

PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 22 December 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 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
A	AAA(sf)	322,000,000.00	186,743,390.01	5,233,371.41	181,510,018.60	181,510,018.60	57.99%	56.37%	8.00%	13.36%	22/12/2025	4.8544%	794,763.50
AB	AAA(sf)	14,385,000.00	14,385,000.00	0.00	14,385,000.00	14,385,000.00	100.00%	100.00%	3.89%	6.50%	22/12/2025	5.1544%	65,004.75
B	AA(sf)	4,585,000.00	4,585,000.00	0.00	4,585,000.00	4,585,000.00	100.00%	100.00%	2.58%	4.31%	22/12/2025	5.4544%	21,925.20
C	A(sf)	3,675,000.00	3,675,000.00	0.00	3,675,000.00	3,675,000.00	100.00%	100.00%	1.53%	2.56%	22/12/2025	5.7544%	18,540.21
D	BBB(sf)	2,100,000.00	2,100,000.00	0.00	2,100,000.00	2,100,000.00	100.00%	100.00%	0.93%	1.55%	22/12/2025	6.0544%	11,146.73
E	BB(sf)	1,610,000.00	1,610,000.00	0.00	1,610,000.00	1,610,000.00	100.00%	100.00%	0.47%	0.79%	22/12/2025	8.5044%	12,004.02
F	NR	1,645,000.00	1,645,000.00	0.00	1,645,000.00	1,645,000.00	100.00%	100.00%	0.00%	0.00%	22/12/2025	9.6044%	13,851.38
Total		350,000,000.00	214,743,390.01	5,233,371.41	209,510,018.60	209,510,018.60							937,235.79

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	\$224,550.13	0.09%	2	\$720,351.31	0.35%
61 days to 90 days:	0	\$75,413.52	0.03%	1	\$451,644.07	0.22%
90+ days:	0	\$37,938.83	0.02%	0	\$0.00	0.00%
Total	1	\$337,902.49	0.14%	3	\$1,171,995.38	0.56%

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	20.38%
3 Month Average	22.50%
12 Month Average	23.08%
Since Issuance	23.80%

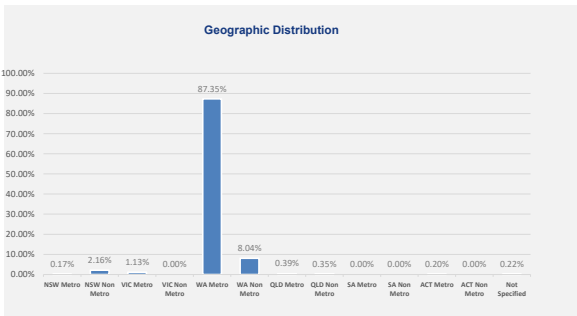
Stratification Report (Collateral Data as at 30 November 2025)

COLLATERAL INFORMATION

Pool Size (\$)	207,543,557.29	Weighted Average Seasoning (months)	56.97
Number of Loans (Unconsolidated)	850	Weighted Average Remaining Term (years)	22.55
Number of Loans (Consolidated)	850	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	244,168.89	% of Interest Only Loans (Value)	1.48%
Average Loan Balance (Consolidated)	244,168.89	Weighted Average Current Interest Rate	5.59%
Maximum Loan Balance (\$ (Consolidated)	834,596.48	Weighted Average Current LVR	52.72%
Weighted Average Term to Maturity (months)	58.00	Max Current LVR	79.12%
Maximum Term to Maturity (months)	334.00	Fully Verified Loans	100%

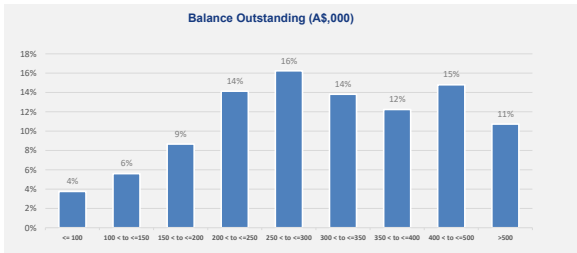
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.12%	355,614	0.17%	2	0%	488,039	0%
NSW Non Metro	16	1.88%	4,473,219	2.16%	22	2%	7,612,049	2%
VIC Metro	10	1.18%	2,342,278	1.13%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	730	85.88%	181,279,002	87.35%	1,040	86%	302,427,536	87%
WA Non Metro	86	10.12%	16,689,729	8.04%	117	10%	27,065,970	8%
QLD Metro	3	0.35%	805,557	0.39%	7	1%	2,215,992	1%
QLD Non Metro	2	0.24%	729,668	0.35%	5	0%	2,413,304	1%
SA Metro	0	0.00%	0	0.00%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.12%	416,423	0.20%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.12%	452,068	0.22%	2	0%	597,149	0%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



