

PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 June 2025



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 State 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	89,791,379.52	1,868,771.37	87,922,608.15	87,922,608.15	27.89%	27.31%	8.00%	17.02%	20/06/2025	4.4800%	341,650.05
A2	AAA(sf)	14,000,000.00	9,210,537.02	191,693.10	9,018,843.92	9,018,843.92	65.79%	64.42%	4.00%	8.51%	20/06/2025	5.0100%	39,191.47
B	AA(sf)	8,225,000.00	5,411,190.50	112,619.70	5,298,570.80	5,298,570.80	65.79%	64.42%	1.65%	3.51%	20/06/2025	5.1600%	23,714.36
C	A(sf)	3,325,000.00	2,187,502.54	45,527.11	2,141,975.43	2,141,975.43	65.79%	64.42%	0.70%	1.49%	20/06/2025	6.0100%	11,165.86
D	BBB(sf)	1,155,000.00	759,869.30	15,814.68	744,054.62	744,054.62	65.79%	64.42%	0.37%	0.79%	20/06/2025	6.2600%	4,040.01
E	BB(sf)	700,000.00	460,526.85	9,584.65	450,942.20	450,942.20	65.79%	64.42%	0.17%	0.36%	20/06/2025	8.2100%	3,211.20
F	NR	595,000.00	391,447.82	8,146.96	383,300.87	383,300.87	65.79%	64.42%	0.00%	0.00%	20/06/2025	9.4600%	3,145.10
Total		350,000,000.00	108,212,453.55	2,262,167.57	105,960,295.98	105,960,295.98							426,118.04

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	\$374,468.82	0.32%	1	\$81,273.56	0.08%
61 days to 90 days:	1	\$101,839.06	0.09%	1	\$125,360.15	0.12%
90+ days:	2	\$714,661.09	0.61%	1	\$269,829.70	0.26%
Total	5	\$1,190,968.97	1.01%	3	\$476,463.41	0.45%

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	16.11%
3 Month Average	15.78%
12 Month Average	16.04%
Since Issuance	24.54%

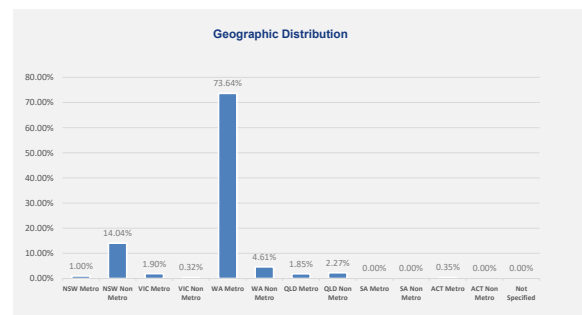
Stratification Report (Collateral Data as at 31 May 2025)

COLLATERAL INFORMATION

Pool Size (\$)	105,119,341.25	Weighted Average Seasoning (months)	104.30
Number of Loans (Unconsolidated)	541	Weighted Average Remaining Term (years)	19.59
Number of Loans (Consolidated)	539	% of Fixed Rate Loans (Value)	1.43%
Average Loan Balance (Unconsolidated)	194,305.62	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	195,026.61	Weighted Average Current Interest Rate	6.16%
Maximum Loan Balance (\$ (Consolidated)	811,730.92	Weighted Average Current LVR	50.19%
Weighted Average Term to Maturity (months)	123.00	Max Current LVR	84.74%
Maximum Term to Maturity (months)	311.00	Fully Verified Loans	100%

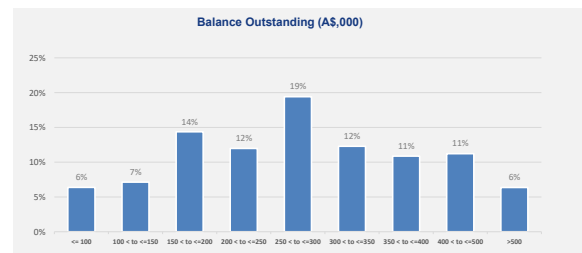
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.74%	1,051,900	1.00%	9	1%	3,336,308	1%
NSW Non Metro	102	18.85%	14,761,764	14.04%	212	17%	42,534,658	12%
VIC Metro	7	1.29%	2,000,762	1.90%	13	1%	4,057,064	1%
VIC Non Metro	3	0.55%	337,023	0.32%	3	0%	444,467	0%
WA Metro	372	68.76%	77,414,555	73.64%	867	68%	253,693,879	73%
WA Non Metro	34	6.28%	4,851,238	4.61%	98	8%	21,847,002	6%
QLD Metro	6	1.11%	1,947,120	1.85%	20	2%	7,551,897	2%
QLD Non Metro	12	2.22%	2,383,889	2.27%	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	0.18%	371,091	0.35%	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	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



