

# PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 January 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	77,184,698.06	2,282,456.09	74,902,241.97	74,902,241.97	23.97%	23.26%	8.00%	17.02%	20/01/2026	4.2781%	262,353.75
A2	AA(sf)	14,000,000.00	7,917,380.51	234,127.67	7,683,252.84	7,683,252.84	56.55%	54.88%	4.00%	8.51%	20/01/2026	4.8081%	30,245.46
B	AA(sf)	8,225,000.00	4,651,461.05	137,550.01	4,513,911.04	4,513,911.04	56.55%	54.88%	1.65%	3.51%	20/01/2026	4.9581%	18,323.56
C	A(sf)	3,325,000.00	1,880,377.87	55,605.32	1,824,772.55	1,824,772.55	56.55%	54.88%	0.70%	1.49%	20/01/2026	5.8081%	8,677.29
D	BBB(sf)	1,155,000.00	653,183.89	19,315.53	633,868.36	633,868.36	56.55%	54.88%	0.37%	0.79%	20/01/2026	6.0581%	3,143.96
E	BB(sf)	700,000.00	395,869.02	11,706.38	384,162.64	384,162.64	56.55%	54.88%	0.17%	0.36%	20/01/2026	8.0081%	2,518.76
F	NR	595,000.00	336,488.68	9,950.43	326,538.25	326,538.25	56.55%	54.88%	0.00%	0.00%	20/01/2026	9.2581%	2,475.13
<b>Total</b>		<b>350,000,000.00</b>	<b>93,019,459.08</b>	<b>2,750,711.43</b>	<b>90,268,747.65</b>	<b>90,268,747.65</b>							<b>327,737.91</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	278,048.07	0.27%	3	630,437.05	0.70%
61 days to 90 days:	1	\$102,940.86	0.10%	1	\$236,364.45	0.26%
90+ days:	2	\$523,140.35	0.52%	3	\$655,126.35	0.73%
<b>Total</b>	<b>4</b>	<b>\$904,129.27</b>	<b>0.89%</b>	<b>7</b>	<b>\$1,521,927.85</b>	<b>1.70%</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
Since Issuance	0	\$0.00	\$0.00	\$0.00

## Prepayment History

Constant Prepayment Rate	Value
Current Month	24.64%
3 Month Average	15.79%
12 Month Average	16.86%
Since Issuance	24.17%

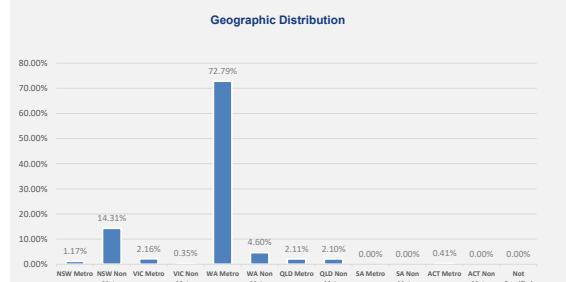
## Stratification Report (Collateral Data as at 31 December 2025)

### COLLATERAL INFORMATION

Pool Size (\$)	89,552,329.02	Weighted Average Seasoning (months)	111.03
Number of Loans (Unconsolidated)	491	Weighted Average Remaining Term (years)	19.04
Number of Loans (Consolidated)	489	% of Fixed Rate Loans (Value)	0.43%
Average Loan Balance (Unconsolidated)	182,387.64	% of Interest Only Loans (Value)	0.00%
Average Loan Balance (Consolidated)	183,133.60	Weighted Average Current Interest Rate	5.64%
Maximum Loan Balance (\$ (Consolidated)	781,328.90	Weighted Average Current LVR	48.19%
Weighted Average Term to Maturity (months)	116.00	Max Current LVR	87.35%
Maximum Term to Maturity (months)	304.00	Fully Verified Loans	100%

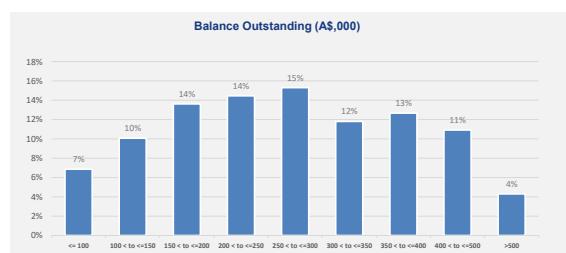
### GEOGRAPHICAL DISTRIBUTION

States	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.81%	1,046,996	1.17%	9	1%	3,336,308	1%
NSW Non Metro	94	19.14%	12,814,256	14.31%	212	17%	42,534,658	12%
VIC Metro	6	1.22%	1,934,171	2.16%	13	1%	4,057,064	1%
VIC Non Metro	3	0.61%	312,002	0.35%	3	0%	444,467	0%
WA Metro	336	68.43%	65,185,232	72.79%	867	68%	253,693,879	73%
WA Non Metro	30	6.11%	4,116,901	4.60%	98	8%	21,847,002	6%
QLD Metro	6	1.22%	1,890,891	2.11%	20	2%	7,551,897	2%
QLD Non Metro	11	2.24%	1,883,816	2.10%	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%	366,065	0.41%	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>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



