PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 January 2023



Note Classes and Bond Factors

				Principal			Note Factor (Previous	Note Factor (Current			Current		Coupon Payment
Note		Initial Invested	Opening Invested	Repayment	Closing Invested	Closing Stated	Distribution	Distribution	Original	Current	Distribution	Interest	Current
Class	S&P Rating	Amount (A\$)	Amount (A\$)	Current Month	Amount (A\$)	Amount (A\$)	Date)	Date)	Subordination	Subordination	Date	Rate	Month
A1	AAA(sf)	322,000,000.00	200,714,630.07	5,057,106.97	195,657,523.10	195,657,523.10	62.33%	60.76%	8.00%	12.52%	20/01/2023	3.7418%	637,864.50
A2	AAA(sf)	14,000,000.00	14,000,000.00	0.00	14,000,000.00	14,000,000.00	100.00%	100.00%	4.00%	6.26%	20/01/2023	4.2718%	50,793.46
В	AA(sf)	8,225,000.00	8,225,000.00	0.00	8,225,000.00	8,225,000.00	100.00%	100.00%	1.65%	2.58%	20/01/2023	4.4218%	30,889.00
С	A(sf)	3,325,000.00	3,325,000.00	0.00	3,325,000.00	3,325,000.00	100.00%	100.00%	0.70%	1.10%	20/01/2023	5.2718%	14,887.42
D	BBB(sf)	1,155,000.00	1,155,000.00	0.00	1,155,000.00	1,155,000.00	100.00%	100.00%	0.37%	0.58%	20/01/2023	5.5218%	5,416.66
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.27%	20/01/2023	7.4718%	4,442.14
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/01/2023	8.7218%	4,407.50
Total		350.000.000.00	228.714.630.07	5.057.106.97	223.657.523.10	223.657.523.10							748.700.68

Arrears Information

		12 Monthly Average	9		Current Month	
	Number of	Value of Loans	% of Total Value	Number of Loans	Value of Loans	% of Total Value
31 days to 60 days:				3	\$665,841.55	0.30%
61 days to 90 days:				1	\$408,429.93	0.18%
90+ days:				0	\$0.00	0.00%
Total	0	\$0.00	0.00%	4	\$1,074,271.48	0.48%

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

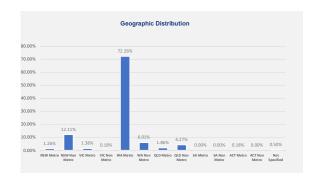
Constant Prepayment	
Rate	Value
Current Month	19.10%
3 Month Average	22.99%
12 Month Average	25.34%
Since Issuance	26.46%

Stratification Report (Collateral Data as at 31 December 2022)

COLLATERAL INFORMATION 221,882,463.39 Weighted Average Seasoning (months) 74.74 Pool Size (\$) 908 Weighted Average Remaining Term (years) 264.24 Number of Loans (Consolidated) 901 % of Fixed Rate Loans (Value) 11.54% Average Loan Balance (Inconsolidated) 244,363.95 % of Interest Only Loans (Value) 0.67% Average Loan Balance (Consolidated) 246,262.45 Weighted Average Current Interest Rate 5.21% Maximum Loan Balanace (S) (Consolidated) 1,435,814.03 Weighted Average Current LVR 59.22% Weighted Average Term to Maturity (months) 338.97 Max Current LVR 98.64% Maximum Term to Maturity (months) 423.00 Fully Verified Loans 100%

GEOGRAPHICAL DISTRIBUTION

		C	urrent		At I	ssue (as	at 31 Aug 2021)
States	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	7	0.77%	2,798,721	1.26%	9	1%	3,336,308	1%
NSW Non Metro	158	17.40%	26,864,156	12.11%	212	17%	42,534,658	12%
VIC Metro	10	1.10%	3,058,442	1.38%	13	1%	4,057,064	1%
VIC Non Metro	3	0.33%	406,408	0.18%	3	0%	444,467	0%
WA Metro	613	67.51%	160,334,168	72.26%	867	68%	253,693,879	73%
WA Non Metro	67	7.38%	13,336,389	6.01%	98	8%	21,847,002	6%
QLD Metro	11	1.21%	4,121,223	1.86%	20	2%	7,551,897	2%
QLD Non Metro	33	3.63%	9,466,615	4.27%	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	0.11%	388,437	0.18%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	5	0.55%	1,107,904	0.50%	0	0%	0	0%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



