

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	83,667,608.85	3,139,528.48	80,528,080.37	80,528,080.37	25.98%	25.01%	8.00%	17.02%	22/09/2025	4.2655%	322,662.41
A2	AAA(sf)	14,000,000.00	8,582,378.54	322,043.65	8,260,334.89	8,260,334.89	61.30%	59.00%	4.00%	8.51%	22/09/2025	4.7955%	37,210.25
B	AA(sf)	8,225,000.00	5,042,147.39	189,200.64	4,852,946.75	4,852,946.75	61.30%	59.00%	1.65%	3.51%	22/09/2025	4.9455%	22,544.83
C	A(sf)	3,325,000.00	2,038,314.90	76,485.37	1,961,829.54	1,961,829.54	61.30%	59.00%	0.70%	1.49%	22/09/2025	5.7955%	10,680.29
D	BBB(sf)	1,155,000.00	708,046.23	26,568.60	681,477.63	681,477.63	61.30%	59.00%	0.37%	0.79%	22/09/2025	6.0455%	3,870.04
E	BB(sf)	700,000.00	429,118.93	16,102.18	413,016.74	413,016.74	61.30%	59.00%	0.17%	0.36%	22/09/2025	7.9955%	3,102.02
F	NR	595,000.00	364,751.09	13,686.85	351,064.23	351,064.23	61.30%	59.00%	0.00%	0.00%	22/09/2025	9.2455%	3,048.93
Total		350,000,000.00	100,632,365.92	3,763,615.77	97,048,750.15	97,048,750.15							403,118.77

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:	1	\$256,198.98	0.23%	1	\$339,105.42	0.35%
61 days to 90 days:	1	\$88,131.09	0.08%	3	\$286,772.91	0.30%
90+ days:	2	\$652,866.71	0.59%	2	\$404,130.01	0.42%
Total	4	\$997,196.78	0.90%	6	\$1,030,008.34	1.07%

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	31.75%
3 Month Average	24.10%
12 Month Average	17.94%
Since Issuance	24.73%

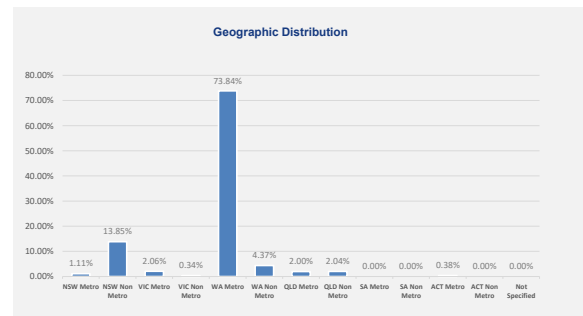
Stratification Report (Collateral Data as at 31 August 2025)

COLLATERAL INFORMATION

Pool Size (\$)	96,278,521.97	Weighted Average Seasoning (months)	107.40
Number of Loans (Unconsolidated)	518	Weighted Average Remaining Term (years)	19.32
Number of Loans (Consolidated)	516	% of Fixed Rate Loans (Value)	0.88%
Average Loan Balance (Unconsolidated)	185,865.87	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	186,586.28	Weighted Average Current Interest Rate	5.91%
Maximum Loan Balance (\$ (Consolidated)	797,858.38	Weighted Average Current LVR	48.96%
Weighted Average Term to Maturity (months)	120.00	Max Current LVR	84.30%
Maximum Term to Maturity (months)	308.00	Fully Verified Loans	100%

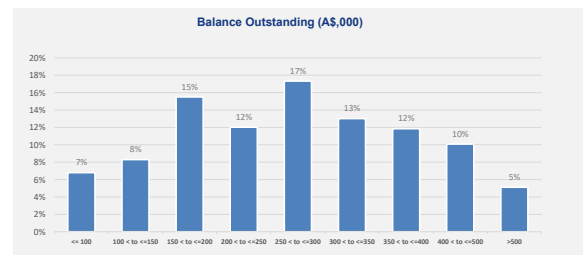
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.77%	1,072,478	1.11%	9	1%	3,336,308	1%
NSW Non Metro	97	18.73%	13,334,624	13.85%	212	17%	42,534,658	12%
VIC Metro	7	1.35%	1,986,339	2.06%	13	1%	4,057,064	1%
VIC Non Metro	3	0.58%	326,034	0.34%	3	0%	444,467	0%
WA Metro	357	68.92%	71,093,391	73.84%	867	68%	253,693,879	73%
WA Non Metro	31	5.98%	4,210,195	4.37%	98	8%	21,847,002	6%
QLD Metro	6	1.16%	1,923,757	2.00%	20	2%	7,551,897	2%
QLD Non Metro	12	2.32%	1,962,699	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	0.19%	369,003	0.38%	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	518	100%	96,278,522	100%	1,267	100%	347,189,363	100%



