

## PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 May 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	235,851,388.50	7,208,008.42	228,643,380.08	228,643,380.08	73.25%	71.01%	8.00%	10.91%	20/05/2025	5.3500%	967,959.95
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%	5.31%	20/05/2025	5.6500%	62,348.14
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%	3.52%	20/05/2025	5.9500%	20,927.70
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%	2.09%	20/05/2025	6.2500%	17,619.87
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%	1.27%	20/05/2025	6.5500%	10,551.78
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%	0.64%	20/05/2025	9.0000%	11,115.62
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%	20/05/2025	10.1000%	12,745.37
Total		350,000,000.00	263,851,388.50	7,208,008.42	256,643,380.08	256,643,380.08							1,103,268.43

## 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	\$44,554.98	0.02%	1	\$252,499.57	0.10%
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	\$44,554.98	0.02%	1	\$252,499.57	0.10%

## 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	23.52%
3 Month Average	17.48%
12 Month Average	22.94%
Since Issuance	22.78%

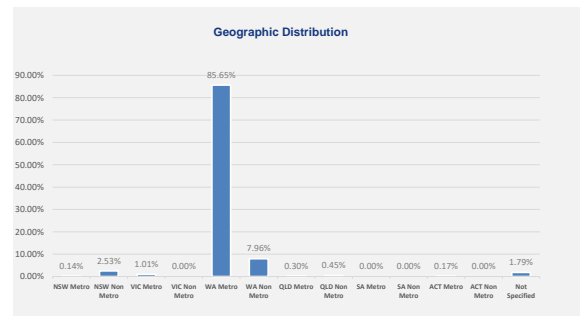
## Stratification Report (Collateral Data as at 30 April 2025)

## COLLATERAL INFORMATION

Pool Size (\$)	253,875,251.40	Weighted Average Seasoning (months)	48.91
Number of Loans (Unconsolidated)	984	Weighted Average Remaining Term (years)	23.09
Number of Loans (Consolidated)	984	% of Fixed Rate Loans (Value)	0.18%
Average Loan Balance (Unconsolidated)	258,003.30	% of Interest Only Loans (Value)	1.92%
Average Loan Balance (Consolidated)	258,003.30	Weighted Average Current Interest Rate	6.11%
Maximum Loan Balance (\$ (Consolidated)	848,571.41	Weighted Average Current LVR	55.13%
Weighted Average Term to Maturity (months)	65.00	Max Current LVR	79.31%
Maximum Term to Maturity (months)	341.00	Fully Verified Loans	100%

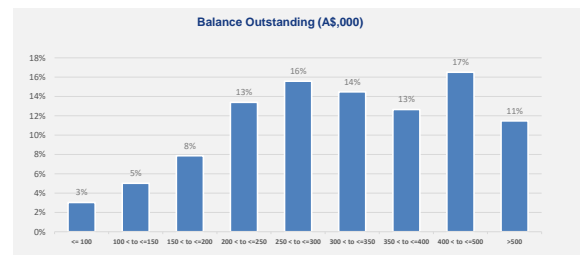
## GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.10%	355,752	0.14%	2	0%	488,039	0%
NSW Non Metro	19	1.93%	6,431,165	2.53%	22	2%	7,612,049	2%
VIC Metro	10	1.02%	2,560,752	1.01%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	847	86.08%	217,435,432	85.65%	1,040	86%	302,427,536	87%
WA Non Metro	99	10.06%	20,210,937	7.96%	117	10%	27,065,970	8%
QLD Metro	3	0.30%	755,210	0.30%	7	1%	2,215,992	1%
QLD Non Metro	3	0.30%	1,143,765	0.45%	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%	437,525	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%	4,544,713	1.79%	2	0%	597,149	0%
Total	984	100%	253,875,251	100%	1,210	100%	347,219,580	100%



