

PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 21 July 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	219,854,531.82	6,278,811.67	213,575,720.15	213,575,720.15	68.28%	66.33%	8.00%	11.59%	21/07/2025	5.0129%	936,037.60
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%	5.64%	21/07/2025	5.3129%	64,909.81
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%	3.74%	21/07/2025	5.6129%	21,857.25
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%	2.22%	21/07/2025	5.9129%	18,455.54
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%	1.35%	21/07/2025	6.2129%	11,081.09
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%	0.68%	21/07/2025	8.6629%	11,845.63
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%	21/07/2025	9.7629%	13,639.97
Total		350,000,000.00	247,854,531.82	6,278,811.67	241,575,720.15	241,575,720.15							1,077,826.89

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	\$86,524.19	0.03%	1	\$251,455.87	0.11%
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	\$86,524.19	0.03%	1	\$251,455.87	0.11%

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	20.95%
3 Month Average	24.85%
12 Month Average	23.18%
Since Issuance	23.32%

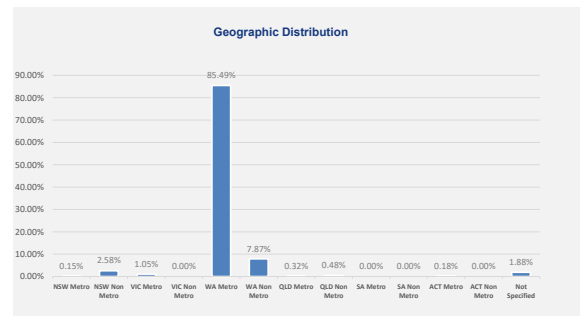
Stratification Report (Collateral Data as at 30 June 2025)

COLLATERAL INFORMATION

Pool Size (\$)	239,079,784.43	Weighted Average Seasoning (months)	51.06
Number of Loans (Unconsolidated)	939	Weighted Average Remaining Term (years)	22.94
Number of Loans (Consolidated)	939	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	254,611.06	% of Interest Only Loans (Value)	1.58%
Average Loan Balance (Consolidated)	254,611.06	Weighted Average Current Interest Rate	5.85%
Maximum Loan Balance (\$ (Consolidated)	843,642.98	Weighted Average Current LVR	54.50%
Weighted Average Term to Maturity (months)	63.00	Max Current LVR	79.60%
Maximum Term to Maturity (months)	339.00	Fully Verified Loans	100%

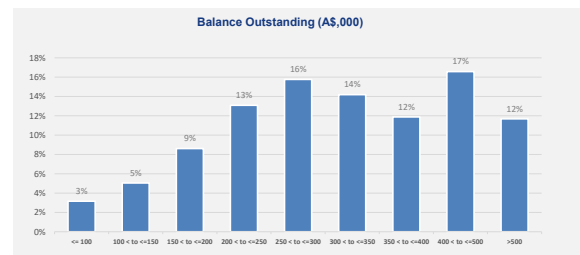
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.11%	355,708	0.15%	2	0%	488,039	0%
NSW Non Metro	18	1.92%	6,157,873	2.58%	22	2%	7,612,049	2%
VIC Metro	10	1.06%	2,521,846	1.05%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	808	86.05%	204,398,851	85.49%	1,040	86%	302,427,536	87%
WA Non Metro	94	10.01%	18,816,189	7.87%	117	10%	27,065,970	8%
QLD Metro	3	0.32%	756,774	0.32%	7	1%	2,215,992	1%
QLD Non Metro	3	0.32%	1,136,598	0.48%	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	0.11%	430,950	0.18%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.11%	4,504,996	1.88%	2	0%	597,149	0%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



