PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 2026

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	139,194,163.64	3,683,201.61	135,510,962.03	135,510,962.03	43.23%	42.08%	8.00%	16.18%	20/11/2026	5.8896%	696,266.75
AB	AAA(sf)	14,385,000.00	13,803,378.53	365,249.70	13,438,128.83	13,438,128.83	95.96%	93.42%	3.89%	7.87%	20/11/2026	6.1896%	72,563.26
B	AA(sf)	4,585,000.00	4,399,617.00	116,417.79	4,283,199.21	4,283,199.21	95.96%	93.42%	2.58%	5.22%	20/11/2026	6.4896%	24,249.44
C	A(sf)	3,675,000.00	3,526,410.58	93,311.97	3,433,098.61	3,433,098.61	95.96%	93.42%	1.53%	3.09%	20/11/2026	6.7896%	20,335.08
D	BBB(sf)	2,100,000.00	2,015,091.76	53,321.12	1,961,770.64	1,961,770.64	95.96%	93.42%	0.93%	1.88%	20/11/2026	7.0896%	12,133.48
E	BB(sf)	1,610,000.00	1,544,903.68	40,879.53	1,504,024.15	1,504,024.15	95.96%	93.42%	0.47%	0.95%	20/11/2026	9.5396%	12,517.00
F	NR	1,645,000.00	1,578,488.54	41,768.20	1,536,720.34	1,536,720.34	95.96%	93.42%	0.00%	0.00%	20/11/2026	10.6396%	14,263.81
Total		**350,000,000.00**	**166,062,053.73**	**4,394,149.92**	**161,667,903.81**	**161,667,903.81**							**852,328.82**

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:	2	$440,192.99	0.24%	1	$238,821.70	0.15%
61 days to 90 days:	1	$187,182.80	0.10%	0	$0.00	0.00%
90+ days:	1	$409,481.86	0.22%	4	$1,111,781.05	0.69%
Total	3	$1,036,857.65	0.56%	5	$1,350,602.75	0.84%

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	
Current Month	21.57%
3 Month Average	17.75%
12 Month Average	19.41%
Since Issuance	24.25%

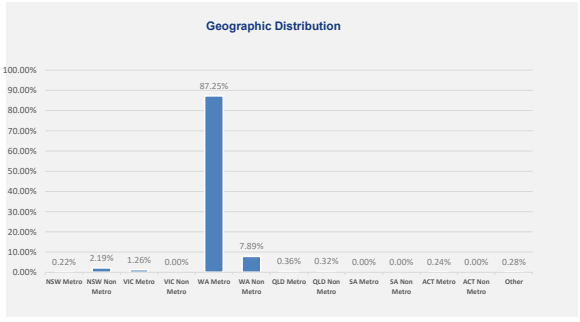
Stratification Report (Collateral Data as at 31 October 2026)

COLLATERAL INFORMATION

Pool Size ($)	160,384,825.21	Weighted Average Seasoning (months)	68.13
Number of Loans (Unconsolidated)	719	Weighted Average Remaining Term (years)	21.68
Number of Loans (Consolidated)	719	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	223,066.52	% of Interest Only Loans (Value)	1.29%
Average Loan Balance (Consolidated)	223,066.52	Weighted Average Current Interest Rate	6.57%
Maximum Loan Balance ($) (Consolidated)	845,405.64	Weighted Average Current LVR	48.87%
Weighted Average Term to Maturity (months)	289.00	Max Current LVR	76.83%
Maximum Term to Maturity (months)	323.00	Fully Verified Loans	100%

