

# PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 November 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                | 79,712,403.19                 | 1,544,844.89                      | 78,167,558.29                 | 78,167,558.29              | 24.76%                                   | 24.28%                                  | 8.00%                  | 17.02%                | 20/11/2025                | 4.1800%       | 282,989.95                   |
| A2           | AAA(sf)    | 14,000,000.00                 | 8,176,665.11                  | 158,465.67                        | 8,018,199.44                  | 8,018,199.44               | 58.40%                                   | 57.27%                                  | 4.00%                  | 8.51%                 | 20/11/2025                | 4.7100%       | 32,708.90                    |
| B            | AA(sf)     | 8,225,000.00                  | 4,803,790.75                  | 93,098.58                         | 4,710,692.17                  | 4,710,692.17               | 58.40%                                   | 57.27%                                  | 1.65%                  | 3.51%                 | 20/11/2025                | 4.8600%       | 19,828.47                    |
| C            | A(sf)      | 3,325,000.00                  | 1,941,957.96                  | 37,635.60                         | 1,904,322.37                  | 1,904,322.37               | 58.40%                                   | 57.27%                                  | 0.70%                  | 1.49%                 | 20/11/2025                | 5.7100%       | 9,417.70                     |
| D            | BBB(sf)    | 1,155,000.00                  | 674,574.87                    | 13,073.42                         | 661,501.45                    | 661,501.45                 | 58.40%                                   | 57.27%                                  | 0.37%                  | 0.79%                 | 20/11/2025                | 5.9600%       | 3,414.64                     |
| E            | BB(sf)     | 700,000.00                    | 408,833.26                    | 7,923.28                          | 400,909.97                    | 400,909.97                 | 58.40%                                   | 57.27%                                  | 0.17%                  | 0.36%                 | 20/11/2025                | 7.9100%       | 2,746.58                     |
| F            | NR         | 595,000.00                    | 347,508.27                    | 6,734.79                          | 340,773.48                    | 340,773.48                 | 58.40%                                   | 57.27%                                  | 0.00%                  | 0.00%                 | 20/11/2025                | 9.1600%       | 2,703.52                     |
| <b>Total</b> |            | <b>350,000,000.00</b>         | <b>96,065,733.41</b>          | <b>1,861,776.23</b>               | <b>94,203,957.18</b>          | <b>94,203,957.18</b>       |  |   |                        |                       |                           |               | <b>353,809.76</b>            |

## 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               | \$270,535.44        | 0.26%            | 1               | \$188,855.45        | 0.20%            |
| 61 days to 90 days: | 1               | \$67,436.47         | 0.06%            | 0               | \$0.00              | 0.00%            |
| 90+ days:           | 2               | \$566,149.30        | 0.54%            | 2               | \$453,710.32        | 0.49%            |
| <b>Total</b>        | <b>4</b>        | <b>\$904,121.21</b> | <b>0.85%</b>     | <b>3</b>        | <b>\$642,565.77</b> | <b>0.69%</b>     |

## 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            | 14.42% |
| 3 Month Average          | 17.72% |
| 12 Month Average         | 17.05% |
| Since Issuance           | 24.32% |

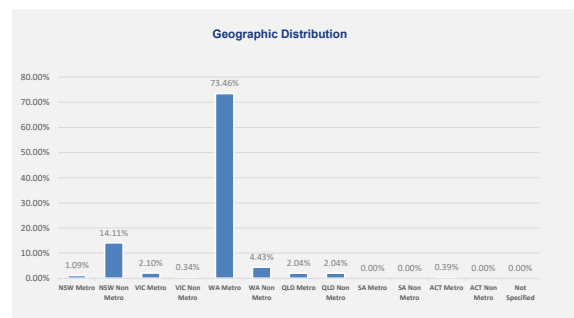
## Stratification Report (Collateral Data as at 31 October 2025)