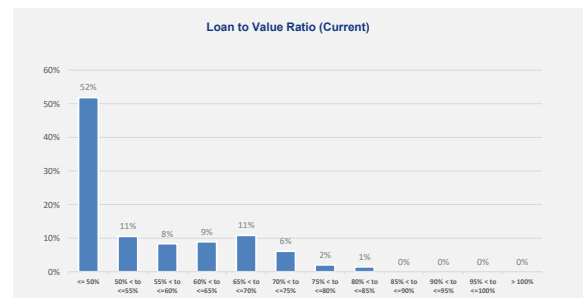
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	158	31%	6,537,640	7%	109	9%	7,867,162	2%
100 < to <=150	64	12%	7,988,124	8%	120	9%	15,315,979	4%
150 < to <=200	85	16%	14,921,054	15%	158	12%	27,889,049	8%
200 < to <=250	51	10%	11,579,464	12%	177	14%	40,047,484	12%
250 < to <=300	61	12%	16,686,153	17%	218	17%	60,013,714	17%
300 < to <=350	39	8%	12,533,293	13%	171	13%	55,282,820	16%
350 < to <=400	30	6%	11,411,906	12%	117	9%	43,782,518	13%
400 < to <=500	22	4%	9,699,443	10%	135	11%	59,322,198	17%
>500	8	2%	4,921,445	5%	62	5%	37,668,440	11%
Total	518	100%	96,278,522	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%	360	69%	49,909,746	52%	401	32%	68,452,156	20%
50% < to <=55%	38	7%	10,129,946	11%	81	6%	21,291,081	6%
55% < to <=60%	30	6%	8,034,699	8%	84	7%	23,589,817	7%
60% < to <=65%	27	5%	8,602,477	9%	102	8%	29,702,361	9%
65% < to <=70%	34	7%	10,414,069	11%	123	10%	39,086,718	11%
70% < to <=75%	18	3%	5,865,428	6%	134	11%	44,260,155	13%
75% < to <=80%	6	1%	1,930,404	2%	176	14%	59,878,518	17%
80% < to <=85%	5	1%	1,391,752	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	518	100%	96,278,522	100%	1,267	100%	347,189,363	100%



## PINNACLE SERIES TRUST 2021-T1

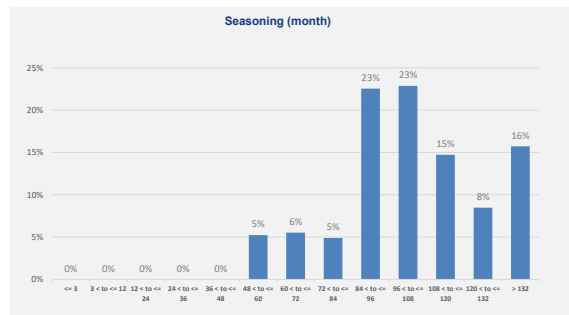
Monthly Investor Report as at 22 September 2025



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

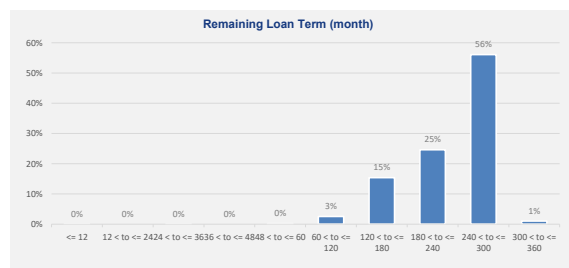
#### SEASONING (MONTH)

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	23	4%	5,048,105	5%	284	22%	80,220,205	23%
60 < to <= 72	31	6%	5,321,254	6%	204	16%	57,358,260	17%
72 < to <= 84	33	6%	4,709,986	5%	106	8%	28,116,723	8%
84 < to <= 96	92	18%	21,699,808	23%	56	4%	13,877,070	4%
96 < to <= 108	109	21%	22,017,729	23%	46	4%	10,089,883	3%
108 < to <= 120	79	15%	14,172,466	15%	25	2%	4,643,022	1%
120 < to <= 132	45	9%	8,167,261	8%	21	2%	4,704,357	1%
> 132	106	20%	15,141,914	16%	87	7%	14,395,727	4%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



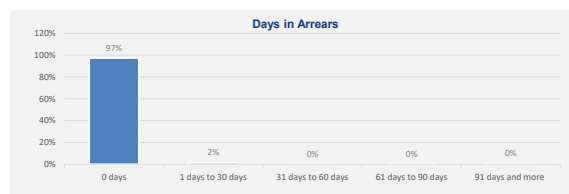
#### REMAINING LOAN TERM (MONTH)

