PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 November 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	59,200,689.56	1,078,400.15	58,122,289.41	58,122,289.41	18.39%	18.05%	8.00%	17.02%	20/11/2026	5.3096%	266,966.89
A2	AAA(sf)	14,000,000.00	6,072,633.53	110,619.13	5,962,014.40	5,962,014.40	43.38%	42.59%	4.00%	8.51%	20/11/2026	5.8396%	30,118.20
B	AA(sf)	8,225,000.00	3,567,672.21	64,988.74	3,502,683.47	3,502,683.47	43.38%	42.59%	1.65%	3.51%	20/11/2026	5.9896%	18,148.95
C	A(sf)	3,325,000.00	1,442,250.47	26,272.04	1,415,978.43	1,415,978.43	43.38%	42.59%	0.70%	1.49%	20/11/2026	6.8396%	8,378.00
D	BBB(sf)	1,155,000.00	500,992.28	9,126.08	491,866.20	491,866.20	43.38%	42.59%	0.37%	0.79%	20/11/2026	7.0896%	3,016.63
E	BB(sf)	700,000.00	303,631.67	5,530.96	298,100.71	298,100.71	43.38%	42.59%	0.17%	0.36%	20/11/2026	9.0396%	2,331.12
F	NR	595,000.00	258,086.92	4,701.31	253,385.61	253,385.61	43.38%	42.59%	0.00%	0.00%	20/11/2026	10.2896%	2,255.45
Total		**350,000,000.00**	**71,345,956.64**	**1,299,638.41**	**70,046,318.23**	**70,046,318.23**							**331,215.24**

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	$483,350.31	0.60%	1	$424,847.81	0.61%
61 days to 90 days:	1	$168,389.93	0.21%	1	$324,514.28	0.47%
90+ days:	2	$362,006.71	0.45%	1	$24,448.87	0.04%
Total	5	$1,013,746.95	1.27%	3	$773,810.96	1.11%

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	12.33%
3 Month Average	20.05%
12 Month Average	19.91%
Since Issuance	24.23%

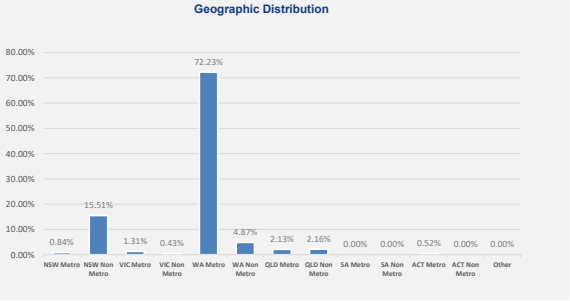
Stratification Report (Collateral Data as at 31 October 2026)

COLLATERAL INFORMATION

Pool Size ($)	69,490,395.07	Weighted Average Seasoning (months)	122.16
Number of Loans (Unconsolidated)	421	Weighted Average Remaining Term (years)	18.15
Number of Loans (Consolidated)	421	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	165,060.32	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	165,060.32	Weighted Average Current Interest Rate	6.64%
Maximum Loan Balance ($) (Consolidated)	739,981.81	Weighted Average Current LVR	44.38%
Weighted Average Term to Maturity (months)	106.00	Max Current LVR	83.76%
Maximum Term to Maturity (months)	294.00	Fully Verified Loans	100%

