# **PINNACLE SERIES TRUST 2021-T1**

Monthly Investor Report as at 20 November 2024



#### 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	104,170,026.46	3,059,634.71	101,110,391.75	101,110,391.75	32.35%	31.40%	8.00%	17.02%	20/11/2024	5.0260%	430,322.10
A2	AAA(sf)	14,000,000.00	10,685,456.56	313,848.38	10,371,608.18	10,371,608.18	76.32%	74.08%	4.00%	8.51%	20/11/2024	5.5560%	48,795.94
В	AA(sf)	8,225,000.00	6,277,705.73	184,385.92	6,093,319.81	6,093,319.81	76.32%	74.08%	1.65%	3.51%	20/11/2024	5.7060%	29,441.58
С	A(sf)	3,325,000.00	2,537,795.93	74,538.99	2,463,256.94	2,463,256.94	76.32%	74.08%	0.70%	1.49%	20/11/2024	6.5560%	13,674.90
D	BBB(sf)	1,155,000.00	881,550.17	25,892.49	855,657.67	855,657.67	76.32%	74.08%	0.37%	0.79%	20/11/2024	6.8060%	4,931.37
E	BB(sf)	700,000.00	534,272.83	15,692.42	518,580.41	518,580.41	76.32%	74.08%	0.17%	0.36%	20/11/2024	8.7560%	3,845.01
F	NR	595,000.00	454,131.90	13,338.56	440,793.35	440,793.35	76.32%	74.08%	0.00%	0.00%	20/11/2024	10.0060%	3,734.83
Total		350,000,000.00	125,540,939.57	3,687,331.46	121,853,608.11	121,853,608.11							534,745.73

## **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	\$388,591.15	0.28%	0	\$0.00	0.00%
61 days to 90 days:	1	\$406,929.49	0.30%	0	\$0.00	0.00%
90+ days:	2	\$628,480.96	0.46%	4	\$1,161,938.11	0.96%
Total	6	\$1,424,001.59	1.03%	4	\$1,161,938.11	0.96%

## 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 Histo	ory				
Constant Prepayment		-			
Rate	Value				
Current Month	24.75%	-			
3 Month Average	15.83%				
12 Month Average	19.78%				
Since Issuance	25.56%				

## Stratification Report (Collateral Data as at 31 October 2024)

Pool Size (\$)	120,886,515.98	Weighted Average Seasoning (months)	96.87
Number of Loans (Unconsolidated)	592	Weighted Average Remaining Term (years)	20.18
Number of Loans (Consolidated)	590	% of Fixed Rate Loans (Value)	2.35%
Average Loan Balance (Unconsolidated)	204,200.20	% of Interest Only Loans (Value)	0.26%
Average Loan Balance (Consolidated)	204,892.40	Weighted Average Current Interest Rate	6.39%
Maximum Loan Balance (\$) (Consolidated)	846,014.46	Weighted Average Current LVR	51.95%
Weighted Average Term to Maturity (months)	130.00	Max Current LVR	88.40%
Maximum Term to Maturity (months)	318.00	Fully Verified Loans	100%

#### GEOGRAPHICAL DISTRIBUTION

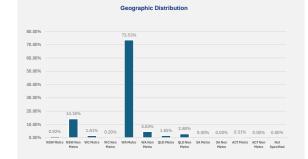
		Cı	irrent		At	lssue (as	at 31 Aug 2021	)
States	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
NSW Metro	4	0.68%	1,115,736	0.92%	9	1%	3,336,308	1%
NSW Non Metro	112	18.92%	17,137,072	14.18%	212	17%	42,534,658	12%
VIC Metro	8	1.35%	1,941,499	1.61%	13	1%	4,057,064	1%
VIC Non Metro	3	0.51%	351,892	0.29%	3	0%	444,467	0%
WA Metro	405	68.41%	88,886,456	73.53%	867	68%	253,693,879	73%
WA Non Metro	38	6.42%	5,599,335	4.63%	98	8%	21,847,002	6%
QLD Metro	6	1.01%	1,994,323	1.65%	20	2%	7,551,897	2%
QLD Non Metro	15	2.53%	3,484,475	2.88%	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	0.17%	375,728	0.31%	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%
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%