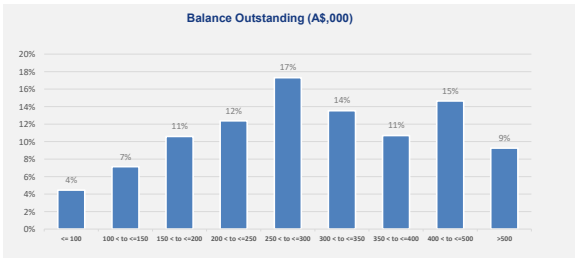
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.14%	355,935	0.22%	2	0%	488,039	0%
NSW Non Metro	13	1.81%	3,518,900	2.19%	22	2%	7,612,049	2%
VIC Metro	8	1.11%	2,019,387	1.26%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	625	86.93%	139,929,146	87.25%	1,040	86%	302,427,536	87%
WA Non Metro	66	9.18%	12,651,913	7.89%	117	10%	27,065,970	8%
QLD Metro	3	0.42%	570,640	0.36%	7	1%	2,215,992	1%
QLD Non Metro	1	0.14%	507,105	0.32%	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	0.14%	384,993	0.24%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Other	1	0.14%	446,806	0.28%	2	0%	597,149	0%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



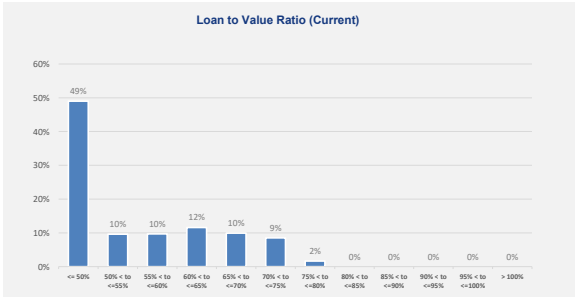
BALANCE OUTSTANDING

Loan Balance (A$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	152	21%	7,143,862	4%	84	7%	6,848,142	2%
100 < to <=150	91	13%	11,441,852	7%	119	10%	15,010,225	4%
150 < to <=200	96	13%	16,982,771	11%	141	12%	25,053,826	7%
200 < to <=250	88	12%	19,856,937	12%	164	14%	37,266,591	11%
250 < to <=300	101	14%	27,765,567	17%	190	16%	52,414,622	15%
300 < to <=350	67	9%	21,713,169	14%	165	14%	53,370,410	15%
350 < to <=400	46	6%	17,139,005	11%	121	10%	45,097,240	13%
400 < to <=500	53	7%	23,486,113	15%	153	13%	67,677,716	19%
>500	25	3%	14,855,549	9%	73	6%	44,480,809	13%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



LOAN TO VALUE RATIO (CURRENT)

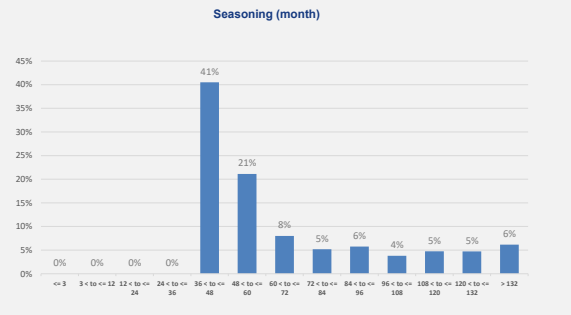
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	468	65%	78,592,899	49%	469	39%	90,562,434	26%
50% < to <=55%	50	7%	15,435,944	10%	64	5%	17,894,854	5%
55% < to <=60%	51	7%	15,540,053	10%	106	9%	31,850,514	9%
60% < to <=65%	57	8%	18,582,507	12%	128	11%	44,090,388	13%
65% < to <=70%	48	7%	15,923,790	10%	158	13%	52,522,853	15%
70% < to <=75%	39	5%	13,632,992	9%	137	11%	52,560,776	15%
75% < to <=80%	6	1%	2,676,640	2%	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	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



Stratification Report (Collateral Data as at 31 October 2026)

