PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 21 September 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	62,784,855.81	2,522,941.28	60,261,914.53	60,261,914.53	19.50%	18.71%	8.00%	17.02%	21/09/2026	5.0308%	276,916.65
A2	AAA(sf)	14,000,000.00	6,440,286.82	258,795.94	6,181,490.88	6,181,490.88	46.00%	44.15%	4.00%	8.51%	21/09/2026	5.5608%	31,397.83
B	AA(sf)	8,225,000.00	3,783,668.51	152,042.61	3,631,625.90	3,631,625.90	46.00%	44.15%	1.65%	3.51%	21/09/2026	5.7108%	18,943.80
C	A(sf)	3,325,000.00	1,529,568.12	61,464.03	1,468,104.09	1,468,104.09	46.00%	44.15%	0.70%	1.49%	21/09/2026	6.5608%	8,797.98
D	BBB(sf)	1,155,000.00	531,323.67	21,350.66	509,973.01	509,973.01	46.00%	44.15%	0.37%	0.79%	21/09/2026	6.8108%	3,172.59
E	BB(sf)	700,000.00	322,014.34	12,939.80	309,074.54	309,074.54	46.00%	44.15%	0.17%	0.36%	21/09/2026	8.7608%	2,473.30
F	NR	595,000.00	273,712.19	10,998.83	262,713.36	262,713.36	46.00%	44.15%	0.00%	0.00%	21/09/2026	10.0108%	2,402.26
Total		**350,000,000.00**	**75,665,429.46**	**3,040,533.15**	**72,624,896.31**	**72,624,896.31**							**344,104.41**

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	$448,562.35	0.53%	3	$1,032,021.58	1.43%
61 days to 90 days:	1	$105,738.26	0.13%	0	$0.00	0.00%
90+ days:	3	$443,619.50	0.53%	1	$24,125.07	0.03%
Total	5	$997,920.12	1.19%	4	$1,056,146.65	1.47%

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	33.48%
3 Month Average	24.72%
12 Month Average	19.39%
Since Issuance	24.44%

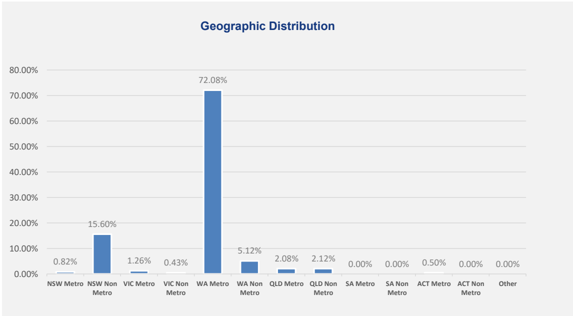
Stratification Report (Collateral Data as at 31 August 2026)

COLLATERAL INFORMATION

Pool Size ($)	72,048,508.24	Weighted Average Seasoning (months)	120.10
Number of Loans (Unconsolidated)	424	Weighted Average Remaining Term (years)	18.34
Number of Loans (Consolidated)	424	% of Fixed Rate Loans (Value)	0.51%
Average Loan Balance (Unconsolidated)	169,925.73	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	169,925.73	Weighted Average Current Interest Rate	6.38%
Maximum Loan Balance ($) (Consolidated)	747,908.15	Weighted Average Current LVR	44.95%
Weighted Average Term to Maturity (months)	108.00	Max Current LVR	84.06%
Maximum Term to Maturity (months)	296.00	Fully Verified Loans	100%

