

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	91,757,361.38	1,965,981.86	89,791,379.52	89,791,379.52	28.50%	27.89%	8.00%	17.02%	20/05/2025	4.7700%	335,756.53
A2	AAA(sf)	14,000,000.00	9,412,201.69	201,664.67	9,210,537.02	9,210,537.02	67.23%	65.79%	4.00%	8.51%	20/05/2025	5.3000%	38,267.69
B	AA(sf)	8,225,000.00	5,529,668.49	118,477.99	5,411,190.50	5,411,190.50	67.23%	65.79%	1.65%	3.51%	20/05/2025	5.4500%	23,118.56
C	A(sf)	3,325,000.00	2,235,397.90	47,895.36	2,187,502.54	2,187,502.54	67.23%	65.79%	0.70%	1.49%	20/05/2025	6.3000%	10,803.40
D	BBB(sf)	1,155,000.00	776,506.64	16,637.34	759,869.30	759,869.30	67.23%	65.79%	0.37%	0.79%	20/05/2025	6.5500%	3,901.68
E	BB(sf)	700,000.00	470,610.08	10,083.23	460,526.85	460,526.85	67.23%	65.79%	0.17%	0.36%	20/05/2025	8.5000%	3,068.64
F	NR	595,000.00	400,018.57	8,570.75	391,447.82	391,447.82	67.23%	65.79%	0.00%	0.00%	20/05/2025	9.7500%	2,991.92
Total		350,000,000.00	110,581,764.75	2,369,311.20	108,212,453.55	108,212,453.55							417,908.42

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	\$377,775.70	0.31%	2	\$206,035.67	0.19%
61 days to 90 days:	1	\$165,693.49	0.14%	0	\$0.00	0.00%
90+ days:	3	\$741,569.07	0.62%	1	\$267,698.39	0.25%
Total	5	\$1,285,038.26	1.07%	3	\$473,734.06	0.44%

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	16.82%
3 Month Average	12.79%
12 Month Average	17.73%
Since Issuance	24.65%

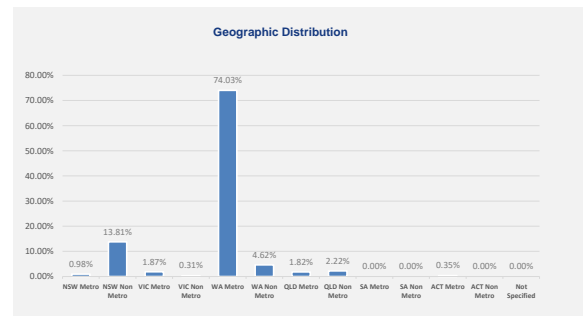
Stratification Report (Collateral Data as at 30 April 2025)

COLLATERAL INFORMATION

Pool Size (\$)	107,353,624.55	Weighted Average Seasoning (months)	103.21
Number of Loans (Unconsolidated)	548	Weighted Average Remaining Term (years)	19.66
Number of Loans (Consolidated)	546	% of Fixed Rate Loans (Value)	1.57%
Average Loan Balance (Unconsolidated)	195,900.77	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	196,618.36	Weighted Average Current Interest Rate	6.15%
Maximum Loan Balance (\$ (Consolidated)	816,442.91	Weighted Average Current LVR	50.39%
Weighted Average Term to Maturity (months)	124.00	Max Current LVR	84.90%
Maximum Term to Maturity (months)	312.00	Fully Verified Loans	100%

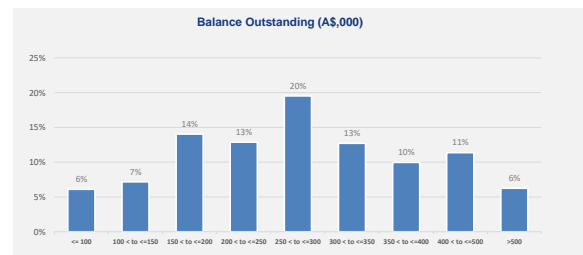
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.73%	1,046,869	0.98%	9	1%	3,336,308	1%
NSW Non Metro	102	18.61%	14,826,159	13.81%	212	17%	42,534,658	12%
VIC Metro	7	1.28%	2,004,141	1.87%	13	1%	4,057,064	1%
VIC Non Metro	3	0.55%	337,713	0.31%	3	0%	444,467	0%
WA Metro	379	69.16%	79,473,884	74.03%	867	68%	253,693,879	73%
WA Non Metro	34	6.20%	4,955,711	4.62%	98	8%	21,847,002	6%
QLD Metro	6	1.09%	1,953,583	1.82%	20	2%	7,551,897	2%
QLD Non Metro	12	2.19%	2,383,853	2.22%	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%	371,710	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	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