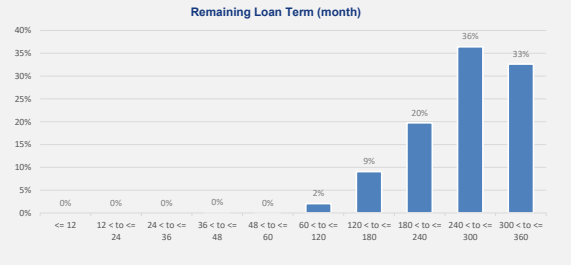
SEASONING

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	0	0%	0	0%	91	8%	26,215,194	8%
36 < to <= 48	221	31%	64,958,411	41%	79	7%	21,509,032	6%
48 < to <= 60	157	22%	33,859,251	21%	79	7%	18,442,525	5%
60 < to <= 72	49	7%	12,820,351	8%	60	5%	11,819,509	3%
72 < to <= 84	50	7%	8,324,186	5%	74	6%	15,828,560	5%
84 < to <= 96	51	7%	9,231,337	6%	93	8%	19,606,731	6%
96 < to <= 108	42	6%	6,106,611	4%	39	3%	8,436,986	2%
108 < to <= 120	50	7%	7,631,902	5%	15	1%	4,037,581	1%
120 < to <= 132	48	7%	7,572,805	5%	16	1%	4,271,255	1%
> 132	51	7%	9,879,972	6%	29	2%	5,852,439	2%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



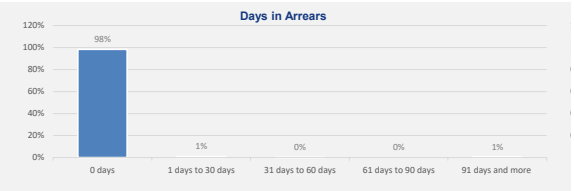
REMAINING LOAN TERM

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	2	0%	101,491	0%	0	0%	0	0%
48 < to <= 60	1	0%	25,871	0%	0	0%	0	0%
60 < to <= 120	33	5%	3,274,656	2%	28	2%	3,706,470	1%
120 < to <= 180	100	14%	14,526,079	9%	94	8%	16,618,469	5%
180 < to <= 240	168	23%	31,674,926	20%	191	16%	45,844,244	13%
240 < to <= 300	241	34%	58,418,669	36%	376	31%	101,222,999	29%
300 < to <= 360	174	24%	52,363,134	33%	521	43%	179,827,398	52%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



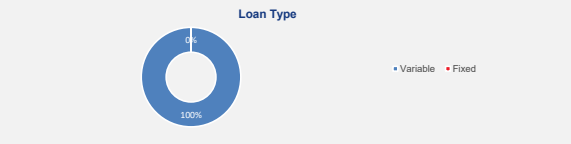
ARREARS

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	709	99%	157,665,758	98%	1,210	100%	347,219,580	100%
1 days to 30 days	5	1%	1,368,464	1%	0	0%	0	0%
31 days to 60 days	1	0%	238,822	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	4	1%	1,111,781	1%	0	0%	0	0%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



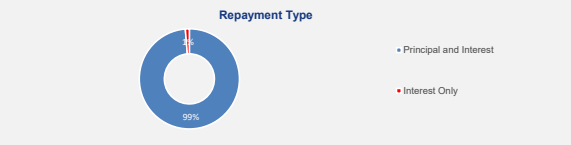
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	719	100%	160,384,825	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



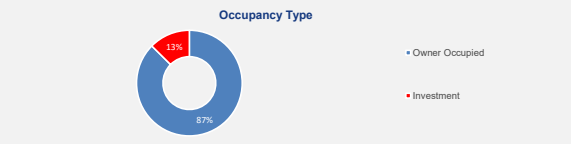
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	714	99%	158,314,957	99%	1,182	98%	337,950,366	97%
Interest Only	5	1%	2,069,868	1%	28	2%	9,269,214	3%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



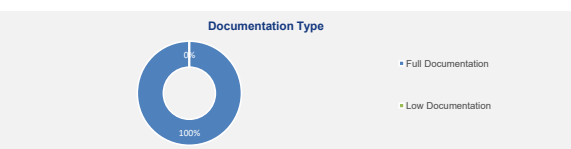
OCCUPANCY TYPE

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	641	89%	140,188,598	87%	1,036	86%	294,079,011	85%
Investment	78	11%	20,196,227	13%	174	14%	53,140,569	15%
Total	**719**	**100%**	**160,384,825**	**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	719	100%	160,384,825	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