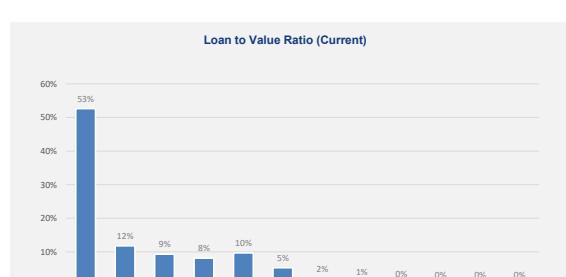
### BALANCE OUTSTANDING (A\$,000)

Loan Balance (A\$,000)	Current				At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	151	31%	6,139,887	7%	109	9%	7,867,162	2%
100 < to <= 150	72	15%	9,016,506	10%	120	9%	15,315,979	4%
150 < to <= 200	70	14%	12,198,023	14%	158	12%	27,889,049	8%
200 < to <= 250	57	12%	12,949,205	14%	177	14%	40,013,484	12%
250 < to <= 300	50	10%	13,699,294	15%	218	17%	60,013,714	17%
300 < to <= 350	33	7%	10,573,197	12%	171	13%	55,282,820	16%
350 < to <= 400	30	6%	11,343,841	13%	117	9%	43,782,518	13%
400 < to <= 500	22	4%	9,776,219	11%	135	11%	59,322,198	17%
> 500	6	1%	3,856,157	4%	62	5%	37,666,440	11%
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</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%	348	71%	47,135,780	53%	401	32%	68,452,156	20%
50% < to <= 55%	38	8%	10,536,876	12%	81	6%	21,291,081	6%
55% < to <= 60%	29	6%	8,329,216	9%	84	7%	23,589,817	7%
60% < to <= 65%	24	5%	7,268,883	8%	102	8%	29,702,361	9%
65% < to <= 70%	29	6%	8,680,159	10%	123	10%	39,086,718	11%
70% < to <= 75%	14	3%	4,705,497	5%	134	11%	44,260,155	13%
75% < to <= 80%	5	1%	1,689,830	2%	176	14%	59,878,518	17%
80% < to <= 85%	3	1%	912,017	1%	101	8%	37,363,922	11%
85% < to <= 90%	1	0%	294,069	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>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>	<b>100%</b>



# PINNACLE SERIES TRUST 2021-T1

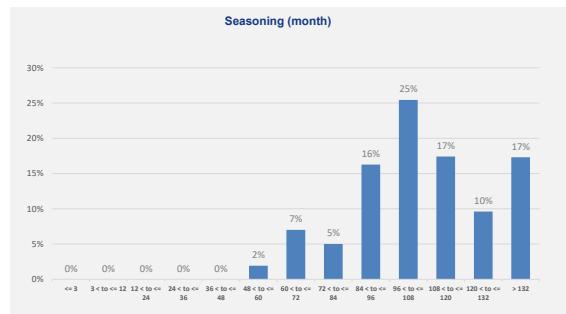
Monthly Investor Report as at 20 January 2026



## Stratification Report (Collateral Data as at 31 December 2025)

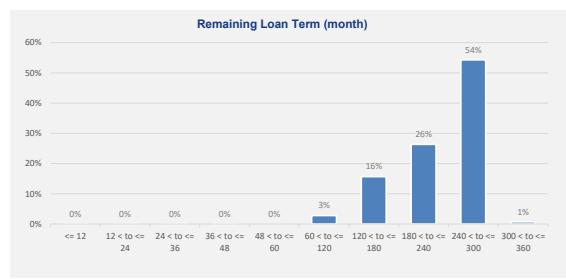
### SEASONING (MONTH)