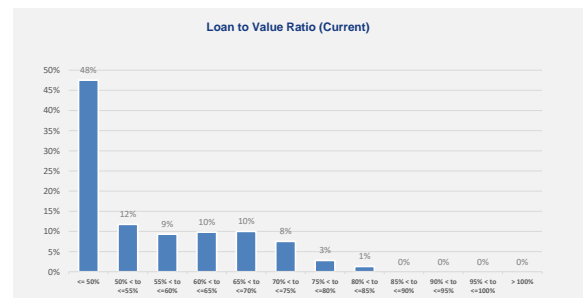
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	151	28%	6,556,815	6%	109	9%	7,867,162	2%
100 < to <=150	63	11%	7,697,120	7%	120	9%	15,315,979	4%
150 < to <=200	87	16%	15,070,514	14%	158	12%	27,889,049	8%
200 < to <=250	62	11%	13,826,603	13%	177	14%	40,047,484	12%
250 < to <=300	76	14%	20,955,473	20%	218	17%	60,013,714	17%
300 < to <=350	42	8%	13,637,093	13%	171	13%	55,282,820	16%
350 < to <=400	28	5%	10,692,630	10%	117	9%	43,782,518	13%
400 < to <=500	28	5%	12,212,783	11%	135	11%	59,322,198	17%
>500	11	2%	6,704,593	6%	62	5%	37,668,440	11%
Total	548	100%	107,353,625	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%	353	64%	51,013,256	48%	401	32%	68,452,156	20%
50% < to <=55%	53	10%	12,624,573	12%	81	6%	21,291,081	6%
55% < to <=60%	35	6%	9,982,181	9%	84	7%	23,589,817	7%
60% < to <=65%	34	6%	10,532,450	10%	102	8%	29,702,361	9%
65% < to <=70%	34	6%	10,742,367	10%	123	10%	39,086,718	11%
70% < to <=75%	24	4%	8,068,876	8%	134	11%	44,260,155	13%
75% < to <=80%	10	2%	2,998,644	3%	176	14%	59,878,518	17%
80% < to <=85%	5	1%	1,391,277	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	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



PINNACLE SERIES TRUST 2021-T1

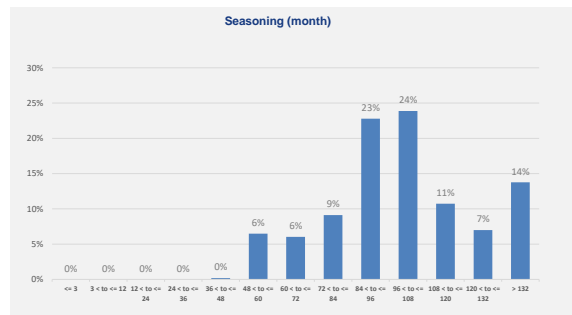
Monthly Investor Report as at 20 May 2025



Stratification Report (Collateral Data as at 30 April 2025)

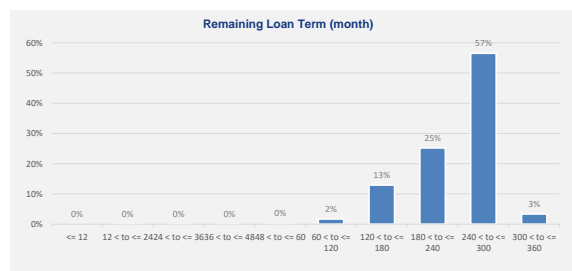
SEASONING (MONTH)

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	1	0%	202,000	0%	232	18%	71,374,318	21%
48 < to <= 60	30	5%	6,972,285	6%	284	22%	80,220,205	23%
60 < to <= 72	40	7%	6,477,652	6%	204	16%	57,358,260	17%
72 < to <= 84	47	9%	9,784,242	9%	106	8%	28,116,723	8%
84 < to <= 96	104	19%	24,460,840	23%	56	4%	13,877,070	4%
96 < to <= 108	122	22%	25,634,131	24%	46	4%	10,089,883	3%
108 < to <= 120	64	12%	11,530,728	11%	25	2%	4,643,022	1%
120 < to <= 132	39	7%	7,512,620	7%	21	2%	4,704,357	1%
> 132	101	18%	14,779,127	14%	87	7%	14,395,727	4%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



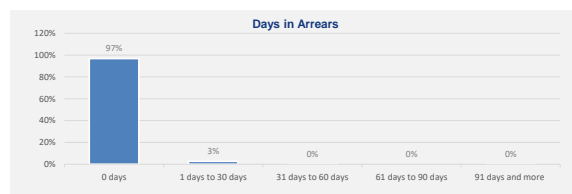
REMAINING LOAN TERM (MONTH)

