PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 October 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	141,940,700.58	2,746,536.94	139,194,163.64	139,194,163.64	44.08%	43.23%	8.00%	16.18%	20/10/2026	5.7658%	650,236.96
AB	AAA(sf)	14,385,000.00	14,075,742.60	272,364.07	13,803,378.53	13,803,378.53	97.85%	95.96%	3.89%	7.87%	20/10/2026	6.0658%	67,836.67
B	AA(sf)	4,585,000.00	4,486,428.91	86,811.91	4,399,617.00	4,399,617.00	97.85%	95.96%	2.58%	5.22%	20/10/2026	6.3658%	22,691.28
C	A(sf)	3,675,000.00	3,595,992.64	69,582.06	3,526,410.58	3,526,410.58	97.85%	95.96%	1.53%	3.09%	20/10/2026	6.6658%	19,044.79
D	BBB(sf)	2,100,000.00	2,054,852.94	39,761.18	2,015,091.76	2,015,091.76	97.85%	95.96%	0.93%	1.88%	20/10/2026	6.9658%	11,372.52
E	BB(sf)	1,610,000.00	1,575,387.25	30,483.57	1,544,903.68	1,544,903.68	97.85%	95.96%	0.47%	0.95%	20/10/2026	9.4158%	11,785.55
F	NR	1,645,000.00	1,609,634.79	31,146.25	1,578,488.54	1,578,488.54	97.85%	95.96%	0.00%	0.00%	20/10/2026	10.5158%	13,448.53
Total		**350,000,000.00**	**169,338,739.71**	**3,276,685.98**	**166,062,053.73**	**166,062,053.73**							**796,416.30**

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	$441,890.21	0.23%	0	$0.00	0.00%
61 days to 90 days:	1	$187,182.80	0.10%	1	$259,873.34	0.16%
90+ days:	1	$354,772.27	0.19%	3	$848,638.54	0.52%
Total	3	$983,845.27	0.52%	4	$1,108,511.88	0.67%

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	14.48%
3 Month Average	19.40%
12 Month Average	19.97%
Since Issuance	24.26%

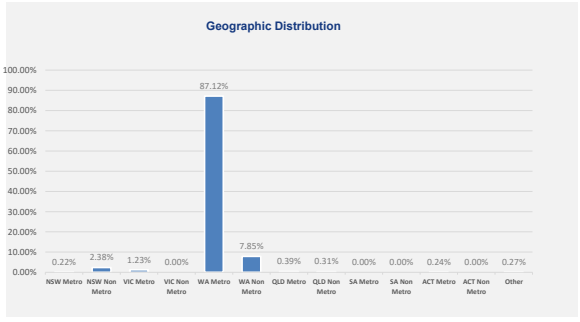
Stratification Report (Collateral Data as at 30 September 2026)

COLLATERAL INFORMATION

Pool Size ($)	164,744,100.92	Weighted Average Seasoning (months)	67.45
Number of Loans (Unconsolidated)	732	Weighted Average Remaining Term (years)	21.73
Number of Loans (Consolidated)	732	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	225,060.25	% of Interest Only Loans (Value)	1.26%
Average Loan Balance (Consolidated)	225,060.25	Weighted Average Current Interest Rate	6.32%
Maximum Loan Balance ($) (Consolidated)	846,379.67	Weighted Average Current LVR	49.19%
Weighted Average Term to Maturity (months)	290.00	Max Current LVR	76.90%
Maximum Term to Maturity (months)	324.00	Fully Verified Loans	100%

