PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 October 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	199,260,670.11	5,387,110.58	193,873,559.52	193,873,559.52	61.88%	60.21%	8.00%	12.62%	20/10/2025	4.8350%	739,066.01
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%	6.14%	20/10/2025	5.1350%	56,665.08
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%	4.07%	20/10/2025	5.4350%	19,116.31
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%	2.41%	20/10/2025	5.7350%	16,167.98
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%	1.47%	20/10/2025	6.0350%	9,722.14
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%	0.74%	20/10/2025	8.4850%	10,479.56
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%	20/10/2025	9.5850%	12,095.48
Total		**350,000,000.00**	**227,260,670.11**	**5,387,110.58**	**221,873,559.52**	**221,873,559.52**							**863,312.56**

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	$142,921.84	0.06%	0	$0.00	0.00%
61 days to 90 days:	0	$37,776.52	0.01%	1	$453,318.20	0.21%
90+ days:	0	$0.00	0.00%	0	$0.00	0.00%
Total	1	$180,698.35	0.07%	1	$453,318.20	0.21%

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	19.10%
3 Month Average	23.60%
12 Month Average	23.98%
Since Issuance	23.58%

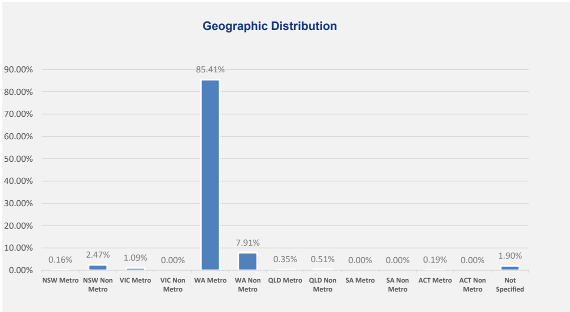
Stratification Report (Collateral Data as at 30 September 2025)

COLLATERAL INFORMATION

Pool Size ($)	219,774,452.11	Weighted Average Seasoning (months)	54.43
Number of Loans (Unconsolidated)	883	Weighted Average Remaining Term (years)	22.73
Number of Loans (Consolidated)	883	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	248,895.19	% of Interest Only Loans (Value)	1.71%
Average Loan Balance (Consolidated)	248,895.19	Weighted Average Current Interest Rate	5.59%
Maximum Loan Balance ($) (Consolidated)	838,170.83	Weighted Average Current LVR	53.47%
Weighted Average Term to Maturity (months)	60.00	Max Current LVR	79.31%
Maximum Term to Maturity (months)	336.00	Fully Verified Loans	100%

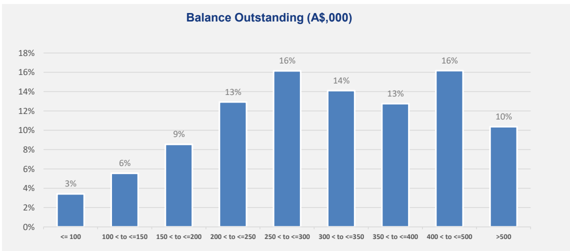
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.11%	355,617	0.16%	2	0%	488,039	0%
NSW Non Metro	18	2.04%	5,421,000	2.47%	22	2%	7,612,049	2%
VIC Metro	10	1.13%	2,390,980	1.09%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	758	85.84%	187,703,052	85.41%	1,040	86%	302,427,536	87%
WA Non Metro	88	9.97%	17,391,452	7.91%	117	10%	27,065,970	8%
QLD Metro	3	0.34%	779,974	0.35%	7	1%	2,215,992	1%
QLD Non Metro	3	0.34%	1,124,138	0.51%	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%	422,053	0.19%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.11%	4,186,186	1.90%	2	0%	597,149	0%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



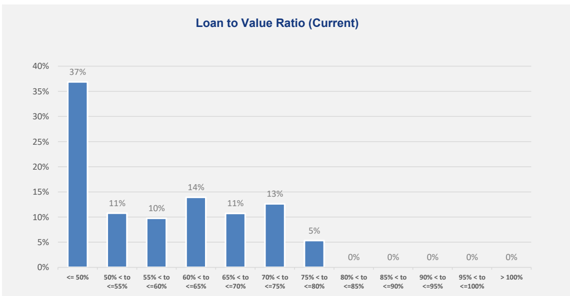
BALANCE OUTSTANDING (A$,000)