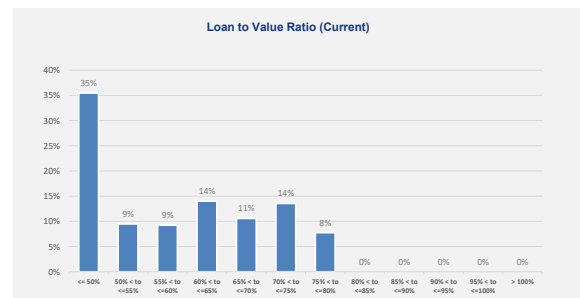
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	132	14%	7,542,722	3%	84	7%	6,848,142	2%
100 < to <= 150	96	10%	12,051,459	5%	119	10%	15,010,225	4%
150 < to <= 200	117	12%	20,579,556	9%	141	12%	25,053,826	7%
200 < to <= 250	138	15%	31,291,829	13%	164	14%	37,266,591	11%
250 < to <= 300	138	15%	37,706,125	16%	190	16%	52,414,622	15%
300 < to <= 350	105	11%	33,937,395	14%	165	14%	53,370,410	15%
350 < to <= 400	76	8%	28,403,549	12%	121	10%	45,097,240	13%
400 < to <= 500	90	10%	39,623,277	17%	153	13%	67,677,716	19%
>500	47	5%	27,943,872	12%	73	6%	44,480,809	13%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

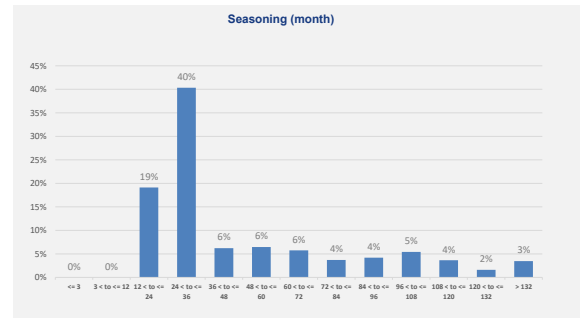
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	481	51%	84,755,152	35%	469	39%	90,562,434	26%
50% < to <= 55%	75	8%	22,633,734	9%	64	5%	17,894,854	5%
55% < to <= 60%	70	7%	22,037,552	9%	106	9%	31,850,514	9%
60% < to <= 65%	102	11%	33,468,857	14%	128	11%	44,090,388	13%
65% < to <= 70%	75	8%	25,296,677	11%	158	13%	52,522,853	15%
70% < to <= 75%	91	10%	32,353,300	14%	137	11%	52,560,776	15%
75% < to <= 80%	45	5%	18,534,513	8%	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	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 30 June 2025)

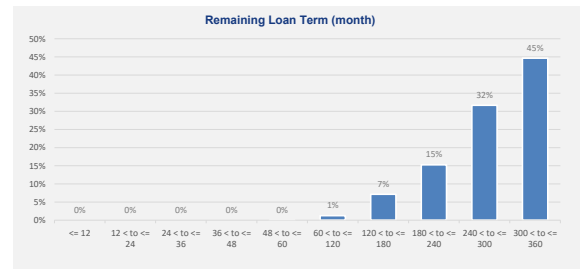
SEASONING (MONTH)

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	118	13%	45,734,117	19%	468	39%	142,425,328	41%
24 < to <= 36	349	37%	96,463,582	40%	91	8%	26,215,194	8%
36 < to <= 48	63	7%	14,880,199	6%	79	7%	21,509,032	6%
48 < to <= 60	57	6%	15,480,604	6%	79	7%	18,442,525	5%
60 < to <= 72	66	7%	13,739,949	6%	60	5%	11,819,509	3%
72 < to <= 84	52	6%	8,905,873	4%	74	6%	15,828,560	5%
84 < to <= 96	59	6%	10,031,915	4%	93	8%	19,606,731	6%
96 < to <= 108	73	8%	12,944,054	5%	39	3%	8,436,986	2%
108 < to <= 120	46	5%	8,732,348	4%	15	1%	4,037,581	1%
120 < to <= 132	16	2%	3,855,273	2%	16	1%	4,271,255	1%
> 132	40	4%	8,311,871	3%	29	2%	5,852,439	2%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



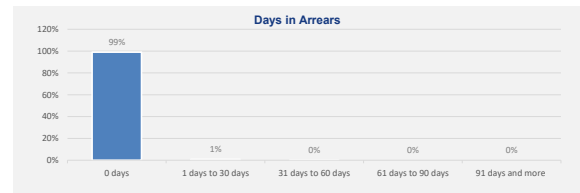
REMAINING LOAN TERM (MONTH)