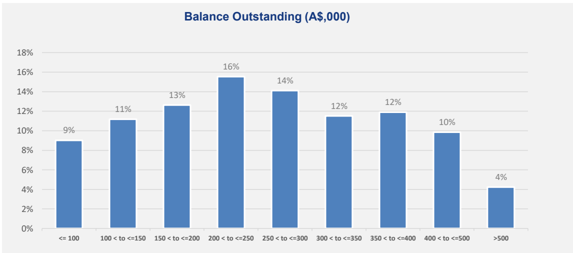
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	2	0.47%	587,762	0.82%	9	1%	3,336,308	1%
NSW Non Metro	85	20.05%	11,238,636	15.60%	212	17%	42,534,658	12%
VIC Metro	4	0.94%	907,573	1.26%	13	1%	4,057,064	1%
VIC Non Metro	3	0.71%	308,560	0.43%	3	0%	444,467	0%
WA Metro	289	68.16%	51,933,853	72.08%	867	68%	253,693,879	73%
WA Non Metro	25	5.90%	3,691,909	5.12%	98	8%	21,847,002	6%
QLD Metro	5	1.18%	1,495,442	2.08%	20	2%	7,551,897	2%
QLD Non Metro	10	2.36%	1,523,984	2.12%	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%	360,790	0.50%	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	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



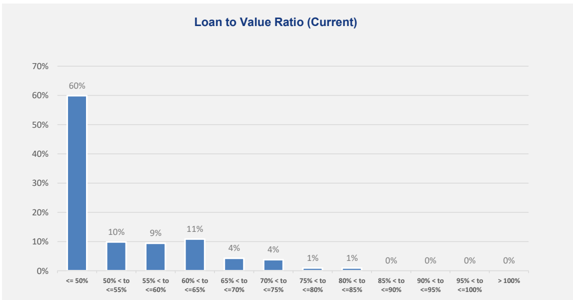
BALANCE OUTSTANDING (A$,000)

Loan Balance (A$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	152	36%	6,498,547	9%	109	9%	7,867,162	2%
100 < to <=150	63	15%	8,051,773	11%	120	9%	15,315,979	4%
150 < to <=200	52	12%	9,104,513	13%	158	12%	27,889,049	8%
200 < to <=250	50	12%	11,197,262	16%	177	14%	40,047,484	12%
250 < to <=300	37	9%	10,169,354	14%	218	17%	60,013,714	17%
300 < to <=350	26	6%	8,301,452	12%	171	13%	55,282,820	16%
350 < to <=400	23	5%	8,575,837	12%	117	9%	43,782,518	13%
400 < to <=500	16	4%	7,099,598	10%	135	11%	59,322,198	17%
>500	5	1%	3,050,172	4%	62	5%	37,668,440	11%
Total	**424**	**100%**	**72,048,508**	**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%	324	76%	43,174,534	60%	401	32%	68,452,156	20%
50% < to <=55%	26	6%	7,083,399	10%	81	6%	21,291,081	6%
55% < to <=60%	24	6%	6,789,462	9%	84	7%	23,589,817	7%
60% < to <=65%	27	6%	7,809,025	11%	102	8%	29,702,361	9%
65% < to <=70%	10	2%	3,096,682	4%	123	10%	39,086,718	11%
70% < to <=75%	9	2%	2,725,635	4%	134	11%	44,260,155	13%
75% < to <=80%	2	0%	690,724	1%	176	14%	59,878,518	17%
80% < to <=85%	2	0%	679,048	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	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



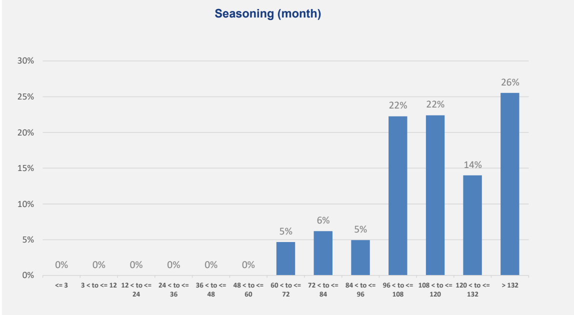
PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 21 September 2026

Stratification Report (Collateral Data as at 31 August 2026)

