

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	87,922,608.15	1,631,295.62	86,291,312.53	86,291,312.53	27.31%	26.80%	8.00%	17.02%	21/07/2025	4.4329%	331,022.36
A2	AAA(sf)	14,000,000.00	9,018,843.92	167,333.53	8,851,510.39	8,851,510.39	64.42%	63.23%	4.00%	8.51%	21/07/2025	4.9629%	38,015.02
B	AA(sf)	8,225,000.00	5,298,570.80	98,308.45	5,200,262.35	5,200,262.35	64.42%	63.23%	1.65%	3.51%	21/07/2025	5.1129%	23,008.85
C	A(sf)	3,325,000.00	2,141,975.43	39,741.71	2,102,233.72	2,102,233.72	64.42%	63.23%	0.70%	1.49%	21/07/2025	5.9629%	10,847.78
D	BBB(sf)	1,155,000.00	744,054.62	13,805.02	730,249.61	730,249.61	64.42%	63.23%	0.37%	0.79%	21/07/2025	6.2129%	3,926.16
E	BB(sf)	700,000.00	450,942.20	8,366.68	442,575.52	442,575.52	64.42%	63.23%	0.17%	0.36%	21/07/2025	8.1629%	3,126.33
F	NR	595,000.00	383,300.87	7,111.68	376,189.19	376,189.19	64.42%	63.23%	0.00%	0.00%	21/07/2025	9.4129%	3,064.31
Total		350,000,000.00	105,960,295.98	1,965,962.68	103,994,333.30	103,994,333.30							413,010.80

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	\$304,225.22	0.26%	1	\$81,105.30	0.08%	
61 days to 90 days:	1	\$91,693.46	0.08%	0	\$0.00	0.00%	
90+ days:	2	\$661,041.55	0.57%	2	\$398,996.49	0.39%	
Total	4	\$1,056,960.23	0.92%	3	\$480,101.79	0.47%	

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	13.77%
3 Month Average	15.67%
12 Month Average	15.61%
Since Issuance	24.40%

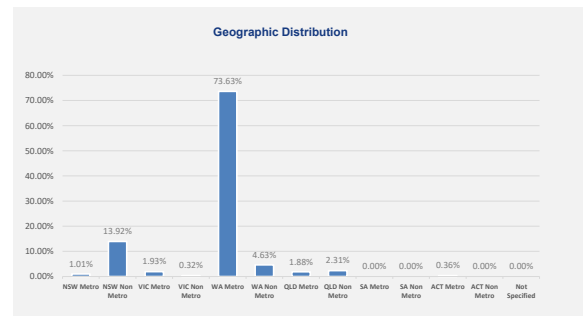
Stratification Report (Collateral Data as at 30 June 2025)

COLLATERAL INFORMATION

Pool Size (\$)	103,168,981.45	Weighted Average Seasoning (months)	105.26
Number of Loans (Unconsolidated)	536	Weighted Average Remaining Term (years)	19.52
Number of Loans (Consolidated)	534	% of Fixed Rate Loans (Value)	0.83%
Average Loan Balance (Unconsolidated)	192,479.44	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	193,200.34	Weighted Average Current Interest Rate	5.92%
Maximum Loan Balance (\$ (Consolidated)	807,074.93	Weighted Average Current LVR	49.92%
Weighted Average Term to Maturity (months)	122.00	Max Current LVR	84.55%
Maximum Term to Maturity (months)	310.00	Fully Verified Loans	100%

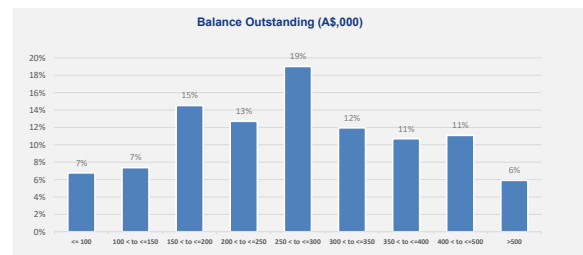
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.75%	1,038,501	1.01%	9	1%	3,336,308	1%
NSW Non Metro	100	18.66%	14,363,748	13.92%	212	17%	42,534,658	12%
VIC Metro	7	1.31%	1,996,319	1.93%	13	1%	4,057,064	1%
VIC Non Metro	3	0.56%	334,432	0.32%	3	0%	444,467	0%
WA Metro	369	68.84%	75,960,532	73.63%	867	68%	253,693,879	73%
WA Non Metro	34	6.34%	4,780,665	4.63%	98	8%	21,847,002	6%
QLD Metro	6	1.12%	1,941,169	1.88%	20	2%	7,551,897	2%
QLD Non Metro	12	2.24%	2,383,258	2.31%	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	0.19%	370,359	0.36%	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%
Total	536	100%	103,168,981	100%	1,267	100%	347,189,363	100%



