



# SERIES 2007-1E REDS TRUST

<b>Austraclear ID</b>	RDS820
<b>Original Balance \$A</b>	\$1,456,091,605
<b>Current Balance \$A</b>	\$142,220,155
<b>Pool Factor</b>	0.097672533
<b>Asset Class</b>	Residential mortgage-backed securities
<b>Collateral Type</b>	Prime, domestic, full-doc residential mortgages
<b>Ratings</b>	Class A1 Notes AAA* Class A2 Notes AAA* Class B Notes AA*
<b>Program Sponsor</b>	Bank of Queensland Limited

## SECURITY CLASSES

Class Name	Issue Date	Legal Maturity Date	Original Balance	Current Balance	Bond Factor	Current Payment Date	Current Coupon Rate	Original Subordination	Current Subordination
A1 - Rating AAA*	07-June-2007	14-September-2038	€ 400,000,000.00	€ 38,588,269.60	0.09647067	14-June-2017	-0.2390%	2.76%	5.85%
A2 - Rating AAA*	07-June-2007	14-September-2038	\$ 760,000,000.00	\$ 71,767,350.62	0.09443072	15-May-2017	1.7700%	2.76%	5.85%
B - Rating AA*	07-June-2007	14-September-2038	\$ 40,200,000.00	\$ 8,398,771.33	0.20892466	15-May-2017	1.8200%	0.00%	0.00%

## ARREARS\*\*

Report Date	>=31 Days	Balance Outstanding	>=61 days	Balance Outstanding	>=91 Days	Balance Outstanding	Pool Balance
30-April-2017	1.26%	\$ 1,766,812	0.00%	\$ -	2.29%	3,218,462.02	\$ 140,561,173.02

## SUMMARY REPORT

<b>Report Date</b>	<b>30-April-2017</b>
<b>LOAN ANALYSIS</b>	
No. of Loans	1,139
Average loan size:	123,407.53
Maximum loan size	1,354,791.78
<b>SECURITY INFORMATION</b>	
Average initial LVR:	56.83%
Weighted Average initial LVR:	95.00%
Average current LVR:	29.64%
Weighted Average current LVR:	44.21%
<b>TERM ANALYSIS</b>	
Minimum Remaining Term (years):	0.00 yrs
Maximum Remaining Term (years):	28.42 yrs
Average Remaining Term (years):	15.77 yrs
Weighted Average Seasoning (months):	138.79 mths
<b>PREPAYMENT HISTORY</b>	
Monthly CPR **	11.06%

### No Guarantee by Bank of Queensland

Neither the Class A Notes nor the Class B Notes (the "Notes") represent deposits or other liabilities of Bank of Queensland Limited ABN 32 009 656 740 ("Bank of Queensland"), or any other member of the Bank of Queensland Group.  
None of Bank of Queensland, B.Q.L. Management Pty Ltd ABN 87 081 052 342, or any other member of the Bank of Queensland group guarantees the payment or repayment or the return of any principal invested in, or any particular rate of return on, the Notes or the performance of the Assets in the Series Trust.

Each Housing Loan is insured under a mortgage insurance policy.

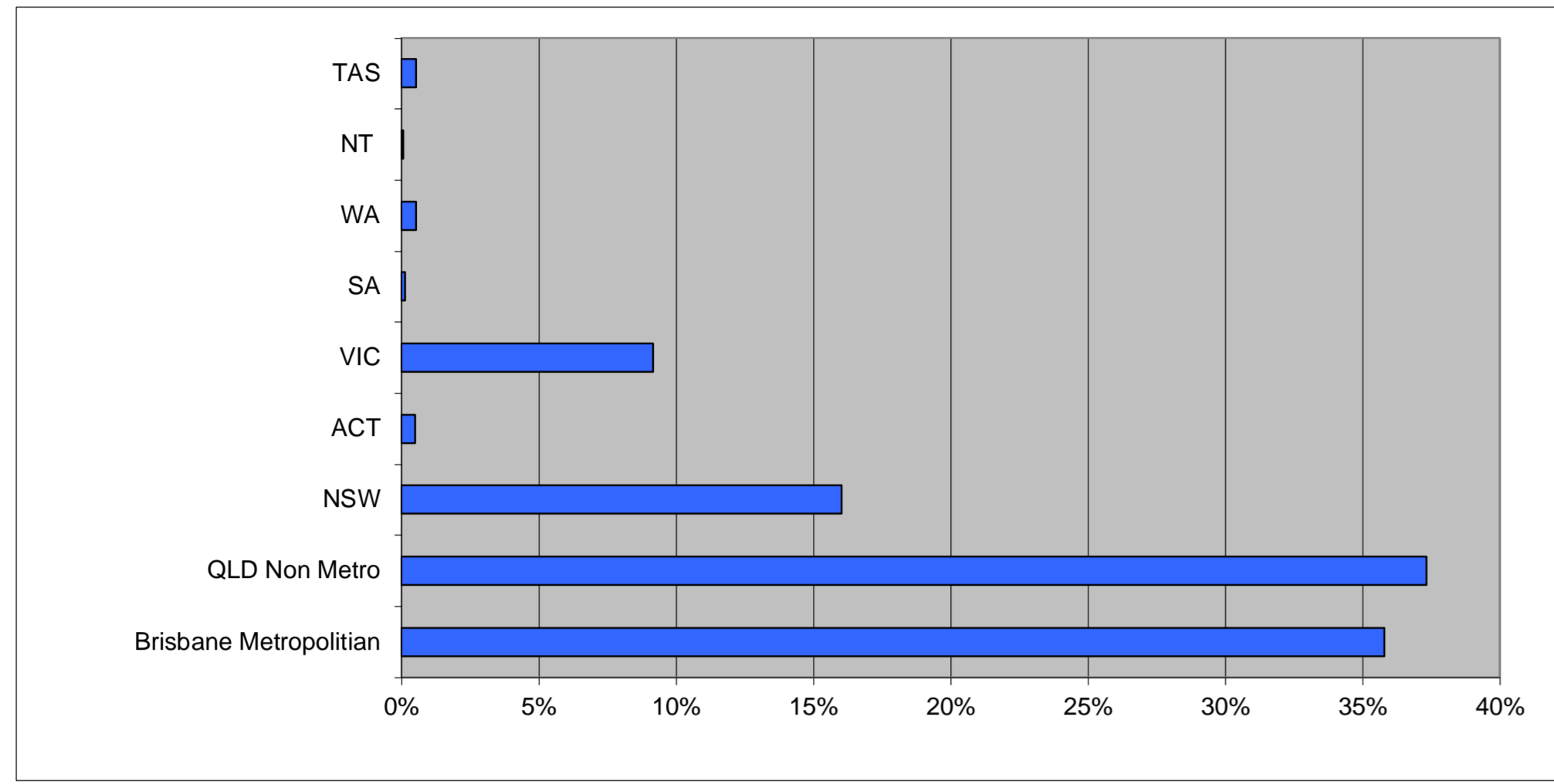
\*As rated by Standard & Poor's (Australia) Pty Limited ABN 62 007 324 852