Loan Balance (A$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	136	15%	7,487,313	3%	84	7%	6,848,142	2%
100 < to <=150	96	11%	12,186,919	6%	119	10%	15,010,225	4%
150 < to <=200	107	12%	18,781,279	9%	141	12%	25,053,826	7%
200 < to <=250	125	14%	28,405,104	13%	164	14%	37,266,591	11%
250 < to <=300	130	15%	35,503,518	16%	190	16%	52,414,622	15%
300 < to <=350	96	11%	31,014,186	14%	165	14%	53,370,410	15%
350 < to <=400	75	8%	28,026,339	13%	121	10%	45,097,240	13%
400 < to <=500	80	9%	35,563,487	16%	153	13%	67,677,716	19%
>500	38	4%	22,806,307	10%	73	6%	44,480,809	13%
Total	883	100%	219,774,452	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	53%	81,055,429	37%	469	39%	90,562,434	26%
50% < to <=55%	76	9%	23,661,383	11%	64	5%	17,894,854	5%
55% < to <=60%	68	8%	21,418,685	10%	106	9%	31,850,514	9%
60% < to <=65%	94	11%	30,616,177	14%	128	11%	44,090,388	13%
65% < to <=70%	69	8%	23,550,750	11%	158	13%	52,522,853	15%
70% < to <=75%	78	9%	27,766,894	13%	137	11%	52,560,776	15%
75% < to <=80%	30	3%	11,705,134	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	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



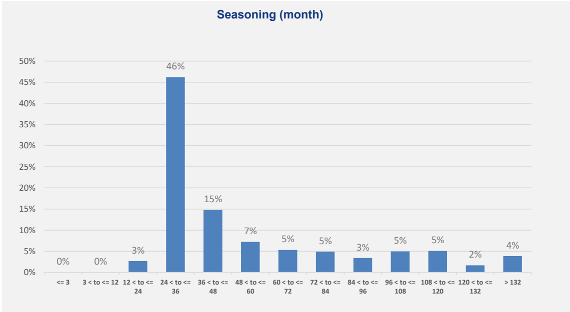
PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 October 2025

Stratification Report (Collateral Data as at 30 September 2025)

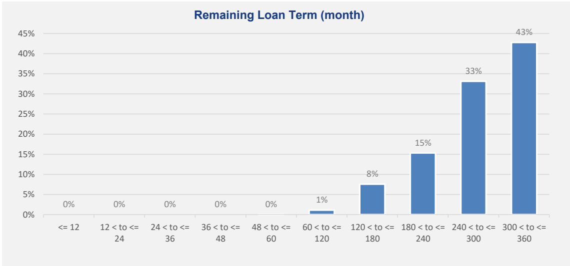
SEASONING (MONTH)

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	14	2%	5,853,557	3%	468	39%	142,425,328	41%
24 < to <= 36	330	37%	101,533,126	46%	91	8%	26,215,194	8%
36 < to <= 48	137	16%	32,446,531	15%	79	7%	21,509,032	6%
48 < to <= 60	60	7%	15,830,020	7%	79	7%	18,442,525	5%
60 < to <= 72	59	7%	11,683,340	5%	60	5%	11,819,509	3%
72 < to <= 84	54	6%	10,759,002	5%	74	6%	15,828,560	5%
84 < to <= 96	48	5%	7,442,186	3%	93	8%	19,606,731	6%
96 < to <= 108	63	7%	10,955,388	5%	39	3%	8,436,986	2%
108 < to <= 120	60	7%	11,142,524	5%	15	1%	4,037,581	1%
120 < to <= 132	15	2%	3,692,547	2%	16	1%	4,271,255	1%
> 132	43	5%	8,436,230	4%	29	2%	5,852,439	2%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



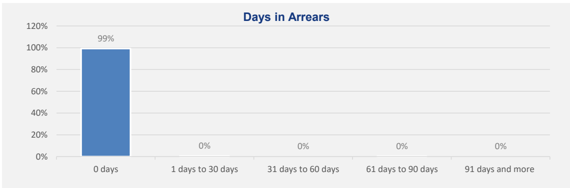
REMAINING LOAN TERM (MONTH)

