PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 July 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	66,051,078.97	1,003,308.42	65,047,770.55	65,047,770.55	20.51%	20.20%	8.00%	17.02%	20/07/2026	5.0200%	254,359.99
A2	AAA(sf)	14,000,000.00	6,775,326.43	102,916.44	6,672,409.99	6,672,409.99	48.40%	47.66%	4.00%	8.51%	20/07/2026	5.5500%	28,846.18
B	AA(sf)	8,225,000.00	3,980,504.28	60,463.41	3,920,040.87	3,920,040.87	48.40%	47.66%	1.65%	3.51%	20/07/2026	5.7000%	17,405.16
C	A(sf)	3,325,000.00	1,609,140.02	24,442.65	1,584,697.37	1,584,697.37	48.40%	47.66%	0.70%	1.49%	20/07/2026	6.5500%	8,085.38
D	BBB(sf)	1,155,000.00	558,964.44	8,490.61	550,473.83	550,473.83	48.40%	47.66%	0.37%	0.79%	20/07/2026	6.8000%	2,915.80
E	BB(sf)	700,000.00	338,766.32	5,145.82	333,620.50	333,620.50	48.40%	47.66%	0.17%	0.36%	20/07/2026	8.7500%	2,273.91
F	NR	595,000.00	287,951.39	4,373.95	283,577.44	283,577.44	48.40%	47.66%	0.00%	0.00%	20/07/2026	10.0000%	2,208.94
Total		**350,000,000.00**	**79,601,731.85**	**1,209,141.30**	**78,392,590.55**	**78,392,590.55**							**316,095.36**

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	$390,893.08	0.44%	1	$285,662.00	0.37%
61 days to 90 days:	1	$129,636.00	0.15%	0	$0.00	0.00%
90+ days:	3	$499,852.72	0.57%	2	$105,814.47	0.14%
Total	5	$1,020,381.81	1.16%	3	$391,476.47	0.50%

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	9.53%
3 Month Average	14.48%
12 Month Average	19.02%
Since Issuance	24.04%

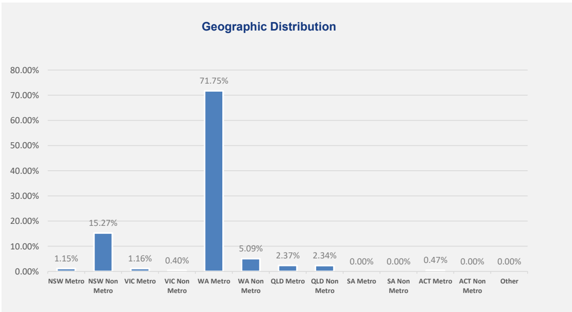
Stratification Report (Collateral Data as at 30 June 2026)

COLLATERAL INFORMATION

Pool Size ($)	77,770,427.13	Weighted Average Seasoning (months)	117.30
Number of Loans (Unconsolidated)	445	Weighted Average Remaining Term (years)	18.58
Number of Loans (Consolidated)	445	% of Fixed Rate Loans (Value)	0.48%
Average Loan Balance (Unconsolidated)	174,765.00	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	174,765.00	Weighted Average Current Interest Rate	6.38%
Maximum Loan Balance ($) (Consolidated)	755,898.58	Weighted Average Current LVR	46.23%
Weighted Average Term to Maturity (months)	110.00	Max Current LVR	84.36%
Maximum Term to Maturity (months)	298.00	Fully Verified Loans	100%

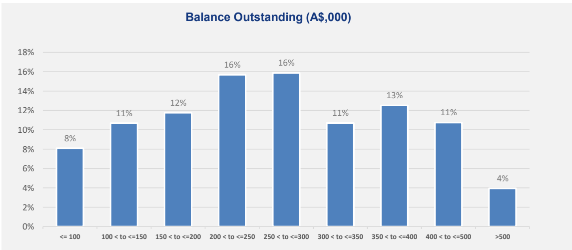
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	3	0.67%	890,620	1.15%	9	1%	3,336,308	1%
NSW Non Metro	87	19.55%	11,879,229	15.27%	212	17%	42,534,658	12%
VIC Metro	4	0.90%	905,708	1.16%	13	1%	4,057,064	1%
VIC Non Metro	3	0.67%	308,099	0.40%	3	0%	444,467	0%
WA Metro	304	68.31%	55,800,670	71.75%	867	68%	253,693,879	73%
WA Non Metro	26	5.84%	3,955,917	5.09%	98	8%	21,847,002	6%
QLD Metro	6	1.35%	1,845,281	2.37%	20	2%	7,551,897	2%
QLD Non Metro	11	2.47%	1,822,803	2.34%	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	0.22%	362,070	0.47%	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	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



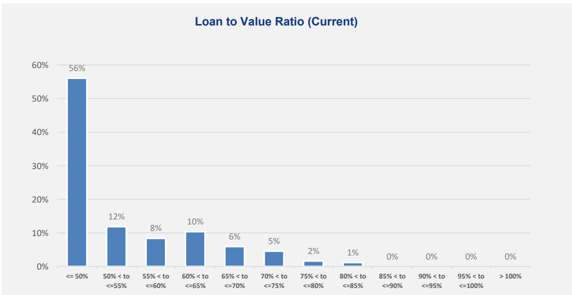
BALANCE OUTSTANDING (A$,000)

