

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 State 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	86,291,312.53	2,623,703.68	83,667,608.85	83,667,608.85	26.80%	25.98%	8.00%	17.02%	20/08/2025	4.4625%	316,499.99
A2	AAA(sf)	14,000,000.00	8,851,510.39	269,131.85	8,582,378.54	8,582,378.54	63.23%	61.30%	4.00%	8.51%	20/08/2025	4.9925%	36,321.51
B	AA(sf)	8,225,000.00	5,200,262.35	158,114.96	5,042,147.39	5,042,147.39	63.23%	61.30%	1.65%	3.51%	20/08/2025	5.1425%	21,980.01
C	A(sf)	3,325,000.00	2,102,233.72	63,918.81	2,038,314.90	2,038,314.90	63.23%	61.30%	0.70%	1.49%	20/08/2025	5.9925%	10,354.22
D	BBB(sf)	1,155,000.00	730,249.61	22,203.38	708,046.23	708,046.23	63.23%	61.30%	0.37%	0.79%	20/08/2025	6.2425%	3,746.78
E	BB(sf)	700,000.00	442,575.52	13,456.59	429,118.93	429,118.93	63.23%	61.30%	0.17%	0.36%	20/08/2025	8.1925%	2,980.11
F	NR	595,000.00	376,189.19	11,438.10	364,751.09	364,751.09	63.23%	61.30%	0.00%	0.00%	20/08/2025	9.4425%	2,919.59
Total		350,000,000.00	103,994,333.30	3,161,967.38	100,832,365.92	100,832,365.92							394,802.21

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	\$264,812.48	0.23%	3	\$285,848.16	0.29%
61 days to 90 days:	0	\$64,233.35	0.06%	0	\$0.00	0.00%
90+ days:	2	\$694,480.88	0.61%	2	\$401,271.89	0.40%
Total	4	\$1,023,526.71	0.91%	5	\$687,120.05	0.69%

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	25.42%
3 Month Average	18.68%
12 Month Average	16.57%
Since Issuance	24.50%

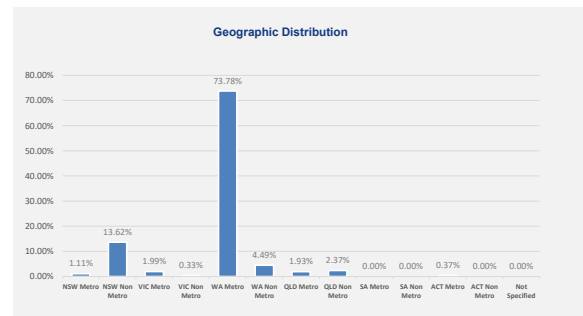
Stratification Report (Collateral Data as at 31 July 2025)

COLLATERAL INFORMATION

Pool Size (\$)	100,032,109.05	Weighted Average Seasoning (months)	106.50
Number of Loans (Unconsolidated)	528	Weighted Average Remaining Term (years)	19.42
Number of Loans (Consolidated)	526	% of Fixed Rate Loans (Value)	0.85%
Average Loan Balance (Unconsolidated)	189,454.75	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	190,175.11	Weighted Average Current Interest Rate	5.92%
Maximum Loan Balance (\$ (Consolidated)	802,458.12	Weighted Average Current LVR	49.52%
Weighted Average Term to Maturity (months)	121.00	Max Current LVR	84.39%
Maximum Term to Maturity (months)	309.00	Fully Verified Loans	100%

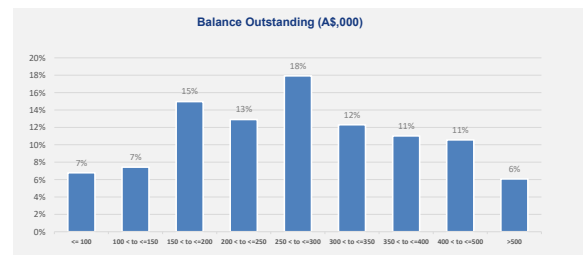
GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.76%	1,111,859	1.11%	9	1%	3,336,308	1%
NSW Non Metro	98	18.56%	13,627,499	13.62%	212	17%	42,534,658	12%
VIC Metro	7	1.33%	1,991,089	1.99%	13	1%	4,057,064	1%
VIC Non Metro	3	0.57%	329,050	0.33%	3	0%	444,467	0%
WA Metro	364	68.94%	73,808,028	73.78%	867	68%	253,693,879	73%
WA Non Metro	33	6.25%	4,487,278	4.49%	98	8%	21,847,002	6%
QLD Metro	6	1.14%	1,932,911	1.93%	20	2%	7,551,897	2%
QLD Non Metro	12	2.27%	2,374,736	2.37%	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%	369,659	0.37%	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	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



