

**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	78,167,558.29	982,860.23	77,184,698.06	77,184,698.06	24.28%	23.97%	8.00%	17.02%	22/12/2025	4.2744%	292,926.61
A2	AAA(sf)	14,000,000.00	8,018,199.44	100,818.93	7,917,380.51	7,917,380.51	57.27%	56.55%	4.00%	8.51%	22/12/2025	4.8044%	33,773.27
B	AA(sf)	8,225,000.00	4,710,692.17	59,231.12	4,651,461.05	4,651,461.05	57.27%	56.55%	1.65%	3.51%	22/12/2025	4.9544%	20,461.29
C	A(sf)	3,325,000.00	1,904,322.37	23,944.50	1,880,377.87	1,880,377.87	57.27%	56.55%	0.70%	1.49%	22/12/2025	5.8044%	9,690.70
D	BBB(sf)	1,155,000.00	661,501.45	8,317.56	653,183.89	653,183.89	57.27%	56.55%	0.37%	0.79%	22/12/2025	6.0544%	3,511.23
E	BB(sf)	700,000.00	400,909.97	5,040.95	395,869.02	395,869.02	57.27%	56.55%	0.17%	0.36%	22/12/2025	8.0044%	2,813.41
F	NR	595,000.00	340,773.48	4,284.80	336,488.68	336,488.68	57.27%	56.55%	0.00%	0.00%	22/12/2025	9.2544%	2,764.85
<b>Total</b>		<b>350,000,000.00</b>	<b>94,203,957.17</b>	<b>1,184,498.09</b>	<b>93,019,459.08</b>	<b>93,019,459.08</b>							<b>365,941.35</b>

**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	\$270,732.81	0.26%	1	\$235,285.03	0.25%
61 days to 90 days:	1	\$83,243.83	0.08%	1	\$189,688.25	0.21%
90+ days:	2	\$528,039.94	0.51%	2	\$458,842.22	0.50%
<b>Total</b>	<b>4</b>	<b>\$882,016.58</b>	<b>0.85%</b>	<b>4</b>	<b>\$883,815.50</b>	<b>0.96%</b>

**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	7.17%
3 Month Average	8.72%
12 Month Average	16.49%
Since Issuance	24.09%

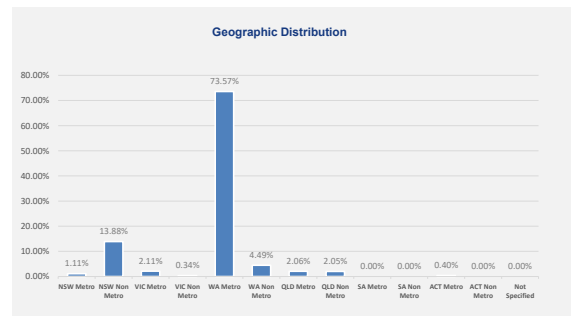
**Stratification Report (Collateral Data as at 30 November 2025)**

**COLLATERAL INFORMATION**

Pool Size (\$)	92,281,209.41	Weighted Average Seasoning (months)	110.33
Number of Loans (Unconsolidated)	499	Weighted Average Remaining Term (years)	19.11
Number of Loans (Consolidated)	497	% of Fixed Rate Loans (Value)	0.90%
Average Loan Balance (Unconsolidated)	184,932.28	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	185,676.48	Weighted Average Current Interest Rate	5.65%
Maximum Loan Balance (\$ (Consolidated)	785,918.41	Weighted Average Current LVR	48.57%
Weighted Average Term to Maturity (months)	117.00	Max Current LVR	85.89%
Maximum Term to Maturity (months)	305.00	Fully Verified Loans	100%

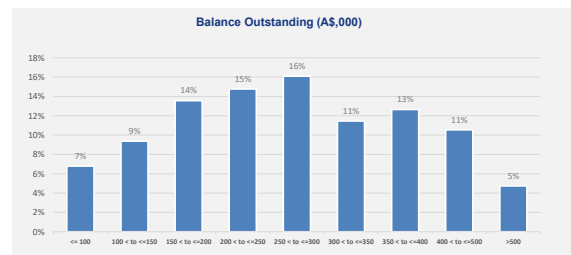
**GEOGRAPHICAL DISTRIBUTION**

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.80%	1,017,934	1.11%	9	1%	3,336,308	1%
NSW Non Metro	93	18.67%	12,758,540	13.88%	212	17%	42,534,658	12%
VIC Metro	6	1.20%	1,939,956	2.11%	13	1%	4,057,064	1%
VIC Non Metro	3	0.60%	315,359	0.34%	3	0%	444,467	0%
WA Metro	344	69.08%	67,644,687	73.57%	867	68%	253,693,879	73%
WA Non Metro	30	6.02%	4,127,401	4.49%	98	8%	21,847,002	6%
QLD Metro	6	1.20%	1,898,068	2.06%	20	2%	7,551,897	2%
QLD Non Metro	11	2.21%	1,882,393	2.05%	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	0.20%	366,752	0.40%	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%
<b>Total</b>	<b>498</b>	<b>100%</b>	<b>91,951,091</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