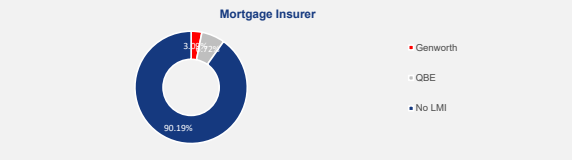
PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 2026

Stratification Report (Collateral Data as at 31 October 2026)

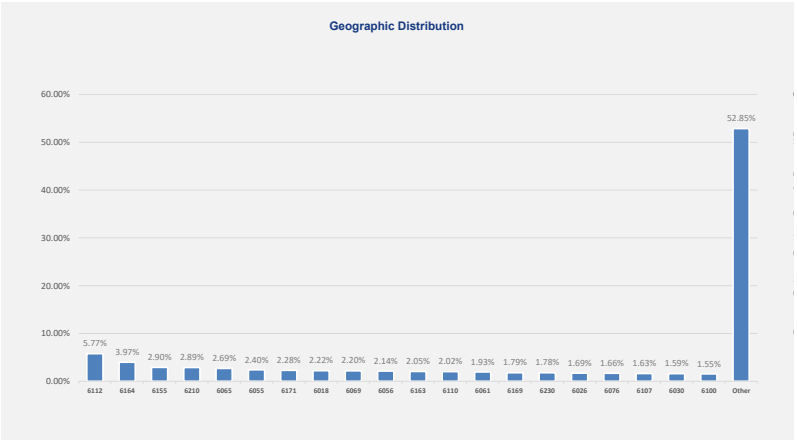
MORTGAGE INSURER

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	21	2.92%	4,954,200	3.09%	33	2.73%	9,008,753	2.62%
QBE	47	6.54%	10,781,940	6.72%	78	6.45%	22,630,787	6.52%
No LMI	651	90.54%	144,648,684	90.19%	1,099	90.83%	315,580,040	90.89%
Total	**719**	**100%**	**160,384,825**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



TOP 20 POSTCODES

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	34	4.73%	9,254,884	5.77%
6164	27	3.76%	6,362,632	3.97%
6155	17	2.36%	4,645,710	2.90%
6210	24	3.34%	4,638,193	2.89%
6065	19	2.64%	4,316,251	2.69%
6055	13	1.81%	3,855,305	2.40%
6171	12	1.67%	3,653,719	2.28%
6018	12	1.67%	3,563,373	2.22%
6069	14	1.95%	3,521,275	2.20%
6056	14	1.95%	3,426,364	2.14%
6163	12	1.67%	3,288,201	2.05%
6110	18	2.50%	3,243,702	2.02%
6061	18	2.50%	3,094,324	1.93%
6169	13	1.81%	2,871,524	1.79%
6230	17	2.36%	2,859,911	1.78%
6026	10	1.39%	2,712,213	1.69%
6076	8	1.11%	2,669,442	1.66%
6107	15	2.09%	2,617,445	1.63%
6030	14	1.95%	2,545,239	1.59%
6100	9	1.25%	2,478,767	1.55%
Other	399	55.49%	84,766,351	52.85%
Total	**719**	**100%**	**160,384,825**	**100%**



Reserves and Facilities

Liquidity Reserve

	A$
Opening required balance	**1,317,952.81**
Reduction in Liquidity Reserve	34,874.21
Closing required balance	**1,283,078.60**
Unreimbursed Liquidity Draws from all Prior Distribution Dates	0.00
Liquidity Draw in current period	0.00
Repayment of Liquidity Draw	0.00
Unreimbursed Liquidity Draws as at current Distribution Date	**0.00**

Excess Revenue Reserve

	A$
Opening balance	**0.00**
Increase in Excess Revenue Reserve	0.00
Decrease in Excess Revenue Reserve	0.00
Closing balance	**0.00**

Redraw Facility

	A$
Opening balance	**1,660,620.54**
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	43,941.50
Closing balance	**1,616,679.04**