

# PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 22 April 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 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
A1	AAA(sf)	322,000,000.00	93,531,054.87	1,773,693.49	91,757,361.38	91,757,361.38	29.05%	28.50%	8.00%	17.02%	22/04/2025	4.8131%	407,006.92
A2	AAA(sf)	14,000,000.00	9,594,141.88	181,940.29	9,412,201.69	9,412,201.69	68.53%	67.23%	4.00%	8.51%	22/04/2025	5.3431%	46,346.88
B	AA(sf)	8,225,000.00	5,636,558.41	106,889.92	5,529,668.49	5,529,668.49	68.53%	67.23%	1.65%	3.51%	22/04/2025	5.4931%	27,993.21
C	A(sf)	3,325,000.00	2,278,608.72	43,210.82	2,235,397.90	2,235,397.90	68.53%	67.23%	0.70%	1.49%	22/04/2025	6.3431%	13,067.50
D	BBB(sf)	1,155,000.00	791,516.71	15,010.07	776,506.64	776,506.64	68.53%	67.23%	0.37%	0.79%	22/04/2025	6.5931%	4,718.14
E	BB(sf)	700,000.00	479,707.10	9,097.01	470,610.08	470,610.08	68.53%	67.23%	0.17%	0.36%	22/04/2025	8.5431%	3,705.21
F	NR	595,000.00	407,751.03	7,732.46	400,018.57	400,018.57	68.53%	67.23%	0.00%	0.00%	22/04/2025	9.7931%	3,610.24
<b>Total</b>		<b>350,000,000.00</b>	<b>112,719,338.82</b>	<b>2,137,574.07</b>	<b>110,581,764.75</b>	<b>110,581,764.75</b>							<b>506,448.10</b>

## 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	\$407,829.46	0.33%	1	\$232,638.84	0.21%
61 days to 90 days:	1	\$202,686.53	0.17%	1	\$81,776.31	0.07%
90+ days:	3	\$768,060.36	0.63%	2	\$722,314.50	0.66%
Total	5	\$1,378,576.35	1.12%	4	\$1,036,729.65	0.95%

## 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	14.14%
3 Month Average	12.80%
12 Month Average	18.38%
Since Issuance	24.74%

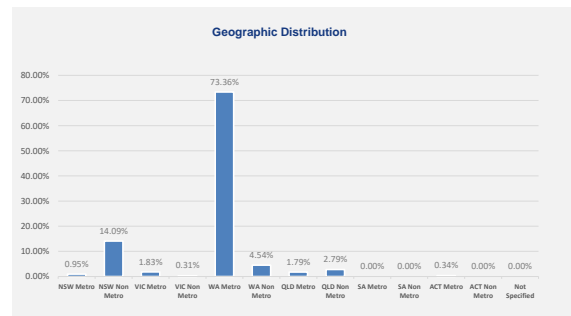
## Stratification Report (Collateral Data as at 31 March 2025)

### COLLATERAL INFORMATION

Pool Size (\$)	109,704,131.70	Weighted Average Seasoning (months)	101.74
Number of Loans (Unconsolidated)	556	Weighted Average Remaining Term (years)	19.78
Number of Loans (Consolidated)	554	% of Fixed Rate Loans (Value)	1.54%
Average Loan Balance (Unconsolidated)	197,309.59	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	198,021.90	Weighted Average Current Interest Rate	6.15%
Maximum Loan Balance (\$ (Consolidated)	821,412.37	Weighted Average Current LVR	50.56%
Weighted Average Term to Maturity (months)	125.00	Max Current LVR	85.07%
Maximum Term to Maturity (months)	313.00	Fully Verified Loans	100%

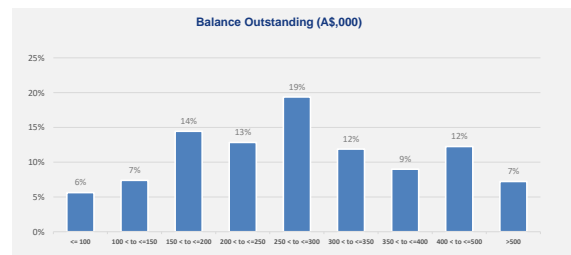
## GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.72%	1,047,185	0.95%	9	1%	3,336,308	1%
NSW Non Metro	104	18.71%	15,454,545	14.09%	212	17%	42,534,658	12%
VIC Metro	7	1.26%	2,008,987	1.83%	13	1%	4,057,064	1%
VIC Non Metro	3	0.54%	340,718	0.31%	3	0%	444,467	0%
WA Metro	383	68.88%	80,477,807	73.36%	867	68%	253,693,879	73%
WA Non Metro	35	6.29%	4,985,941	4.54%	98	8%	21,847,002	6%
QLD Metro	6	1.08%	1,959,961	1.79%	20	2%	7,551,897	2%
QLD Non Metro	13	2.34%	3,056,531	2.79%	44	3%	13,333,633	4%
SA Metro	0	0.00%	0	0.00%	0	0%	0	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.18%	372,458	0.34%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	0	0.00%	0	0.00%	0	0%	0	0%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