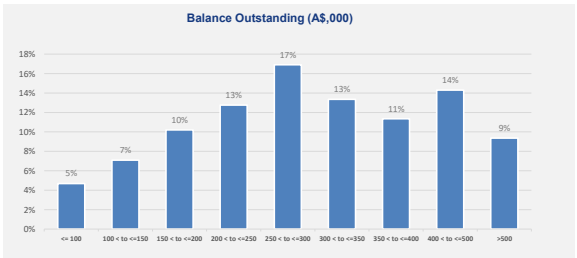
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.14%	355,827	0.22%	2	0%	488,039	0%
NSW Non Metro	14	1.91%	3,919,212	2.38%	22	2%	7,612,049	2%
VIC Metro	8	1.09%	2,027,315	1.23%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	636	86.89%	143,525,190	87.12%	1,040	86%	302,427,536	87%
WA Non Metro	67	9.15%	12,937,102	7.85%	117	10%	27,065,970	8%
QLD Metro	3	0.41%	637,297	0.39%	7	1%	2,215,992	1%
QLD Non Metro	1	0.14%	507,837	0.31%	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%	387,893	0.24%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Other	1	0.14%	446,427	0.27%	2	0%	597,149	0%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



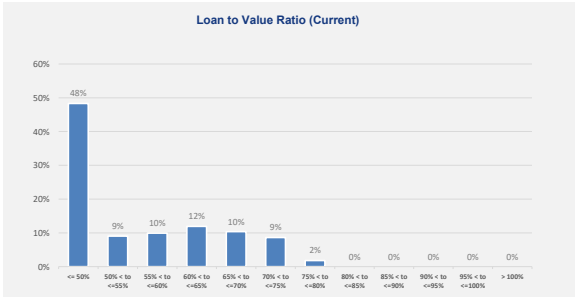
BALANCE OUTSTANDING

Loan Balance (A$,000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	154	21%	7,714,958	5%	84	7%	6,848,142	2%
100 < to <=150	92	13%	11,682,245	7%	119	10%	15,010,225	4%
150 < to <=200	95	13%	16,817,121	10%	141	12%	25,053,826	7%
200 < to <=250	93	13%	21,012,195	13%	164	14%	37,266,591	11%
250 < to <=300	101	14%	27,847,956	17%	190	16%	52,414,622	15%
300 < to <=350	68	9%	21,999,917	13%	165	14%	53,370,410	15%
350 < to <=400	50	7%	18,699,119	11%	121	10%	45,097,240	13%
400 < to <=500	53	7%	23,548,179	14%	153	13%	67,677,716	19%
>500	26	4%	15,422,411	9%	73	6%	44,480,809	13%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



LOAN TO VALUE RATIO (CURRENT)

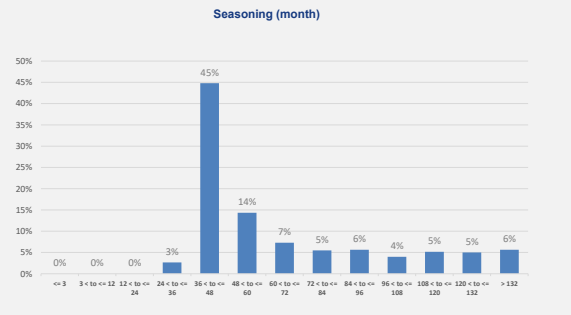
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	470	64%	79,584,620	48%	469	39%	90,562,434	26%
50% < to <=55%	49	7%	14,909,881	9%	64	5%	17,894,854	5%
55% < to <=60%	52	7%	16,344,976	10%	106	9%	31,850,514	9%
60% < to <=65%	61	8%	19,630,142	12%	128	11%	44,090,388	13%
65% < to <=70%	52	7%	17,057,471	10%	158	13%	52,522,853	15%
70% < to <=75%	41	6%	14,226,050	9%	137	11%	52,560,776	15%
75% < to <=80%	7	1%	2,990,962	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	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



Stratification Report (Collateral Data as at 30 September 2026)

