### **PINNACLE SERIES TRUST 2024-T1**

#### Monthly Investor Report as at 20 August 2024



#### **Note Classes and Bond Factors**

				Principal			Note Factor (Previous	Note Factor (Current			Current		Coupon Payment
Note		Initial Invested	Opening Invested	Repayment Current	Closing Invested	Closing Stated	Distribution	Distribution	Original	Current	Distribution	Interest	Current
Class	S&P Rating	Amount (A\$)	Amount (A\$)	Month	Amount (A\$)	Amount (A\$)	Date)	Date)	Subordination	Subordination	Date	Rate	Month
Α	AAA(sf)	322,000,000.00	322,000,000.00	25,033,084.22	296,966,915.78	296,966,915.78	100.00%	92.23%	8.00%	8.62%	20/08/2024	5.6629%	2,697,712.47
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%	4.19%	20/08/2024	5.9629%	126,901.95
В	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%	2.78%	20/08/2024	6.2629%	42,483.05
С	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%	1.65%	20/08/2024	6.5629%	35,682.40
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%	1.00%	20/08/2024	6.8629%	21,322.00
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%	0.51%	20/08/2024	9.3129%	22,182.56
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%	20/08/2024	10.4129%	25,341.86
Total		350,000,000.00	350,000,000.00	25,033,084.22	324,966,915.78	324,966,915.78							2.971.626.29

#### **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	\$0.00	0.00%	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	\$0.00	0.00%	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**

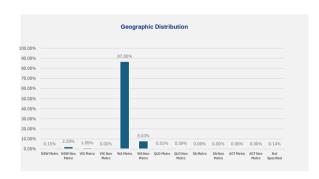
Constant Prepayment	
Rate	Value
Current Month	20.34%
3 Month Average	22.83%
12 Month Average	N/A
Since Issuance	22.07%

### Stratification Report (Collateral Data as at 31 July 2024)

COLLATERAL INFORMATION			
Pool Size (\$)	322.189.159.14	Weighted Average Seasoning (months)	39.38
Number of Loans (Unconsolidated)	1,147	Weighted Average Remaining Term (years)	23.83
Number of Loans (Consolidated)	1,147	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	280,897.26	% of Interest Only Loans (Value)	2.59%
Average Loan Balance (Consolidated)	280,897.26	Weighted Average Current Interest Rate	6.39%
Maximum Loan Balance (\$) (Consolidated)	884,841.45	Weighted Average Current LVR	58.54%
Weighted Average Term to Maturity (months)	333.00	Max Current LVR	79.23%
Maximum Term to Maturity (months)	350.00	Fully Verified Loans	100%

#### GEOGRAPHICAL DISTRIBUTION

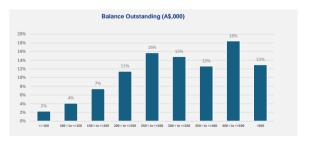
		Cı	urrent		At	ssue (as	at 31 Mar 2024	l)
States	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0
NSW Metro	2	0.17%	487,202	0.15%	2	0%	488,039	0%
NSW Non Metro	21	1.83%	7,381,306	2.29%	22	2%	7,612,049	2%
VIC Metro	12	1.05%	3,511,503	1.09%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	987	86.05%	280,297,323	87.00%	1,040	86%	302,427,536	87%
WA Non Metro	112	9.76%	25,879,669	8.03%	117	10%	27,065,970	8%
QLD Metro	6	0.52%	1,777,289	0.55%	7	1%	2,215,992	1%
QLD Non Metro	4	0.35%	1,908,780	0.59%	5	0%	2,413,304	1%
SA Metro	1	0.09%	294,589	0.09%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.09%	190,360	0.06%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.09%	461,137	0.14%	2	0%	597,149	0%
Total	1 147	1000/	322 189 159	100%	1 210	1000/	347 219 580	100%