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	1	0%	48,894	0%	0	0%	0	0%
60 < to <= 120	27	3%	2,987,686	1%	28	2%	3,706,470	1%
120 < to <= 180	106	11%	17,058,112	7%	94	8%	16,618,469	5%
180 < to <= 240	164	17%	36,487,521	15%	191	16%	45,844,244	13%
240 < to <= 300	321	34%	75,747,953	32%	376	31%	101,222,999	29%
300 < to <= 360	320	34%	106,749,620	45%	521	43%	179,827,398	52%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



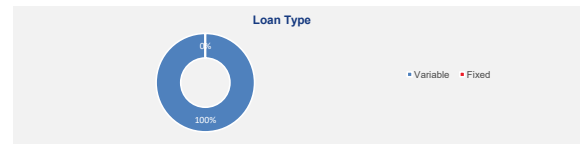
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	932	99%	236,785,637	99%	1,210	100%	347,219,580	100%
1 days to 30 days	6	1%	2,042,691	1%	0	0%	0	0%
31 days to 60 days	1	0%	251,456	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	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



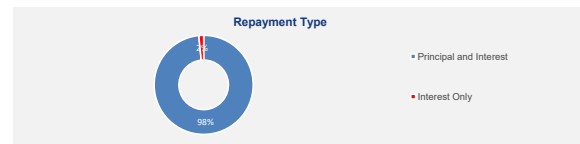
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



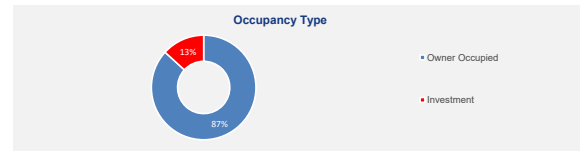
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	927	99%	235,313,643	98%	1,182	98%	337,950,366	97%
Interest Only	12	1%	3,766,142	2%	28	2%	9,269,214	3%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



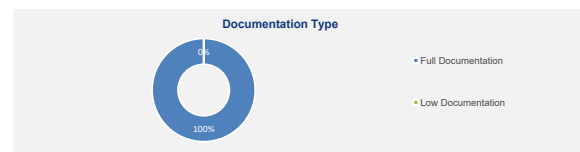
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	825	88%	207,458,447	87%	1,036	86%	294,079,011	85%
Investment	114	12%	31,621,338	13%	174	14%	53,140,569	15%
Total	939	100%	239,079,784	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	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



PINNACLE SERIES TRUST 2024-T1

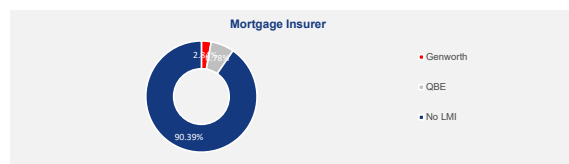
Monthly Investor Report as at 21 July 2025



Stratification Report (Collateral Data as at 30 June 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	2.77%	6,786,390	2.84%	33	2.73%	9,008,753	2.62%
QBE	63	6.71%	16,199,243	6.78%	78	6.45%	22,630,787	6.52%
No LMI	850	90.52%	216,094,151	90.39%	1,099	90.83%	315,580,040	90.89%
Total	939	100%	239,079,784	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	41	4.37%	11,493,705	4.81%
6164	32	3.41%	8,944,975	3.74%
6065	28	2.98%	7,182,315	3.00%
6210	31	3.30%	6,563,671	2.75%
6155	20	2.13%	6,498,277	2.72%
6055	19	2.02%	6,373,011	2.67%
6110	28	2.98%	6,372,625	2.67%
6171	18	1.92%	5,255,192	2.20%
6163	16	1.70%	5,189,588	2.17%
6018	13	1.38%	4,582,300	1.92%
6122	18	1.92%	4,447,514	1.86%
6056	17	1.81%	4,314,319	1.80%
6169	19	2.02%	4,295,715	1.80%
6030	18	1.92%	4,187,260	1.75%
6061	20	2.13%	4,047,455	1.69%
6069	16	1.70%	3,902,366	1.63%
6107	19	2.02%	3,877,580	1.62%
6230	22	2.34%	3,710,511	1.55%
6027	16	1.70%	3,413,115	1.43%
6036	14	1.49%	3,348,556	1.40%
Other	514	54.74%	131,079,736	54.83%
Total	939	100%	239,079,784	100%