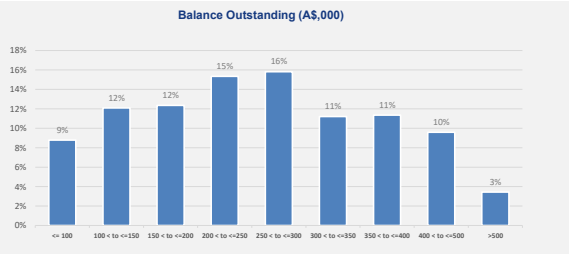
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	2	0.48%	585,434	0.84%	9	1%	3,336,308	1%
NSW Non Metro	85	20.19%	10,778,140	15.51%	212	17%	42,534,658	12%
VIC Metro	4	0.95%	912,640	1.31%	13	1%	4,057,064	1%
VIC Non Metro	3	0.71%	298,110	0.43%	3	0%	444,467	0%
WA Metro	287	68.17%	50,192,947	72.23%	867	68%	253,693,879	73%
WA Non Metro	24	5.70%	3,384,502	4.87%	98	8%	21,847,002	6%
QLD Metro	5	1.19%	1,480,995	2.13%	20	2%	7,551,897	2%
QLD Non Metro	10	2.38%	1,498,146	2.16%	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	0.24%	359,481	0.52%	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	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



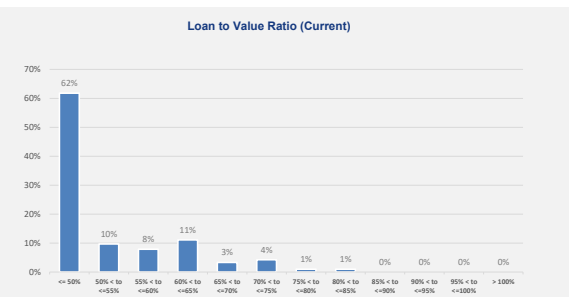
BALANCE OUTSTANDING (A$,000)

Loan Balance (A$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	154	37%	6,107,194	9%	109	9%	7,867,162	2%
100 < to <=150	66	16%	8,402,876	12%	120	9%	15,315,979	4%
150 < to <=200	49	12%	8,581,881	12%	158	12%	27,889,049	8%
200 < to <=250	48	11%	10,659,913	15%	177	14%	40,047,484	12%
250 < to <=300	40	10%	10,995,502	16%	218	17%	60,013,714	17%
300 < to <=350	24	6%	7,792,472	11%	171	13%	55,282,820	16%
350 < to <=400	21	5%	7,889,245	11%	117	9%	43,782,518	13%
400 < to <=500	15	4%	6,667,586	10%	135	11%	59,322,198	17%
>500	4	1%	2,393,726	3%	62	5%	37,668,440	11%
Total	**421**	**100%**	**69,490,395**	**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%	329	78%	42,934,376	62%	401	32%	68,452,156	20%
50% < to <=55%	23	5%	6,720,802	10%	81	6%	21,291,081	6%
55% < to <=60%	21	5%	5,479,104	8%	84	7%	23,589,817	7%
60% < to <=65%	27	6%	7,728,925	11%	102	8%	29,702,361	9%
65% < to <=70%	7	2%	2,323,191	3%	123	10%	39,086,718	11%
70% < to <=75%	10	2%	2,939,233	4%	134	11%	44,260,155	13%
75% < to <=80%	2	0%	688,442	1%	176	14%	59,878,518	17%
80% < to <=85%	2	0%	676,323	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	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



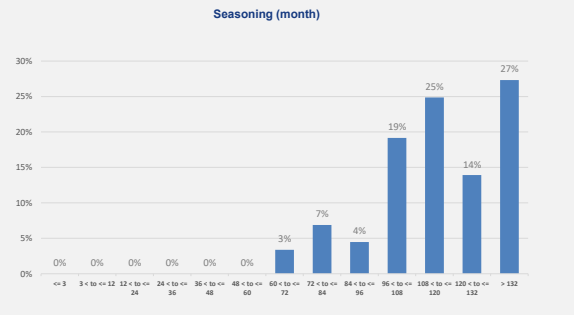
PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 November 2026

Stratification Report (Collateral Data as at 31 October 2026)