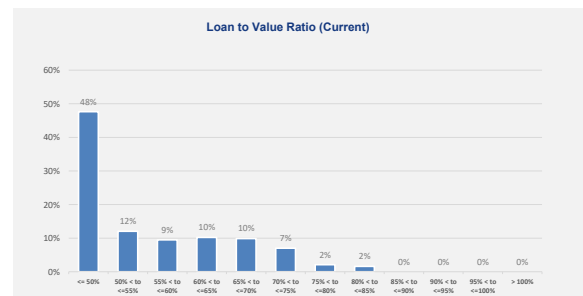
BALANCE OUTSTANDING (A\$,'000)

Loan Balance (A\$,'000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	157	29%	6,985,607	7%	109	9%	7,867,162	2%
100 < to <=150	61	11%	7,598,247	7%	120	9%	15,315,979	4%
150 < to <=200	86	16%	14,979,180	15%	158	12%	27,889,049	8%
200 < to <=250	58	11%	13,105,421	13%	177	14%	40,047,484	12%
250 < to <=300	71	13%	19,602,934	19%	218	17%	60,013,714	17%
300 < to <=350	38	7%	12,326,316	12%	171	13%	55,282,820	16%
350 < to <=400	29	5%	11,035,529	11%	117	9%	43,782,518	13%
400 < to <=500	26	5%	11,430,363	11%	135	11%	59,322,198	17%
>500	10	2%	6,105,385	6%	62	5%	37,668,440	11%
Total	536	100%	103,168,981	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%	349	65%	49,141,872	48%	401	32%	68,452,156	20%
50% < to <=55%	50	9%	12,444,334	12%	81	6%	21,291,081	6%
55% < to <=60%	36	7%	9,787,021	9%	84	7%	23,589,817	7%
60% < to <=65%	33	6%	10,556,458	10%	102	8%	29,702,361	9%
65% < to <=70%	34	6%	10,189,495	10%	123	10%	39,086,718	11%
70% < to <=75%	21	4%	7,216,368	7%	134	11%	44,260,155	13%
75% < to <=80%	7	1%	2,174,142	2%	176	14%	59,878,518	17%
80% < to <=85%	6	1%	1,659,290	2%	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	536	100%	103,168,981	100%	1,267	100%	347,189,363	100%



# PINNACLE SERIES TRUST 2021-T1

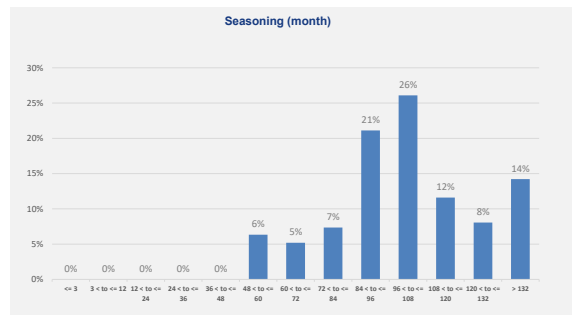
Monthly Investor Report as at 21 July 2025



## Stratification Report (Collateral Data as at 30 June 2025)

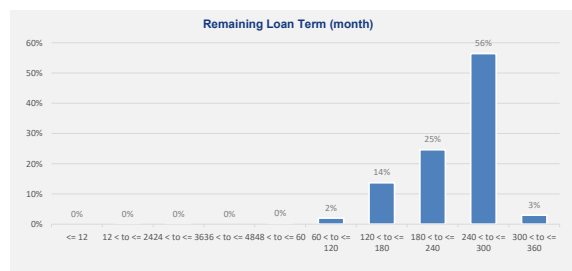
### SEASONING (MONTH)

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	0	0%	0	0%	232	18%	71,374,318	21%
48 < to <= 60	29	5%	6,548,837	6%	284	22%	80,220,205	23%
60 < to <= 72	31	6%	5,352,904	5%	204	16%	57,358,260	17%
72 < to <= 84	45	8%	7,594,149	7%	106	8%	28,116,723	8%
84 < to <= 96	91	17%	21,789,022	21%	56	4%	13,877,070	4%
96 < to <= 108	126	24%	26,927,149	26%	46	4%	10,089,883	3%
108 < to <= 120	67	13%	11,966,847	12%	25	2%	4,643,022	1%
120 < to <= 132	44	8%	8,323,079	8%	21	2%	4,704,357	1%
> 132	103	19%	14,666,996	14%	87	7%	14,395,727	4%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