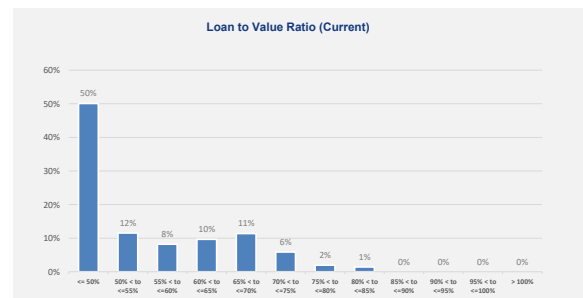
BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	159	30%	6,789,905	7%	109	9%	7,867,162	2%
100 < to <=150	60	11%	7,435,558	7%	120	9%	15,315,979	4%
150 < to <=200	86	16%	14,973,739	15%	158	12%	27,889,049	8%
200 < to <=250	57	11%	12,917,261	13%	177	14%	40,047,484	12%
250 < to <=300	65	12%	17,933,502	18%	218	17%	60,013,714	17%
300 < to <=350	38	7%	12,309,965	12%	171	13%	55,282,820	16%
350 < to <=400	29	5%	11,031,038	11%	117	9%	43,782,518	13%
400 < to <=500	24	5%	10,565,249	11%	135	11%	59,322,198	17%
>500	10	2%	6,075,893	6%	62	5%	37,668,440	11%
Total	528	100%	100,032,109	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%	358	68%	50,101,879	50%	401	32%	68,452,156	20%
50% < to <=55%	43	8%	11,517,520	12%	81	6%	21,291,081	6%
55% < to <=60%	31	6%	8,199,069	8%	84	7%	23,589,817	7%
60% < to <=65%	30	6%	9,641,527	10%	102	8%	29,702,361	9%
65% < to <=70%	37	7%	11,356,605	11%	123	10%	39,086,718	11%
70% < to <=75%	18	3%	5,887,294	6%	134	11%	44,260,155	13%
75% < to <=80%	6	1%	1,935,442	2%	176	14%	59,878,518	17%
80% < to <=85%	5	1%	1,392,773	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	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



PINNACLE SERIES TRUST 2021-T1

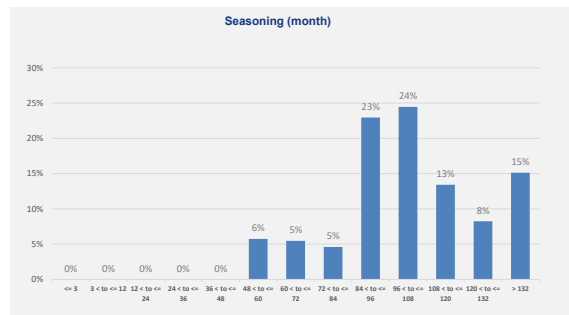
Monthly Investor Report as at 20 August 2025



Stratification Report (Collateral Data as at 31 July 2025)

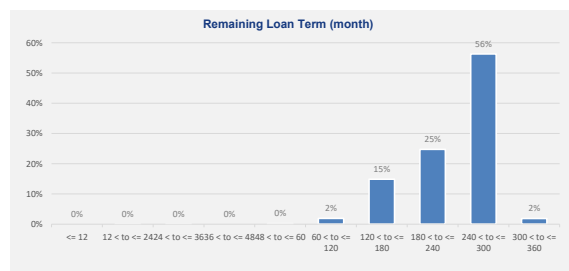
SEASONING (MONTH)

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	26	5%	5,752,607	6%	284	22%	80,220,205	23%
60 < to <= 72	31	6%	5,467,827	5%	204	16%	57,358,260	17%
72 < to <= 84	34	6%	4,608,043	5%	106	8%	28,116,723	8%
84 < to <= 96	96	18%	22,950,713	23%	56	4%	13,877,070	4%
96 < to <= 108	120	23%	24,464,976	24%	46	4%	10,089,883	3%
108 < to <= 120	72	14%	13,417,631	13%	25	2%	4,643,022	1%
120 < to <= 132	44	8%	8,243,459	8%	21	2%	4,704,357	1%
> 132	105	20%	15,126,852	15%	87	7%	14,395,727	4%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



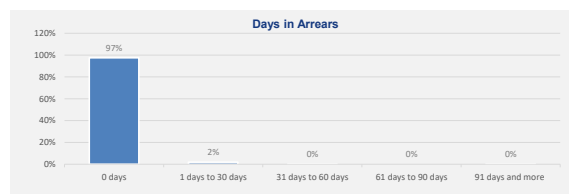
REMAINING LOAN TERM (MONTH)