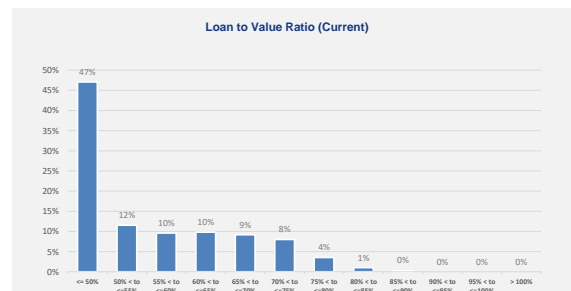
## BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	148	27%	6,160,893	6%	109	9%	7,867,162	2%
100 < to <=150	67	12%	8,102,589	7%	120	9%	15,315,979	4%
150 < to <=200	91	16%	15,839,509	14%	158	12%	27,889,049	8%
200 < to <=250	63	11%	14,078,835	13%	177	14%	40,047,484	12%
250 < to <=300	77	14%	21,249,021	19%	218	17%	60,013,714	17%
300 < to <=350	40	7%	13,029,279	12%	171	13%	55,282,820	16%
350 < to <=400	26	5%	9,869,423	9%	117	9%	43,782,518	13%
400 < to <=500	31	6%	13,449,460	12%	135	11%	59,322,198	17%
>500	13	2%	7,925,123	7%	62	5%	37,668,440	11%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## 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%	357	64%	51,649,322	47%	401	32%	68,452,156	20%
50% < to <=55%	52	9%	12,642,431	12%	81	6%	21,291,081	6%
55% < to <=60%	37	7%	10,517,175	10%	84	7%	23,589,817	7%
60% < to <=65%	34	6%	10,777,508	10%	102	8%	29,702,361	9%
65% < to <=70%	33	6%	10,073,235	9%	123	10%	39,086,718	11%
70% < to <=75%	25	4%	8,795,797	8%	134	11%	44,260,155	13%
75% < to <=80%	13	2%	3,856,981	4%	176	14%	59,878,518	17%
80% < to <=85%	4	1%	1,102,432	1%	101	8%	37,363,922	11%
85% < to <=90%	1	0%	289,250	0%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



# PINNACLE SERIES TRUST 2021-T1

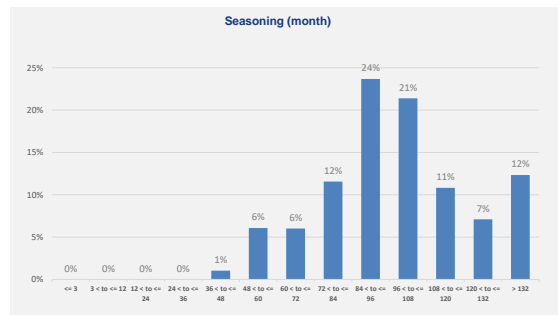
Monthly Investor Report as at 22 April 2025



## Stratification Report (Collateral Data as at 31 March 2025)

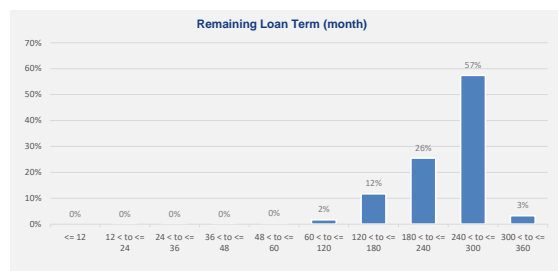
### SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Aug 2021)			
	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%	53	4%	15,165,998	4%
12 < to <= 24	0	0%	0	0%	65	5%	20,494,960	6%
24 < to <= 36	0	0%	0	0%	88	7%	26,748,841	8%
36 < to <= 48	7	1%	1,129,988	1%	232	18%	71,374,318	21%
48 < to <= 60	26	5%	6,659,261	6%	284	22%	80,220,205	23%
60 < to <= 72	41	7%	6,590,328	6%	204	16%	57,358,260	17%
72 < to <= 84	56	10%	12,686,954	12%	106	8%	28,116,723	8%
84 < to <= 96	111	20%	25,970,977	24%	56	4%	13,877,070	4%
96 < to <= 108	117	21%	23,473,456	21%	46	4%	10,089,883	3%
108 < to <= 120	60	11%	11,863,434	11%	25	2%	4,643,022	1%
120 < to <= 132	39	7%	7,793,972	7%	21	2%	4,704,357	1%
> 132	99	18%	13,535,761	12%	87	7%	14,395,727	4%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