### COLLATERAL INFORMATION

|  |               |   |        |
|--|---------------|---|--------|
| Pool Size (\$)                             | 93,456,306.73 | Weighted Average Seasoning (months)     | 109.34 |
| Number of Loans (Unconsolidated)           | 504           | Weighted Average Remaining Term (years) | 19.18  |
| Number of Loans (Consolidated)             | 502           | % of Fixed Rate Loans (Value)           | 0.89%  |
| Average Loan Balance (Unconsolidated)      | 185,429.18    | % of Interest Only Loans (Value)        | 0.00%  |
| Average Loan Balance (Consolidated)        | 186,167.94    | Weighted Average Current Interest Rate  | 5.65%  |
| Maximum Loan Balance (\$ (Consolidated)    | 790,266.42    | Weighted Average Current LVR            | 48.59% |
| Weighted Average Term to Maturity (months) | 118.00        | Max Current LVR                         | 84.60% |
| Maximum Term to Maturity (months)          | 306.00        | Fully Verified Loans                    | 100%   |

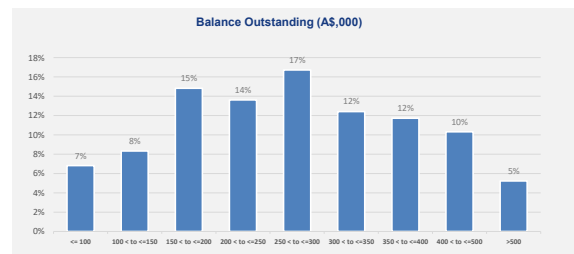
## GEOGRAPHICAL DISTRIBUTION

| States        | Current      |             |                   |             | At issue (as at 31 Aug 2021) |             |                    |             |
|---------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|               | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| NSW Metro     | 4            | 0.79%       | 1,021,624         | 1.09%       | 9                            | 1%          | 3,336,308          | 1%          |
| NSW Non Metro | 94           | 18.65%      | 13,183,413        | 14.11%      | 212                          | 17%         | 42,534,658         | 12%         |
| VIC Metro     | 7            | 1.39%       | 1,959,995         | 2.10%       | 13                           | 1%          | 4,057,064          | 1%          |
| VIC Non Metro | 3            | 0.60%       | 319,093           | 0.34%       | 3                            | 0%          | 444,467            | 0%          |
| WA Metro      | 347          | 68.85%      | 68,655,079        | 73.46%      | 867                          | 68%         | 253,693,879        | 73%         |
| WA Non Metro  | 30           | 5.95%       | 4,141,141         | 4.43%       | 98                           | 8%          | 21,847,002         | 6%          |
| QLD Metro     | 6            | 1.19%       | 1,905,492         | 2.04%       | 20                           | 2%          | 7,551,897          | 2%          |
| QLD Non Metro | 12           | 2.38%       | 1,902,979         | 2.04%       | 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            | 0.20%       | 367,489           | 0.39%       | 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%          |
| <b>Total</b>  | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



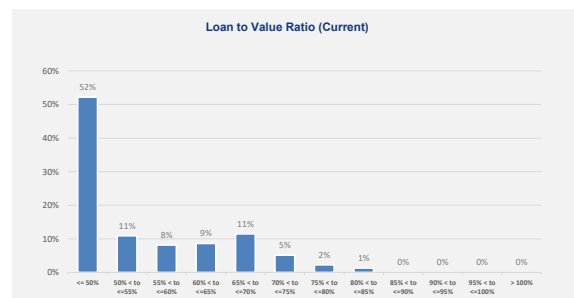
## BALANCE OUTSTANDING (A\$,000)

| Loan Balance (A\$,000) | Current      |             |                   |             | At issue (as at 31 Aug 2021) |             |                    |             |
|------------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                        | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| <= 100                 | 153          | 30%         | 6,388,527         | 7%          | 109                          | 9%          | 7,867,162          | 2%          |
| 100 < to <=150         | 63           | 13%         | 7,787,836         | 8%          | 120                          | 9%          | 15,315,979         | 4%          |
| 150 < to <=200         | 80           | 16%         | 13,859,076        | 15%         | 158                          | 12%         | 27,889,049         | 8%          |
| 200 < to <=250         | 56           | 11%         | 12,728,908        | 14%         | 177                          | 14%         | 40,047,484         | 12%         |
| 250 < to <=300         | 57           | 11%         | 15,626,134        | 17%         | 218                          | 17%         | 60,013,714         | 17%         |
| 300 < to <=350         | 36           | 7%          | 11,598,335        | 12%         | 171                          | 13%         | 55,282,820         | 16%         |
| 350 < to <=400         | 29           | 6%          | 10,952,196        | 12%         | 117                          | 9%          | 43,782,518         | 13%         |
| 400 < to <=500         | 22           | 4%          | 9,648,642         | 10%         | 135                          | 11%         | 59,322,198         | 17%         |
| >500                   | 8            | 2%          | 4,886,653         | 5%          | 62                           | 5%          | 37,668,440         | 11%         |
| <b>Total</b>           | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



