388.50	75.22%	73.25%	8.00%	10.61%	22/04/2025	5.3931%	1,180,992.83
AB	AAA(sf)	14,385,000.00	14,385,000.00	0.00	14,385,000.00	14,385,000.00	100.00%	100.00%	3.89%	5.16%	22/04/2025	5.6931%	74,042.27
B	AA(sf)	4,585,000.00	4,585,000.00	0.00	4,585,000.00	4,585,000.00	100.00%	100.00%	2.58%	3.42%	22/04/2025	5.9931%	24,843.45
C	A(sf)	3,675,000.00	3,675,000.00	0.00	3,675,000.00	3,675,000.00	100.00%	100.00%	1.53%	2.03%	22/04/2025	6.2931%	20,909.47
D	BBB(sf)	2,100,000.00	2,100,000.00	0.00	2,100,000.00	2,100,000.00	100.00%	100.00%	0.93%	1.23%	22/04/2025	6.5931%	12,517.86
E	BB(sf)	1,610,000.00	1,610,000.00	0.00	1,610,000.00	1,610,000.00	100.00%	100.00%	0.47%	0.62%	22/04/2025	9.0431%	13,163.29
F	NR	1,645,000.00	1,645,000.00	0.00	1,645,000.00	1,645,000.00	100.00%	100.00%	0.00%	0.00%	22/04/2025	10.1431%	15,085.43
Total		350,000,000.00	270,207,570.20	6,356,181.70	263,851,388.50	263,851,388.50							1,341,554.59

Arrears Information

12 Monthly Average				Current Month		
	Number of Loans	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:	0	\$23,513.35	0.01%	0	\$0.00	0.00%
61 days to 90 days:	0	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	0	\$0.00	0.00%	0	\$0.00	0.00%
Total	0	\$23,513.35	0.01%	0	\$0.00	0.00%

Aggregate Pool Losses and Insurance Claims

	No. of claims	Gross claims (\$)	Gross Payment (\$)	LMI Loss (\$)	LMI Loss covered by
Current Month	0	\$0.00	\$0.00	\$0.00	\$0.00
Since Issuance	0	\$0.00	\$0.00	\$0.00	\$0.00

Prepayment History

Constant Prepayment	
Rate	Value
Current Month	19.62%
3 Month Average	16.56%
12 Month Average	N/A
Since Issuance	22.59%

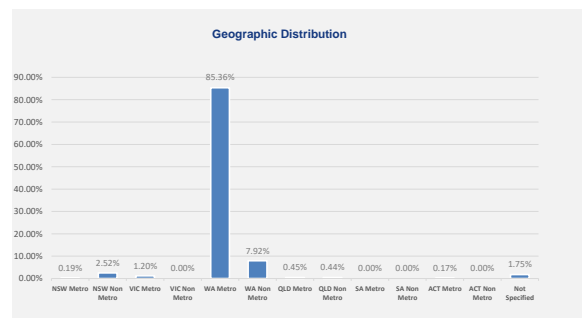
Stratification Report (Collateral Data as at 31 March 2025)

COLLATERAL INFORMATION

Pool Size (\$)	261,073,631.83	Weighted Average Seasoning (months)	47.53
Number of Loans (Unconsolidated)	1,001	Weighted Average Remaining Term (years)	23.18
Number of Loans (Consolidated)	1,001	% of Fixed Rate Loans (Value)	0.18%
Average Loan Balance (Unconsolidated)	260,812.82	% of Interest Only Loans (Value)	2.25%
Average Loan Balance (Consolidated)	260,812.82	Weighted Average Current Interest Rate	6.11%
Maximum Loan Balance (\$ (Consolidated)	852,678.45	Weighted Average Current LVR	55.47%
Weighted Average Term to Maturity (months)	66.00	Max Current LVR	79.28%
Maximum Term to Maturity (months)	342.00	Fully Verified Loans	100%

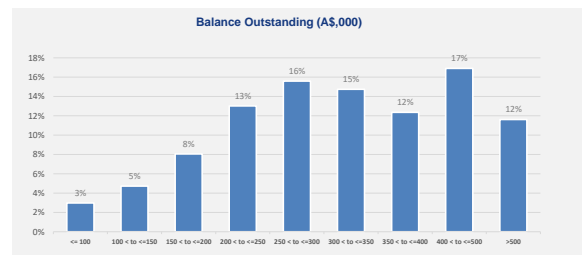
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	2	0.20%	485,564	0.19%	2	0%	488,039	0%
NSW Non Metro	19	1.90%	6,580,831	2.52%	22	2%	7,612,049	2%
VIC Metro	11	1.10%	3,139,598	1.20%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	860	85.91%	222,856,506	85.36%	1,040	86%	302,427,536	87%
WA Non Metro	100	9.99%	20,681,608	7.92%	117	10%	27,065,970	8%
QLD Metro	4	0.40%	1,173,118	0.45%	7	1%	2,215,992	1%
QLD Non Metro	3	0.30%	1,147,156	0.44%	5	0%	2,413,304	1%
SA Metro	0	0.00%	0	0.00%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.10%	440,812	0.17%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.10%	4,568,439	1.75%	2	0%	597,149	0%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



