

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	181,510,018.60	4,334,027.83	177,175,990.77	177,175,990.77	56.37%	55.02%	8.00%	13.65%	20/01/2026	4.8581%	700,603.31
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%	6.64%	20/01/2026	5.1581%	58,952.84
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%	4.40%	20/01/2026	5.4581%	19,883.19
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%	2.61%	20/01/2026	5.7581%	16,812.86
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%	1.59%	20/01/2026	6.0581%	10,107.90
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%	0.80%	20/01/2026	8.5081%	10,883.38
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%	20/01/2026	9.6081%	12,557.66
Total		350,000,000.00	209,510,018.60	4,334,027.83	205,175,990.77	205,175,990.77							829,801.14

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	\$245,297.33	0.10%	1	\$248,966.35	0.12%
61 days to 90 days:	0	\$133,622.41	0.06%	2	\$698,506.63	0.34%
90+ days:	0	\$37,938.83	0.02%	0	\$0.00	0.00%
Total	1	\$416,858.57	0.18%	3	\$947,472.98	0.47%

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	15.90%
3 Month Average	21.51%
12 Month Average	22.13%
Since Issuance	23.50%

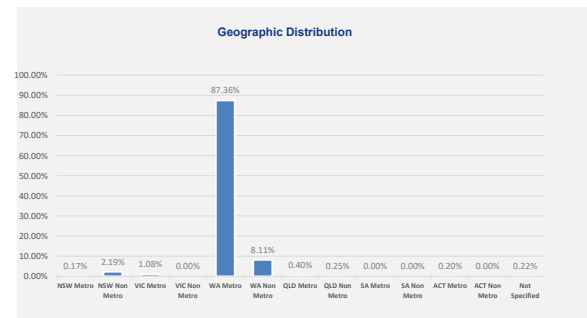
Stratification Report (Collateral Data as at 31 December 2025)

COLLATERAL INFORMATION

Pool Size (\$)	203,365,736.66	Weighted Average Seasoning (months)	58.15
Number of Loans (Unconsolidated)	841	Weighted Average Remaining Term (years)	22.47
Number of Loans (Consolidated)	841	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	241,814.19	% of Interest Only Loans (Value)	1.49%
Average Loan Balance (Consolidated)	241,814.19	Weighted Average Current Interest Rate	5.58%
Maximum Loan Balance (\$ (Consolidated)	832,856.59	Weighted Average Current LVR	52.32%
Weighted Average Term to Maturity (months)	57.00	Max Current LVR	78.95%
Maximum Term to Maturity (months)	333.00	Fully Verified Loans	100%

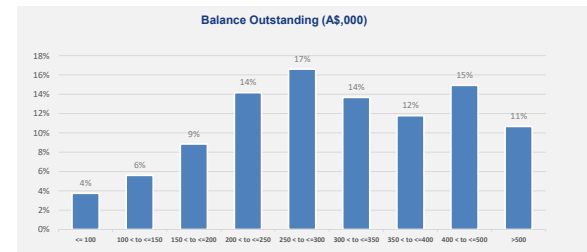
GEOGRAPHICAL DISTRIBUTION

States	Current				At issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	1	0.12%	355,668	0.17%	2	0%	488,039	0%
NSW Non Metro	16	1.90%	4,449,624	2.19%	22	2%	7,612,049	2%
VIC Metro	10	1.19%	2,197,264	1.08%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	722	85.85%	177,670,230	87.36%	1,040	86%	302,427,536	87%
WA Non Metro	86	10.23%	16,500,184	8.11%	117	10%	27,065,970	8%
QLD Metro	3	0.36%	812,464	0.40%	7	1%	2,215,992	1%
QLD Non Metro	1	0.12%	512,453	0.25%	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%	413,608	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%	454,240	0.22%	2	0%	597,149	0%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