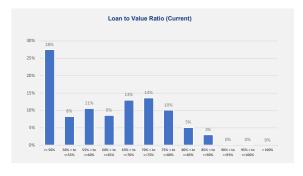
BALANCE OUTSTANDING (A\$,000)

		C	urrent		At Issue (as at 31 Aug 2021)				
Loan Balance (A\$,000)	No. of	%	Value	%	No. of	%	Value	%	
	Loans	70	(AUD)	70	Loans	70	(AUD)	,,,	
<= 100	123	14%	6,874,001	3%	109	9%	7,867,162	2%	
100 < to <=150	111	12%	14,074,288	6%	120	9%	15,315,979	4%	
150 < to <=200	121	13%	21,395,519	10%	158	12%	27,889,049	8%	
200 < to <=250	149	16%	33,734,919	15%	177	14%	40,047,484	12%	
250 < to <=300	118	13%	32,508,750	15%	218	17%	60,013,714	17%	
300 < to <=350	112	12%	36,143,371	16%	171	13%	55,282,820	16%	
350 < to <=400	71	8%	26,635,139	12%	117	9%	43,782,518	13%	
400 < to <=500	69	8%	29,718,675	13%	135	11%	59,322,198	17%	
>500	34	4%	20,797,801	9%	62	5%	37,668,440	11%	
Total	908	100%	221.882.463	100%	1.267	100%	347.189.363	100%	



LOAN TO VALUE RATIO (CURRENT)

		Cı	urrent		At I	ssue (as	at 31 Aug 2021)
LVR (Current)	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	384	42%	61,055,526	28%	401	32%	68,452,156	20%
50% < to <=55%	70	8%	18,286,500	8%	81	6%	21,291,081	6%
55% < to <=60%	81	9%	23,435,557	11%	84	7%	23,589,817	7%
60% < to <=65%	69	8%	19,040,665	9%	102	8%	29,702,361	9%
65% < to <=70%	92	10%	28,780,518	13%	123	10%	39,086,718	11%
70% < to <=75%	92	10%	30,220,591	14%	134	11%	44,260,155	13%
75% < to <=80%	68	7%	22,409,057	10%	176	14%	59,878,518	17%
80% < to <=85%	32	4%	11,334,138	5%	101	8%	37,363,922	11%
85% < to <=90%	18	2%	6,655,707	3%	51	4%	18,138,608	5%
90% < to <=95%	1	0%	333,744	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	330,460	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%

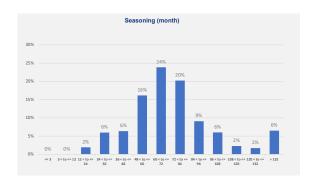




Stratification Report (Collateral Data as at 31 December 2022)

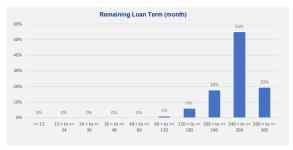
SEASONING (MONTH)

		Cı	urrent		At I	ssue (as	at 31 Aug 2021)
Seasoning (month)	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	19	2%	4,247,751	2%	65	5%	20,494,960	6%
24 < to <= 36	51	6%	13,261,216	6%	88	7%	26,748,841	8%
36 < to <= 48	54	6%	14,108,966	6%	232	18%	71,374,318	21%
48 < to <= 60	125	14%	35,793,574	16%	284	22%	80,220,205	23%
60 < to <= 72	194	21%	52,951,394	24%	204	16%	57,358,260	17%
72 < to <= 84	186	20%	44,821,717	20%	106	8%	28,116,723	8%
84 < to <= 96	85	9%	20,113,534	9%	56	4%	13,877,070	4%
96 < to <= 108	54	6%	13,380,756	6%	46	4%	10,089,883	3%
108 < to <= 120	30	3%	5,081,414	2%	25	2%	4,643,022	1%
120 < to <= 132	19	2%	3,781,668	2%	21	2%	4,704,357	1%
> 132	91	10%	14,340,475	6%	87	7%	14,395,727	49
Total	908	100%	221.882.463	100%	1.267	100%	347.189.363	1009



REMAINING LOAN TERM (MONTH)