Loan Balance (A$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	150	34%	6,292,498	8%	109	9%	7,867,162	2%
100 < to <=150	66	15%	8,308,660	11%	120	9%	15,315,979	4%
150 < to <=200	53	12%	9,145,748	12%	158	12%	27,889,049	8%
200 < to <=250	55	12%	12,197,146	16%	177	14%	40,047,484	12%
250 < to <=300	45	10%	12,347,736	16%	218	17%	60,013,714	17%
300 < to <=350	26	6%	8,318,990	11%	171	13%	55,282,820	16%
350 < to <=400	26	6%	9,732,019	13%	117	9%	43,782,518	13%
400 < to <=500	19	4%	8,357,735	11%	135	11%	59,322,198	17%
>500	5	1%	3,069,894	4%	62	5%	37,668,440	11%
Total	445	100%	77,770,427	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%	328	74%	43,604,464	56%	401	32%	68,452,156	20%
50% < to <=55%	33	7%	9,217,374	12%	81	6%	21,291,081	6%
55% < to <=60%	24	5%	6,523,329	8%	84	7%	23,589,817	7%
60% < to <=65%	28	6%	8,049,854	10%	102	8%	29,702,361	9%
65% < to <=70%	14	3%	4,612,392	6%	123	10%	39,086,718	11%
70% < to <=75%	11	2%	3,567,704	5%	134	11%	44,260,155	13%
75% < to <=80%	4	1%	1,285,271	2%	176	14%	59,878,518	17%
80% < to <=85%	3	1%	910,040	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	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



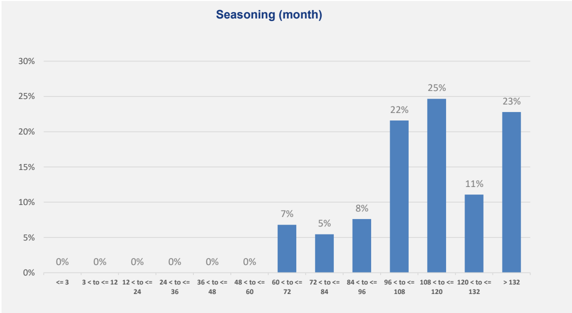
PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 July 2026

Stratification Report (Collateral Data as at 30 June 2026)

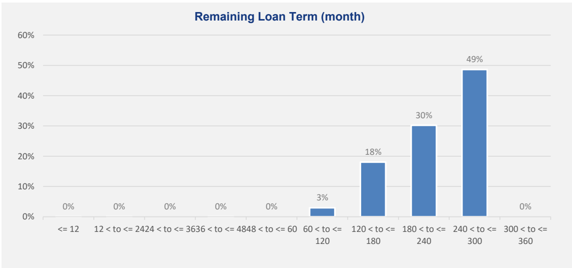
SEASONING (MONTH)

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	0	0%	0	0%	284	22%	80,220,205	23%
60 < to <= 72	24	5%	5,287,449	7%	204	16%	57,358,260	17%
72 < to <= 84	25	6%	4,240,534	5%	106	8%	28,116,723	8%
84 < to <= 96	37	8%	5,920,491	8%	56	4%	13,877,070	4%
96 < to <= 108	78	18%	16,792,715	22%	46	4%	10,089,883	3%
108 < to <= 120	102	23%	19,182,519	25%	25	2%	4,643,022	1%
120 < to <= 132	51	11%	8,618,255	11%	21	2%	4,704,357	1%
> 132	128	29%	17,728,465	23%	87	7%	14,395,727	4%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



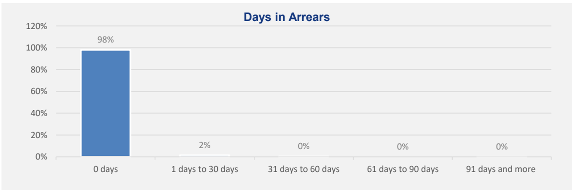
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	1	0%	4,741	0%	0	0%	0	0%
12 < to <= 24	3	1%	60,686	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	2	0%	30,093	0%	0	0%	0	0%
48 < to <= 60	0	0%	0	0%	1	0%	161,042	0%
60 < to <= 120	37	8%	2,328,091	3%	19	1%	1,983,505	1%
120 < to <= 180	116	26%	14,052,750	18%	87	7%	14,006,511	4%
180 < to <= 240	127	29%	23,490,662	30%	262	21%	56,576,527	16%
240 < to <= 300	159	36%	37,803,405	49%	430	34%	124,138,065	36%
300 < to <= 360	0	0%	0	0%	468	37%	150,323,714	43%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



