PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 August 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
A1	AAA(sf)	322,000,000.00	65,047,770.55	2,262,914.74	62,784,855.81	62,784,855.81	20.20%	19.50%	8.00%	17.02%	20/08/2026	5.0325%	278,025.76
A2	AAA(sf)	14,000,000.00	6,672,409.99	232,123.17	6,440,286.82	6,440,286.82	47.66%	46.00%	4.00%	8.51%	20/08/2026	5.5625%	31,522.57
B	AA(sf)	8,225,000.00	3,920,040.87	136,372.36	3,783,668.51	3,783,668.51	47.66%	46.00%	1.65%	3.51%	20/08/2026	5.7125%	19,018.91
C	A(sf)	3,325,000.00	1,584,697.37	55,129.25	1,529,568.12	1,529,568.12	47.66%	46.00%	0.70%	1.49%	20/08/2026	6.5625%	8,832.52
D	BBB(sf)	1,155,000.00	550,473.83	19,150.16	531,323.67	531,323.67	47.66%	46.00%	0.37%	0.79%	20/08/2026	6.8125%	3,185.02
E	BB(sf)	700,000.00	333,620.50	11,606.16	322,014.34	322,014.34	47.66%	46.00%	0.17%	0.36%	20/08/2026	8.7625%	2,482.84
F	NR	595,000.00	283,577.44	9,865.25	273,712.19	273,712.19	47.66%	46.00%	0.00%	0.00%	20/08/2026	10.0125%	2,411.48
Total		**350,000,000.00**	**78,392,590.55**	**2,727,161.09**	**75,665,429.46**	**75,665,429.46**							**345,479.10**

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	$390,819.34	0.45%	1	$284,963.23	0.38%
61 days to 90 days:	1	$129,636.00	0.15%	0	$0.00	0.00%
90+ days:	3	$475,286.58	0.55%	2	$106,478.18	0.14%
Total	5	$995,741.93	1.16%	3	$391,441.41	0.52%

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	28.83%
3 Month Average	19.28%
12 Month Average	19.30%
Since Issuance	24.20%

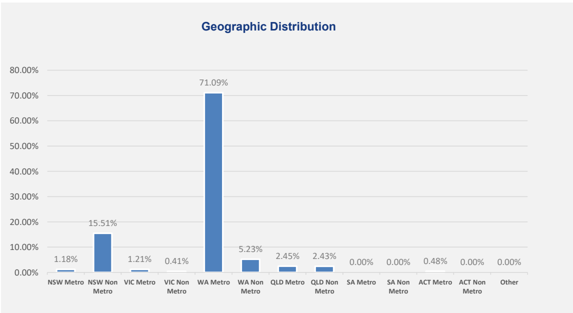
Stratification Report (Collateral Data as at 31 July 2026)

COLLATERAL INFORMATION

Pool Size ($)	75,064,910.18	Weighted Average Seasoning (months)	118.71
Number of Loans (Unconsolidated)	434	Weighted Average Remaining Term (years)	18.48
Number of Loans (Consolidated)	434	% of Fixed Rate Loans (Value)	0.49%
Average Loan Balance (Unconsolidated)	172,960.62	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	172,960.62	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance ($) (Consolidated)	751,891.77	Weighted Average Current LVR	45.59%
Weighted Average Term to Maturity (months)	109.00	Max Current LVR	84.21%
Maximum Term to Maturity (months)	297.00	Fully Verified Loans	100%