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%	129,259	0%	0	0%	0	0%
60 < to <= 120	25	3%	2,469,123	1%	28	2%	3,706,470	1%
120 < to <= 180	107	12%	16,622,855	8%	94	8%	16,618,469	5%
180 < to <= 240	157	18%	33,689,246	15%	191	16%	45,844,244	13%
240 < to <= 300	307	35%	72,809,473	33%	376	31%	101,222,999	29%
300 < to <= 360	284	32%	94,054,496	43%	521	43%	179,827,398	52%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



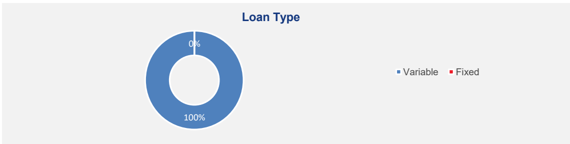
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	878	99%	218,265,113	99%	1,210	100%	347,219,580	100%
1 days to 30 days	4	0%	1,056,021	0%	0	0%	0	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	1	0%	453,318	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



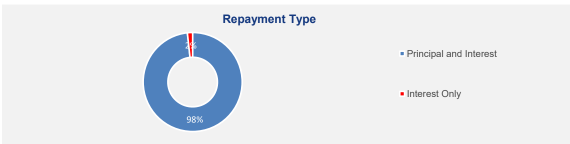
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



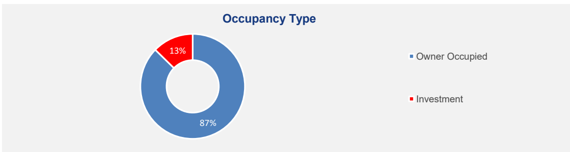
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	872	99%	216,010,511	98%	1,182	98%	337,950,366	97%
Interest Only	11	1%	3,763,941	2%	28	2%	9,269,214	3%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



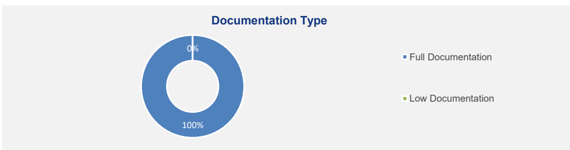
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	780	88%	191,876,190	87%	1,036	86%	294,079,011	85%
Investment	103	12%	27,898,262	13%	174	14%	53,140,569	15%
Total	883	100%	219,774,452	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	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



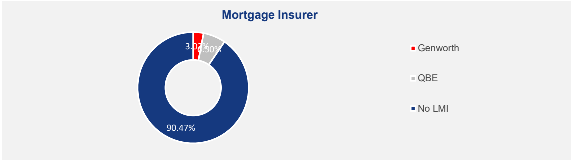
PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 October 2025

Stratification Report (Collateral Data as at 30 September 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	2.94%	6,648,054	3.02%	33	2.73%	9,008,753	2.62%
QBE	57	6.46%	14,289,021	6.50%	78	6.45%	22,630,787	6.52%
No LMI	800	90.60%	198,837,377	90.47%	1,099	90.83%	315,580,040	90.89%
Total	883	100%	219,774,452	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	37	4.19%	10,554,329	4.80%
6164	31	3.51%	8,565,219	3.90%
6065	27	3.06%	7,125,491	3.24%
6210	30	3.40%	6,312,659	2.87%
6155	19	2.15%	5,983,898	2.72%
6055	16	1.81%	5,104,062	2.32%
6110	24	2.72%	5,087,715	2.31%
6171	16	1.81%	4,914,419	2.24%
6163	15	1.70%	4,613,279	2.10%
6122	18	2.04%	4,399,312	2.00%
6056	16	1.81%	4,093,160	1.86%
6061	20	2.27%	3,962,179	1.80%
6069	16	1.81%	3,859,871	1.76%
6018	12	1.36%	3,833,171	1.74%
6107	18	2.04%	3,638,865	1.66%
6030	17	1.93%	3,451,334	1.57%
6230	20	2.27%	3,447,531	1.57%
6169	16	1.81%	3,413,604	1.55%
6167	14	1.59%	3,207,502	1.46%
6026	11	1.25%	3,127,836	1.42%
Other	490	55.49%	121,079,015	55.09%
Total	883	100%	219,774,452	100%