PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 2024

pnbank

Note Classes and Bond Factors

				Principal			Note Factor (Previous	Note Factor (Current			Current		Coupon Payment
Note		Initial Invested	Opening Invested	Repayment Current	Closing Invested	Closing Stated	Distribution	Distribution	Original	Current	Distribution	Interest	Current
Class	S&P Rating	Amount (A\$)	Amount (A\$)	Month	Amount (A\$)	Amount (A\$)	Date)	Date)	Subordination	Subordination	Date	Rate	Month
Α	AAA(sf)	322,000,000.00	281,662,877.85	11,881,605.06	269,781,272.79	269,781,272.79	87.47%	83.78%	8.00%	9.40%	20/11/2024	5.6060%	1,297,809.94
AB	AAA(sf)	14,385,000.00	14,385,000.00	0.00	14,385,000.00	14,385,000.00	100.00%	100.00%	3.89%	4.57%	20/11/2024	5.9060%	69,828.34
В	AA(sf)	4,585,000.00	4,585,000.00	0.00	4,585,000.00	4,585,000.00	100.00%	100.00%	2.58%	3.03%	20/11/2024	6.2060%	23,387.27
С	A(sf)	3,675,000.00	3,675,000.00	0.00	3,675,000.00	3,675,000.00	100.00%	100.00%	1.53%	1.80%	20/11/2024	6.5060%	19,651.69
D	BBB(sf)	2,100,000.00	2,100,000.00	0.00	2,100,000.00	2,100,000.00	100.00%	100.00%	0.93%	1.09%	20/11/2024	6.8060%	11,747.34
E	BB(sf)	1,610,000.00	1,610,000.00	0.00	1,610,000.00	1,610,000.00	100.00%	100.00%	0.47%	0.55%	20/11/2024	9.2560%	12,248.35
F	NR	1,645,000.00	1,645,000.00	0.00	1,645,000.00	1,645,000.00	100.00%	100.00%	0.00%	0.00%	20/11/2024	10.3560%	14,001.88
Total		350.000.000.00	309.662.877.85	11.881.605.06	297.781.272.79	297.781.272.79							1.448.674.81

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:	0	\$23,513.35	0.01%	0	\$0.00	0.00%
61 days to 90 days:	0	\$0.00	0.00%	0	\$0.00	0.00%
90+ days:	0	\$0.00	0.00%	0	\$0.00	0.00%
Total	0	\$23,513,35	0.01%	0	\$0.00	0.00%

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
Constant Prepayment		-			
Rate	Value				
Current Month	33.62%	-			
3 Month Average	25.17%				

3 Month Average 12 Month Average Since Issuance N/A 23.67%

Stratification Report (Collateral Data as at 31 October 2024)

COLLATERAL INFORMATION			
Pool Size (\$)	295,003,516.14	Weighted Average Seasoning (months)	42.14
Number of Loans (Unconsolidated)	1,083	Weighted Average Remaining Term (years)	23.63
Number of Loans (Consolidated)	1,083	% of Fixed Rate Loans (Value)	0.00%
Average Loan Balance (Unconsolidated)	272,394.75	% of Interest Only Loans (Value)	2.70%
Average Loan Balance (Consolidated)	272,394.75	Weighted Average Current Interest Rate	6.37%
Maximum Loan Balance (\$) (Consolidated)	866,089.70	Weighted Average Current LVR	57.03%
Weighted Average Term to Maturity (months)	330.00	Max Current LVR	79.10%
Maximum Term to Maturity (months)	347.00	Fully Verified Loans	100%

90.00% 80.00% 70.00% 60.00% 50.00% 40.00% 30.00% 20.00%

10.00%

0.00%

0.16% 2.49% 1.10% 0.00%

VIC Metro VIC Non WA Metro WA Non Metro

GEOGRAPHICAL DISTRIBUTION

		C	urrent		At	lssue (as	at 31 Mar 2024	4)
States	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	70	(AUD)	70
NSW Metro	2	0.18%	486,621	0.16%	2	0%	488,039	0%
NSW Non Metro	21	1.94%	7,345,659	2.49%	22	2%	7,612,049	2%
VIC Metro	11	1.02%	3,242,294	1.10%	13	1%	3,926,638	1%
VIC Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
WA Metro	933	86.15%	251,756,311	85.34%	1,040	86%	302,427,536	87%
WA Non Metro	105	9.70%	23,625,205	8.01%	117	10%	27,065,970	8%
QLD Metro	5	0.46%	1,391,594	0.47%	7	1%	2,215,992	1%
QLD Non Metro	4	0.37%	1,898,378	0.64%	5	0%	2,413,304	1%
SA Metro	0	0.00%	0	0.00%	1	0%	299,680	0%
SA Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
ACT Metro	1	0.09%	207,246	0.07%	1	0%	173,223	0%
ACT Non Metro	0	0.00%	0	0.00%	0	0%	0	0%
Not Specified	1	0.09%	5,050,208	1.71%	2	0%	597,149	0%
Total	1.083	100%	295.003.516	100%	1.210	100%	347.219.580	100%
iotai	1,003	100 /0	200,000,010	100 /8	1,210	100 /6	377,219,300	100 /0