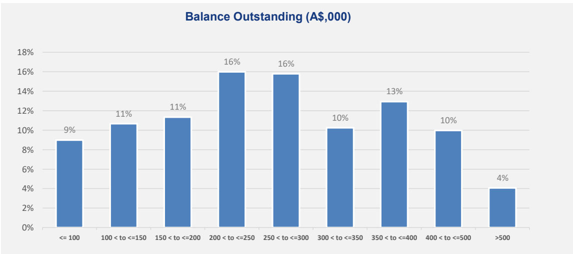
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	3	0.69%	888,466	1.18%	9	1%	3,336,308	1%
NSW Non Metro	86	19.82%	11,644,934	15.51%	212	17%	42,534,658	12%
VIC Metro	4	0.92%	907,852	1.21%	13	1%	4,057,064	1%
VIC Non Metro	3	0.69%	311,085	0.41%	3	0%	444,467	0%
WA Metro	294	67.74%	53,360,467	71.09%	867	68%	253,693,879	73%
WA Non Metro	26	5.99%	3,928,013	5.23%	98	8%	21,847,002	6%
QLD Metro	6	1.38%	1,838,633	2.45%	20	2%	7,551,897	2%
QLD Non Metro	11	2.53%	1,824,029	2.43%	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	0.23%	361,432	0.48%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Other	0	0.00%	0	0.00%	0	0%	0	0%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



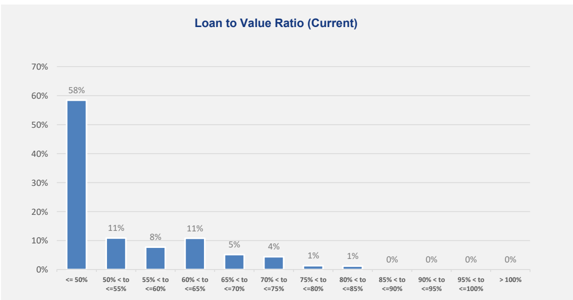
BALANCE OUTSTANDING (A$,000)

Loan Balance (A$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	154	35%	6,741,025	9%	109	9%	7,867,162	2%
100 < to <=150	62	14%	8,006,618	11%	120	9%	15,315,979	4%
150 < to <=200	49	11%	8,517,024	11%	158	12%	27,889,049	8%
200 < to <=250	54	12%	12,007,351	16%	177	14%	40,047,484	12%
250 < to <=300	43	10%	11,854,275	16%	218	17%	60,013,714	17%
300 < to <=350	24	6%	7,692,130	10%	171	13%	55,282,820	16%
350 < to <=400	26	6%	9,709,560	13%	117	9%	43,782,518	13%
400 < to <=500	17	4%	7,482,810	10%	135	11%	59,322,198	17%
>500	5	1%	3,054,116	4%	62	5%	37,668,440	11%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



LOAN TO VALUE RATIO (CURRENT)

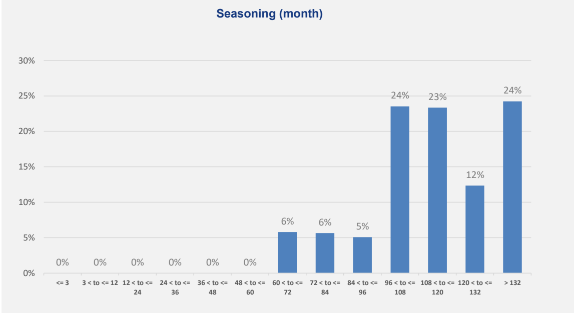
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	326	75%	43,849,711	58%	401	32%	68,452,156	20%
50% < to <=55%	30	7%	8,185,131	11%	81	6%	21,291,081	6%
55% < to <=60%	21	5%	5,807,902	8%	84	7%	23,589,817	7%
60% < to <=65%	28	6%	8,097,515	11%	102	8%	29,702,361	9%
65% < to <=70%	12	3%	3,886,143	5%	123	10%	39,086,718	11%
70% < to <=75%	11	3%	3,338,637	4%	134	11%	44,260,155	13%
75% < to <=80%	3	1%	990,533	1%	176	14%	59,878,518	17%
80% < to <=85%	3	1%	909,339	1%	101	8%	37,363,922	11%
85% < to <=90%	0	0%	0	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%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Stratification Report (Collateral Data as at 31 July 2026)

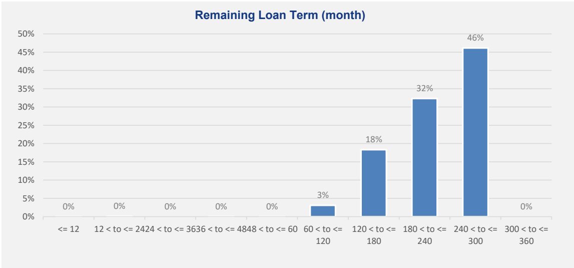
SEASONING (MONTH)

