

PINNACLE SERIES TRUST 2021-T1

MONTHLY REPORT

Pool Cut Date	31/01/2022
Original Balance A\$	330,897,861.88
Current Balance A\$	302,051,381.97
Pool Factor	91.28%
Asset Class	Residential Mortgage Backed Securities
Collateral Type	Prime, domestic, full-doc residential mortgages

NOTE CLASSES

Class	S&P Rating	Initial Invested Amount (A\$)	Invested Amount (A\$)	Stated Amount (A\$)	Note Factor (previous distribution date)	Note Factor (current distribution date)	Current Distribution Date	Interest Rate	Original Subordination	Current Subordination	Principal Repayment Current month	Coupon payment Current month
Class A1 Notes		322,000,000.00	276,467,793.02	276,467,793.02	88.59%	85.86%	21/02/2022	0.7303%	8.39%	9.20%	8,777,848.78	181,525.49
Class A2 Notes		14,000,000.00	14,000,000.00	14,000,000.00	100.00%	100.00%	21/02/2022	1.2603%	4.19%	4.60%	0.00	14,989.05
Class B Notes		8,225,000.00	8,225,000.00	8,225,000.00	100.00%	100.00%	21/02/2022	1.4103%	1.73%	1.90%	0.00	9,853.91
Class C Notes		3,325,000.00	3,325,000.00	3,325,000.00	100.00%	100.00%	21/02/2022	2.2603%	0.73%	0.80%	0.00	6,383.88
Class D Notes		1,155,000.00	1,155,000.00	1,155,000.00	100.00%	100.00%	21/02/2022	2.5103%	0.39%	0.43%	0.00	2,462.80
Class E Notes		700,000.00	700,000.00	700,000.00	100.00%	100.00%	21/02/2022	4.4603%	0.18%	0.20%	0.00	2,651.92
Class F Notes		595,000.00	595,000.00	595,000.00	100.00%	100.00%	21/02/2022	5.7103%	0.00%	0.00%	0.00	2,885.81

COLLATERAL INFORMATION

Pinnacle Series Trust 2021-T1

	At Issue	31/01/2022
Total Number of Loans (Unconsolidated)	1,226	1,148
Total Number of Loans (Consolidated)	1,217	1,141
Total Housing Loan Pool Size	330,897,861.88	302,051,381.97
Average Housing Loan Balance (Unconsolidated)	269,900.38	263,110.96
Average Housing Loan Balance (Consolidated)	375,167.64	264,725.14
Maximum Housing Loan Balance (Consolidated)	0.00	0.00
Weighted Average Term to Maturity (Months)	276.83	273.92
Maximum Term to Maturity (Months)	44500.00	44530.00
Weighted Average Seasoning (Months)	60.17	63.30
% Fixed Rate Loans (Value)	10.74%	10.39%
% Interest Only Loans (Value)	1.85%	1.80%
Weighted Average Current LVR	64.02%	63.05%
Max Current LVR	92.40%	94.05%
Fully Verified Loans	100.00%	100.00%
Weighted Average Current Interest Rate	3.00%	2.97%

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:	-	-	0.00%	-	-	0.00%
61 days to 90 days:	-	-	0.00%	1	144,214	0.05%
90+ days:	-	-	0.00%	-	-	0.00%
Total	-	-	0.00%	1	144,214	0.05%

Disclaimer: The information regarding Police & Nurses Limited's (ABN 69 087 651 876 AFSL/ACL 240701) securitisation program on these pages is provided for informational purposes only and should not be considered a solicitation to buy or an offer to sell a security to any person nor should such information be relied upon in consideration of an investment in any security

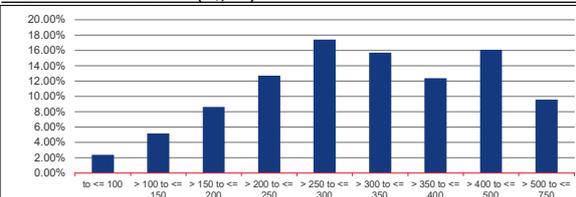
None of the securities issued through Police & Nurses Limited's securitisation program represent deposits or other liabilities of, or is guaranteed by, Police & Nurses Limited or any member of its corporate group.

GEOGRAPHICAL DISTRIBUTION



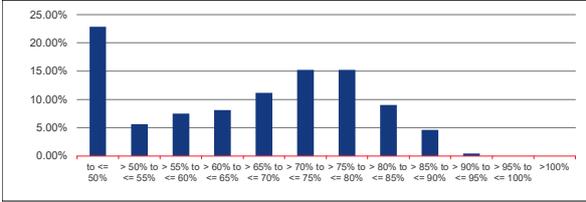
	Number of Loans	Value of Loans	% of Total Value
NSW Metro	9	1,977,559	0.65%
NSW Non Metro	207	43,651,668	14.45%
VIC Metro	10	2,604,556	0.86%
VIC Non Metro	3	823,667	0.27%
WA Metro	774	213,354,793	70.64%
WA Non Metro	89	23,640,264	7.83%
QLD Metro	15	4,184,959	1.39%
QLD Non Metro	41	11,813,916	3.91%
SA Metro	-	-	0.00%
SA Non Metro	-	-	0.00%
Total	1,148	302,051,382	100.00%

BALANCE OUTSTANDING (A\$,000)