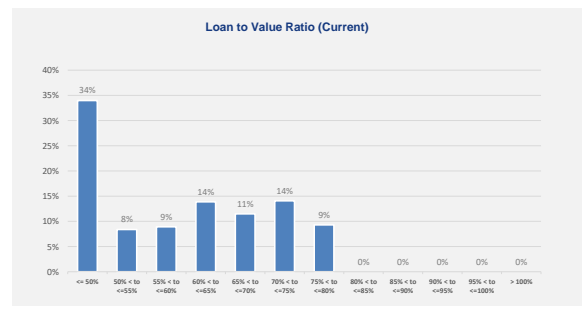
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	130	13%	7,761,686	3%	84	7%	6,848,142	2%
100 < to <=150	97	10%	12,319,374	5%	119	10%	15,010,225	4%
150 < to <=200	119	12%	21,028,303	8%	141	12%	25,053,826	7%
200 < to <=250	150	15%	33,997,436	13%	164	14%	37,266,591	11%
250 < to <=300	149	15%	40,697,464	16%	190	16%	52,414,622	15%
300 < to <=350	119	12%	38,511,918	15%	165	14%	53,370,410	15%
350 < to <=400	86	9%	32,270,747	12%	121	10%	45,097,240	13%
400 < to <=500	100	10%	44,148,027	17%	153	13%	67,677,716	19%
>500	51	5%	30,338,676	12%	73	6%	44,480,809	13%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

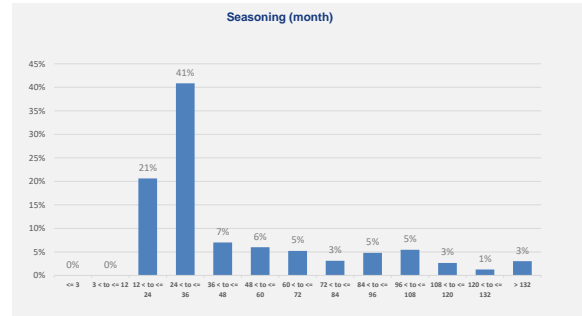
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	493	49%	88,711,742	34%	469	39%	90,562,434	26%
50% < to <=55%	76	8%	21,906,158	8%	64	5%	17,894,854	5%
55% < to <=60%	71	7%	23,298,681	9%	106	9%	31,850,514	9%
60% < to <=65%	109	11%	36,216,826	14%	128	11%	44,090,388	13%
65% < to <=70%	91	9%	29,968,236	11%	158	13%	52,522,853	15%
70% < to <=75%	101	10%	36,721,802	14%	137	11%	52,560,776	15%
75% < to <=80%	60	6%	24,250,188	9%	148	12%	57,737,761	17%
80% < to <=85%	0	0%	0	0%	0	0%	0	0%
85% < to <=90%	0	0%	0	0%	0	0%	0	0%
90% < to <=95%	0	0%	0	0%	0	0%	0	0%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 March 2025)

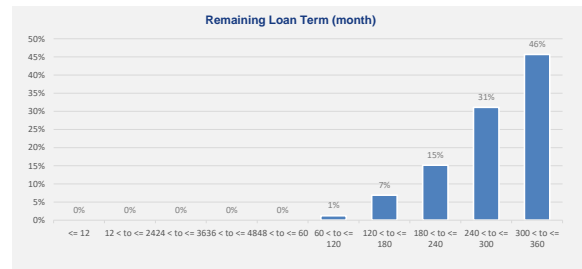
SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 3	0	0%	0	0%	0	0%	0	0%
3 < to <= 12	0	0%	0	0%	167	14%	68,774,440	20%
12 < to <= 24	140	14%	53,824,251	21%	468	39%	142,425,328	41%
24 < to <= 36	383	38%	106,687,581	41%	91	8%	26,215,194	8%
36 < to <= 48	69	7%	18,300,359	7%	79	7%	21,509,032	6%
48 < to <= 60	62	6%	15,629,377	6%	79	7%	18,442,525	5%
60 < to <= 72	66	7%	13,599,035	5%	60	5%	11,819,509	3%
72 < to <= 84	52	5%	8,114,564	3%	74	6%	15,828,560	5%
84 < to <= 96	65	6%	12,548,088	5%	93	8%	19,606,731	6%
96 < to <= 108	78	8%	14,255,752	5%	39	3%	8,436,986	2%
108 < to <= 120	35	3%	6,920,262	3%	15	1%	4,037,581	1%
120 < to <= 132	13	1%	3,309,844	1%	16	1%	4,271,255	1%
> 132	38	4%	7,884,518	3%	29	2%	5,852,439	2%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