## BALANCE OUTSTANDING (A\$,000)

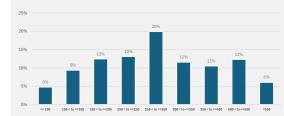
		Cu	irrent		At I	ssue (as	at 31 Aug 2021	)
Loan Balance (A\$,000)	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 100	134	23%	5,754,600	5%	109	9%	7,867,162	2%
100 < to <=150	92	16%	11,301,380	9%	120	9%	15,315,979	4%
150 < to <=200	85	14%	15,044,549	12%	158	12%	27,889,049	8%
200 < to <=250	71	12%	15,839,134	13%	177	14%	40,047,484	12%
250 < to <=300	87	15%	24,071,275	20%	218	17%	60,013,714	17%
300 < to <=350	43	7%	13,972,499	12%	171	13%	55,282,820	16%
350 < to <=400	34	6%	12,715,144	11%	117	9%	43,782,518	13%
400 < to <=500	34	6%	14,876,112	12%	135	11%	59,322,198	17%
>500	12	2%	7,311,824	6%	62	5%	37,668,440	11%
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%

#### LOAN TO VALUE RATIO (CURRENT)

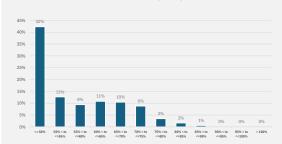
		Cu	irrent		At I	ssue (as	at 31 Aug 2021	)
LVR (Current)	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
<= 50%	350	59%	51,153,471	42%	401	32%	68,452,156	20%
50% < to <=55%	61	10%	15,277,635	13%	81	6%	21,291,081	6%
55% < to <=60%	44	7%	11,332,123	9%	84	7%	23,589,817	7%
60% < to <=65%	41	7%	13,048,943	11%	102	8%	29,702,361	9%
65% < to <=70%	42	7%	12,596,557	10%	123	10%	39,086,718	11%
70% < to <=75%	32	5%	10,619,548	9%	134	11%	44,260,155	13%
75% < to <=80%	13	2%	4,174,259	3%	176	14%	59,878,518	179
80% < to <=85%	7	1%	1,975,753	2%	101	8%	37,363,922	119
85% < to <=90%	2	0%	708,227	1%	51	4%	18,138,608	5%
90% < to <=95%	0	0%	0	0%	14	1%	5,426,027	29
95% < to <=100%	0	0%	0	0%	0	0%	0	0%
> 100%	0	0%	0	0%	0	0%	0	0%
Total	592	100%	120.886.516	100%	1.267	100%	347,189,363	100%



Balance Outstanding (A\$,000)



Loan to Value Ratio (Current)



# **PINNACLE SERIES TRUST 2021-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 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	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	17	3%	4,135,443	3%	232	18%	71,374,318	21%
48 < to <= 60	40	7%	8,458,369	7%	284	22%	80,220,205	23%
60 < to <= 72	37	6%	6,537,861	5%	204	16%	57,358,260	17%
72 < to <= 84	93	16%	22,932,253	19%	106	8%	28,116,723	8%
84 < to <= 96	132	22%	29,140,410	24%	56	4%	13,877,070	4%
96 < to <= 108	99	17%	20,522,478	17%	46	4%	10,089,883	3%
108 < to <= 120	49	8%	10,096,135	8%	25	2%	4,643,022	1%
120 < to <= 132	35	6%	6,878,591	6%	21	2%	4,704,357	1%
> 132	90	15%	12,184,976	10%	87	7%	14,395,727	4%
Total	592	100%	120.886.516	100%	1.267	100%	347.189.363	100%

#### REMAINING LOAN TERM (MONTH)

		Cı	irrent		At	ssue (as	at 31 Aug 202	)
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	1	0%	62,838	0%	0	0%	0	0%
24 < to <= 36	0	0%	0	0%	0	0%	0	0%
36 < to <= 48	4	1%	135,688	0%	0	0%	0	0%
48 < to <= 60	1	0%	43,719	0%	1	0%	161,042	0%
60 < to <= 120	28	5%	2,095,194	2%	19	1%	1,983,505	1%
120 < to <= 180	103	17%	12,711,797	11%	87	7%	14,006,511	4%
180 < to <= 240	143	24%	26,643,409	22%	262	21%	56,576,527	16%
240 < to <= 300	284	48%	72,859,478	60%	430	34%	124,138,065	36%
300 < to <= 360	28	5%	6,334,393	5%	468	37%	150,323,714	43%
Total	592	100%	120.886.516	100%	1.267	100%	347.189.363	100%

#### Arrears

		C	urrent		At	ssue (as	at 31 Aug 2021	)
Days in Arrears	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	70	(AUD)	
0 days	580	98%	117,484,464	97%	1,266	100%	346,977,959	100%
1 days to 30 days	8	1%	2,240,114	2%	1	0%	211,404	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	4	1%	1,161,938	1%	0	0%	0	0%
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%

...