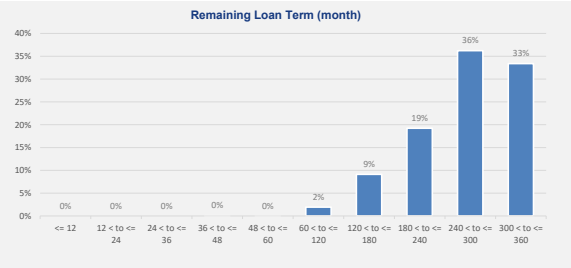
SEASONING

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	12	2%	4,403,300	3%	91	8%	26,215,194	8%
36 < to <= 48	265	36%	73,815,204	45%	79	7%	21,509,032	6%
48 < to <= 60	111	15%	23,636,568	14%	79	7%	18,442,525	5%
60 < to <= 72	47	6%	11,995,751	7%	60	5%	11,819,509	3%
72 < to <= 84	52	7%	9,027,427	5%	74	6%	15,828,560	5%
84 < to <= 96	50	7%	9,289,394	6%	93	8%	19,606,731	6%
96 < to <= 108	46	6%	6,554,336	4%	39	3%	8,436,986	2%
108 < to <= 120	51	7%	8,481,088	5%	15	1%	4,037,581	1%
120 < to <= 132	48	7%	8,238,561	5%	16	1%	4,271,255	1%
> 132	50	7%	9,302,473	6%	29	2%	5,852,439	2%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



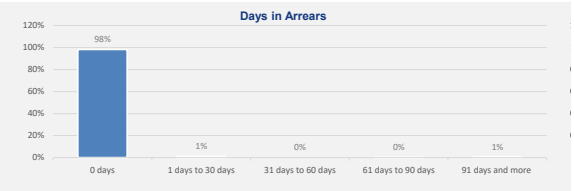
REMAINING LOAN TERM

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%	106,367	0%	0	0%	0	0%
48 < to <= 60	1	0%	28,556	0%	0	0%	0	0%
60 < to <= 120	31	4%	3,185,151	2%	28	2%	3,706,470	1%
120 < to <= 180	105	14%	15,049,552	9%	94	8%	16,618,469	5%
180 < to <= 240	162	22%	31,649,533	19%	191	16%	45,844,244	13%
240 < to <= 300	250	34%	59,699,094	36%	376	31%	101,222,999	29%
300 < to <= 360	181	25%	55,025,848	33%	521	43%	179,827,398	52%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



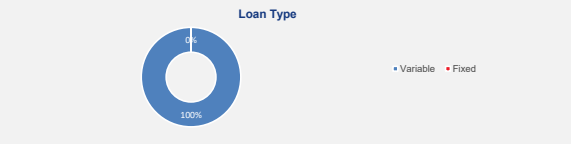
ARREARS

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	722	99%	161,791,348	98%	1,210	100%	347,219,580	100%
1 days to 30 days	6	1%	1,844,241	1%	0	0%	0	0%
31 days to 60 days	0	0%	0	0%	0	0%	0	0%
61 days to 90 days	1	0%	259,873	0%	0	0%	0	0%
91 days and more	3	0%	848,639	1%	0	0%	0	0%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



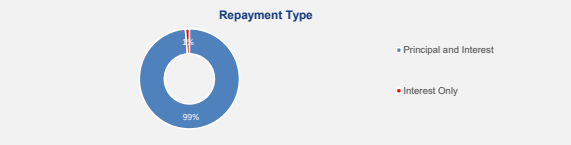
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	732	100%	164,744,101	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



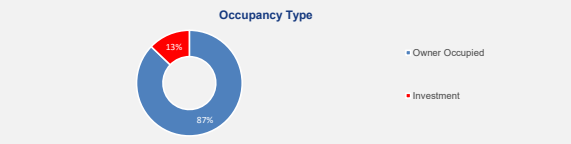
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	727	99%	162,675,897	99%	1,182	98%	337,950,366	97%
Interest Only	5	1%	2,068,204	1%	28	2%	9,269,214	3%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