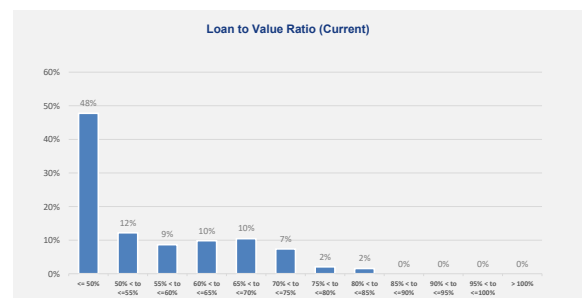
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	155	29%	6,711,004	6%	109	9%	7,867,162	2%
100 < to <=150	61	11%	7,499,061	7%	120	9%	15,315,979	4%
150 < to <=200	87	16%	15,112,698	14%	158	12%	27,889,049	8%
200 < to <=250	56	10%	12,586,073	12%	177	14%	40,047,484	12%
250 < to <=300	74	14%	20,408,095	19%	218	17%	60,013,714	17%
300 < to <=350	40	7%	12,908,138	12%	171	13%	55,282,820	16%
350 < to <=400	30	6%	11,417,882	11%	117	9%	43,782,518	13%
400 < to <=500	27	5%	11,796,704	11%	135	11%	59,322,198	17%
>500	11	2%	6,679,686	6%	62	5%	37,668,440	11%
Total	541	100%	105,119,341	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%	352	65%	50,224,967	48%	401	32%	68,452,156	20%
50% < to <=55%	52	10%	12,841,220	12%	81	6%	21,291,081	6%
55% < to <=60%	33	6%	9,112,350	9%	84	7%	23,589,817	7%
60% < to <=65%	33	6%	10,343,702	10%	102	8%	29,702,361	9%
65% < to <=70%	35	6%	10,987,807	10%	123	10%	39,086,718	11%
70% < to <=75%	23	4%	7,771,459	7%	134	11%	44,260,155	13%
75% < to <=80%	7	1%	2,178,661	2%	176	14%	59,878,518	17%
80% < to <=85%	6	1%	1,659,175	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	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



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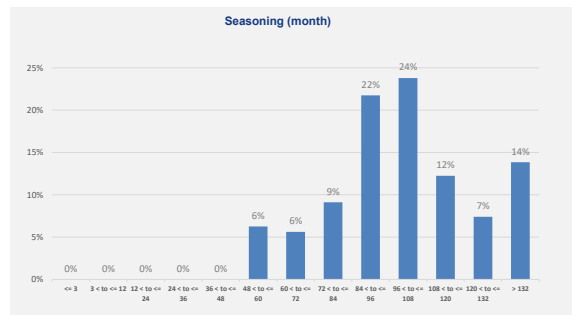
Monthly Investor Report as at 20 June 2025



Stratification Report (Collateral Data as at 31 May 2025)

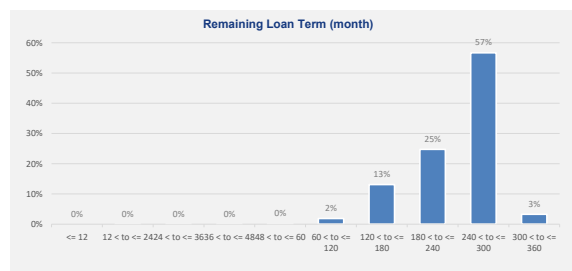
SEASONING (MONTH)

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%	6,568,220	6%	284	22%	80,220,205	23%
60 < to <= 72	34	6%	5,911,278	6%	204	16%	57,358,260	17%
72 < to <= 84	49	9%	9,570,729	9%	106	8%	28,116,723	8%
84 < to <= 96	99	18%	22,859,060	22%	56	4%	13,877,070	4%
96 < to <= 108	118	22%	25,003,722	24%	46	4%	10,089,883	3%
108 < to <= 120	70	13%	12,868,222	12%	25	2%	4,643,022	1%
120 < to <= 132	41	8%	7,785,220	7%	21	2%	4,704,357	1%
> 132	101	19%	14,552,890	14%	87	7%	14,395,727	4%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