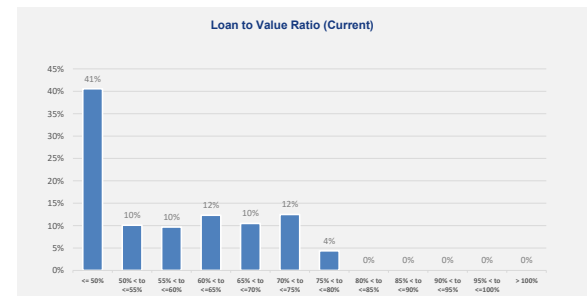
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	144	17%	7,602,842	4%	84	7%	6,848,142	2%
100 < to <=150	90	11%	11,375,173	6%	119	10%	15,010,225	4%
150 < to <=200	103	12%	17,995,150	9%	141	12%	25,053,826	7%
200 < to <=250	127	15%	28,814,744	14%	164	14%	37,266,591	11%
250 < to <=300	123	15%	33,757,152	17%	190	16%	52,414,622	15%
300 < to <=350	86	10%	27,815,405	14%	165	14%	53,370,410	15%
350 < to <=400	64	8%	23,961,437	12%	121	10%	45,097,240	13%
400 < to <=500	68	8%	30,345,852	15%	153	13%	67,677,716	19%
>500	36	4%	21,697,980	11%	73	6%	44,480,809	13%
Total	841	100%	203,365,737	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%	473	56%	82,480,599	41%	469	39%	90,562,434	26%
50% < to <=55%	68	8%	20,532,172	10%	64	5%	17,894,854	5%
55% < to <=60%	62	7%	19,683,864	10%	106	9%	31,850,514	9%
60% < to <=65%	79	9%	25,043,249	12%	128	11%	44,090,388	13%
65% < to <=70%	65	8%	21,346,571	10%	158	13%	52,522,853	15%
70% < to <=75%	73	9%	25,397,908	12%	137	11%	52,560,776	15%
75% < to <=80%	21	2%	8,881,374	4%	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	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



PINNACLE SERIES TRUST 2024-T1

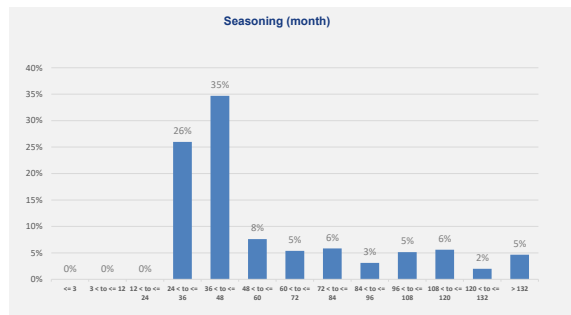
Monthly Investor Report as at 20 January 2026



Stratification Report (Collateral Data as at 31 December 2025)

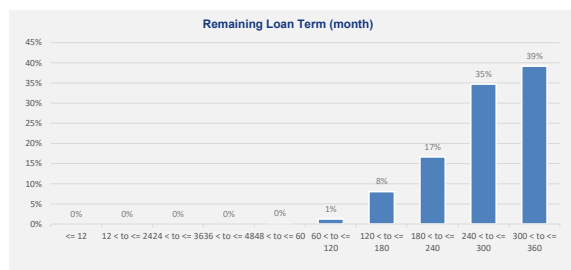
SEASONING (MONTH)

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	148	18%	52,821,043	26%	91	8%	26,215,194	8%
36 < to <= 48	284	34%	70,545,816	35%	79	7%	21,509,032	6%
48 < to <= 60	63	7%	15,468,243	8%	79	7%	18,442,525	5%
60 < to <= 72	53	6%	10,926,987	5%	60	5%	11,819,509	3%
72 < to <= 84	60	7%	11,886,951	6%	74	6%	15,828,560	5%
84 < to <= 96	42	5%	6,318,401	3%	93	8%	19,606,731	6%
96 < to <= 108	60	7%	10,472,660	5%	39	3%	8,436,986	2%
108 < to <= 120	63	7%	11,378,429	6%	15	1%	4,037,581	1%
120 < to <= 132	21	2%	4,070,627	2%	16	1%	4,271,255	1%
> 132	47	6%	9,476,579	5%	29	2%	5,852,439	2%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



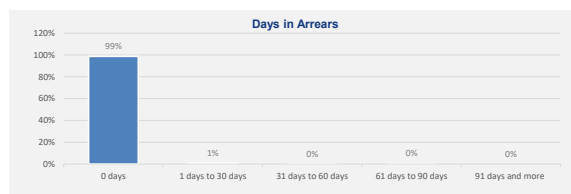
REMAINING LOAN TERM (MONTH)