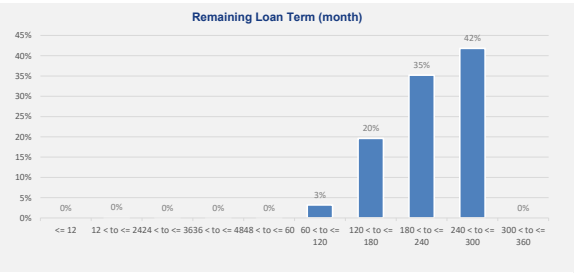
SEASONING (MONTH)

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	12	3%	2,343,211	3%	204	16%	57,358,260	17%
72 < to <= 84	28	7%	4,785,055	7%	106	8%	28,116,723	8%
84 < to <= 96	27	6%	3,110,325	4%	56	4%	13,877,070	4%
96 < to <= 108	62	15%	13,315,965	19%	46	4%	10,089,883	3%
108 < to <= 120	96	23%	17,281,656	25%	25	2%	4,643,022	1%
120 < to <= 132	56	13%	9,668,713	14%	21	2%	4,704,357	1%
> 132	140	33%	18,985,470	27%	87	7%	14,395,727	4%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



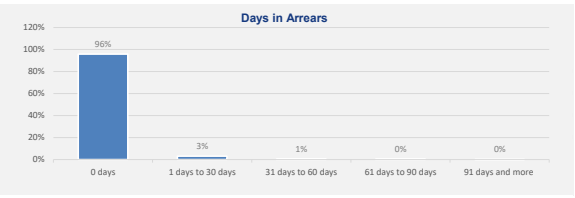
REMAINING LOAN TERM (MONTH)

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	3	1%	53,044	0%	0	0%	0	0%
24 < to <= 36	1	0%	27,178	0%	0	0%	0	0%
36 < to <= 48	1	0%	15,040	0%	0	0%	0	0%
48 < to <= 60	1	0%	7,117	0%	1	0%	161,042	0%
60 < to <= 120	39	9%	2,228,249	3%	19	1%	1,983,505	1%
120 < to <= 180	115	27%	13,640,964	20%	87	7%	14,006,511	4%
180 < to <= 240	132	31%	24,472,373	35%	262	21%	56,576,527	16%
240 < to <= 300	129	31%	29,046,431	42%	430	34%	124,138,065	36%
300 < to <= 360	0	0%	0	0%	468	37%	150,323,714	43%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



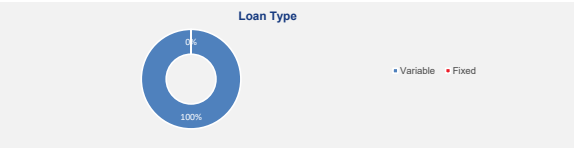
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	410	97%	66,584,298	96%	1,266	100%	346,977,959	100%
1 days to 30 days	8	2%	2,132,286	3%	1	0%	211,404	0%
31 days to 60 days	1	0%	424,848	1%	0	0%	0	0%
61 days to 90 days	1	0%	324,514	0%	0	0%	0	0%
91 days and more	1	0%	24,449	0%	0	0%	0	0%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



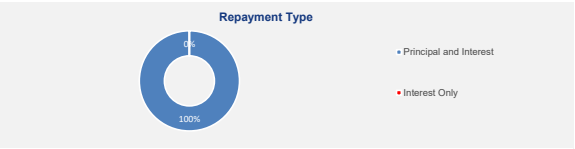
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	421	100%	69,490,395	100%	1,152	91%	312,699,871	90%
Fixed	0	0%	0	0%	115	9%	34,489,492	10%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



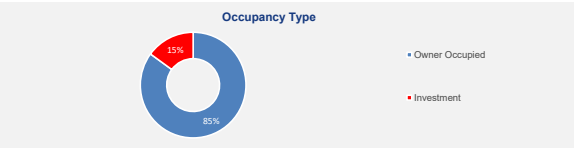
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	421	100%	69,490,395	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