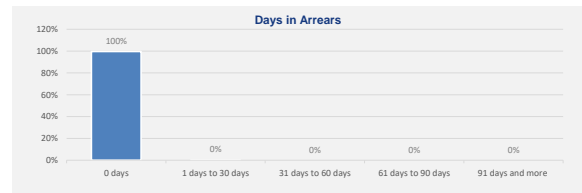
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	0	0%	0	0%	0	0%	0	0%
60 < to <= 120	28	3%	3,145,223	1%	28	2%	3,706,470	1%
120 < to <= 180	107	11%	17,979,216	7%	94	8%	16,618,469	5%
180 < to <= 240	177	18%	39,535,632	15%	191	16%	45,844,244	13%
240 < to <= 300	333	33%	81,172,062	31%	376	31%	101,222,999	29%
300 < to <= 360	356	36%	119,241,499	46%	521	43%	179,827,398	52%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



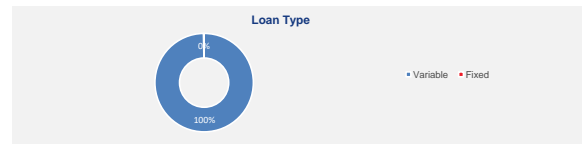
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	997	100%	259,984,655	100%	1,210	100%	347,219,580	100%
1 days to 30 days	4	0%	1,088,977	0%	0	0%	0	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



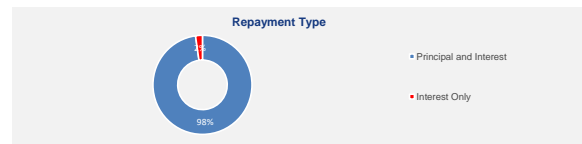
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	1,000	100%	260,607,208	100%	1,210	100%	347,219,580	100%
Fixed	1	0%	466,424	0%	0	0%	0	0%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



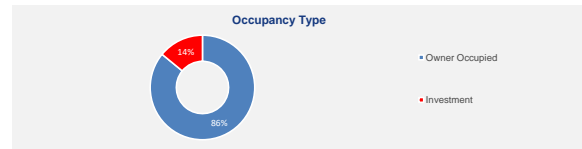
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	984	98%	255,211,967	98%	1,182	98%	337,950,366	97%
Interest Only	17	2%	5,861,665	2%	28	2%	9,269,214	3%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



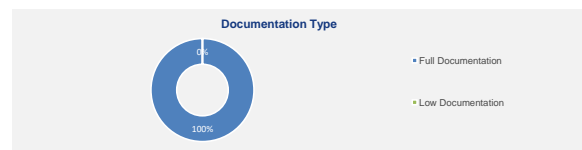
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	874	87%	224,361,998	86%	1,036	86%	294,079,011	85%
Investment	127	13%	36,711,634	14%	174	14%	53,140,569	15%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



Documentation Type

Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



PINNACLE SERIES TRUST 2024-T1

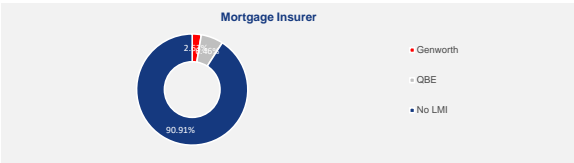
Monthly Investor Report as at 22 April 2025



Stratification Report (Collateral Data as at 31 March 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	26	2.60%	6,872,489	2.63%	33	2.73%	9,008,753	2.62%
QBE	63	6.29%	16,868,000	6.46%	78	6.45%	22,630,787	6.52%
No LMI	912	91.11%	237,333,142	90.91%	1,099	90.83%	315,580,040	90.89%
Total	1,001	100%	261,073,632	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	44	4.40%	12,366,506	4.74%
6164	34	3.40%	9,790,015	3.75%
6065	30	3.00%	8,094,983	3.10%
6055	22	2.20%	7,350,847	2.82%
6210	33	3.30%	7,112,518	2.72%
6110	29	2.90%	6,954,482	2.66%
6155	21	2.10%	6,703,744	2.57%
6171	20	2.00%	6,091,039	2.33%
6163	17	1.70%	5,632,168	2.16%
6030	21	2.10%	5,239,344	2.01%
6018	14	1.40%	5,085,519	1.95%
6122	20	2.00%	4,924,623	1.89%
6107	21	2.10%	4,682,496	1.79%
6056	18	1.80%	4,597,018	1.76%
6169	20	2.00%	4,580,009	1.75%
6061	21	2.10%	4,345,860	1.66%
6069	16	1.60%	3,930,756	1.51%
6027	17	1.70%	3,828,361	1.47%
6167	17	1.70%	3,807,807	1.46%
6230	23	2.30%	3,802,545	1.46%
Other	543	54.25%	142,152,993	54.45%
Total	1,001	100%	261,073,632	100%