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%	46,064	0%	0	0%	0	0%
24 < to <= 36	3	1%	67,515	0%	0	0%	0	0%
36 < to <= 48	1	0%	35,262	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,721	0%	1	0%	161,042	0%
60 < to <= 120	30	5%	1,818,438	2%	19	1%	1,983,505	1%
120 < to <= 180	108	20%	13,892,513	13%	87	7%	14,006,511	4%
180 < to <= 240	143	26%	27,054,656	25%	262	21%	56,576,527	16%
240 < to <= 300	244	45%	60,657,858	57%	430	34%	124,138,065	36%
300 < to <= 360	15	3%	3,616,598	3%	468	37%	150,323,714	43%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



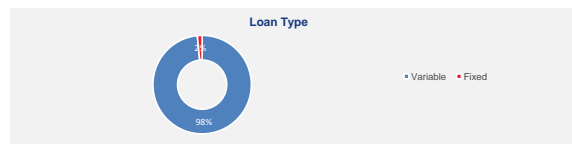
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	535	98%	103,969,430	97%	1,266	100%	346,977,959	100%
1 days to 30 days	10	2%	2,910,460	3%	1	0%	211,404	0%
31 days to 60 days	2	0%	206,036	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	1	0%	267,698	0%	0	0%	0	0%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



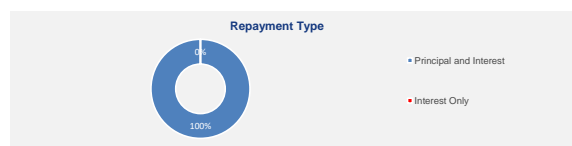
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	540	99%	105,672,758	98%	1,152	91%	312,689,871	90%
Fixed	8	1%	1,680,866	2%	115	9%	34,489,492	10%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



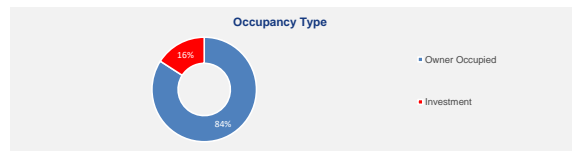
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	548	100%	107,353,625	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



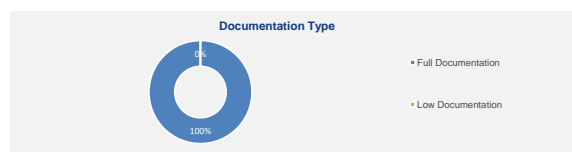
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	463	84%	90,288,716	84%	1,066	84%	294,199,739	85%
Investment	85	16%	17,064,909	16%	201	16%	52,989,624	15%
Total	548	100%	107,353,625	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	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



PINNACLE SERIES TRUST 2021-T1

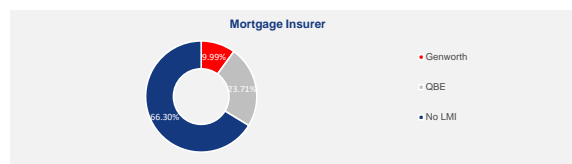
Monthly Investor Report as at 20 May 2025



Stratification Report (Collateral Data as at 30 April 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	48	8.76%	10,728,047	9.99%	167	13.18%	50,483,111	14.54%
QBE	107	19.53%	25,454,728	23.71%	270	21.31%	76,008,425	21.89%
No LMI	393	71.72%	71,170,850	66.30%	830	65.51%	220,697,827	63.57%
Total	548	100%	107,353,625	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	17	3.10%	4,713,372	4.39%
6112	14	2.55%	3,300,293	3.07%
6065	15	2.74%	3,136,072	2.92%
6164	9	1.64%	2,837,426	2.64%
6169	12	2.19%	2,408,625	2.24%
6110	16	2.92%	2,399,079	2.23%
6018	10	1.82%	2,264,349	2.11%
6055	9	1.64%	2,234,411	2.08%
6023	6	1.09%	2,098,940	1.96%
2460	19	3.47%	2,061,514	1.92%
2450	12	2.19%	2,006,512	1.87%
6061	11	2.01%	1,942,894	1.81%
6059	5	0.91%	1,825,540	1.70%
6170	9	1.64%	1,800,924	1.68%
6210	12	2.19%	1,795,396	1.67%
6025	6	1.09%	1,772,304	1.65%
6030	9	1.64%	1,609,609	1.50%
6171	7	1.28%	1,576,017	1.47%
6024	6	1.09%	1,563,366	1.46%
6027	5	0.91%	1,309,596	1.22%
Other	339	61.86%	62,697,386	58.40%
Total	548	100%	107,353,625	100%