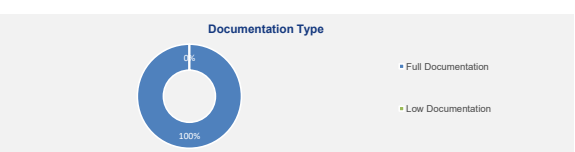
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	362	86%	59,087,312	85%	1,066	84%	294,199,739	85%
Investment	59	14%	10,403,083	15%	201	16%	52,989,624	15%
Total	**421**	**100%**	**69,490,395**	**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	421	100%	69,490,395	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



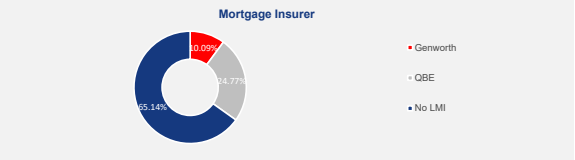
PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 November 2026

Stratification Report (Collateral Data as at 31 October 2026)

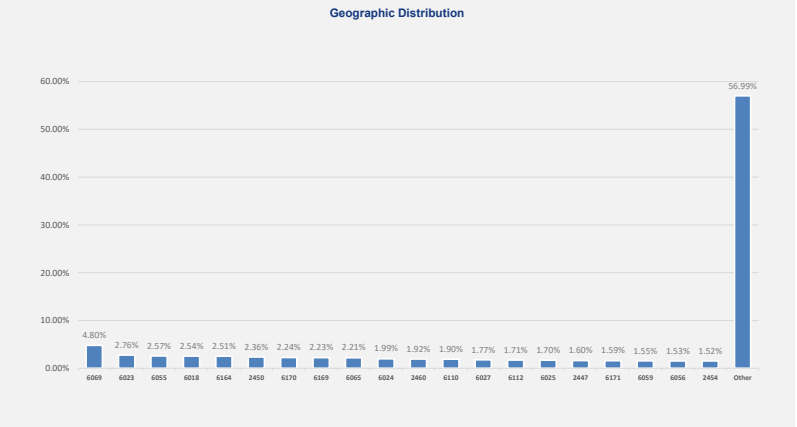
Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	36	8.55%	7,009,189	10.09%	167	13.18%	50,483,111	14.54%
QBE	81	19.24%	17,212,690	24.77%	270	21.31%	76,008,425	21.89%
No LMI	304	72.21%	45,268,515	65.14%	830	65.51%	220,697,827	63.57%
Total	**421**	**100%**	**69,490,395**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	13	3.09%	3,334,340	4.80%
6023	5	1.19%	1,920,350	2.76%
6055	7	1.66%	1,782,526	2.57%
6018	9	2.14%	1,765,587	2.54%
6164	7	1.66%	1,742,602	2.51%
2450	11	2.61%	1,641,548	2.36%
6170	8	1.90%	1,555,385	2.24%
6169	8	1.90%	1,546,764	2.23%
6065	11	2.61%	1,534,946	2.21%
6024	6	1.43%	1,385,279	1.99%
2460	15	3.56%	1,337,279	1.92%
6110	10	2.38%	1,321,195	1.90%
6027	5	1.19%	1,232,887	1.77%
6112	7	1.66%	1,189,866	1.71%
6025	5	1.19%	1,179,098	1.70%
2447	5	1.19%	1,115,176	1.60%
6171	6	1.43%	1,102,103	1.59%
6059	3	0.71%	1,079,388	1.55%
6056	7	1.66%	1,065,134	1.53%
2454	5	1.19%	1,056,000	1.52%
Other	268	63.66%	39,602,943	56.99%
Total	**421**	**100%**	**69,490,395**	**100%**



Reserves and Facilities

Liquidity Reserve

	A$
Opening required balance	**566,237.75**
Reduction in Liquidity Reserve	10,314.59
Closing required balance	**555,923.16**
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	**713,459.57**
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	12,996.38
Closing balance	**700,463.18**