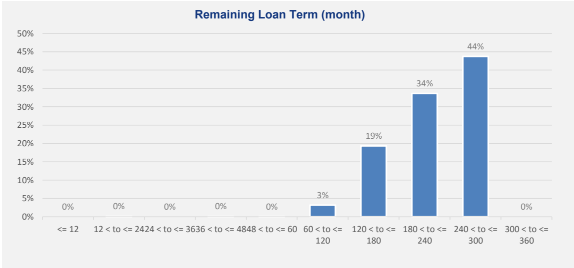
SEASONING (MONTH)

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	17	4%	3,373,633	5%	204	16%	57,358,260	17%
72 < to <= 84	26	6%	4,467,228	6%	106	8%	28,116,723	8%
84 < to <= 96	28	7%	3,557,656	5%	56	4%	13,877,070	4%
96 < to <= 108	73	17%	16,034,172	22%	46	4%	10,089,883	3%
108 < to <= 120	90	21%	16,140,653	22%	25	2%	4,643,022	1%
120 < to <= 132	57	13%	10,082,521	14%	21	2%	4,704,357	1%
> 132	133	31%	18,392,644	26%	87	7%	14,395,727	4%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



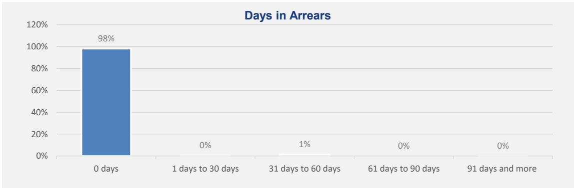
REMAINING LOAN TERM (MONTH)

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%	53,785	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	2	0%	29,143	0%	0	0%	0	0%
48 < to <= 60	1	0%	7,100	0%	1	0%	161,042	0%
60 < to <= 120	37	9%	2,282,371	3%	19	1%	1,983,505	1%
120 < to <= 180	114	27%	13,938,529	19%	87	7%	14,006,511	4%
180 < to <= 240	131	31%	24,235,670	34%	262	21%	56,576,527	16%
240 < to <= 300	136	32%	31,501,910	44%	430	34%	124,138,065	36%
300 < to <= 360	0	0%	0	0%	468	37%	150,323,714	43%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



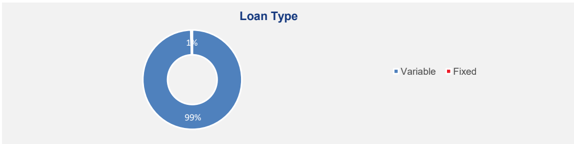
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	418	99%	70,699,524	98%	1,266	100%	346,977,959	100%
1 days to 30 days	2	0%	292,838	0%	1	0%	211,404	0%
31 days to 60 days	3	1%	1,032,022	1%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	1	0%	24,125	0%	0	0%	0	0%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



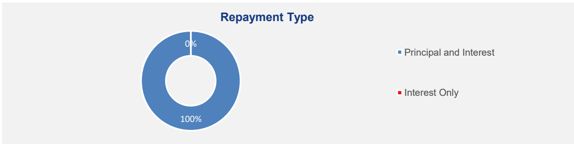
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	422	100%	71,681,459	99%	1,152	91%	312,699,871	90%
Fixed	2	0%	367,049	1%	115	9%	34,489,492	10%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



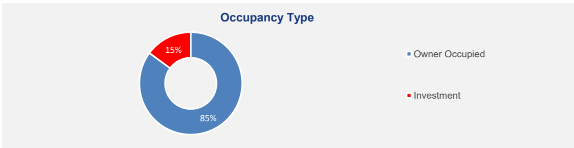
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	424	100%	72,048,508	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