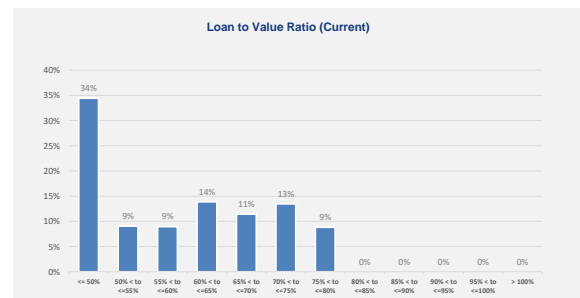
## BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	131	13%	7,686,395	3%	84	7%	6,848,142	2%
100 < to <=150	101	10%	12,738,370	5%	119	10%	15,010,225	4%
150 < to <=200	113	11%	19,971,275	8%	141	12%	25,053,826	7%
200 < to <=250	150	15%	34,002,591	13%	164	14%	37,266,591	11%
250 < to <=300	145	15%	39,555,875	16%	190	16%	52,414,622	15%
300 < to <=350	114	12%	36,760,830	14%	165	14%	53,370,410	15%
350 < to <=400	86	9%	32,118,887	13%	121	10%	45,097,240	13%
400 < to <=500	95	10%	41,923,419	17%	153	13%	67,677,716	19%
>500	49	5%	29,117,609	11%	73	6%	44,480,809	13%
Total	984	100%	253,875,251	100%	1,210	100%	347,219,580	100%



## LOAN TO VALUE RATIO (CURRENT)

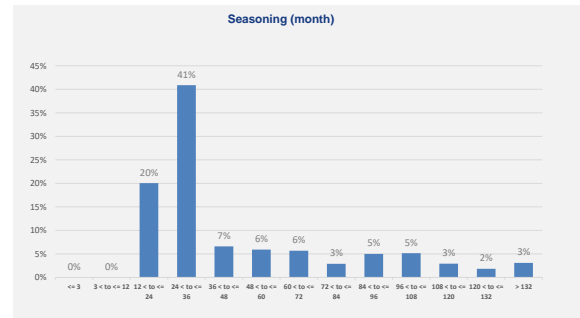
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	492	50%	87,389,775	34%	469	39%	90,562,434	26%
50% < to <=55%	76	8%	22,961,085	9%	64	5%	17,894,854	5%
55% < to <=60%	70	7%	22,726,588	9%	106	9%	31,850,514	9%
60% < to <=65%	107	11%	35,220,192	14%	128	11%	44,090,388	13%
65% < to <=70%	88	9%	29,012,572	11%	158	13%	52,522,853	15%
70% < to <=75%	95	10%	34,170,150	13%	137	11%	52,560,776	15%
75% < to <=80%	56	6%	22,394,890	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	984	100%	253,875,251	100%	1,210	100%	347,219,580	100%



**Stratification Report (Collateral Data as at 30 April 2025)**

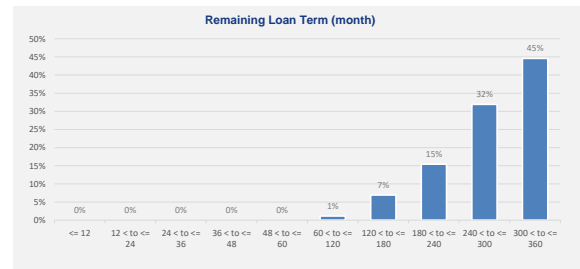
**SEASONING (MONTH)**

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	133	14%	50,880,274	20%	468	39%	142,425,328	41%
24 < to <= 36	376	38%	103,770,854	41%	91	8%	26,215,194	8%
36 < to <= 48	66	7%	16,782,268	7%	79	7%	21,509,032	6%
48 < to <= 60	57	6%	15,020,588	6%	79	7%	18,442,525	5%
60 < to <= 72	69	7%	14,399,675	6%	60	5%	11,819,509	3%
72 < to <= 84	48	5%	7,359,632	3%	74	6%	15,828,560	5%
84 < to <= 96	67	7%	12,700,804	5%	93	8%	19,606,731	6%
96 < to <= 108	73	7%	13,085,523	5%	39	3%	8,436,986	2%
108 < to <= 120	39	4%	7,409,758	3%	15	1%	4,037,581	1%
120 < to <= 132	18	2%	4,634,525	2%	16	1%	4,271,255	1%
> 132	38	4%	7,831,349	3%	29	2%	5,852,439	2%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



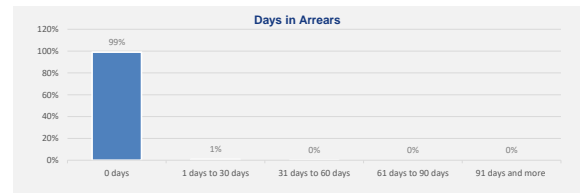
**REMAINING LOAN TERM (MONTH)**

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	27	3%	2,861,804	1%	28	2%	3,706,470	1%
120 < to <= 180	107	11%	17,568,147	7%	94	8%	16,618,469	5%
180 < to <= 240	176	18%	39,184,954	15%	191	16%	45,844,244	13%
240 < to <= 300	335	34%	81,065,921	32%	376	31%	101,222,999	29%
300 < to <= 360	339	34%	113,194,425	45%	521	43%	179,827,398	52%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