#### LOAN TYPE

		Ci	urrent		At Issue (as at 31 Aug 2021)			
Loan Type	No. of	%	Value	%	No. of	%	Value	%
	Loans	70	(AUD)	70	Loans	70	(AUD)	70
Variable	581	98%	118,047,815	98%	1,152	91%	312,699,871	90%
Fixed	11	2%	2,838,701	2%	115	9%	34,489,492	10%
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%

#### REPAYMENT TYPE

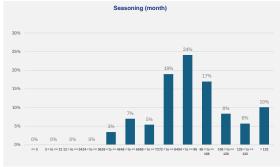
	Current				At Issue (as at 31 Aug 2021)			
Repayment Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%
Principal and Interest	591	100%	120,570,449	100%	1,246	98%	340,583,631	98%
Interest Only	1	0%	316,067	0%	21	2%	6,605,732	2%
Total	592	100%	120.886.516	100%	1.267	100%	347.189.363	100%

#### Occupancy Type

		Ci	urrent		At	lssue (as	s at 31 Aug 2021)		
Occupancy Type	No. of	%	Value	%	No. of	%	Value	%	
	Loans	/0	(AUD)	/0	Loans	/0	(AUD)	/0	
Owner Occupied	498	84%	101,885,637	84%	1,066	84%	294,199,739	85%	
Investment	94	16%	19,000,879	16%	201	16%	52,989,624	15%	
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%	

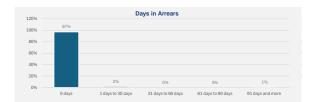
#### Documentation Type

	Current				At Issue (as at 31 Aug 2021)				
Documentation Type	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%	
Full Documentation	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%	
Low Documentation	0	0%	0	0%	0	0%	0	0%	
Total	592	100%	120.886.516	100%	1.267	100%	347.189.363	100%	





60 < to <= 120 < to <= 120 180



0% 0% 0% 0% 0%

<= 12 12 < to <= 24 24 < to <= 36 36 < to <= 48 48 < to <=

0%











180 < to <= 240 < to <= 240 300

# **PINNACLE SERIES TRUST 2021-T1**

Monthly Investor Report as at 20 November 2024

## Stratification Report (Collateral Data as at 31 October 2024)

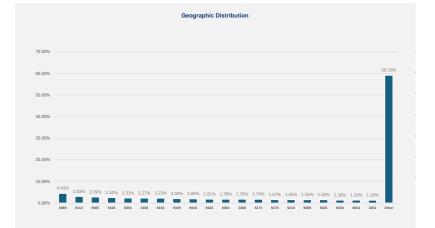
#### Mortgage Insurer

		Current				At Issue (as at 31 Aug 2021)			
Mortgage Insurer	No. of Loans	%	Value (AUD)	%	No. of Loans	%	Value (AUD)	%	
Genworth	56	9.46%	13,423,967	11.10%	167	13.18%	50,483,111	14.54%	
QBE	116	19.59%	28,392,199	23.49%	270	21.31%	76,008,425	21.89%	
No LMI	420	70.95%	79,070,350	65.41%	830	65.51%	220,697,827	63.57%	
Total	592	100%	120,886,516	100%	1,267	100%	347,189,363	100%	



#### Top 20 Postcodes

		Current							
Postcodes	No. of Loans	%	Value (AUD)	%					
6069	18	3.04%	5,384,162	4.45%					
6112	14	2.36%	3,667,168	3.03%					
6065	16	2.70%	3,374,563	2.79%					
6164	10	1.69%	3,051,486	2.52%					
6055	10	1.69%	2,794,100	2.31%					
2450	15	2.53%	2,744,945	2.27%					
6110	16	2.70%	2,699,876	2.23%					
6169	12	2.03%	2,463,731	2.04%					
6018	10	1.69%	2,321,014	1.92%					
6023	6	1.01%	2,191,947	1.81%					
6061	12	2.03%	2,131,857	1.76%					
2460	19	3.21%	2,127,155	1.76%					
6171	9	1.52%	2,100,207	1.74%					
6170	9	1.52%	1,892,016	1.57%					
6210	12	2.03%	1,877,917	1.55%					
6059	5	0.84%	1,857,331	1.54%					
6025	7	1.18%	1,840,900	1.52%					
6030	9	1.52%	1,642,222	1.36%					
6024	6	1.01%	1,632,135	1.35%					
2452	7	1.18%	1,574,103	1.30%					
Other	370	62.50%	71,517,682	59.16%					
Total	500	1000/	100 000 510	100%					
Iotai	592	100%	120,886,516	100%					



# **p∩**bank