

PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 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	193,873,559.52	7,130,169.51	186,743,390.01	186,743,390.01	60.21%	57.99%	8.00%	13.04%	20/11/2025	4.7600%	783,780.34
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%	6.34%	20/11/2025	5.0600%	61,820.03
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%	4.21%	20/11/2025	5.3600%	20,872.43
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%	2.49%	20/11/2025	5.6600%	17,666.18
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%	1.52%	20/11/2025	5.9600%	10,630.03
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%	0.77%	20/11/2025	8.4100%	11,499.81
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%	20/11/2025	9.5100%	13,286.64
Total		350,000,000.00	221,873,559.52	7,130,169.51	214,743,390.01	214,743,390.01							919,555.46

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:	1	\$164,520.86	0.07%	1	\$259,188.24	0.12%	
61 days to 90 days:	0	\$37,776.52	0.02%	0	\$0.00	0.00%	
90+ days:	0	\$37,938.83	0.02%	1	\$455,265.97	0.21%	
Total	1	\$240,236.20	0.10%	2	\$714,454.21	0.34%	

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	27.43%
3 Month Average	23.33%
12 Month Average	23.36%
Since Issuance	23.87%

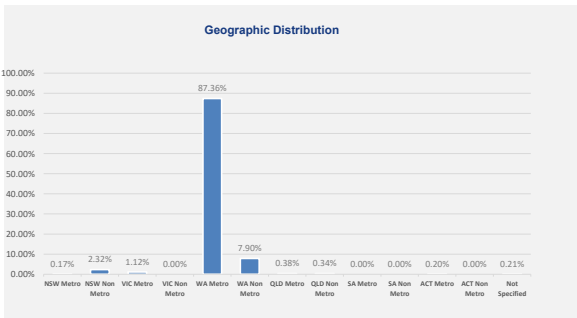
Stratification Report (Collateral Data as at 31 October 2025)

COLLATERAL INFORMATION

Pool Size (\$)	212,758,106.02	Weighted Average Seasoning (months)	55.73
Number of Loans (Unconsolidated)	862	Weighted Average Remaining Term (years)	22.64
Number of Loans (Consolidated)	862	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	246,819.15	% of Interest Only Loans (Value)	1.44%
Average Loan Balance (Consolidated)	246,819.15	Weighted Average Current Interest Rate	5.59%
Maximum Loan Balance (\$ (Consolidated)	836,246.98	Weighted Average Current LVR	53.15%
Weighted Average Term to Maturity (months)	59.00	Max Current LVR	79.20%
Maximum Term to Maturity (months)	335.00	Fully Verified Loans	100%

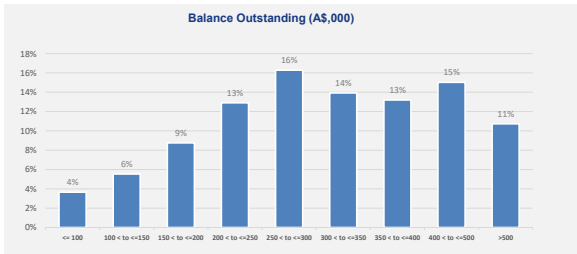
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.12%	355,668	0.17%	2	0%	488,039	0%
NSW Non Metro	17	1.97%	4,943,314	2.32%	22	2%	7,612,049	2%
VIC Metro	10	1.16%	2,384,869	1.12%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	741	85.96%	185,859,478	87.36%	1,040	86%	302,427,536	87%
WA Non Metro	86	9.98%	16,813,546	7.90%	117	10%	27,065,970	8%
QLD Metro	3	0.35%	798,787	0.38%	7	1%	2,215,992	1%
QLD Non Metro	2	0.23%	731,738	0.34%	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	0.12%	419,238	0.20%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.12%	451,469	0.21%	2	0%	597,149	0%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



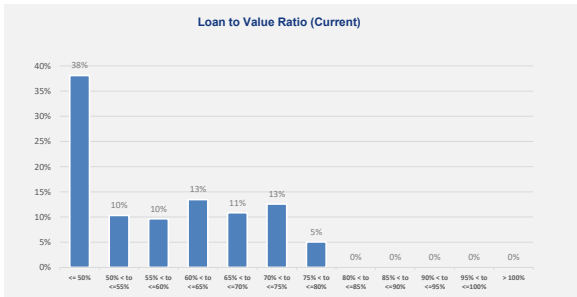
BALANCE OUTSTANDING (A\$,'000)