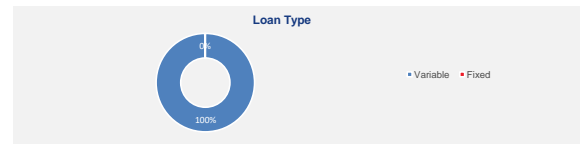
**Arrears**

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	976	99%	251,415,469	99%	1,210	100%	347,219,580	100%
1 days to 30 days	7	1%	2,207,282	1%	0	0%	0	0%
31 days to 60 days	1	0%	252,500	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%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



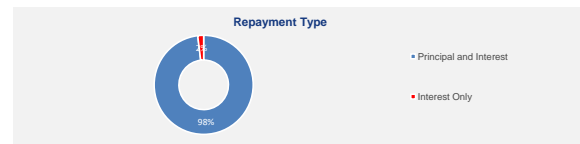
**LOAN TYPE**

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	983	100%	253,408,250	100%	1,210	100%	347,219,580	100%
Fixed	1	0%	467,001	0%	0	0%	0	0%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



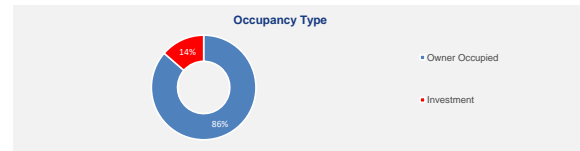
**REPAYMENT TYPE**

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	969	98%	248,995,806	98%	1,182	98%	337,950,366	97%
Interest Only	15	2%	4,879,446	2%	28	2%	9,269,214	3%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



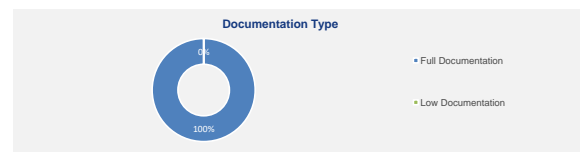
**Occupancy Type**

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	861	88%	219,235,802	86%	1,036	86%	294,079,011	85%
Investment	123	13%	34,639,450	14%	174	14%	53,140,569	15%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



**Documentation Type**

Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	984	100%	253,875,251	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2024-T1

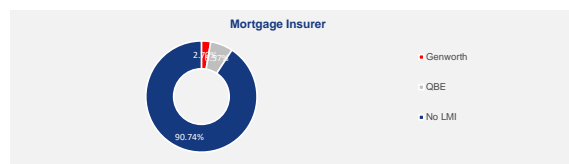
Monthly Investor Report as at 20 May 2025



### Stratification Report (Collateral Data as at 30 April 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	2.64%	6,848,462	2.70%	33	2.73%	9,008,753	2.62%
QBE	63	6.40%	16,669,286	6.57%	78	6.45%	22,630,787	6.52%
No LMI	895	90.96%	230,357,504	90.74%	1,099	90.83%	315,580,040	90.89%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>	<b>1,210</b>	<b>100%</b>	<b>347,219,580</b>	<b>100%</b>



#### Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	43	4.37%	11,974,754	4.72%
6164	34	3.46%	9,780,301	3.85%
6065	29	2.95%	7,658,237	3.02%
6055	22	2.24%	7,331,881	2.89%
6110	29	2.95%	6,904,243	2.72%
6155	21	2.13%	6,668,756	2.63%
6210	32	3.25%	6,654,099	2.62%
6171	20	2.03%	6,071,326	2.39%
6163	16	1.63%	5,229,571	2.06%
6018	14	1.42%	5,072,541	2.00%
6122	19	1.93%	4,756,704	1.87%
6107	21	2.13%	4,610,706	1.82%
6030	19	1.93%	4,559,575	1.80%
6169	20	2.03%	4,518,157	1.78%
6056	17	1.73%	4,380,682	1.73%
6061	20	2.03%	4,119,531	1.62%
6069	16	1.63%	3,918,714	1.54%
6230	23	2.34%	3,810,781	1.50%
6167	17	1.73%	3,694,814	1.46%
6026	12	1.22%	3,547,648	1.40%
Other	540	54.88%	138,612,232	54.60%
<b>Total</b>	<b>984</b>	<b>100%</b>	<b>253,875,251</b>	<b>100%</b>