BALANCE OUTSTANDING (A\$,000)

		Cı	urrent		At Issue (as at 31 Mar 2024)				
Loan Balance (A\$,000)	No. of	%	Value	%	No. of	%	Value	%	
	Loans	70	(AUD)	70	Loans	70	(AUD)	70	
<= 100	114	11%	7,775,480	3%	84	7%	6,848,142	2%	
100 < to <=150	101	9%	12,786,891	4%	119	10%	15,010,225	4%	
150 < to <=200	129	12%	22,883,736	8%	141	12%	25,053,826	79	
200 < to <=250	160	15%	36,420,313	12%	164	14%	37,266,591	119	
250 < to <=300	158	15%	43,347,288	15%	190	16%	52,414,622	15%	
300 < to <=350	138	13%	44,478,283	15%	165	14%	53,370,410	159	
350 < to <=400	99	9%	37,121,125	13%	121	10%	45,097,240	139	
400 < to <=500	126	12%	55,414,932	19%	153	13%	67,677,716	19%	
>500	58	5%	34,775,469	12%	73	6%	44,480,809	139	
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%	

LOAN TO VALUE RATIO (CURRENT)

		Cı	irrent		At I	ssue (as	at 31 Aug 202	1)
LVR (Current)	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0
<= 50%	489	45%	90,768,156	31%	469	39%	90,562,434	26%
50% < to <=55%	64	6%	17,390,766	6%	64	5%	17,894,854	5%
55% < to <=60%	101	9%	33,058,172	11%	106	9%	31,850,514	9%
60% < to <=65%	105	10%	35,220,451	12%	128	11%	44,090,388	13%
65% < to <=70%	124	11%	41,418,286	14%	158	13%	52,522,853	15%
70% < to <=75%	113	10%	42,614,457	14%	137	11%	52,560,776	15%
75% < to <=80%	87	8%	34,533,227	12%	148	12%	57,737,761	17%
80% < to <=85%	0	0%	0	0%	0	0%	0	0%
85% < to <=90%	0	0%	0	0%	0	0%	0	0%
90% < to <=95%	0	0%	0	0%	0	0%	0	0%
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%



8.01%

QLD Metro QLD Non SA Metro SA Non ACT Metro ACT Non Not Metro Metro

Geographic Distribution

Loan to Value Ratio (Current) 35% 30% 25% 20% 15% 10% 5% 0% 0% 0% 85% < to 90% < to 95% < to > 100%

80% < to 75% < to

PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 2024

Stratification Report (Collateral Data as at 31 October 2024)

SEASONING (MONTH)

		Cu	urrent		At	ssue (as	at 31 Mar 2024	4)
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%	167	14%	68,774,440	20%
12 < to <= 24	359	33%	124,113,173	42%	468	39%	142,425,328	41%
24 < to <= 36	245	23%	66,854,991	23%	91	8%	26,215,194	8%
36 < to <= 48	77	7%	22,351,070	8%	79	7%	21,509,032	6%
48 < to <= 60	69	6%	15,061,762	5%	79	7%	18,442,525	5%
60 < to <= 72	66	6%	13,624,430	5%	60	5%	11,819,509	3%
72 < to <= 84	53	5%	8,977,103	3%	74	6%	15,828,560	5%
84 < to <= 96	72	7%	13,659,208	5%	93	8%	19,606,731	6%
96 < to <= 108	72	7%	13,854,518	5%	39	3%	8,436,986	2%
108 < to <= 120	21	2%	5,759,565	2%	15	1%	4,037,581	1%
120 < to <= 132	16	1%	3,902,419	1%	16	1%	4,271,255	1%
> 132	33	3%	6,845,276	2%	29	2%	5,852,439	2%
Total	1.083	100%	295.003.516	100%	1.210	100%	347.219.580	100%

REMAINING LOAN TERM (MONTH)

		Ci	urrent		At	lssue (as	at 31 Mar 2024	4)
Remaining Loan Term (month)	No. of	%	Value	%	No. of	%	Value	%
	Loans	/0	(AUD)	70	Loans	70	(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	0	0%	0	0%	0	0%	0	0%
48 < to <= 60	0	0%	0	0%	0	0%	0	0%
60 < to <= 120	26	2%	3,072,415	1%	28	2%	3,706,470	1%
120 < to <= 180	99	9%	16,902,121	6%	94	8%	16,618,469	5%
180 < to <= 240	192	18%	44,532,760	15%	191	16%	45,844,244	13%
240 < to <= 300	343	32%	87,485,865	30%	376	31%	101,222,999	29%
300 < to <= 360	423	39%	143,010,354	48%	521	43%	179,827,398	52%
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%