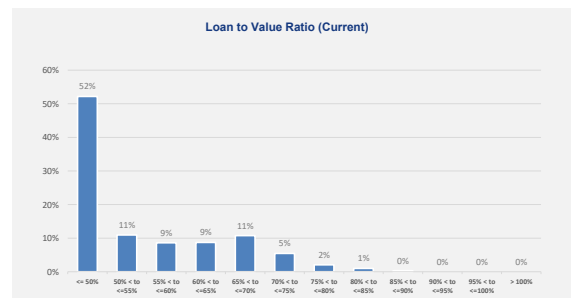
**BALANCE OUTSTANDING (A\$,000)**

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	151	30%	6,284,987	7%	109	9%	7,867,162	2%
100 < to <= 150	69	14%	8,659,506	9%	120	9%	15,315,979	4%
150 < to <= 200	72	14%	12,517,724	14%	158	12%	27,889,049	8%
200 < to <= 250	60	12%	13,632,426	15%	177	14%	40,047,484	12%
250 < to <= 300	54	11%	14,858,561	16%	218	17%	60,013,714	17%
300 < to <= 350	33	7%	10,573,915	11%	171	13%	55,282,820	16%
350 < to <= 400	31	6%	11,672,419	13%	117	9%	43,782,518	13%
400 < to <= 500	22	4%	9,730,883	11%	135	11%	59,322,198	17%
>500	7	1%	4,370,790	5%	62	5%	37,668,440	11%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



**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%	350	70%	48,169,614	52%	401	32%	68,452,156	20%
50% < to <= 55%	37	7%	10,097,094	11%	81	6%	21,291,081	6%
55% < to <= 60%	28	6%	7,943,953	9%	84	7%	23,589,817	7%
60% < to <= 65%	26	5%	8,060,630	9%	102	8%	29,702,361	9%
65% < to <= 70%	33	7%	9,907,790	11%	123	10%	39,086,718	11%
70% < to <= 75%	15	3%	5,013,868	5%	134	11%	44,260,155	13%
75% < to <= 80%	6	1%	1,886,027	2%	176	14%	59,878,518	17%
80% < to <= 85%	3	1%	913,079	1%	101	8%	37,363,922	11%
85% < to <= 90%	1	0%	289,153	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%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2021-T1

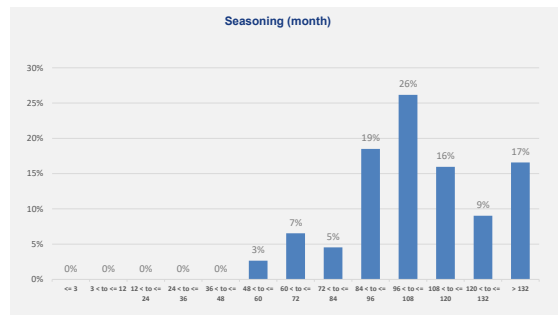
Monthly Investor Report as at 22 December 2025



### Stratification Report (Collateral Data as at 30 November 2025)

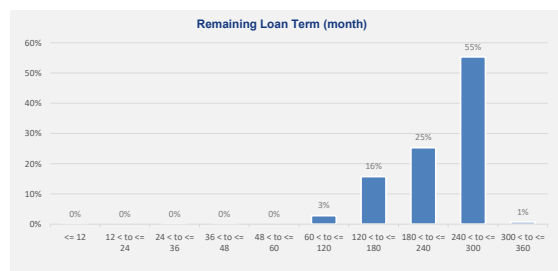
#### SEASONING (MONTH)

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	13	3%	2,456,076	3%	284	22%	80,220,205	23%
60 < to <= 72	32	6%	6,039,917	7%	204	16%	57,358,260	17%
72 < to <= 84	29	6%	4,200,109	5%	106	8%	28,116,723	8%
84 < to <= 96	74	15%	17,083,340	19%	56	4%	13,877,070	4%
96 < to <= 108	117	23%	24,146,140	26%	46	4%	10,089,883	3%
108 < to <= 120	78	16%	14,730,054	16%	25	2%	4,643,022	1%
120 < to <= 132	43	9%	8,331,812	9%	21	2%	4,704,357	1%
> 132	113	23%	15,293,761	17%	87	7%	14,395,727	4%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



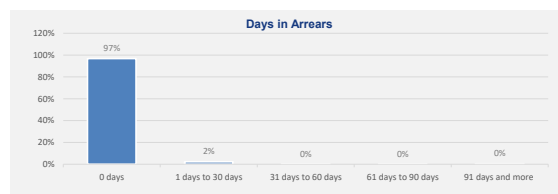
#### REMAINING LOAN TERM (MONTH)