Loan Balance (A\$,'000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	139	16%	7,757,007	4%	84	7%	6,848,142	2%
100 < to <=150	92	11%	11,773,184	6%	119	10%	15,010,225	4%
150 < to <=200	106	12%	18,628,714	9%	141	12%	25,053,826	7%
200 < to <=250	121	14%	27,463,915	13%	164	14%	37,266,591	11%
250 < to <=300	127	15%	34,631,046	16%	190	16%	52,414,622	15%
300 < to <=350	92	11%	29,622,662	14%	165	14%	53,370,410	15%
350 < to <=400	75	9%	28,076,689	13%	121	10%	45,097,240	13%
400 < to <=500	72	8%	31,978,512	15%	153	13%	67,677,716	19%
>500	38	4%	22,826,378	11%	73	6%	44,480,809	13%
Total	862	100%	212,758,106	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%	465	54%	81,029,874	38%	469	39%	90,562,434	26%
50% < to <=55%	72	8%	21,953,895	10%	64	5%	17,894,854	5%
55% < to <=60%	65	8%	20,525,659	10%	106	9%	31,850,514	9%
60% < to <=65%	89	10%	28,679,458	13%	128	11%	44,090,388	13%
65% < to <=70%	68	8%	23,093,366	11%	158	13%	52,522,853	15%
70% < to <=75%	76	9%	26,742,583	13%	137	11%	52,560,776	15%
75% < to <=80%	27	3%	10,733,271	5%	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	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



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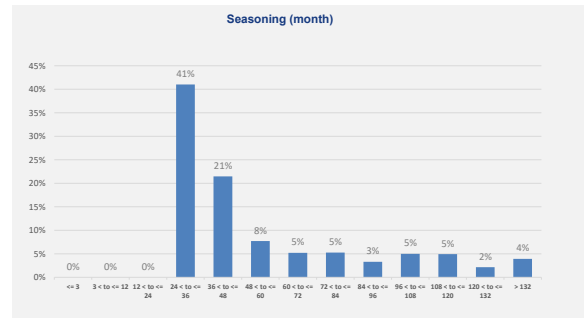
Monthly Investor Report as at 20 November 2025



Stratification Report (Collateral Data as at 31 October 2025)

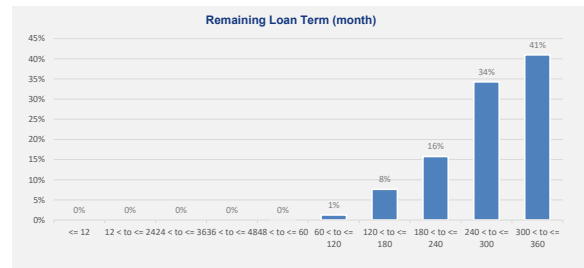
SEASONING (MONTH)

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	0	0%	0	0%	468	39%	142,425,328	41%
24 < to <= 36	271	31%	87,267,634	41%	91	8%	26,215,194	8%
36 < to <= 48	190	22%	45,688,464	21%	79	7%	21,509,032	6%
48 < to <= 60	59	7%	16,388,178	8%	79	7%	18,442,525	5%
60 < to <= 72	59	7%	11,111,763	5%	60	5%	11,819,509	3%
72 < to <= 84	56	6%	11,181,214	5%	74	6%	15,828,560	5%
84 < to <= 96	45	5%	7,029,646	3%	93	8%	19,606,731	6%
96 < to <= 108	63	7%	10,632,095	5%	39	3%	8,436,986	2%
108 < to <= 120	58	7%	10,489,580	5%	15	1%	4,037,581	1%
120 < to <= 132	18	2%	4,590,918	2%	16	1%	4,271,255	1%
> 132	43	5%	8,378,614	4%	29	2%	5,852,439	2%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



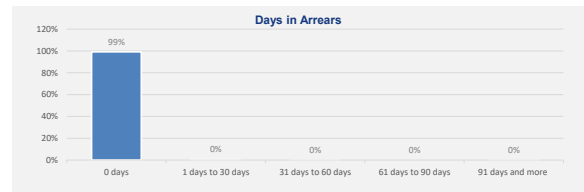
REMAINING LOAN TERM (MONTH)