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	
3 < to <= 12	0	0%	0	53	4%	15,165,998	
12 < to <= 24	0	0%	0	65	5%	20,494,960	
24 < to <= 36	0	0%	0	88	7%	26,748,841	
36 < to <= 48	0	0%	0	232	18%	71,374,318	
48 < to <= 60	10	2%	1,731,303	2%	284	22%	80,220,205
60 < to <= 72	32	7%	6,272,639	7%	204	16%	57,358,260
72 < to <= 84	31	6%	4,498,886	5%	106	8%	28,116,723
84 < to <= 96	67	14%	14,571,411	16%	56	4%	13,877,070
96 < to <= 108	108	22%	22,788,164	25%	46	4%	10,089,883
108 < to <= 120	83	17%	15,588,535	17%	25	2%	4,643,022
120 < to <= 132	46	9%	8,598,022	10%	21	2%	4,704,357
> 132	114	23%	15,503,369	17%	87	7%	14,395,727
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</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%	22,752	0%	0	0%	
12 < to <= 24	1	0%	25,354	0%	0	0%	
24 < to <= 36	2	0%	51,307	0%	0	0%	
36 < to <= 48	2	0%	34,699	0%	0	0%	
48 < to <= 60	0	0%	0	0%	1	161,042	
60 < to <= 120	36	7%	2,506,866	3%	19	1%	
120 < to <= 180	113	23%	14,043,247	18%	87	7%	
180 < to <= 240	132	27%	23,601,507	26%	262	21%	
240 < to <= 300	201	41%	48,612,311	54%	430	33%	
300 < to <= 360	4	1%	654,287	1%	468	37%	
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</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	476	97%	86,097,711	96%	1,266	100%	
1 days to 30 days	8	2%	1,932,690	2%	0	0%	
31 days to 60 days	3	1%	630,437	1%	0	0%	
61 days to 90 days	1	0%	236,364	0%	0	0%	
91 days and more	3	1%	655,126	1%	0	0%	
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>	<b>347,189,363</b>



### LOAN TYPE

Loan Type	Current			At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	No. of Loans	%	Value (AUD)	
Variable	489	100%	89,165,653	100%	1,152	91%	312,699,871
Fixed	2	0%	386,676	0%	115	9%	34,489,492



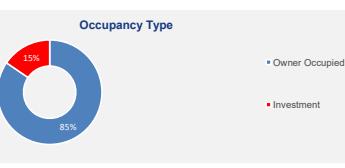
### REPAYMENT TYPE

Repayment Type	Current			At Issue (as at 31 Aug 2021)		
	No. of Loans	%	Value (AUD)	No. of Loans	%	Value (AUD)
Principal and Interest	491	100%	89,552,329	100%	1,267	100%
Interest Only	0	0%	0	0	0%	0



### Occupancy Type

Occupancy Type	Current			At Issue (as at 31 Aug 2021)			
	No. of Loans	%	Value (AUD)	No. of Loans	%	Value (AUD)	
Owner Occupied	417	85%	75,688,224	85%	1,066	84%	294,199,739
Investment	74	15%	13,864,105	15%	201	16%	52,989,624



### Documentation Type

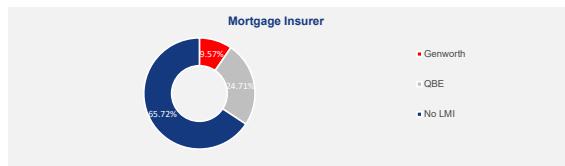
Documentation Type	Current			At Issue (as at 31 Aug 2021)		
	No. of Loans	%	Value (AUD)	No. of Loans	%	Value (AUD)
Full Documentation	491	100%	89,552,329	100%	1,267	100%
Low Documentation	0	0%	0	0	0%	0



## Stratification Report (Collateral Data as at 31 December 2025)

## Mortgage Insurer

Mortgage Insurer	Current			At Issue (as at 31 Aug 2021)		
	No. of Loans	%	Value (AUD)	No. of Loans	%	Value (AUD)
Genworth	40	8.15%	8,571,565	9.57%	167	13.18%
QBE	97	19.76%	22,124,216	24.71%	270	21.31%
No LMI	354	72.10%	58,856,548	65.72%	830	65.51%
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</b>	<b>100%</b>	<b>1,267</b>	<b>100%</b>



## Top 20 Postcodes

Postcodes	Current		
	No. of Loans	%	Value (AUD)
6069	15	3.05%	4,177,205
6065	15	3.05%	3,081,285
6164	8	1.63%	2,423,368
6112	10	2.04%	2,352,071
6169	10	2.04%	2,027,024
6055	8	1.63%	2,017,237
6023	5	1.02%	2,012,749
2450	11	2.24%	1,806,145
6018	9	1.83%	1,788,926
2460	17	3.46%	1,766,139
6170	8	1.63%	1,709,982
6025	6	1.22%	1,683,046
6110	13	2.65%	1,614,559
6171	7	1.43%	1,498,228
6024	6	1.22%	1,475,361
6030	8	1.63%	1,427,699
6061	9	1.83%	1,422,403
6059	4	0.81%	1,369,786
6210	11	2.24%	1,329,813
6027	5	1.02%	1,283,277
<b>Total</b>	<b>491</b>	<b>100%</b>	<b>89,552,329</b>