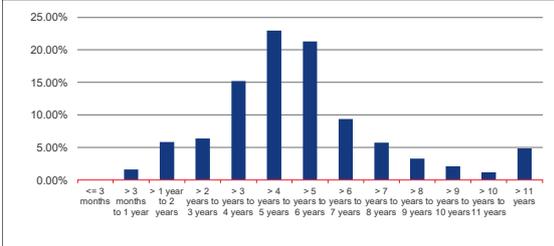
	Number of Loans	Value of Loans	% of Total Value
to <= 100	112	7,210,804	2.39%
> 100 to <= 150	122	15,580,371	5.16%
> 150 to <= 200	148	26,060,312	8.63%
> 200 to <= 250	169	38,364,779	12.70%
> 250 to <= 300	191	52,584,995	17.41%
> 300 to <= 350	147	47,455,873	15.71%
> 350 to <= 400	100	37,370,992	12.37%
> 400 to <= 500	111	48,544,469	16.07%
> 500 to <= 750	48	28,878,788	9.56%
Total	1,148	302,051,382	100.00%

LOAN TO VALUE RATIO (CURRENT)



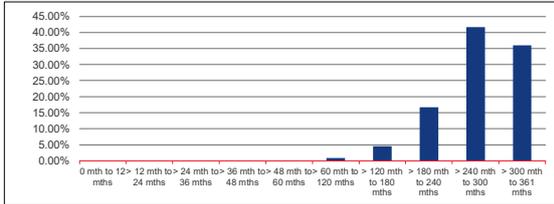
	Number of Loans	Value of Loans	% of Total Value
to <= 50%	405	69,015,305	22.85%
> 50% to <= 55%	69	17,040,383	5.64%
> 55% to <= 60%	83	22,695,268	7.51%
> 60% to <= 65%	88	24,617,827	8.15%
> 65% to <= 70%	108	33,715,931	11.16%
> 70% to <= 75%	139	46,100,242	15.26%
> 75% to <= 80%	137	46,031,148	15.24%
> 80% to <= 85%	75	27,299,257	9.04%
> 85% to <= 90%	39	14,083,316	4.66%
> 90% to <= 95%	5	1,452,706	0.48%
> 95% to <= 100%	-	-	0.00%
> 100%	-	-	0.00%
Total	1,148	302,051,382	100.00%

SEASONING ANALYSIS



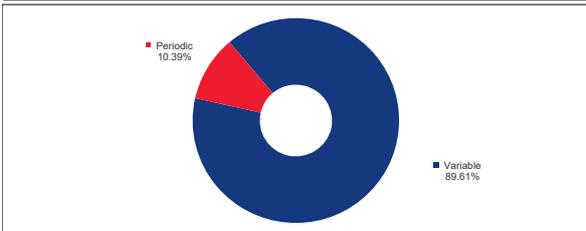
	Number of Loans	Value of Loans	% of Total Value
<= 3 months	-	-	0.00%
> 3 months to <= 1 year	23	4,987,551	1.65%
> 1 year to <= 2 years	57	17,641,381	5.84%
> 2 years to <= 3 years	70	19,276,867	6.38%
> 3 years to <= 4 years	151	45,960,719	15.22%
> 4 years to <= 5 years	243	69,418,983	22.98%
> 5 years to <= 6 years	243	64,369,546	21.31%
> 6 years to <= 7 years	109	28,364,292	9.39%
> 7 years to <= 8 years	67	17,293,824	5.73%
> 8 years to <= 9 years	47	9,932,347	3.29%
> 9 years to <= 10 years	30	6,369,425	2.11%
> 10 years to <= 11 years	20	3,676,124	1.22%
> 11 years	88	14,760,324	4.89%
Total	1,148	302,051,382	100.00%

REMAINING LOAN TERM



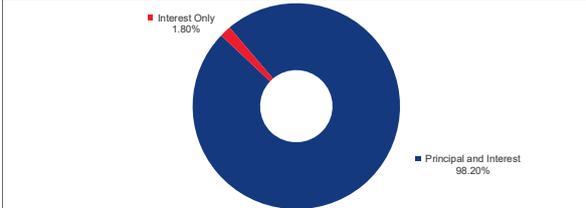
	Number of Loans	Value of Loans	% of Total Value
0 mth to <= 12 mths	-	-	0.00%
> 12 mth to <= 24 mths	-	-	0.00%
> 24 mth to <= 36 mths	-	-	0.00%
> 36 mth to <= 48 mths	-	-	0.00%
> 48 mth to <= 60 mths	1	148,337	0.05%
> 60 mth to <= 120 mths	24	2,693,668	0.89%
> 120 mth to <= 180 mths	93	13,782,557	4.56%
> 180 mth to <= 240 mths	235	50,625,637	16.76%
> 240 mth to <= 300 mths	447	126,021,485	41.72%
> 300 mth to <= 361 mths	348	108,779,699	36.01%
Total	1,148	302,051,382	100.00%

LOAN TYPE



	Number of Loans	Value of Loans	% of Total Value
Variable	1,037	270,676,054	89.61%
Periodic	111	31,375,328	10.39%
Total	1,148	302,051,382	100.00%

REPAYMENT TYPE



	Number of Loans	Value of Loans	% of Total Value
Principal and Interest	1,130	296,605,851	98.20%
Interest Only	18	5,445,531	1.80%
Total	1,148	302,051,382	100.00%