

PINNACLE SERIES TRUST 2021-T1

MONTHLY REPORT

Pool Cut Date	31/12/2021
Original Balance A\$	330,897,861.88
Current Balance A\$	310,759,565.29
Pool Factor	93.91%
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	285,245,641.80	285,245,641.80	90.85%	88.59%	20/01/2022	0.7303%	8.39%	8.94%	7,296,964.09	182,618.72
Class A2 Notes		14,000,000.00	14,000,000.00	14,000,000.00	100.00%	100.00%	20/01/2022	1.2603%	4.19%	4.47%	0.00	15,041.37
Class B Notes		8,225,000.00	8,225,000.00	8,225,000.00	100.00%	100.00%	20/01/2022	1.4103%	1.73%	1.84%	0.00	9,884.65
Class C Notes		3,325,000.00	3,325,000.00	3,325,000.00	100.00%	100.00%	20/01/2022	2.2603%	0.73%	0.78%	0.00	6,396.30
Class D Notes		1,155,000.00	1,155,000.00	1,155,000.00	100.00%	100.00%	20/01/2022	2.5103%	0.39%	0.41%	0.00	2,467.11
Class E Notes		700,000.00	700,000.00	700,000.00	100.00%	100.00%	20/01/2022	4.4603%	0.18%	0.19%	0.00	2,654.53
Class F Notes		595,000.00	595,000.00	595,000.00	100.00%	100.00%	20/01/2022	5.7103%	0.00%	0.00%	0.00	2,888.03

COLLATERAL INFORMATION

Pinnacle Series Trust 2021-T1

	At Issue	31/12/2021
Total Number of Loans (Unconsolidated)	1,226	1,171
Total Number of Loans (Consolidated)	1,217	1,164
Total Housing Loan Pool Size	330,897,861.88	310,759,565.29
Average Housing Loan Balance (Unconsolidated)	269,900.38	265,379.65
Average Housing Loan Balance (Consolidated)	375,167.64	266,975.57
Maximum Housing Loan Balance (Consolidated)	0.00	0.00
Weighted Average Term to Maturity (Months)	276.83	274.83
Maximum Term to Maturity (Months)	44500.00	44530.00
Weighted Average Seasoning (Months)	60.17	62.53
% Fixed Rate Loans (Value)	10.74%	10.50%
% Interest Only Loans (Value)	1.85%	1.87%
Weighted Average Current LVR	1.85%	1.87%
Max Current LVR	92.40%	96.16%
Fully Verified Loans	100.00%	100.00%
Weighted Average Current Interest Rate	3.00%	2.97%

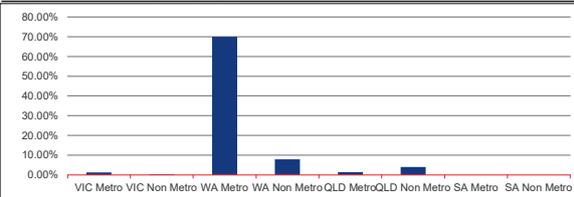
ARREARS INFORMATION

	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%	1	143,835	0.05%
61 days to 90 days:	-	-	0.00%	-	-	0.00%
90+ days:	-	-	0.00%	-	-	0.00%
Total	-	-	0.00%	1	143,835	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

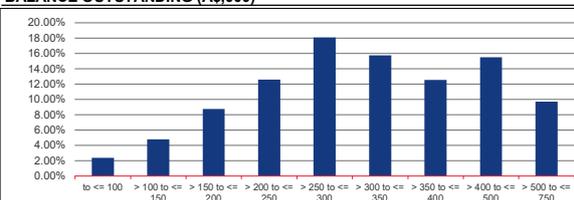
None of the securities issued through Police & Nurses Limited's securitisation program represent deposits or other liabilities of, or is guaranteed by, Police & Nurses Limited or any member of its corporate group.

GEOGRAPHICAL DISTRIBUTION



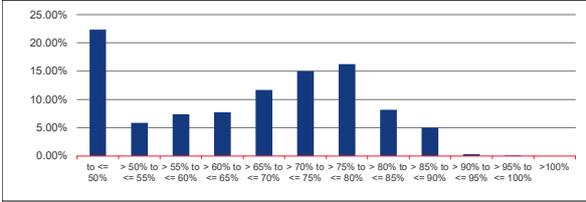
	Number of Loans	Value of Loans	% of Total Value
NSW Metro	9	2,069,213	0.67%
NSW Non Metro	202	45,609,582	14.68%
VIC Metro	12	3,598,027	1.16%
VIC Non Metro	3	704,849	0.23%
WA Metro	794	217,462,403	69.98%
WA Non Metro	93	24,600,605	7.92%
QLD Metro	17	4,184,841	1.35%
QLD Non Metro	41	12,530,044	4.03%
SA Metro	-	-	0.00%
SA Non Metro	-	-	0.00%
Total	1,171	310,759,565	100.00%

BALANCE OUTSTANDING (A\$,000)