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	3	0%	143,809	0%	0	0%	0	0%
60 < to <= 120	27	3%	2,672,521	1%	28	2%	3,706,470	1%
120 < to <= 180	105	12%	16,255,600	8%	94	8%	16,618,469	5%
180 < to <= 240	156	18%	33,554,309	16%	191	16%	45,844,244	13%
240 < to <= 300	306	35%	72,912,205	34%	376	31%	101,222,999	29%
300 < to <= 360	265	31%	87,219,662	41%	521	43%	179,827,398	52%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



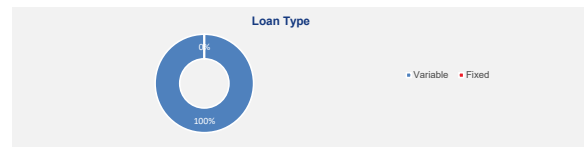
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	857	99%	211,075,891	99%	1,210	100%	347,219,580	100%
1 days to 30 days	3	0%	967,761	0%	0	0%	0	0%
31 days to 60 days	1	0%	259,188	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	1	0%	455,266	0%	0	0%	0	0%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



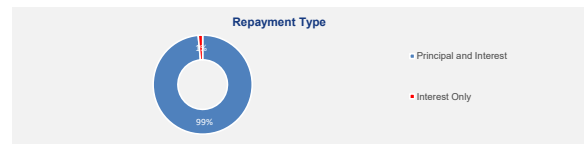
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



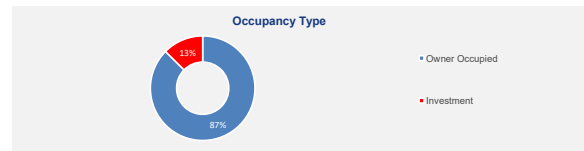
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	853	99%	209,685,295	99%	1,182	98%	337,950,366	97%
Interest Only	9	1%	3,072,811	1%	28	2%	9,269,214	3%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



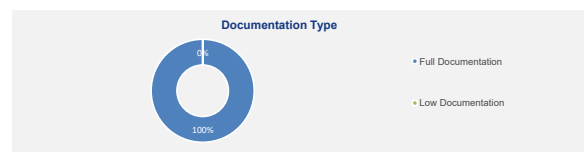
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	762	88%	185,947,328	87%	1,036	86%	294,079,011	85%
Investment	100	12%	26,810,778	13%	174	14%	53,140,569	15%
Total	862	100%	212,758,106	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	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



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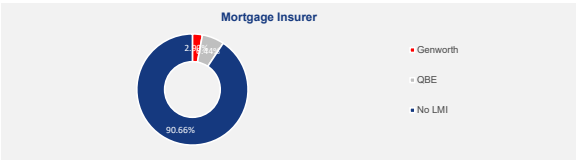
Monthly Investor Report as at 20 November 2025



Stratification Report (Collateral Data as at 31 October 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	25	2.90%	6,161,280	2.90%	33	2.73%	9,008,753	2.62%
QBE	55	6.38%	13,700,884	6.44%	78	6.45%	22,630,787	6.52%
No LMI	782	90.72%	192,895,942	90.66%	1,099	90.83%	315,580,040	90.89%
Total	862	100%	212,758,106	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	37	4.29%	10,497,619	4.93%
6164	30	3.48%	8,056,929	3.79%
6065	25	2.90%	6,765,430	3.18%
6210	30	3.48%	6,313,882	2.97%
6155	19	2.20%	5,972,735	2.81%
6055	16	1.86%	5,082,557	2.39%
6110	24	2.78%	5,082,132	2.39%
6171	16	1.86%	4,914,198	2.31%
6122	18	2.09%	4,393,301	2.06%
6163	14	1.62%	4,236,713	1.99%
6056	15	1.74%	3,989,517	1.88%
6061	20	2.32%	3,924,266	1.84%
6018	12	1.39%	3,806,102	1.79%
6069	15	1.74%	3,756,441	1.77%
6107	18	2.09%	3,613,641	1.70%
6230	20	2.32%	3,440,707	1.62%
6030	17	1.97%	3,426,090	1.61%
6169	16	1.86%	3,405,227	1.60%
6167	14	1.62%	3,189,808	1.50%
6026	11	1.28%	3,113,006	1.46%
Other	475	55.10%	115,777,805	54.42%
Total	862	100%	212,758,106	100%