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%	25,719	0%	0	0%	0	0%
12 < to <= 24	0	0%	0	0%	0	0%	0	0%
24 < to <= 36	3	1%	76,144	0%	0	0%	0	0%
36 < to <= 48	1	0%	35,543	0%	0	0%	0	0%
48 < to <= 60	1	0%	0	0%	1	0%	161,042	0%
60 < to <= 120	35	7%	2,576,537	3%	19	1%	1,983,505	1%
120 < to <= 180	115	23%	14,515,286	16%	87	7%	14,006,511	4%
180 < to <= 240	130	26%	23,340,060	25%	262	21%	56,576,527	16%
240 < to <= 300	209	42%	51,048,859	55%	430	34%	124,138,065	36%
300 < to <= 360	4	1%	663,063	1%	468	37%	150,323,714	43%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



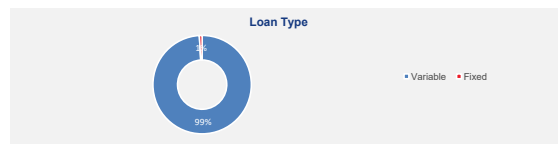
#### Arrears

Days in Arrears	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
0 days	486	97%	89,327,858	97%	1,266	100%	346,977,959	100%
1 days to 30 days	9	2%	2,069,536	2%	1	0%	211,404	0%
31 days to 60 days	1	0%	235,285	0%	0	0%	0	0%
61 days to 90 days	1	0%	189,688	0%	0	0%	0	0%
91 days and more	2	0%	458,842	0%	0	0%	0	0%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



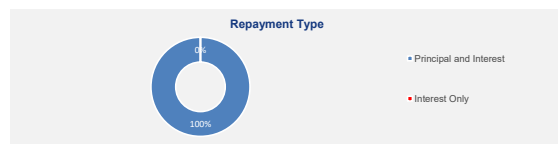
#### LOAN TYPE

Loan Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Variable	495	99%	91,449,650	99%	1,152	91%	312,699,871	90%
Fixed	4	1%	831,559	1%	115	9%	34,489,492	10%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



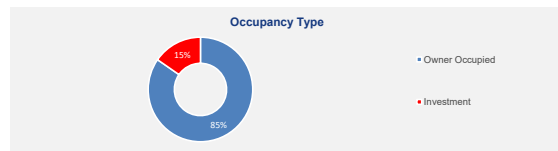
#### REPAYMENT TYPE

Repayment Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	499	100%	92,281,209	100%	1,246	98%	340,583,631	98%
Interest Only	0	0%	0	0%	21	2%	6,605,732	2%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



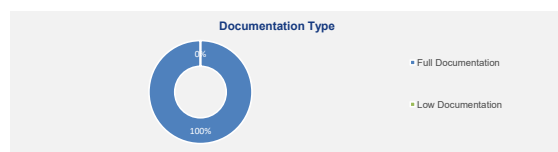
#### Occupancy Type

Occupancy Type	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Owner Occupied	425	85%	78,113,475	85%	1,066	84%	294,199,739	85%
Investment	74	15%	14,167,734	15%	201	16%	52,989,624	15%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</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	499	100%	92,281,209	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



## PINNACLE SERIES TRUST 2021-T1

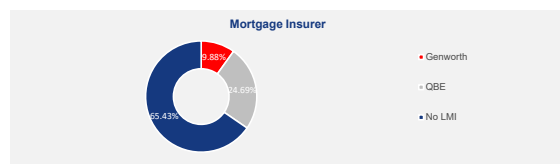
Monthly Investor Report as at 22 December 2025



### Stratification Report (Collateral Data as at 30 November 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	8.42%	9,117,624	9.88%	167	13.18%	50,483,111	14.54%
QBE	99	19.84%	22,783,572	24.69%	270	21.31%	76,008,425	21.89%
No LMI	358	71.74%	60,380,014	65.43%	830	65.51%	220,697,827	63.57%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</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	15	3.01%	4,197,540	4.55%
6065	15	3.01%	3,122,020	3.38%
6112	11	2.20%	2,660,739	2.88%
6164	8	1.60%	2,432,227	2.64%
6169	11	2.20%	2,215,080	2.40%
6110	15	3.01%	2,081,994	2.26%
6023	5	1.00%	2,022,418	2.19%
6055	8	1.60%	2,015,829	2.18%
2450	11	2.20%	1,807,214	1.96%
6018	9	1.80%	1,787,400	1.94%
2460	17	3.41%	1,769,242	1.92%
6170	8	1.60%	1,707,954	1.85%
6025	6	1.20%	1,688,387	1.83%
6210	12	2.40%	1,676,042	1.82%
6171	7	1.40%	1,506,583	1.63%
6024	6	1.20%	1,487,064	1.61%
6061	9	1.80%	1,428,437	1.55%
6030	8	1.60%	1,426,702	1.55%
6059	4	0.80%	1,372,237	1.49%
6027	5	1.00%	1,288,616	1.40%
Other	309	61.92%	52,587,485	56.99%
<b>Total</b>	<b>499</b>	<b>100%</b>	<b>92,281,209</b>	<b>100%</b>