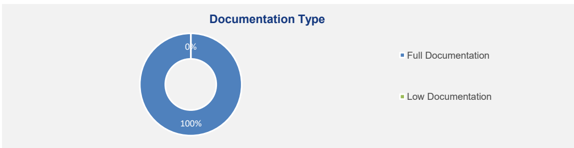
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	365	86%	61,313,157	85%	1,066	84%	294,199,739	85%
Investment	59	14%	10,735,351	15%	201	16%	52,989,624	15%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Documentation Type

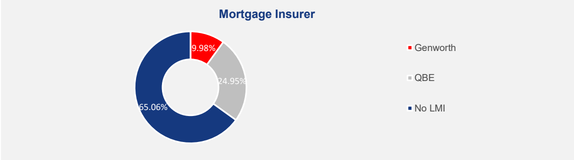
Documentation Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	424	100%	72,048,508	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	**424**	**100%**	**72,048,508**	**100%**	**1,267**	**100%**	**347,189,363**	**100%**



Stratification Report (Collateral Data as at 31 August 2026)

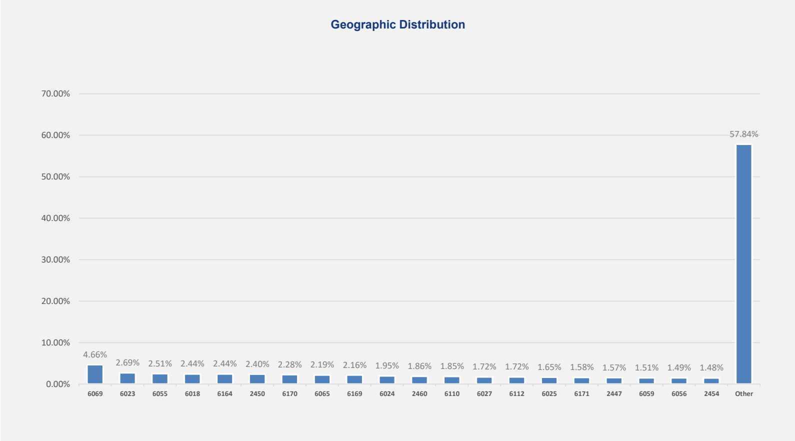
Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	36	8.49%	7,193,797	9.98%	167	13.18%	50,483,111	14.54%
QBE	83	19.58%	17,977,390	24.95%	270	21.31%	76,008,425	21.89%
No LMI	305	71.93%	46,877,321	65.06%	830	65.51%	220,697,827	63.57%
Total	424	100%	72,048,508	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	13	3.07%	3,360,241	4.66%
6023	5	1.18%	1,937,946	2.69%
6055	7	1.65%	1,808,435	2.51%
6018	9	2.12%	1,758,697	2.44%
6164	7	1.65%	1,757,043	2.44%
2450	11	2.59%	1,729,280	2.40%
6170	8	1.89%	1,645,173	2.28%
6065	11	2.59%	1,574,777	2.19%
6169	8	1.89%	1,558,987	2.16%
6024	6	1.42%	1,406,382	1.95%
2460	15	3.54%	1,337,847	1.86%
6110	10	2.36%	1,332,134	1.85%
6027	5	1.18%	1,240,212	1.72%
6112	7	1.65%	1,240,101	1.72%
6025	5	1.18%	1,189,364	1.65%
6171	6	1.42%	1,140,524	1.58%
2447	5	1.18%	1,127,850	1.57%
6059	3	0.71%	1,087,774	1.51%
6056	7	1.65%	1,076,311	1.49%
2454	5	1.18%	1,064,334	1.48%
Other	271	63.92%	41,675,096	57.84%
Total	424	100%	72,048,508	100%



Reserves and Facilities

Liquidity Reserve	
	A$
Opening required balance	**600,519.28**
Reduction in Liquidity Reserve	24,131.21
Closing required balance	**576,388.07**
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	**756,654.29**
Draws on facility in current period	0.00
Repayments to facility in current period for prior drawdowns	0.00
Reduction of facility	30,405.33
Closing balance	**726,248.96**