	Current				At Issue (as at 31 Aug 2021)			
Seasoning (month)	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	0	0%	0	0%	232	18%	71,374,318	21%
48 < to <= 60	0	0%	0	0%	284	22%	80,220,205	23%
60 < to <= 72	21	5%	4,346,478	6%	204	16%	57,358,260	17%
72 < to <= 84	25	6%	4,246,953	6%	106	8%	28,116,723	8%
84 < to <= 96	29	7%	3,810,376	5%	56	4%	13,877,070	4%
96 < to <= 108	79	18%	17,662,124	24%	46	4%	10,089,883	3%
108 < to <= 120	98	23%	17,533,040	23%	25	2%	4,643,022	1%
120 < to <= 132	52	12%	9,267,947	12%	21	2%	4,704,357	1%
> 132	130	30%	18,197,993	24%	87	7%	14,395,727	4%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



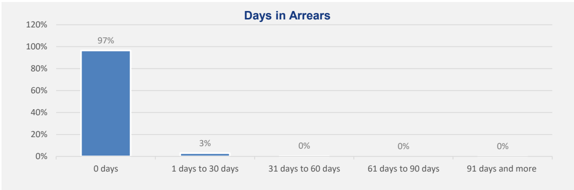
REMAINING LOAN TERM (MONTH)

	Current				At Issue (as at 31 Aug 2021)			
Remaining Loan Term (month)	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	1	0%	1,696	0%	0	0%	0	0%
12 < to <= 24	3	1%	56,447	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	2	0%	29,245	0%	0	0%	0	0%
48 < to <= 60	1	0%	7,096	0%	1	0%	161,042	0%
60 < to <= 120	37	9%	2,326,406	3%	19	1%	1,983,505	1%
120 < to <= 180	113	26%	13,752,336	18%	87	7%	14,006,511	4%
180 < to <= 240	130	30%	24,265,877	32%	262	21%	56,576,527	16%
240 < to <= 300	147	34%	34,625,809	46%	430	34%	124,138,065	36%
300 < to <= 360	0	0%	0	0%	468	37%	150,323,714	43%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



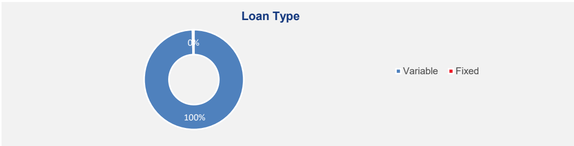
Arrears

	Current				At Issue (as at 31 Aug 2021)			
Days in Arrears	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	423	97%	72,451,803	97%	1,266	100%	346,977,959	100%
1 days to 30 days	8	2%	2,221,666	3%	1	0%	211,404	0%
31 days to 60 days	1	0%	284,963	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	2	0%	106,478	0%	0	0%	0	0%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



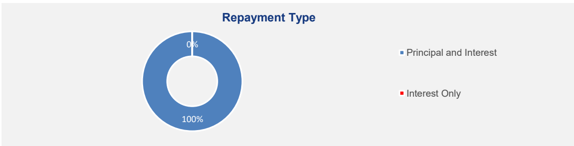
LOAN TYPE

	Current				At Issue (as at 31 Aug 2021)			
Loan Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	432	100%	74,695,650	100%	1,152	91%	312,699,871	90%
Fixed	2	0%	369,260	0%	115	9%	34,489,492	10%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



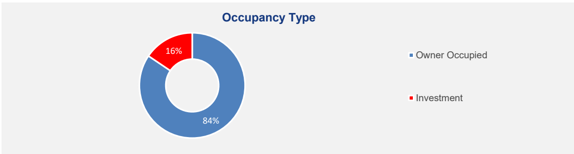
REPAYMENT TYPE

	Current				At Issue (as at 31 Aug 2021)			
Repayment Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	434	100%	75,064,910	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