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	1	0%	37,449	0%	0	0%	0	0%
24 < to <= 36	3	1%	94,969	0%	0	0%	0	0%
36 < to <= 48	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	3	1%	164,924	0%	1	0%	161,042	0%
60 < to <= 120	31	6%	1,939,117	2%	19	1%	1,983,505	1%
120 < to <= 180	115	22%	14,870,704	15%	87	7%	14,006,511	4%
180 < to <= 240	136	26%	24,756,477	25%	262	21%	56,576,527	16%
240 < to <= 300	230	44%	56,302,672	56%	430	34%	124,138,065	36%
300 < to <= 360	9	2%	1,865,798	2%	468	37%	150,323,714	43%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



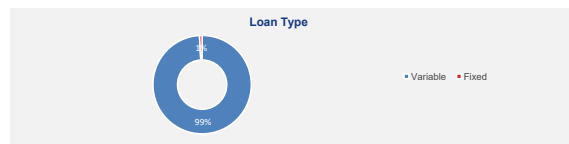
Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	516	98%	97,509,668	97%	1,266	100%	346,977,959	100%
1 days to 30 days	7	1%	1,835,321	2%	1	0%	211,404	0%
31 days to 60 days	3	1%	285,848	0%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	2	0%	401,272	0%	0	0%	0	0%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



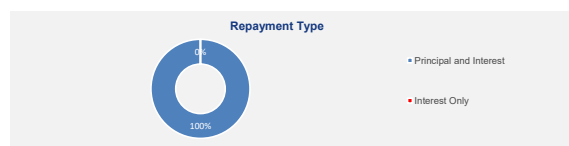
LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	524	99%	99,183,501	99%	1,152	91%	312,699,871	90%
Fixed	4	1%	848,608	1%	115	9%	34,489,492	10%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



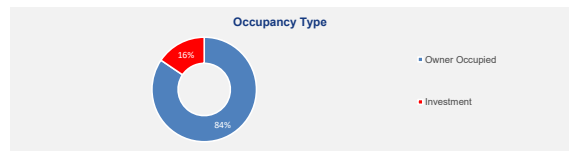
REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	528	100%	100,032,109	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



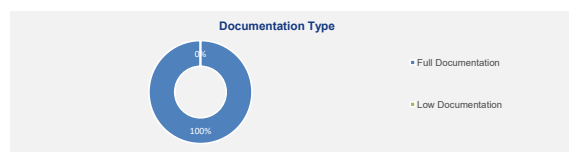
Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	448	85%	84,497,729	84%	1,066	84%	294,199,739	85%
Investment	80	15%	15,534,380	16%	201	16%	52,989,624	15%
Total	528	100%	100,032,109	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	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



PINNACLE SERIES TRUST 2021-T1

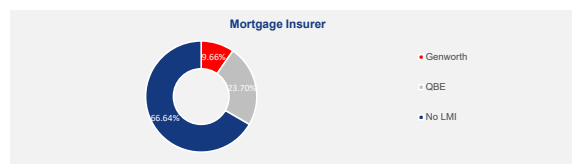
Monthly Investor Report as at 20 August 2025



Stratification Report (Collateral Data as at 31 July 2025)

Mortgage Insurer

Mortgage Insurer	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Genworth	44	8.33%	9,660,161	9.66%	167	13.18%	50,483,111	14.54%
QBE	102	19.32%	23,709,121	23.70%	270	21.31%	76,008,425	21.89%
No LMI	382	72.35%	66,662,827	66.64%	830	65.51%	220,697,827	63.57%
Total	528	100%	100,032,109	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

Postcodes	Current			
	No. of Loans	%	Value (AUD)	%
6069	17	3.22%	4,405,662	4.40%
6065	15	2.84%	3,074,014	3.07%
6112	12	2.27%	2,966,816	2.97%
6164	8	1.52%	2,463,989	2.46%
6169	11	2.08%	2,257,714	2.26%
6110	15	2.84%	2,083,408	2.08%
2460	19	3.60%	2,061,262	2.06%
6023	5	0.95%	2,058,858	2.06%
6055	8	1.52%	2,051,807	2.05%
6061	11	2.08%	1,920,425	1.92%
6018	10	1.89%	1,839,004	1.84%
2450	11	2.08%	1,819,983	1.82%
6059	5	0.95%	1,809,568	1.81%
6170	8	1.52%	1,762,042	1.76%
6025	6	1.14%	1,731,641	1.73%
6210	12	2.27%	1,726,280	1.73%
6030	9	1.70%	1,592,802	1.59%
6171	7	1.33%	1,537,687	1.54%
6024	6	1.14%	1,534,233	1.53%
6027	5	0.95%	1,310,927	1.31%
Other	328	62.12%	58,023,986	58.01%
Total	528	100%	100,032,109	100%