		C	urrent		At	ssue (as	at 31 Aug 2021)
Remaining Loan Term (month)	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	1	0%	120,158	0%	0	0%	0	0%
48 < to <= 60	3	0%	209,833	0%	1	0%	161,042	0%
60 < to <= 120	26	3%	2,670,230	1%	19	1%	1,983,505	1%
120 < to <= 180	97	11%	13,594,221	6%	87	7%	14,006,511	4%
180 < to <= 240	195	21%	39,591,668	18%	262	21%	56,576,527	16%
240 < to <= 300	442	49%	122,220,497	55%	430	34%	124,138,065	36%
300 < to <= 360	144	16%	43,475,857	20%	468	37%	150,323,714	43%
Total	908	100%	221.882.463	100%	1.267	100%	347.189.363	100%



Arrears

		C	urrent		At Issue (as at 31 Aug 2021)				
Days in Arrears	No. of	%	Value	%	No. of	%	Value	%	
	Loans		(AUD)		Loans		(AUD)		
0 days	885		214,875,058	97%	1,266	100%	346,977,959	100%	
1 days to 30 days	19	2%	5,933,134	3%	1	0%	211,404	0%	
31 days to 60 days	3	0%	665,842	0%	0	0%	0	0%	
61 days to 90 days	1	0%	408,430	0%	0	0%	0	0%	
91 days and more	0	0%	0	0%	0	0%	0	0%	
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%	



LOAN TYPE

		urrent	At Issue (as at 31 Aug 2021)					
Loan Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0
Variable	817	90%	196,277,942	88%	1,152	91%	312,699,871	90%
Fixed	91	10%	25,604,521	12%	115	9%	34,489,492	10%
Total	908	100%	221.882.463	100%	1.267	100%	347 189 363	100%



REPAYMENT TYPE

		C	urrent		At Issue (as at 31 Aug 2021)			
Repayment Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	70	(AUD)	70
Principal and Interest	903	99%	220,386,289	99%	1,246	98%	340,583,631	98%
Interest Only	5	1%	1,496,175	1%	21	2%	6,605,732	2%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



Occupancy Type

		Current				At Issue (as at 31 Aug 2021)			
Occupancy Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%	
Owner Occupied	758	83%	185,374,114	84%	1,066	84%	294,199,739	85%	
Investment	150	17%	36,508,349	16%	201	16%	52,989,624	15%	
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%	

Occupancy Type

Documentation Type

	Current				At Issue (as at 31 Aug 2021)			
Documentation Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Full Documentation	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



PINNACLE SERIES TRUST 2021-T1

Monthly Investor Report as at 20 January 2023



Stratification Report (Collateral Data as at 31 December 2022)

Mortgage Insurer

		C	urrent	At Issue (as at 31 Aug 2021)				
Mortgage Insurer	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	70	(AUD)	70
Genworth	110	12.11%	30,358,995	13.68%	167	13.18%	50,483,111	14.54%
QBE	185	20.37%	50,778,720	22.89%	270	21.31%	76,008,425	21.89%
No LMI	613	67.51%	140,744,748	63.43%	830	65.51%	220,697,827	63.57%
Total	908	100%	221,882,463	100%	1,267	100%	347,189,363	100%



Top 20 Postcodes

		Current						
Postcodes	No. of	%	Value	%				
	Loans	70	(AUD)	/0				
6069	27	2.97%	8,725,443	3.93%				
6065	25	2.75%	6,563,317	2.96%				
2450	27	2.97%	5,465,453	2.46%				
6112	20	2.20%	5,455,164	2.46%				
6164	16	1.76%	5,014,303	2.26%				
6061	21	2.31%	4,538,296	2.05%				
6110	21	2.31%	4,169,883	1.88%				
6171	15	1.65%	4,127,605	1.86%				
6018	12	1.32%	3,881,821	1.75%				
6055	12	1.32%	3,650,239	1.65%				
6025	12	1.32%	3,631,090	1.64%				
6210	18	1.98%	3,587,708	1.62%				
6030	14	1.54%	3,492,764	1.57%				
6023	8	0.88%	3,114,746	1.40%				
6169	14	1.54%	3,048,736	1.37%				
2452	14	1.54%	2,828,224	1.27%				
2460	24	2.64%	2,805,740	1.26%				
6170	11	1.21%	2,754,823	1.24%				
6059	7	0.77%	2,630,346	1.19%				
6056	14	1.54%	2,620,955	1.18%				
Other	576	63.44%	139,775,809	63.00%				
Total	908	100%	221,882,463	100%				