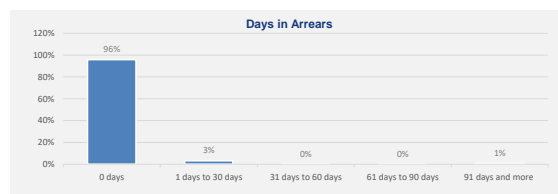
### REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	1	0%	48,905	0%	0	0%	0	0%
24 < to <= 36	3	1%	71,927	0%	0	0%	0	0%
36 < to <= 48	1	0%	36,119	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,816	0%	1	0%	161,042	0%
60 < to <= 120	31	6%	1,889,048	2%	19	1%	1,983,505	1%
120 < to <= 180	106	19%	12,882,637	12%	87	7%	14,006,511	4%
180 < to <= 240	145	26%	27,996,961	26%	262	21%	56,576,527	16%
240 < to <= 300	251	45%	62,998,183	57%	430	34%	124,138,065	36%
300 < to <= 360	15	3%	3,615,535	3%	468	37%	150,323,714	43%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



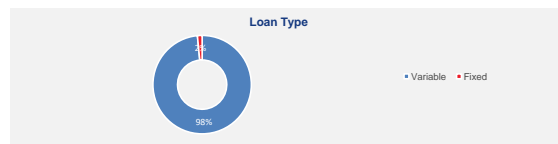
### Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	539	97%	105,147,056	96%	1,266	100%	346,977,959	100%
1 days to 30 days	13	2%	3,520,346	3%	1	0%	211,404	0%
31 days to 60 days	1	0%	232,639	0%	0	0%	0	0%
61 days to 90 days	1	0%	81,776	0%	0	0%	0	0%
91 days and more	2	0%	722,315	1%	0	0%	0	0%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



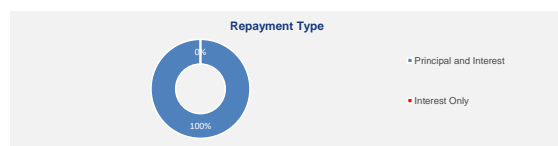
### LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	548	99%	108,015,951	98%	1,152	91%	312,689,871	90%
Fixed	8	1%	1,688,181	2%	115	9%	34,489,492	10%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



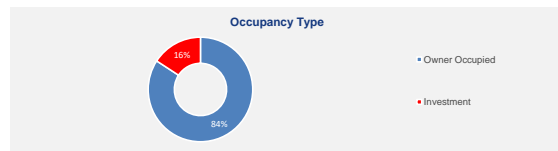
### REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	556	100%	109,704,132	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



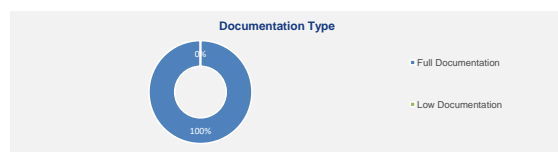
### Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	470	85%	92,361,623	84%	1,066	84%	294,199,739	85%
Investment	86	15%	17,342,509	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



### Documentation Type

Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	556	100%	109,704,132	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2021-T1

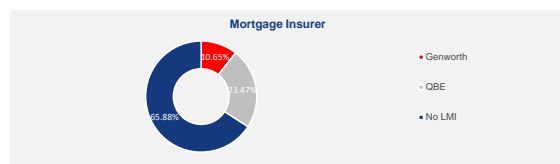
Monthly Investor Report as at 22 April 2025



### Stratification Report (Collateral Data as at 31 March 2025)

#### Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	50	8.99%	11,680,131	10.65%	167	13.18%	50,483,111	14.54%
QBE	108	19.42%	25,747,439	23.47%	270	21.31%	76,008,425	21.89%
No LMI	398	71.58%	72,276,562	65.88%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



#### Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	17	3.06%	4,754,039	4.33%
6112	14	2.52%	3,312,370	3.02%
6065	15	2.70%	3,161,668	2.88%
6164	9	1.62%	2,873,342	2.62%
2450	14	2.52%	2,689,391	2.45%
6169	12	2.16%	2,418,287	2.20%
6110	16	2.88%	2,402,424	2.19%
6018	10	1.80%	2,270,372	2.07%
6055	9	1.62%	2,246,285	2.05%
6023	6	1.08%	2,114,508	1.93%
2460	19	3.42%	2,060,322	1.88%
6061	11	1.98%	1,949,650	1.78%
6059	5	0.90%	1,830,426	1.67%
6170	9	1.62%	1,818,295	1.66%
6210	12	2.16%	1,805,132	1.65%
6171	8	1.44%	1,791,504	1.63%
6025	6	1.08%	1,785,189	1.63%
6030	9	1.62%	1,619,395	1.48%
6024	6	1.08%	1,581,564	1.44%
6027	5	0.90%	1,308,817	1.19%
Other	344	61.87%	63,911,152	58.26%
<b>Total</b>	<b>556</b>	<b>100%</b>	<b>109,704,132</b>	<b>100%</b>