#### BALANCE OUTSTANDING (A\$,000)

		Cı	irrent		At	ssue (as	at 31 Mar 2024	l)
Loan Balance (A\$,000)	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0
<= 100	97	8%	7,387,191	2%	84	7%	6,848,142	2%
100 < to <=150	105	9%	13,256,846	4%	119	10%	15,010,225	4%
150 < to <=200	136	12%	23,994,208	7%	141	12%	25,053,826	7%
200 < to <=250	163	14%	36,927,174	11%	164	14%	37,266,591	11%
250 < to <=300	184	16%	50,723,080	16%	190	16%	52,414,622	15%
300 < to <=350	148	13%	47,866,314	15%	165	14%	53,370,410	15%
350 < to <=400	109	10%	40,774,746	13%	121	10%	45,097,240	13%
400 < to <=500	135	12%	59,423,411	18%	153	13%	67,677,716	19%
>500	70	6%	41,836,189	13%	73	6%	44,480,809	13%





#### LOAN TO VALUE RATIO (CURRENT)

		ırrent	At Issue (as at 31 Aug 2021)					
LVR (Current)	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	<sup>70</sup>	Loans	/0	(AUD)	/0
<= 50%	472	41%	88,503,225	27%	469	39%	90,562,434	26%
50% < to <=55%	60	5%	17,542,646	5%	64	5%	17,894,854	5%
55% < to <=60%	104	9%	31,298,637	10%	106	9%	31,850,514	9%
60% < to <=65%	120	10%	41,012,054	13%	128	11%	44,090,388	139
65% < to <=70%	141	12%	46,812,628	15%	158	13%	52,522,853	159
70% < to <=75%	135	12%	50,970,397	16%	137	11%	52,560,776	159
75% < to <=80%	115	10%	46,049,571	14%	148	12%	57,737,761	179
80% < to <=85%	0	0%	0	0%	0	0%	0	09
85% < to <=90%	0	0%	0	0%	0	0%	0	09
90% < to <=95%	0	0%	0	0%	0	0%	0	09
95% < to <=100%	0	0%	0	0%	0	0%	0	09
> 100%	0	0%	0	0%	0	0%	0	09
Total	1,147	100%	322,189,159	100%	1,210	100%	347,219,580	1009



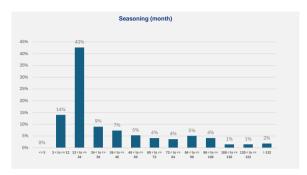
# **M**bank

#### Stratification Report (Collateral Data as at 31 July 2024)

#### SEASONING (MONTH)

		urrent	At Is	ssue (as	at 31 Mar 2024	)			
Seasoning (month)	No. of	%	Value	%	No. of	%	Value	%	
	Loans	70	(AUD)	70	Loans	70	(AUD)	70	
<= 3	0	0%	0	0%	0	0%	0	0%	
3 < to <= 12	108	9%	45,084,440	14%	167	14%	68,774,440	20%	
12 < to <= 24	439	38%	137,409,890	43%	468	39%	142,425,328	419	
24 < to <= 36	110	10%	28,920,663	9%	91	8%	26,215,194	89	
36 < to <= 48	81	7%	23,669,453	7%	79	7%	21,509,032	69	
48 < to <= 60	73	6%	17,093,189	5%	79	7%	18,442,525	59	
60 < to <= 72	65	6%	13,298,290	4%	60	5%	11,819,509	39	
72 < to <= 84	61	5%	11,762,433	4%	74	6%	15,828,560	59	
84 < to <= 96	82	7%	16,346,646	5%	93	8%	19,606,731	69	
96 < to <= 108	64	6%	13,401,388	4%	39	3%	8,436,986	29	
108 < to <= 120	17	1%	4,642,385	1%	15	1%	4,037,581	19	
120 < to <= 132	19	2%	4,773,103	1%	16	1%	4,271,255	19	
> 132	28	2%	5,787,279	2%	29	2%	5,852,439	29	

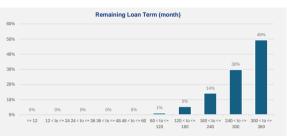
<u>1,147</u> 100% 322,189,159 100% 1,210 100% 347,219,580 100% Total



#### REMAINING LOAN TERM (MONTH)

		urrent	At Issue (as at 31 Mar 2024)					
Remaining Loan Term (month)	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	2%	3,493,252	1%	28	2%	3,706,470	1%
120 < to <= 180	96	8%	17,425,827	5%	94	8%	16,618,469	5%
180 < to <= 240	197	17%	45,888,866	14%	191	16%	45,844,244	13%
240 < to <= 300	362	32%	96,092,589	30%	376	31%	101,222,999	29%
300 < to <= 360	464	40%	159,288,626	49%	521	43%	179,827,398	52%