## 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          | 70%         | 48,758,353        | 52%         | 401                          | 32%         | 68,452,156         | 20%         |
| 50% < to <=55%  | 38           | 8%          | 10,184,166        | 11%         | 81                           | 6%          | 21,291,081         | 6%          |
| 55% < to <=60%  | 27           | 5%          | 7,630,067         | 8%          | 84                           | 7%          | 23,589,817         | 7%          |
| 60% < to <=65%  | 25           | 5%          | 8,037,601         | 9%          | 102                          | 8%          | 29,702,361         | 9%          |
| 65% < to <=70%  | 36           | 7%          | 10,732,817        | 11%         | 123                          | 10%         | 39,086,718         | 11%         |
| 70% < to <=75%  | 14           | 3%          | 4,799,953         | 5%          | 134                          | 11%         | 44,260,155         | 13%         |
| 75% < to <=80%  | 7            | 1%          | 2,113,883         | 2%          | 176                          | 14%         | 59,878,518         | 17%         |
| 80% < to <=85%  | 4            | 1%          | 1,199,467         | 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%          |
| <b>Total</b>    | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



## PINNACLE SERIES TRUST 2021-T1

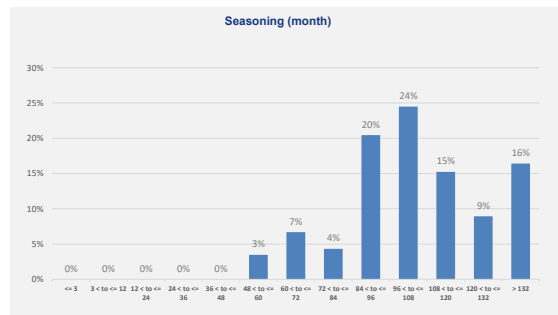
Monthly Investor Report as at 20 November 2025



### Stratification Report (Collateral Data as at 31 October 2025)

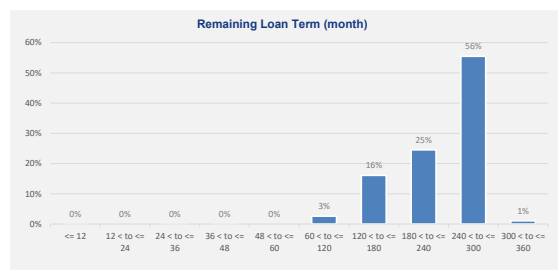
#### SEASONING (MONTH)

| 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     | 15           | 3%          | 3,240,779         | 3%          | 284                          | 22%         | 80,220,205         | 23%         |
| 60 < to <= 72     | 34           | 7%          | 6,252,769         | 7%          | 204                          | 16%         | 57,358,260         | 17%         |
| 72 < to <= 84     | 31           | 6%          | 4,041,756         | 4%          | 106                          | 8%          | 28,116,723         | 8%          |
| 84 < to <= 96     | 82           | 16%         | 19,104,811        | 20%         | 56                           | 4%          | 13,877,070         | 4%          |
| 96 < to <= 108    | 110          | 22%         | 22,891,281        | 24%         | 46                           | 4%          | 10,089,883         | 3%          |
| 108 < to <= 120   | 78           | 15%         | 14,232,351        | 15%         | 25                           | 2%          | 4,643,022          | 1%          |
| 120 < to <= 132   | 43           | 9%          | 8,350,070         | 9%          | 21                           | 2%          | 4,704,357          | 1%          |
| > 132             | 111          | 22%         | 15,342,490        | 16%         | 87                           | 7%          | 14,395,727         | 4%          |
| <b>Total</b>      | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