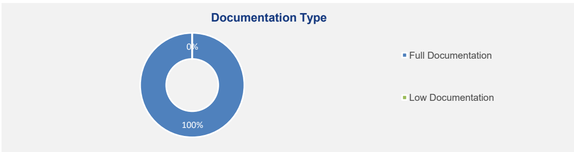
Occupancy Type

	Current				At Issue (as at 31 Aug 2021)			
Occupancy Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	371	85%	63,407,845	84%	1,066	84%	294,199,739	85%
Investment	63	15%	11,657,066	16%	201	16%	52,989,624	15%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Documentation Type

	Current				At Issue (as at 31 Aug 2021)			
Documentation Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	434	100%	75,064,910	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



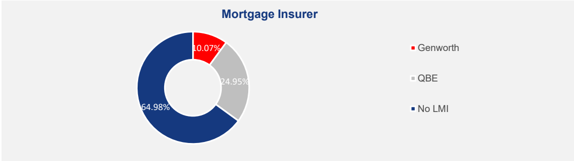
PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 August 2026

Stratification Report (Collateral Data as at 31 July 2026)

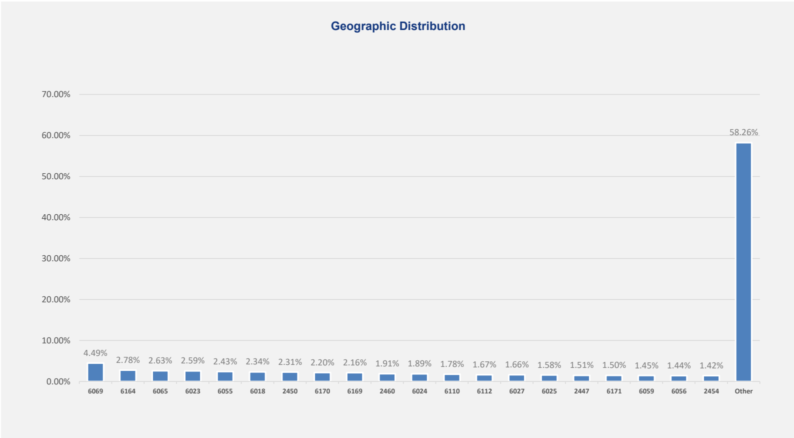
Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	37	8.53%	7,557,499	10.07%	167	13.18%	50,483,111	14.54%
QBE	86	19.82%	18,729,199	24.95%	270	21.31%	76,008,425	21.89%
No LMI	311	71.66%	48,778,212	64.98%	830	65.51%	220,697,827	63.57%
Total	**434**	**100%**	**75,064,910**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	13	3.00%	3,374,002	4.49%
6164	7	1.61%	2,083,389	2.78%
6065	12	2.76%	1,974,149	2.63%
6023	5	1.15%	1,946,697	2.59%
6055	7	1.61%	1,824,079	2.43%
6018	9	2.07%	1,760,028	2.34%
2450	11	2.53%	1,736,248	2.31%
6170	8	1.84%	1,650,783	2.20%
6169	8	1.84%	1,619,722	2.16%
2460	15	3.46%	1,434,355	1.91%
6024	6	1.38%	1,417,241	1.89%
6110	10	2.30%	1,337,689	1.78%
6112	7	1.61%	1,250,456	1.67%
6027	5	1.15%	1,245,983	1.66%
6025	5	1.15%	1,184,906	1.58%
2447	5	1.15%	1,130,783	1.51%
6171	6	1.38%	1,123,354	1.50%
6059	3	0.69%	1,091,924	1.45%
6056	7	1.61%	1,079,011	1.44%
2454	5	1.15%	1,067,978	1.42%
Other	280	64.52%	43,732,133	58.26%
Total	**434**	**100%**	**75,064,910**	**100%**



Reserves and Facilities

Liquidity Reserve	
	A$
Opening required balance	622,163.42
Reduction in Liquidity Reserve	21,644.14
Closing required balance	**600,519.28**
Unreimbursed Liquidity Draws from all Prior Distribution Dates	0.00
Repayment of Liquidity Draw	0.00
Liquidity Draw in current period	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	783,925.91
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	27,271.61
Closing balance	**756,654.29**