<u>1,147</u> 100% 322,189,159 100% 1,210 100% 347,219,580 100%



#### Arrears

		Current					At Issue (as at 31 Mar 2024)				
Days in Arrears	No. of	%	Value	%	No. of	%	Value	%			
	Loans	70	(AUD)	/0	Loans	/0	(AUD)	70			
0 days	1,140	99%	320,359,094	99%	1,210	100%	347,219,580	100%			
1 days to 30 days	7	1%	1,830,066	1%	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%			

1,147 100% 322,189,159 100% 1,210 100% 347,219,580 100%



#### LOAN TYPE

		Current					At Issue (as at 31 Mar 2024)				
Loan Type	No. of	%	Value	%	No. of	%	Value	%			
	Loans	70	(AUD)	70	Loans	70	(AUD)	70			
Variable	1,147	100%	322,189,159	100%	1,210	100%	347,219,580	100%			
Fixed	0	0%	0	0%	0	0%	0	0%			
Total	1 1 1 7	1009/	222 100 150	1009/	1 210	1009/	247 210 500	1000/			



#### REPAYMENT TYPE

		Current				ssue (as	at 31 Mar 2024	)
Repayment Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	1,123	98%	313,857,974	97%	1,182	98%	337,950,366	97%
Interest Only	24	2%	8,331,185	3%	28	2%	9,269,214	3%

<u>1,147</u> <u>100%</u> <u>322,189,159</u> <u>100%</u> <u>1,210</u> <u>100%</u> <u>347,219,580</u> <u>100%</u>

# Interest Only

#### Occupancy Type

		Current					at 31 Mar 2024	l)
Occupancy Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0
Owner Occupied	987	86%	273,383,212	85%	1,036	86%	294,079,011	85%
Investment	160	14%	48,805,947	15%	174	14%	53,140,569	15%
	•							
Total	1.147	100%	322.189.159	100%	1.210	100%	347.219.580	100%

# Occupancy Type

## Documentation Type

		urrent		At	ssue (as	at 31 Mar 2024	l)	
Documentation Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	,
Full Documentation	1,147	100%	322,189,159	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
·-								
Total	1,147	100%	322,189,159	100%	1,210	100%	347,219,580	100%



# **PINNACLE SERIES TRUST 2024-T1**

Monthly Investor Report as at 20 August 2024



#### Stratification Report (Collateral Data as at 31 July 2024)

#### Mortgage Insurer

		Cı	urrent		At	Issue (as	at 31 Mar 202	24)
Mortgage Insurer	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	32	2.79%		2.69%	33	2.73%		2.62%
QBE	74	6.45%	21,111,721	6.55%	78	6.45%	22,630,787	6.52%
No LMI	1,041	90.76%	292,417,971	90.76%	1,099	90.83%	315,580,040	90.89%
Total	1,147	100%	322,189,159	100%	1,210	100%	347,219,580	100%



#### Top 20 Postcodes

		Current							
Postcodes	No. of	%	Value	%					
	Loans	/0	(AUD)	/0					
6112	50	4.36%	14,677,842	4.56%					
6164	38	3.31%	12,569,369	3.90%					
6065	33	2.88%	9,942,374	3.09%					
6210	40	3.49%	9,632,535	2.99%					
6163	23	2.01%	8,268,828	2.57%					
6171	25	2.18%	8,173,467	2.54%					
6055	23	2.01%	7,826,033	2.43%					
6110	32	2.79%	7,768,636	2.41%					
6155	22	1.92%	7,353,580	2.28%					
6030	23	2.01%	6,151,583	1.91%					
6018	16	1.39%	5,979,437	1.86%					
6061	25	2.18%	5,863,038	1.82%					
6056	22	1.92%	5,741,840	1.78%					
6069	21	1.83%	5,655,760	1.76%					
6169	23	2.01%	5.577.676	1.73%					
6107	23	2.01%	5,531,186	1.72%					
6122	21	1.83%	5,495,988	1.71%					
6167	21	1.83%	5,377,562	1.67%					
6230	26	2.27%	4,890,241	1.52%					
6026	15	1.31%	4.834.737	1.50%					
Other	625	54.49%	174,877,447	54.28%					
Total	1,147	100%	322,189,159	100%					