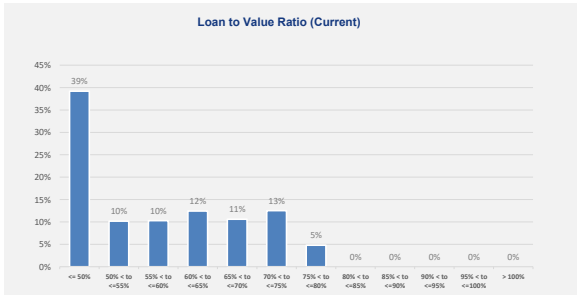
BALANCE OUTSTANDING (A\$,'000)

Loan Balance (A\$,'000)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	141	17%	7,781,790	4%	84	7%	6,848,142	2%
100 < to <= 150	91	11%	11,608,708	6%	119	10%	15,010,225	4%
150 < to <= 200	103	12%	17,987,557	9%	141	12%	25,053,826	7%
200 < to <= 250	129	15%	29,325,834	14%	164	14%	37,266,591	11%
250 < to <= 300	123	14%	33,721,774	16%	190	16%	52,414,622	15%
300 < to <= 350	89	10%	28,689,151	14%	165	14%	53,370,410	15%
350 < to <= 400	68	8%	25,413,436	12%	121	10%	45,097,240	13%
400 < to <= 500	69	8%	30,726,345	15%	153	13%	67,677,716	19%
>500	37	4%	22,278,962	11%	73	6%	44,480,809	13%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



LOAN TO VALUE RATIO (CURRENT)

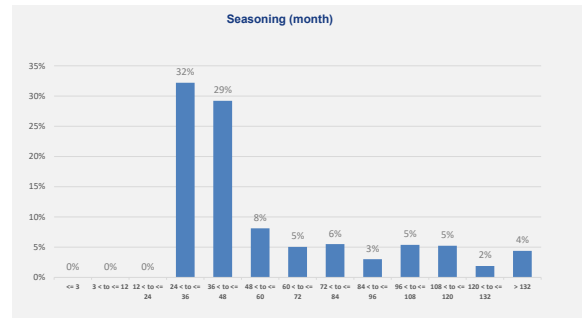
LVR (Current)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	467	55%	81,324,170	39%	469	39%	90,562,434	26%
50% < to <= 55%	68	8%	21,133,685	10%	64	5%	17,894,854	5%
55% < to <= 60%	69	8%	21,339,314	10%	106	9%	31,850,514	9%
60% < to <= 65%	81	10%	25,788,458	12%	128	11%	44,090,388	13%
65% < to <= 70%	66	8%	21,987,392	11%	158	13%	52,522,853	15%
70% < to <= 75%	74	9%	25,993,206	13%	137	11%	52,560,776	15%
75% < to <= 80%	25	3%	9,977,331	5%	148	12%	57,737,761	17%
80% < to <= 85%	0	0%	0	0%	0	0%	0	0%
85% < to <= 90%	0	0%	0	0%	0	0%	0	0%
90% < to <= 95%	0	0%	0	0%	0	0%	0	0%
95% < to <= 100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 30 November 2025)

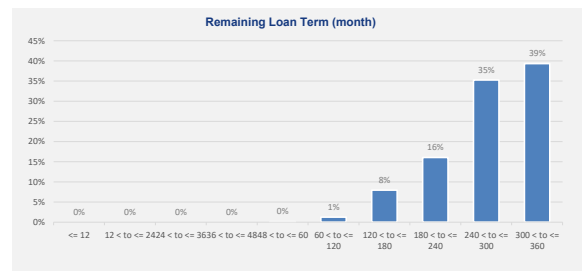
SEASONING (MONTH)

Seasoning (month)	Current				At Issue (as at 31 Mar 2024)			
	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%	167	14%	68,774,440	20%
12 < to <= 24	0	0%	0	0%	468	39%	142,425,328	41%
24 < to <= 36	198	23%	66,836,245	32%	91	8%	26,215,194	8%
36 < to <= 48	246	29%	60,638,766	29%	79	7%	21,509,032	6%
48 < to <= 60	64	8%	16,837,993	8%	79	7%	18,442,525	5%
60 < to <= 72	55	6%	10,473,248	5%	60	5%	11,819,509	3%
72 < to <= 84	57	7%	11,423,910	6%	74	6%	15,828,560	5%
84 < to <= 96	42	5%	6,249,594	3%	93	8%	19,606,731	6%
96 < to <= 108	64	8%	11,169,138	5%	39	3%	8,436,986	2%
108 < to <= 120	61	7%	10,868,258	5%	15	1%	4,037,581	1%
120 < to <= 132	19	2%	3,939,839	2%	16	1%	4,271,255	1%
> 132	44	5%	9,106,567	4%	29	2%	5,852,439	2%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