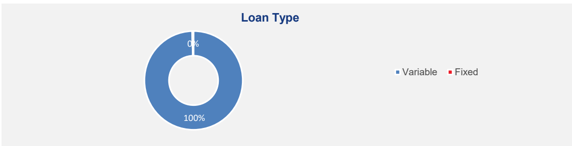
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	437	98%	76,196,613	98%	1,266	100%	346,977,959	100%
1 days to 30 days	5	1%	1,182,337	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	285,662	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	2	0%	105,814	0%	0	0%	0	0%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



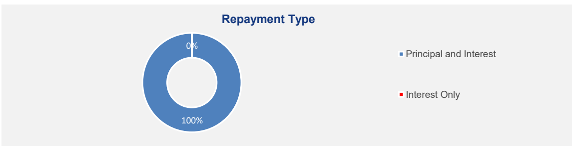
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	443	100%	77,398,561	100%	1,152	91%	312,699,871	90%
Fixed	2	0%	371,866	0%	115	9%	34,489,492	10%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



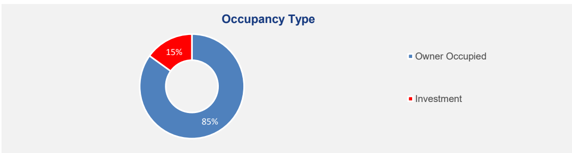
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	445	100%	77,770,427	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



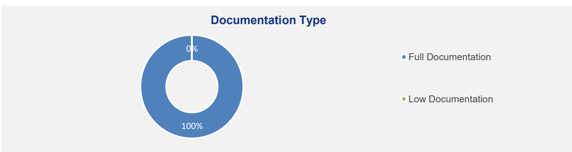
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	382	86%	66,052,366	85%	1,066	84%	294,199,739	85%
Investment	63	14%	11,718,061	15%	201	16%	52,989,624	15%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



Documentation Type

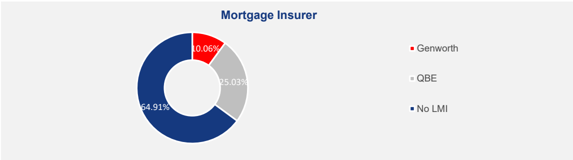
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



Stratification Report (Collateral Data as at 30 June 2026)

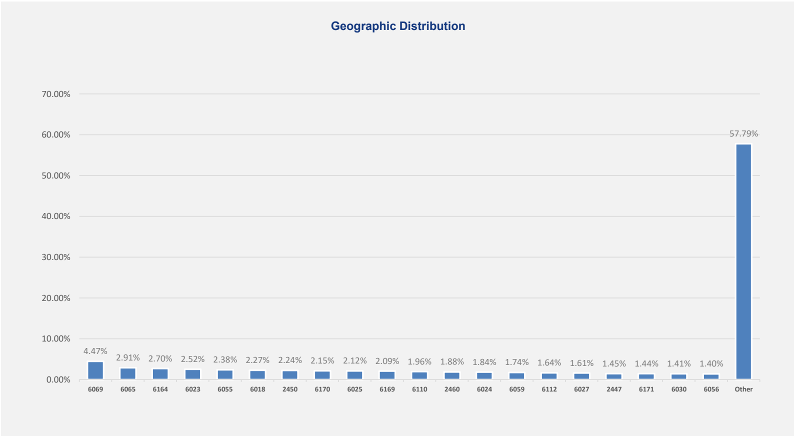
Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	38	8.54%	7,824,678	10.06%	167	13.18%	50,483,111	14.54%
QBE	88	19.78%	19,463,596	25.03%	270	21.31%	76,008,425	21.89%
No LMI	319	71.69%	50,482,153	64.91%	830	65.51%	220,697,827	63.57%
Total	445	100%	77,770,427	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	13	2.92%	3,480,172	4.47%
6065	13	2.92%	2,260,560	2.91%
6164	7	1.57%	2,096,225	2.70%
6023	5	1.12%	1,956,651	2.52%
6055	7	1.57%	1,852,686	2.38%
6018	9	2.02%	1,766,005	2.27%
2450	11	2.47%	1,744,187	2.24%
6170	8	1.80%	1,669,851	2.15%
6025	6	1.35%	1,645,291	2.12%
6169	8	1.80%	1,629,175	2.09%
6110	12	2.70%	1,521,112	1.96%
2460	15	3.37%	1,458,954	1.88%
6024	6	1.35%	1,430,672	1.84%
6059	4	0.90%	1,352,085	1.74%
6112	7	1.57%	1,271,755	1.64%
6027	5	1.12%	1,251,272	1.61%
2447	5	1.12%	1,129,872	1.45%
6171	6	1.35%	1,123,038	1.44%
6030	7	1.57%	1,095,914	1.41%
6056	8	1.80%	1,087,778	1.40%
Other	283	63.60%	44,947,172	57.79%
Total	445	100%	77,770,427	100%



Reserves and Facilities

Liquidity Reserve

	A$
Opening required balance	631,759.78
Reduction in Liquidity Reserve	9,596.36
Closing required balance	**622,163.42**
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	796,017.32
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	12,091.41
Closing balance	**783,925.91**