### **PINNACLE SERIES TRUST 2021-T1**

### Monthly Investor Report as at 20 June 2023



#### **Note Classes and Bond Factors**

Note		Initial Income	On and an Invested	Principal	Olaska kanada d	Olerake of	Note Factor (Previous	Note Factor (Current Distribution	Original	Current	Current Distribution	Interest	Coupon Payment Current
Class	S&P Rating	Initial Invested	Opening Invested	Repayment	Closing Invested	Closing Stated	Distribution			Subordination	Date	Interest Rate	
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	170,383,443.74	9,850,020.56	160,533,423.18	160,533,423.18	52.91%	49.86%	8.00%	14.85%	20/06/2023	4.5325%	613,578.79
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%	7.43%	20/06/2023	5.0625%	56,311.64
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%	3.06%	20/06/2023	5.2125%	34,063.33
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%	1.30%	20/06/2023	6.0625%	16,015.80
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%	0.69%	20/06/2023	6.3125%	5,792.80
E	BB(sf)	700,000.00	700,000.00	0.00	700,000.00	700,000.00	100.00%	100.00%	0.17%	0.32%	20/06/2023	8.2625%	4,595.31
F	NR	595,000.00	595,000.00	0.00	595,000.00	595,000.00	100.00%	100.00%	0.00%	0.00%	20/06/2023	9.5125%	4,496.94
Total		350,000,000.00	198,383,443.74	9,850,020.56	188,533,423.18	188,533,423.18		•					734.854.61

### **Arrears Information**

Arrears Informa	tion					
		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	\$1,392,829.00	0.62%	4	\$1,486,355.84	0.79%
61 days to 90 days:	1	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	0	\$374,278.57	0.17%	1	\$412,752.44	0.22%
Total	3	\$1,767,107.57	0.79%	5	\$1,899,108.28	1.02%

# **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**

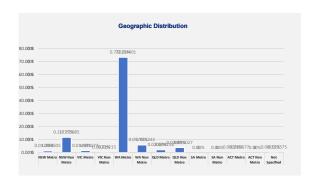
Constant Prepayment	
Rate	Value
Current Month	42.36%
3 Month Average	34.85%
12 Month Average	26.97%
Since Issuance	28.46%

### Stratification Report (Collateral Data as at 31 May 2023)

COLLATERAL INFORMATION			
Pool Size (\$)	187,037,126.17	Weighted Average Seasoning (months)	79.73
Number of Loans (Unconsolidated)	800	Weighted Average Remaining Term (years)	258.71
Number of Loans (Consolidated)	793	% of Fixed Rate Loans (Value)	8.57%
Average Loan Balance (Unconsolidated)	233,796.41	% of Interest Only Loans (Value)	0.41%
verage Loan Balance (Consolidated)	235,860.18	Weighted Average Current Interest Rate	5.81%
Maximum Loan Balance (\$) (Consolidated)	933,632.35	Weighted Average Current LVR	51.92%
Veighted Average Term to Maturity (months)	338.44	Max Current LVR	99.93%
Maximum Term to Maturity (months)	361.00	Fully Verified Loans	100%

### GEOGRAPHICAL DISTRIBUTION

		rrent	At I	ssue (as	at 31 Aug 2021	)		
States	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	6	0.75%	2,406,888	1.29%	9	1%	3,336,308	1%
NSW Non Metro	132	16.50%	21,912,350	11.72%	212	17%	42,534,658	12%
VIC Metro	9	1.13%	2,803,907	1.50%	13	1%	4,057,064	1%
VIC Non Metro	3	0.38%	391,310	0.21%	3	0%	444,467	0%
WA Metro	551	68.88%	136,930,703	73.21%	867	68%	253,693,879	73%
WA Non Metro	59	7.38%	10,776,189	5.76%	98	8%	21,847,002	6%
QLD Metro	10	1.25%	3,870,576	2.07%	20	2%	7,551,897	2%
QLD Non Metro	28	3.50%	7,274,814	3.89%	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	0.13%	385,423	0.21%	1	0%	390,455	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.13%	284,965	0.15%	0	0%	0	0%
Total	800	100%	187,037,126	100%	1,267	100%	347,189,363	100%



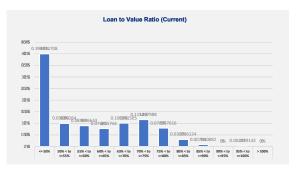
# BALANCE OUTSTANDING (A\$,000)