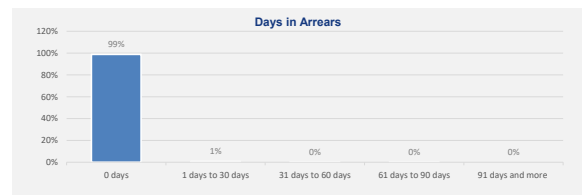
REMAINING LOAN TERM (MONTH)

Remaining Loan Term (month)	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 12	0	0%	0	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	4	0%	256,965	0%	0	0%	0	0%
60 < to <= 120	27	3%	2,602,620	1%	28	2%	3,706,470	1%
120 < to <= 180	107	13%	16,501,152	8%	94	8%	16,618,469	5%
180 < to <= 240	156	18%	33,326,790	16%	191	16%	45,844,244	13%
240 < to <= 300	307	36%	73,204,768	35%	376	31%	101,222,999	29%
300 < to <= 360	249	29%	81,651,262	39%	521	43%	179,827,398	52%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



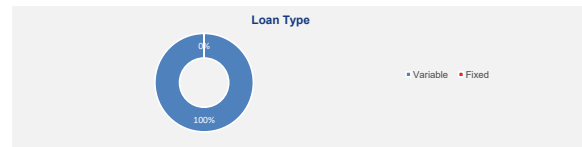
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	842	99%	204,963,484	99%	1,210	100%	347,219,580	100%
1 days to 30 days	5	1%	1,408,078	1%	0	0%	0	0%
31 days to 60 days	2	0%	720,351	0%	0	0%	0	0%
61 days to 90 days	1	0%	451,644	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



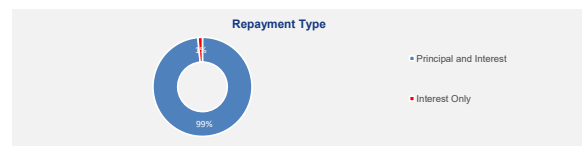
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



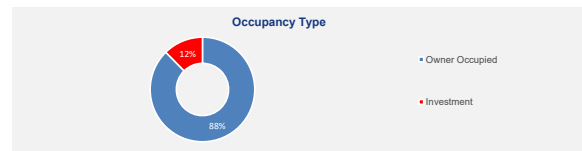
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	841	99%	204,472,946	99%	1,182	98%	337,950,366	97%
Interest Only	9	1%	3,070,611	1%	28	2%	9,269,214	3%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



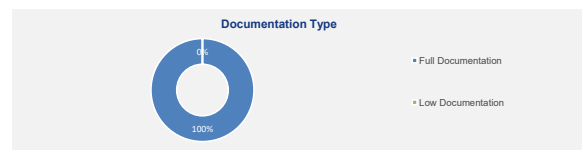
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	753	89%	181,842,070	88%	1,036	86%	294,079,011	85%
Investment	97	11%	25,701,487	12%	174	14%	53,140,569	15%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



Documentation Type

Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



PINNACLE SERIES TRUST 2024-T1

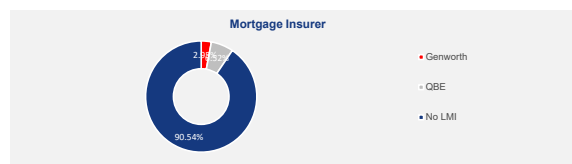
Monthly Investor Report as at 22 December 2025



Stratification Report (Collateral Data as at 30 November 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	25	2.94%	6,112,258	2.95%	33	2.73%	9,008,753	2.62%
QBE	54	6.35%	13,530,059	6.52%	78	6.45%	22,630,787	6.52%
No LMI	771	90.71%	187,901,241	90.54%	1,099	90.83%	315,580,040	90.89%
Total	850	100%	207,543,557	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	37	4.35%	10,448,196	5.03%
6164	30	3.53%	8,004,741	3.86%
6210	30	3.53%	6,300,800	3.04%
6155	19	2.24%	5,945,800	2.86%
6065	23	2.71%	5,888,111	2.84%
6110	24	2.82%	5,063,676	2.44%
6055	16	1.88%	5,017,698	2.42%
6171	16	1.88%	4,925,690	2.37%
6163	14	1.65%	4,201,251	2.02%
6056	15	1.76%	3,962,681	1.92%
6061	20	2.35%	3,896,897	1.88%
6018	12	1.41%	3,772,454	1.82%
6069	15	1.76%	3,742,895	1.80%
6122	16	1.88%	3,618,231	1.74%
6107	18	2.12%	3,598,505	1.73%
6230	20	2.35%	3,422,343	1.65%
6030	17	2.00%	3,407,058	1.64%
6167	14	1.65%	3,170,632	1.53%
6169	14	1.65%	3,137,038	1.51%
6026	11	1.29%	3,097,972	1.49%
Other	469	55.18%	112,900,887	54.40%
Total	850	100%	207,543,557	100%