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%	34,545	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	3	1%	92,071	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,822	0%	1	0%	161,042	0%
60 < to <= 120	35	7%	2,447,265	3%	19	1%	1,983,505	1%
120 < to <= 180	115	22%	14,830,587	15%	87	7%	14,006,511	4%
180 < to <= 240	131	25%	23,705,952	25%	262	21%	56,576,527	16%
240 < to <= 300	224	43%	53,990,750	56%	430	34%	124,138,065	36%
300 < to <= 360	6	1%	1,012,529	1%	468	37%	150,323,714	43%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



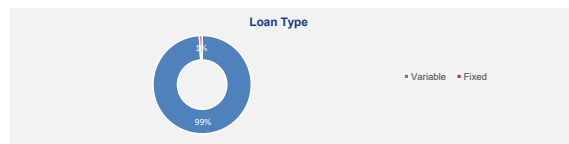
#### Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	505	97%	93,636,104	97%	1,266	100%	346,977,959	100%
1 days to 30 days	7	1%	1,612,410	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	339,105	0%	0	0%	0	0%
61 days to 90 days	3	1%	286,773	0%	0	0%	0	0%
91 days and more	2	0%	404,130	0%	0	0%	0	0%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



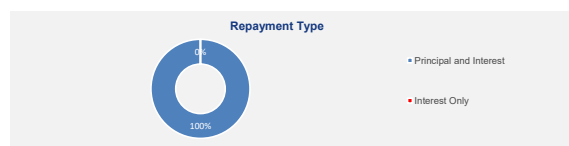
#### LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	514	99%	95,435,215	99%	1,152	91%	312,699,871	90%
Fixed	4	1%	843,307	1%	115	9%	34,489,492	10%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



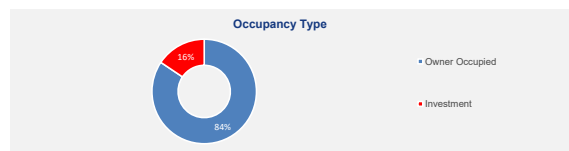
#### REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	518	100%	96,278,522	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



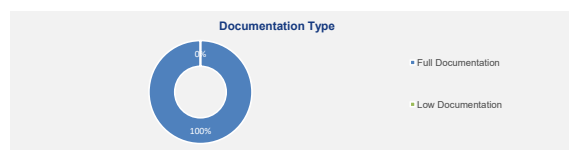
#### Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	438	85%	81,260,451	84%	1,066	84%	294,199,739	85%
Investment	80	15%	15,018,071	16%	201	16%	52,989,624	15%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</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	518	100%	96,278,522	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2021-T1

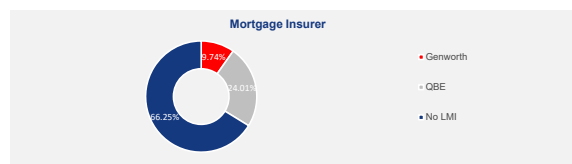
Monthly Investor Report as at 22 September 2025



### Stratification Report (Collateral Data as at 31 August 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	8.11%	9,377,700	9.74%	167	13.18%	50,483,111	14.54%
QBE	100	19.31%	23,120,649	24.01%	270	21.31%	76,008,425	21.89%
No LMI	376	72.59%	63,780,173	66.25%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</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	17	3.28%	4,358,918	4.53%
6065	15	2.90%	3,116,291	3.24%
6112	12	2.32%	2,956,334	3.07%
6164	8	1.54%	2,455,918	2.55%
6169	11	2.12%	2,245,918	2.33%
6110	15	2.90%	2,059,620	2.14%
6023	5	0.97%	2,049,758	2.13%
6055	8	1.54%	2,038,041	2.12%
2450	11	2.12%	1,840,110	1.91%
6018	10	1.93%	1,824,693	1.90%
2460	18	3.47%	1,814,929	1.89%
6170	8	1.54%	1,749,049	1.82%
6210	12	2.32%	1,711,647	1.78%
6025	6	1.16%	1,706,764	1.77%
6061	10	1.93%	1,575,275	1.64%
6171	7	1.35%	1,527,087	1.59%
6024	6	1.16%	1,525,303	1.58%
6030	8	1.54%	1,432,159	1.49%
6059	4	0.77%	1,373,773	1.43%
6027	5	0.97%	1,307,180	1.36%
Other	322	62.16%	55,609,753	57.76%
<b>Total</b>	<b>518</b>	<b>100%</b>	<b>96,278,522</b>	<b>100%</b>