Arrears

		C	urrent		At	lssue (as	at 31 Mar 2024	4)	
Days in Arrears	No. of	%	Value	%	No. of	%	Value	%	
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	70	
0 days	1,080	100%	294,207,310	100%	1,210	100%	347,219,580	100%	
1 days to 30 days	3	0%	796,206	0%	0	0%	0	0%	
31 days to 60 days	0	0%	0	0%	0	0%	0	0%	
61 days to 90 days	0	0%	0	0%	0	0%	0	0%	
91 days and more	0	0%	0	0%	0	0%	0	0%	
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%	

LOAN TYPE

		Current					At Issue (as at 31 Mar 2024)				
Loan Type	No. of	%	Value	%	No. of	%	Value	%			
	Loans	bans ⁷⁶	(AUD)	/0	Loans	/0	(AUD)				
Variable	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%			
Fixed	0	0%	0	0%	0	0%	0	0%			
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%			

REPAYMENT TYPE

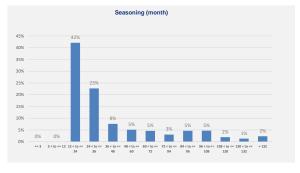
		urrent	At Issue (as at 31 Mar 2024)					
Repayment Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	Loans	(AUD)	/0	Loans	/0	(AUD)	/0
Principal and Interest	1,060	98%	287,033,994	97%	1,182	98%	337,950,366	97%
Interest Only	23	2%	7,969,523	3%	28	2%	9,269,214	3%
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%

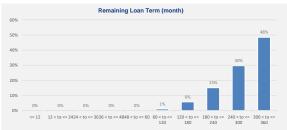
Occupancy Type

		Current				At Issue (as at 31 Mar 2024)			
Occupancy Type	No. of	%	Value	%	No. of	%	Value	%	
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0	
Owner Occupied	933	86%	250,141,166	85%	1,036	86%	294,079,011	85%	
Investment	150	14%	44,862,350	15%	174	14%	53,140,569	15%	
Total	1.083	100%	295.003.516	100%	1.210	100%	347,219,580	100%	

Documentation Type

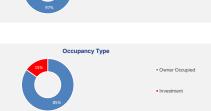
	Current				At Issue (as at 31 Mar 2024)			
Documentation Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	/0	Loans	/0	(AUD)	
Full Documentation	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%
Low Documentation	0	0%	0	0%	0	0%	0	0%
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%











Interest Only





PINNACLE SERIES TRUST 2024-T1

Monthly Investor Report as at 20 November 2024

Stratification Report (Collateral Data as at 31 October 2024)

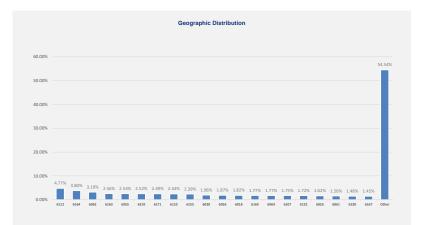
Mortgage Insurer

		Current				At Issue (as at 31 Mar 2024)			
Mortgage Insurer	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%	
Genworth	29	2.68%	7,893,008	2.68%	33	2.73%	9,008,753	2.62%	
QBE	67	6.19%	18,455,844	6.26%	78	6.45%	22,630,787	6.52%	
No LMI	987	91.14%	268,654,665	91.07%	1,099	90.83%	315,580,040	90.89%	
							•		
Total	1,083	100%	295,003,516	100%	1,210	100%	347,219,580	100%	



Top 20 Postcodes

	Current							
Postcodes	No. of	%	Value	%				
	Loans	70	(AUD)	/0				
6112	48	4.43%	14,065,030	4.77%				
6164	36	3.32%	11,206,183	3.80%				
6065	32	2.95%	9,421,926	3.19%				
6163	21	1.94%	7,551,053	2.56%				
6055	22	2.03%	7,499,265	2.54%				
6210	33	3.05%	7,429,221	2.52%				
6171	23	2.12%	7,343,021	2.49%				
6110	30	2.77%	7,208,878	2.44%				
6155	22	2.03%	7,037,777	2.39%				
6030	22	2.03%	5,772,336	1.96%				
6056	21	1.94%	5,514,589	1.87%				
6018	15	1.39%	5,370,451	1.82%				
6169	22	2.03%	5,230,060	1.77%				
6069	20	1.85%	5,211,166	1.77%				
6107	22	2.03%	5,151,152	1.75%				
6122	20	1.85%	5,074,557	1.72%				
6026	15	1.39%	4,773,660	1.62%				
6061	22	2.03%	4,593,834	1.56%				
6230	24	2.22%	4,363,356	1.48%				
6167	18	1.66%	4,286,188	1.45%				
Other	595	54.94%	160,899,813	54.54%				
-								
Total	1,083	100%	295,003,516	100%				



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