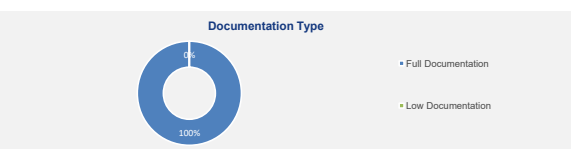
OCCUPANCY TYPE

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	649	89%	143,544,474	87%	1,036	86%	294,079,011	85%
Investment	83	11%	21,199,627	13%	174	14%	53,140,569	15%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



DOCUMENTATION TYPE

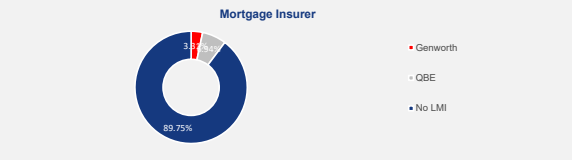
Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	732	100%	164,744,101	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



Stratification Report (Collateral Data as at 30 September 2026)

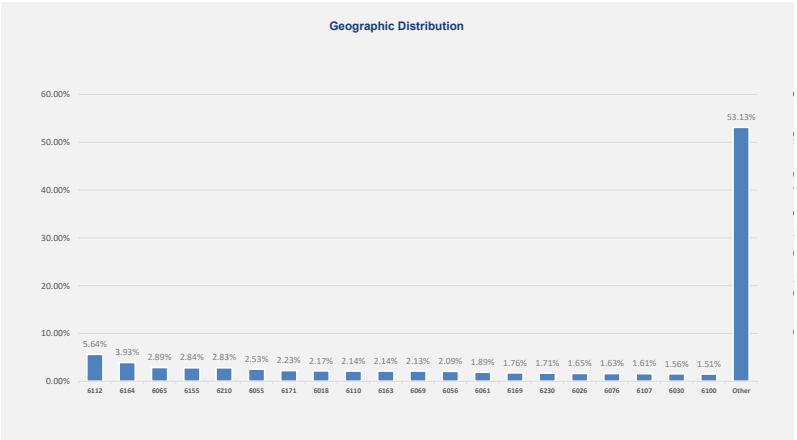
MORTGAGE INSURER

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	23	3.14%	5,456,608	3.31%	33	2.73%	9,008,753	2.62%
QBE	49	6.69%	11,429,125	6.94%	78	6.45%	22,630,787	6.52%
No LMI	660	90.16%	147,858,367	89.75%	1,099	90.83%	315,580,040	90.89%
Total	**732**	**100%**	**164,744,101**	**100%**	**1,210**	**100%**	**347,219,580**	**100%**



TOP 20 POSTCODES

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	34	4.64%	9,291,220	5.64%
6164	27	3.69%	6,466,587	3.93%
6065	20	2.73%	4,764,303	2.89%
6155	17	2.32%	4,677,841	2.84%
6210	24	3.28%	4,658,070	2.83%
6055	14	1.91%	4,173,076	2.53%
6171	12	1.64%	3,667,423	2.23%
6018	12	1.64%	3,580,371	2.17%
6110	19	2.60%	3,530,139	2.14%
6163	13	1.78%	3,518,209	2.14%
6069	14	1.91%	3,512,621	2.13%
6056	14	1.91%	3,436,192	2.09%
6061	18	2.46%	3,121,065	1.89%
6169	13	1.78%	2,896,823	1.76%
6230	17	2.32%	2,820,107	1.71%
6026	10	1.37%	2,716,367	1.65%
6076	8	1.09%	2,686,137	1.63%
6107	15	2.05%	2,645,234	1.61%
6030	14	1.91%	2,566,627	1.56%
6100	9	1.23%	2,493,688	1.51%
Other	408	55.74%	87,522,001	53.13%
Total	**732**	**100%**	**164,744,101**	**100%**



Reserves and Facilities

Liquidity Reserve

	A$
Opening required balance	**1,343,958.25**
Reduction in Liquidity Reserve	26,005.44
Closing required balance	**1,317,952.81**
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	**1,693,387.40**
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	32,766.86
Closing balance	**1,660,620.54**