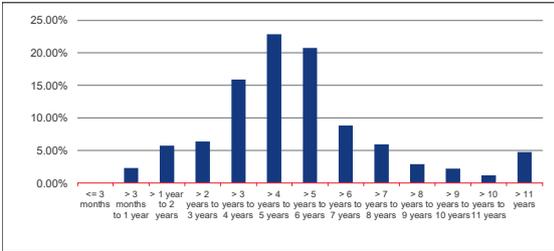
	Number of Loans	Value of Loans	% of Total Value
to <= 100	109	7,408,164	2.38%
> 100 to <= 150	117	14,918,318	4.80%
> 150 to <= 200	154	27,161,890	8.74%
> 200 to <= 250	172	39,030,334	12.56%
> 250 to <= 300	204	56,162,215	18.07%
> 300 to <= 350	151	48,864,399	15.72%
> 350 to <= 400	104	38,966,545	12.54%
> 400 to <= 500	110	48,105,475	15.48%
> 500 to <= 750	50	30,142,225	9.70%
Total	1,171	310,759,565	100.00%

LOAN TO VALUE RATIO (CURRENT)



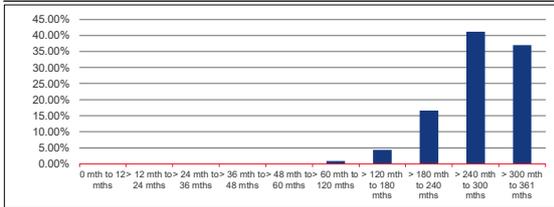
	Number of Loans	Value of Loans	% of Total Value
to <= 50%	402	69,366,992	22.32%
> 50% to <= 55%	76	18,362,636	5.91%
> 55% to <= 60%	83	22,955,729	7.39%
> 60% to <= 65%	89	24,115,348	7.76%
> 65% to <= 70%	114	36,343,479	11.70%
> 70% to <= 75%	140	46,611,847	15.00%
> 75% to <= 80%	146	50,461,527	16.24%
> 80% to <= 85%	73	25,405,444	8.18%
> 85% to <= 90%	43	15,674,856	5.04%
> 90% to <= 95%	4	1,139,560	0.37%
> 95% to <= 100%	1	322,148	0.10%
>100%	-	-	0.00%
Total	1,171	310,759,565	100.00%

SEASONING ANALYSIS



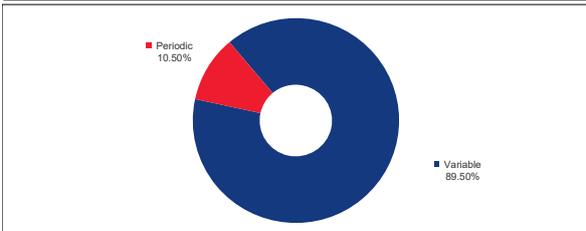
	Number of Loans	Value of Loans	% of Total Value
<= 3 months	-	-	0.00%
> 3 months to <= 1 year	29	7,202,611	2.32%
> 1 year to <= 2 years	61	17,648,003	5.74%
> 2 years to <= 3 years	68	19,886,961	6.40%
> 3 years to <= 4 years	165	49,496,729	15.93%
> 4 years to <= 5 years	249	71,108,274	22.88%
> 5 years to <= 6 years	242	64,574,623	20.79%
> 6 years to <= 7 years	106	27,542,561	8.86%
> 7 years to <= 8 years	67	18,509,436	5.96%
> 8 years to <= 9 years	45	9,097,390	2.93%
> 9 years to <= 10 years	30	6,896,787	2.22%
> 10 years to <= 11 years	20	3,692,370	1.19%
> 11 years	89	14,903,821	4.80%
Total	1,171	310,759,565	100.00%

REMAINING LOAN TERM



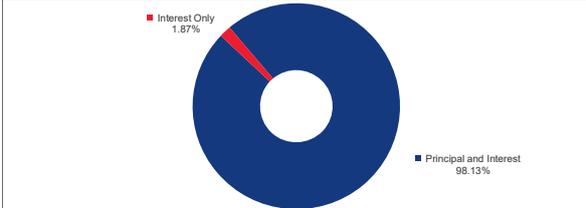
	Number of Loans	Value of Loans	% of Total Value
0 mth to <= 12 mths	-	-	0.00%
> 12 mth to <= 24 mths	-	-	0.00%
> 24 mth to <= 36 mths	-	-	0.00%
> 36 mth to <= 48 mths	-	-	0.00%
> 48 mth to <= 60 mths	1	150,887	0.05%
> 60 mth to <= 120 mths	24	2,774,713	0.89%
> 120 mth to <= 180 mths	91	13,526,854	4.35%
> 180 mth to <= 240 mths	240	51,518,636	16.58%
> 240 mth to <= 300 mths	449	127,841,342	41.14%
> 300 mth to <= 361 mths	366	114,947,132	36.99%
Total	1,171	310,759,565	100.00%

LOAN TYPE



	Number of Loans	Value of Loans	% of Total Value
Variable	1,060	278,120,171	89.50%
Periodic	111	32,639,395	10.50%
Total	1,171	310,759,565	100.00%

REPAYMENT TYPE



	Number of Loans	Value of Loans	% of Total Value
Principal and Interest	1,152	304,962,393	98.13%
Interest Only	19	5,797,173	1.87%
Total	1,171	310,759,565	100.00%