		Cur	rent		At I	ssue (as	at 31 Aug 2021	I)
Loan Balance (A\$,000)	No. of	%	Value	%	No. of	%	Value	9/
	Loans	70	(AUD)	70	Loans	70	(AUD)	
<= 100	128	16%	7,132,787	4%	109	9%	7,867,162	29
100 < to <=150	103	13%	13,052,141	7%	120	9%	15,315,979	49
150 < to <=200	103	13%	18,376,590	10%	158	12%	27,889,049	89
200 < to <=250	130	16%	28,969,970	15%	177	14%	40,047,484	129
250 < to <=300	109	14%	30,171,116	16%	218	17%	60,013,714	179
300 < to <=350	92	12%	29,668,050	16%	171	13%	55,282,820	169
350 < to <=400	60	8%	22,630,404	12%	117	9%	43,782,518	139
400 < to <=500	51	6%	22,204,824	12%	135	11%	59,322,198	179
>500	24	3%	14,831,244	8%	62	5%	37,668,440	119
Total	800	100%	187.037.126	100%	1.267	100%	347.189.363	1009



#### LOAN TO VALUE RATIO (CURRENT)

		rrent	At Issue (as at 31 Aug 2021)					
LVR (Current)	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	70	Loans	/0	(AUD)	/0
<= 50%	348	44%	74,802,077	40%	401	32%	68,452,156	20%
50% < to <=55%	77	10%	18,479,762	10%	81	6%	21,291,081	6%
55% < to <=60%	72	9%	16,754,158	9%	84	7%	23,589,817	7%
60% < to <=65%	60	8%	14,374,881	8%	102	8%	29,702,361	9%
65% < to <=70%	73	9%	18,775,068	10%	123	10%	39,086,718	11%
70% < to <=75%	80	10%	21,585,579	12%	134	11%	44,260,155	13%
75% < to <=80%	60	8%	14,758,654	8%	176	14%	59,878,518	17%
80% < to <=85%	21	3%	5,614,130	3%	101	8%	37,363,922	11%
85% < to <=90%	8	1%	1,485,240	1%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	2%
95% < to <=100%	1	0%	407,579	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	800	100%	187.037.126	100%	1.267	100%	347.189.363	100%



# **PINNACLE SERIES TRUST 2021-T1**

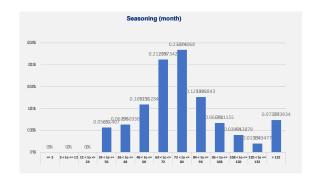
# Monthly Investor Report as at 20 June 2023



# Stratification Report (Collateral Data as at 31 May 2023)

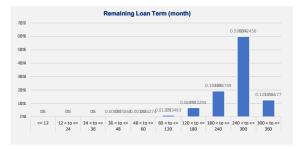
### SEASONING (MONTH)

		Current					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	49
12 < to <= 24	0	0%	0	0%	65	5%	20,494,960	69
24 < to <= 36	41	5%	10,570,229	6%	88	7%	26,748,841	89
36 < to <= 48	50	6%	11,774,050	6%	232	18%	71,374,318	219
48 < to <= 60	73	9%	20,431,054	11%	284	22%	80,220,205	239
60 < to <= 72	152	19%	39,670,077	21%	204	16%	57,358,260	179
72 < to <= 84	179	22%	43,718,185	23%	106	8%	28,116,723	89
84 < to <= 96	107	13%	23,565,526	13%	56	4%	13,877,070	49
96 < to <= 108	57	7%	12,518,611	7%	46	4%	10,089,883	39
108 < to <= 120	34	4%	7,390,562	4%	25	2%	4,643,022	19
120 < to <= 132	20	3%	3,675,182	2%	21	2%	4,704,357	19
> 132	87	11%	13,723,650	7%	87	7%	14,395,727	49
Total	800	100%	187.037.126	100%	1.267	100%	347.189.363	1009



#### REMAINING LOAN TERM (MONTH)

		Cui	rrent		At Issue (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%	107,559	0%	0	0%	0	0%	
48 < to <= 60	5	1%	266,766	0%	1	0%	161,042	0%	
60 < to <= 120	23	3%	2,288,115	1%	19	1%	1,983,505	1%	
120 < to <= 180	95	12%	12,741,398	7%	87	7%	14,006,511	4%	
180 < to <= 240	181	23%	35,994,126	19%	262	21%	56,576,527	16%	
240 < to <= 300	412	52%	112,155,402	60%	430	34%	124,138,065	36%	
300 < to <= 360	83	10%	23,483,760	13%	468	37%	150,323,714	43%	
Total	800	100%	187 037 126	100%	1 267	100%	3/17 180 363	100%	