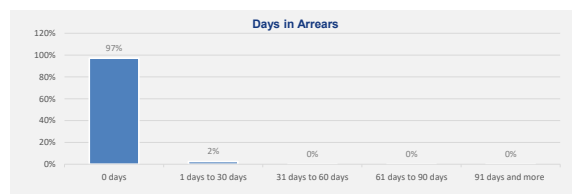
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	1	0%	43,215	0%	0	0%	0	0%
24 < to <= 36	3	1%	68,407	0%	0	0%	0	0%
36 < to <= 48	1	0%	34,397	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,401	0%	1	0%	161,042	0%
60 < to <= 120	31	6%	1,980,809	2%	19	1%	1,983,505	1%
120 < to <= 180	109	20%	13,792,651	13%	87	7%	14,006,511	4%
180 < to <= 240	138	26%	26,013,304	25%	262	21%	56,576,527	16%
240 < to <= 300	241	45%	59,596,355	57%	430	34%	124,138,065	36%
300 < to <= 360	14	3%	3,425,803	3%	468	37%	150,323,714	43%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



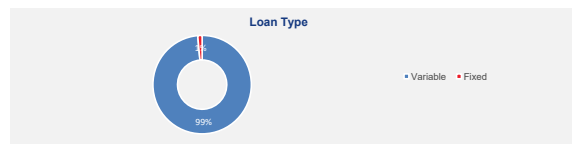
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	528	98%	102,085,250	97%	1,266	100%	346,977,959	100%
1 days to 30 days	10	2%	2,557,628	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	81,274	0%	0	0%	0	0%
61 days to 90 days	1	0%	125,360	0%	0	0%	0	0%
91 days and more	1	0%	269,830	0%	0	0%	0	0%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



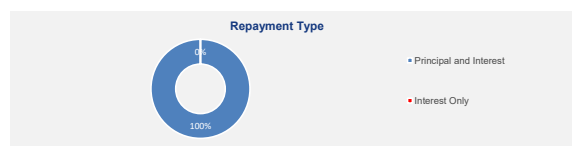
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	534	99%	103,618,467	99%	1,152	91%	312,689,871	90%
Fixed	7	1%	1,500,874	1%	115	9%	34,489,492	10%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



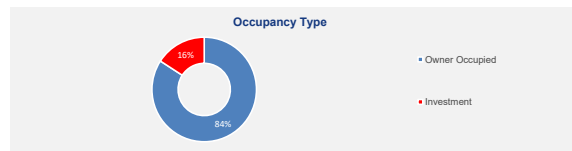
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	541	100%	105,119,341	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



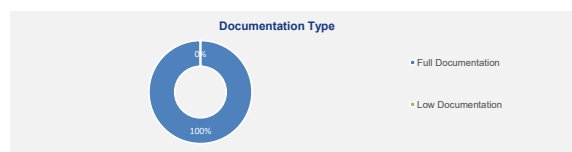
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	458	85%	88,459,845	84%	1,066	84%	294,199,739	85%
Investment	83	15%	16,659,496	16%	201	16%	52,989,624	15%
Total	541	100%	105,119,341	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	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



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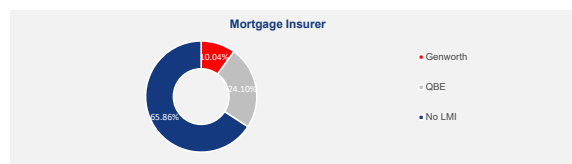
Monthly Investor Report as at 20 June 2025



Stratification Report (Collateral Data as at 31 May 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	47	8.69%	10,552,976	10.04%	167	13.18%	50,483,111	14.54%
QBE	107	19.78%	25,336,932	24.10%	270	21.31%	76,008,425	21.89%
No LMI	387	71.53%	69,229,433	65.86%	830	65.51%	220,697,827	63.57%
Total	541	100%	105,119,341	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	17	3.14%	4,679,573	4.45%
6112	14	2.59%	3,283,075	3.12%
6065	15	2.77%	3,111,662	2.96%
6164	9	1.66%	2,829,637	2.69%
6169	11	2.03%	2,280,412	2.17%
6055	9	1.66%	2,209,689	2.10%
6110	15	2.77%	2,128,877	2.03%
6018	10	1.85%	2,102,903	2.00%
6023	5	0.92%	2,078,915	1.98%
2460	19	3.51%	2,064,100	1.96%
2450	12	2.22%	1,998,853	1.90%
6061	11	2.03%	1,935,195	1.84%
6059	5	0.92%	1,823,428	1.73%
6170	9	1.66%	1,790,891	1.70%
6210	12	2.22%	1,780,576	1.69%
6025	6	1.11%	1,759,394	1.67%
6030	9	1.66%	1,608,108	1.53%
6171	7	1.29%	1,571,363	1.49%
6024	6	1.11%	1,555,398	1.48%
6027	5	0.92%	1,302,418	1.24%
Other	335	61.92%	61,224,875	58.24%
Total	541	100%	105,119,341	100%