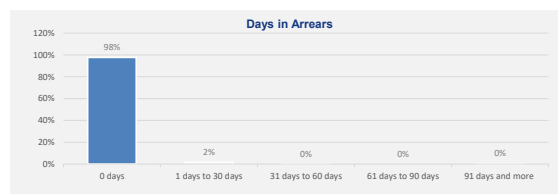
#### REMAINING LOAN TERM (MONTH)

| Remaining Loan Term (month) | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|-----------------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                             | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| <= 12                       | 1            | 0%          | 28,677            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 12 < to <= 24               | 0            | 0%          | 0                 | 0%          | 0                            | 0%          | 0                  | 0%          |
| 24 < to <= 36               | 3            | 1%          | 79,266            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 36 < to <= 48               | 1            | 0%          | 35,890            | 0%          | 0                            | 0%          | 0                  | 0%          |
| 48 < to <= 60               | 1            | 0%          | 0                 | 0%          | 1                            | 0%          | 161,042            | 0%          |
| 60 < to <= 120              | 34           | 7%          | 2,422,356         | 3%          | 19                           | 1%          | 1,983,505          | 1%          |
| 120 < to <= 180             | 117          | 23%         | 15,070,880        | 16%         | 87                           | 7%          | 14,006,511         | 4%          |
| 180 < to <= 240             | 128          | 25%         | 22,945,406        | 25%         | 262                          | 21%         | 56,576,527         | 16%         |
| 240 < to <= 300             | 214          | 42%         | 51,874,996        | 56%         | 430                          | 34%         | 124,138,065        | 36%         |
| 300 < to <= 360             | 5            | 1%          | 998,837           | 1%          | 468                          | 37%         | 150,323,714        | 43%         |
| <b>Total</b>                | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



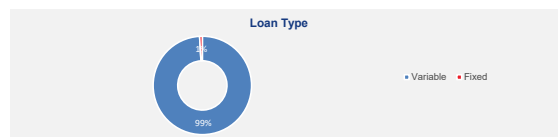
#### Arrears

| Days in Arrears    | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                    | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| 0 days             | 495          | 98%         | 91,375,323        | 98%         | 1,266                        | 100%        | 346,977,959        | 100%        |
| 1 days to 30 days  | 6            | 1%          | 1,438,418         | 2%          | 1                            | 0%          | 211,404            | 0%          |
| 31 days to 60 days | 1            | 0%          | 188,855           | 0%          | 0                            | 0%          | 0                  | 0%          |
| 61 days to 90 days | 0            | 0%          | 0                 | 0%          | 0                            | 0%          | 0                  | 0%          |
| 91 days and more   | 2            | 0%          | 453,710           | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



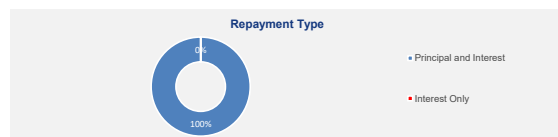
#### LOAN TYPE

| Loan Type    | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|--------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|              | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Variable     | 500          | 99%         | 92,621,269        | 99%         | 1,152                        | 91%         | 312,699,871        | 90%         |
| Fixed        | 4            | 1%          | 835,038           | 1%          | 115                          | 9%          | 34,489,492         | 10%         |
| <b>Total</b> | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



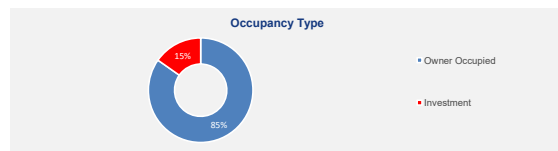
#### REPAYMENT TYPE

| Repayment Type         | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                        | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Principal and Interest | 504          | 100%        | 93,456,307        | 100%        | 1,246                        | 98%         | 340,583,631        | 98%         |
| Interest Only          | 0            | 0%          | 0                 | 0%          | 21                           | 2%          | 6,605,732          | 2%          |
| <b>Total</b>           | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