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%	251,708	0%	0	0%	0	0%
60 < to <= 120	27	3%	2,556,588	1%	28	2%	3,706,470	1%
120 < to <= 180	108	13%	16,392,449	8%	94	8%	16,618,469	5%
180 < to <= 240	159	19%	33,882,481	17%	191	16%	45,844,244	13%
240 < to <= 300	299	36%	70,645,876	35%	376	31%	101,222,999	29%
300 < to <= 360	244	29%	79,636,635	39%	521	43%	179,827,398	52%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



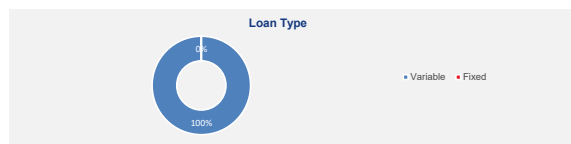
Arrears

Days in Arrears	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	833	99%	200,747,294	99%	1,210	100%	347,219,580	100%
1 days to 30 days	5	1%	1,670,970	1%	0	0%	0	0%
31 days to 60 days	1	0%	248,966	0%	0	0%	0	0%
61 days to 90 days	2	0%	698,507	0%	0	0%	0	0%
91 days and more	0	0%	0	0%	0	0%	0	0%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



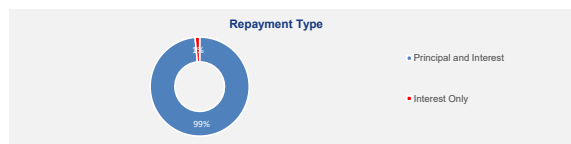
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%
Fixed	0	0%	0	0%	0	0%	0	0%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



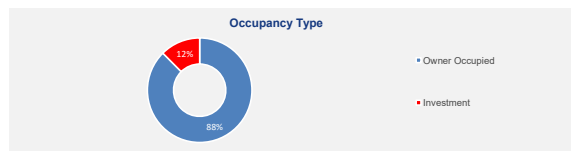
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	832	99%	200,337,554	99%	1,182	98%	337,950,366	97%
Interest Only	9	1%	3,028,182	1%	28	2%	9,269,214	3%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



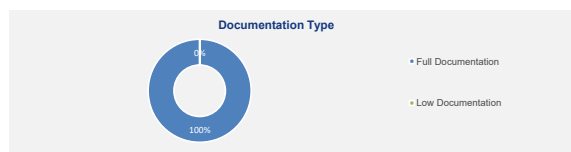
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	745	89%	178,041,061	88%	1,036	86%	294,079,011	85%
Investment	96	11%	25,324,676	12%	174	14%	53,140,569	15%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



Documentation Type

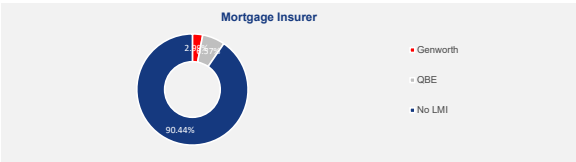
Documentation Type	Current				At Issue (as at 31 Mar 2024)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



Stratification Report (Collateral Data as at 31 December 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	2.97%	6,078,202	2.99%	33	2.73%	9,008,753	2.62%
QBE	54	6.42%	13,362,706	6.57%	78	6.45%	22,630,787	6.52%
No LMI	762	90.61%	183,924,828	90.44%	1,099	90.83%	315,580,040	90.89%
Total	841	100%	203,365,737	100%	1,210	100%	347,219,580	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6112	37	4.40%	10,411,590	5.12%
6164	30	3.57%	7,947,587	3.91%
6210	30	3.57%	6,291,769	3.09%
6065	23	2.73%	5,868,408	2.89%
6155	19	2.26%	5,634,796	2.77%
6055	16	1.90%	4,995,749	2.46%
6110	23	2.73%	4,741,680	2.33%
6171	15	1.78%	4,520,131	2.22%
6056	15	1.78%	3,969,946	1.95%
6061	20	2.38%	3,850,792	1.89%
6163	13	1.55%	3,789,091	1.86%
6018	12	1.43%	3,744,600	1.84%
6069	15	1.78%	3,730,460	1.83%
6122	16	1.90%	3,655,733	1.80%
6230	20	2.38%	3,400,986	1.67%
6030	17	2.02%	3,380,275	1.66%
6107	17	2.02%	3,251,577	1.60%
6167	14	1.66%	3,160,807	1.55%
6169	14	1.66%	3,125,982	1.54%
6026	11	1.31%	3,087,537	1.52%
Other	464	55.17%	110,806,237	54.49%
Total	841	100%	203,365,737	100%