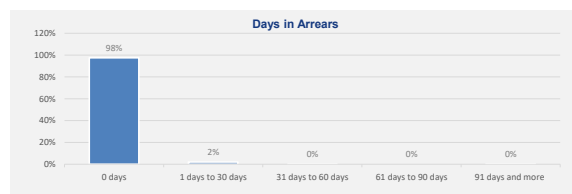
### REMAINING LOAN TERM (MONTH)

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%	40,337	0%	0	0%	0	0%
24 < to <= 36	3	1%	91,353	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,777	0%	1	0%	161,042	0%
60 < to <= 120	31	6%	2,048,491	2%	19	1%	1,983,505	1%
120 < to <= 180	112	21%	14,141,948	14%	87	7%	14,006,511	4%
180 < to <= 240	137	26%	25,417,553	25%	262	21%	56,576,527	16%
240 < to <= 300	236	44%	58,199,285	56%	430	34%	124,138,065	36%
300 < to <= 360	13	2%	3,065,238	3%	468	37%	150,323,714	43%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



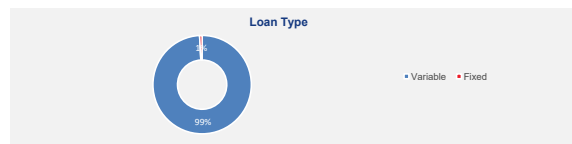
### Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	522	97%	100,599,400	98%	1,266	100%	346,977,959	100%
1 days to 30 days	11	2%	2,089,480	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	81,105	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	2	0%	398,996	0%	0	0%	0	0%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



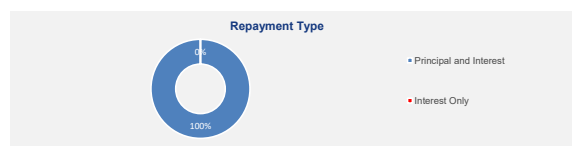
### LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	532	99%	102,315,371	99%	1,152	91%	312,689,871	90%
Fixed	4	1%	853,610	1%	115	9%	34,489,492	10%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



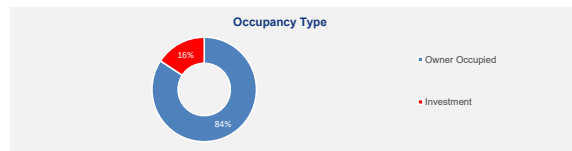
### REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	536	100%	103,168,981	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



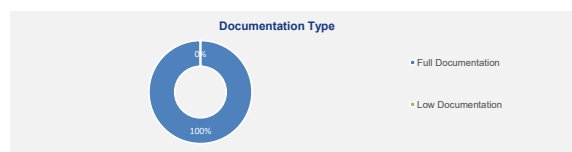
### Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	454	85%	86,859,996	84%	1,066	84%	294,199,739	85%
Investment	82	15%	16,308,986	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</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	536	100%	103,168,981	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2021-T1

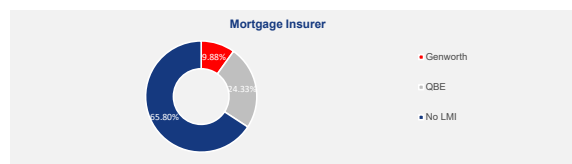
Monthly Investor Report as at 21 July 2025



### Stratification Report (Collateral Data as at 30 June 2025)

#### Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	46	8.58%	10,189,952	9.88%	167	13.18%	50,483,111	14.54%
QBE	106	19.78%	25,097,220	24.33%	270	21.31%	76,008,425	21.89%
No LMI	384	71.64%	67,881,809	65.80%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</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	3.17%	4,418,235	4.28%
6112	13	2.43%	3,272,510	3.17%
6065	15	2.80%	3,089,321	2.99%
6164	9	1.68%	2,820,788	2.73%
6169	11	2.05%	2,269,146	2.20%
6055	9	1.68%	2,194,395	2.13%
2460	19	3.54%	2,185,178	2.12%
6110	15	2.80%	2,101,414	2.04%
6023	5	0.93%	2,069,743	2.01%
6061	11	2.05%	1,928,162	1.87%
6018	10	1.87%	1,916,570	1.86%
2450	11	2.05%	1,897,784	1.84%
6059	5	0.93%	1,814,338	1.76%
6170	8	1.49%	1,770,938	1.72%
6210	12	2.24%	1,751,797	1.70%
6025	6	1.12%	1,741,588	1.69%
6030	9	1.68%	1,599,929	1.55%
6171	7	1.31%	1,570,359	1.52%
6024	6	1.12%	1,544,016	1.50%
6027	5	0.93%	1,316,071	1.28%
Other	333	62.13%	59,896,701	58.06%
<b>Total</b>	<b>536</b>	<b>100%</b>	<b>103,168,981</b>	<b>100%</b>