#### Arrears

		rent		At Issue (as at 31 Aug 2021)				
Days in Arrears	No. of	%	Value	%	No. of	%	Value	%
	Loans		(AUD)		Loans		(AUD)	
0 days	787	98%	182,645,766	98%	1,266	100%	346,977,959	100%
1 days to 30 days	8	1%	2,492,252	1%	1	0%	211,404	0%
31 days to 60 days	4	1%	1,486,356	1%	0	0%	0	0%
61 days to 90 days	0	0%	0	0%	0	0%	0	0%
91 days and more	1	0%	412,752	0%	0	0%	0	0%
Total	800	100%	187.037.126	100%	1.267	100%	347.189.363	100%



# LOAN TYPE

		Current					At Issue (as at 31 Aug 2021)			
Loan Type	No. of	%	Value	%	No. of	%	Value	%		
	Loans	70	(AUD)	/0	Loans	/0	(AUD)	70		
Variable	741	93%	171,012,952	91%	1,152	91%	312,699,871	90%		
Fixed	59	7%	16,024,175	9%	115	9%	34,489,492	10%		
Total	800	100%	187.037.126	100%	1.267	100%	347 189 363	100%		



## REPAYMENT TYPE

	Current				At Issue (as at 31 Aug 2021)			
Repayment Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	/0	(AUD)	70
Principal and Interest	797	100%	186,264,592	100%	1,246	98%	340,583,631	98%
Interest Only	3	0%	772,534	0%	21	2%	6,605,732	2%
Total	800	100%	187,037,126	100%	1,267	100%	347,189,363	100%



# Occupancy Type

		Current				At Issue (as at 31 Aug 2021)			
Occupancy Type	No. of	%	Value	%	No. of	%	Value	%	
	Loans		(AUD)		Loans		(AUD)		
Owner Occupied	674	84%	158,346,403	85%	1,066	84%	294,199,739	85%	
Investment	126	16%	28,690,723	15%	201	16%	52,989,624	15%	
Total	800	100%	187,037,126	100%	1,267	100%	347,189,363	100%	



# Documentation Type

		Current				At Issue (as at 31 Aug 2021)			
Documentation Type	No. of	%	Value	%	No. of	%	Value	%	
	Loans	70	(AUD)	/0	Loans	70	(AUD)	70	
Full Documentation	800	100%	187,037,126	100%	1,267	100%	347,189,363	100%	
Low Documentation	0	0%	0	0%	0	0%	0	0%	
T-4-1	000	4000/	407 007 400	4000/	4 007	4000/	047 400 000	4000/	



# **PINNACLE SERIES TRUST 2021-T1**

Monthly Investor Report as at 20 June 2023



# Stratification Report (Collateral Data as at 31 May 2023)

#### Mortgage Insurer

		Current				At Issue (as at 31 Aug 2021)			
Mortgage Insurer	No. of	%	Value	%	No. of	%	Value	%	
	Loans	70	(AUD)	70	Loans	70	(AUD)	70	
Genworth	92	11.50%	24,099,151	12.88%	167	13.18%	50,483,111	14.54%	
QBE	160	20.00%	42,373,073	22.65%	270	21.31%	76,008,425	21.89%	
No LMI	548	68.50%	120,564,902	64.46%	830	65.51%	220,697,827	63.57%	
T-4-1	900	1009/	107 027 126	1000/	1 267	1009/	247 100 262	1000/	



#### Top 20 Postcodes

		Current							
Postcodes	No. of	%	Value	%					
	Loans	70	(AUD)	/0					
6069	25	3.13%	8,070,492	4.31%					
6065	24	3.00%	5,934,062	3.17%					
6164	15	1.88%	4,706,441	2.52%					
6112	17	2.13%	4,211,584	2.25%					
6061	20	2.50%	4,157,532	2.22%					
6171	15	1.88%	4,054,816	2.17%					
2450	19	2.38%	3,728,208	1.99%					
6210	18	2.25%	3,512,998	1.88%					
6055	11	1.38%	3,306,342	1.77%					
6110	17	2.13%	3,233,049	1.73%					
6169	14	1.75%	2,908,025	1.55%					
6056	15	1.88%	2,835,796	1.52%					
6018	10	1.25%	2,824,425	1.51%					
6059	7	0.88%	2,628,175	1.41%					
6030	12	1.50%	2,619,748	1.40%					
2460	21	2.63%	2,587,409	1.38%					
6023	7	0.88%	2,575,314	1.38%					
6170	11	1.38%	2,561,469	1.37%					
6025	9	1.13%	2,547,576	1.36%					
6026	9	1.13%	2,453,915	1.31%					
Other	504	63.00%	115,579,754	61.80%					
		1000/		1000/					
Total	800	100%	187,037,126	100%					