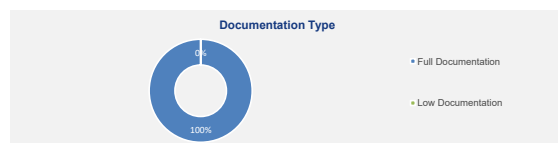
#### Occupancy Type

| Occupancy Type | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|----------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Owner Occupied | 429          | 85%         | 79,203,792        | 85%         | 1,066                        | 84%         | 294,199,739        | 85%         |
| Investment     | 75           | 15%         | 14,252,515        | 15%         | 201                          | 16%         | 52,989,624         | 15%         |
| <b>Total</b>   | <b>504</b>   | <b>100%</b> | <b>93,456,307</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 | 504          | 100%        | 93,456,307        | 100%        | 1,267                        | 100%        | 347,189,363        | 100%        |
| Low Documentation  | 0            | 0%          | 0                 | 0%          | 0                            | 0%          | 0                  | 0%          |
| <b>Total</b>       | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> | <b>1,267</b>                 | <b>100%</b> | <b>347,189,363</b> | <b>100%</b> |



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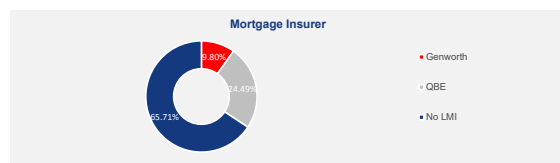
Monthly Investor Report as at 20 November 2025



### Stratification Report (Collateral Data as at 31 October 2025)

#### Mortgage Insurer

| Mortgage Insurer | Current      |             |                   |             | At Issue (as at 31 Aug 2021) |             |                    |             |
|------------------|--------------|-------------|-------------------|-------------|------------------------------|-------------|--------------------|-------------|
|                  | No. of Loans | %           | Value (AUD)       | %           | No. of Loans                 | %           | Value (AUD)        | %           |
| Genworth         | 42           | 8.33%       | 9,161,121         | 9.80%       | 167                          | 13.18%      | 50,483,111         | 14.54%      |
| QBE              | 99           | 19.64%      | 22,885,164        | 24.49%      | 270                          | 21.31%      | 76,008,425         | 21.89%      |
| No LMI           | 363          | 72.02%      | 61,410,022        | 65.71%      | 830                          | 65.51%      | 220,697,827        | 63.57%      |
| <b>Total</b>     | <b>504</b>   | <b>100%</b> | <b>93,456,307</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         | 16           | 3.17%       | 4,296,236         | 4.60%       |
| 6065         | 15           | 2.98%       | 3,102,687         | 3.32%       |
| 6112         | 12           | 2.38%       | 2,935,799         | 3.14%       |
| 6164         | 8            | 1.59%       | 2,441,035         | 2.61%       |
| 6169         | 11           | 2.18%       | 2,222,067         | 2.38%       |
| 6110         | 15           | 2.98%       | 2,092,822         | 2.24%       |
| 6023         | 5            | 0.99%       | 2,031,997         | 2.17%       |
| 6055         | 8            | 1.59%       | 2,020,559         | 2.16%       |
| 2450         | 11           | 2.18%       | 1,814,128         | 1.94%       |
| 6018         | 9            | 1.79%       | 1,797,186         | 1.92%       |
| 2460         | 17           | 3.37%       | 1,774,307         | 1.90%       |
| 6170         | 8            | 1.59%       | 1,731,367         | 1.85%       |
| 6025         | 6            | 1.19%       | 1,682,259         | 1.81%       |
| 6210         | 12           | 2.38%       | 1,678,423         | 1.80%       |
| 6024         | 6            | 1.19%       | 1,511,212         | 1.62%       |
| 6171         | 7            | 1.39%       | 1,508,790         | 1.61%       |
| 6061         | 9            | 1.79%       | 1,432,349         | 1.53%       |
| 6030         | 8            | 1.59%       | 1,427,139         | 1.53%       |
| 6059         | 4            | 0.79%       | 1,371,083         | 1.47%       |
| 6027         | 5            | 0.99%       | 1,294,956         | 1.39%       |
| Other        | 312          | 61.90%      | 53,279,905        | 57.01%      |
| <b>Total</b> | <b>504</b>   | <b>100%</b> | <b>93,456,307</b> | <b>100%</b> |