\*\*Based on S&P Methodology

**POOL DETAILS**

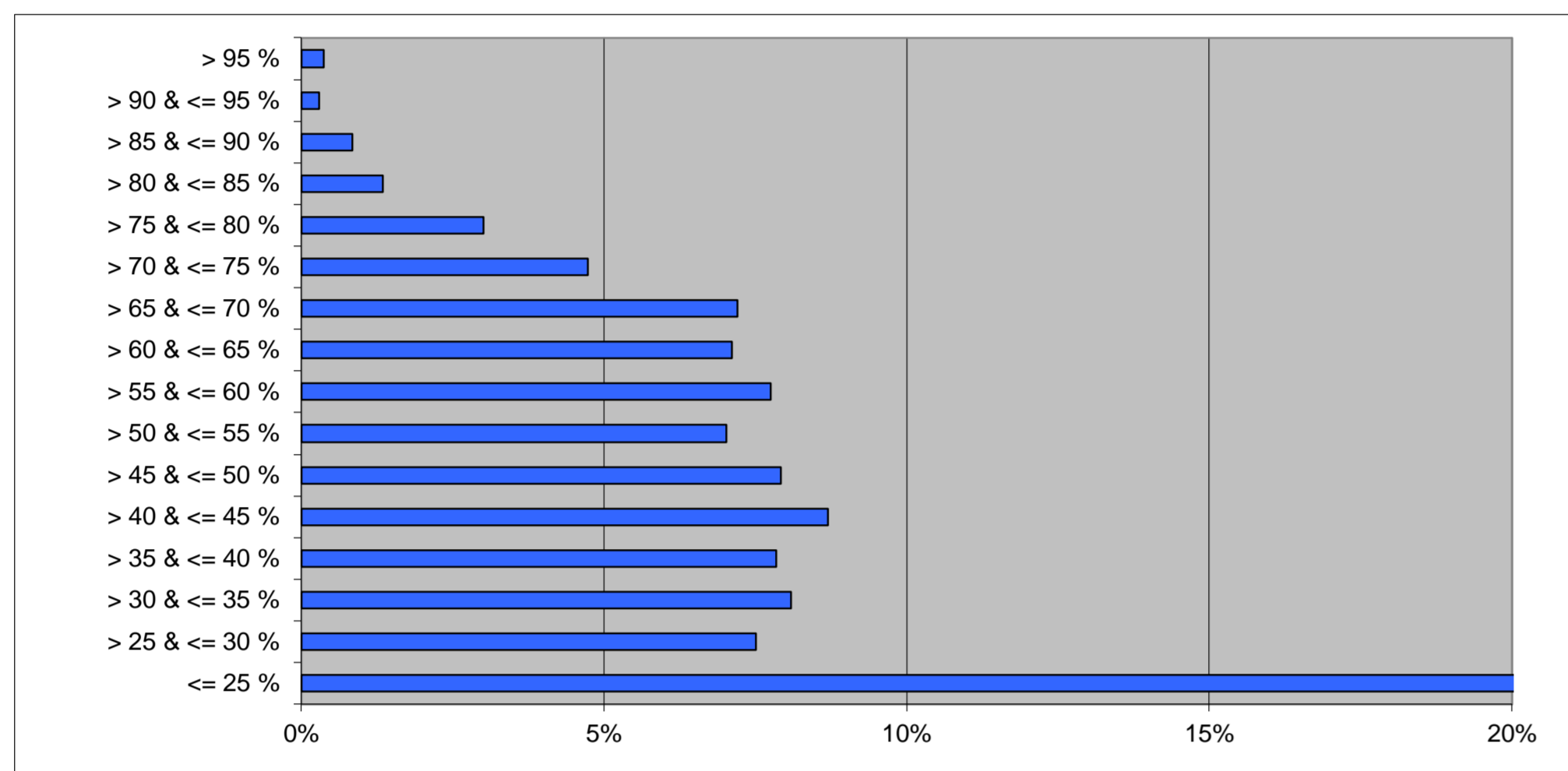
Report Date 30-April-2017

**GEOGRAPHICAL DISTRIBUTION**



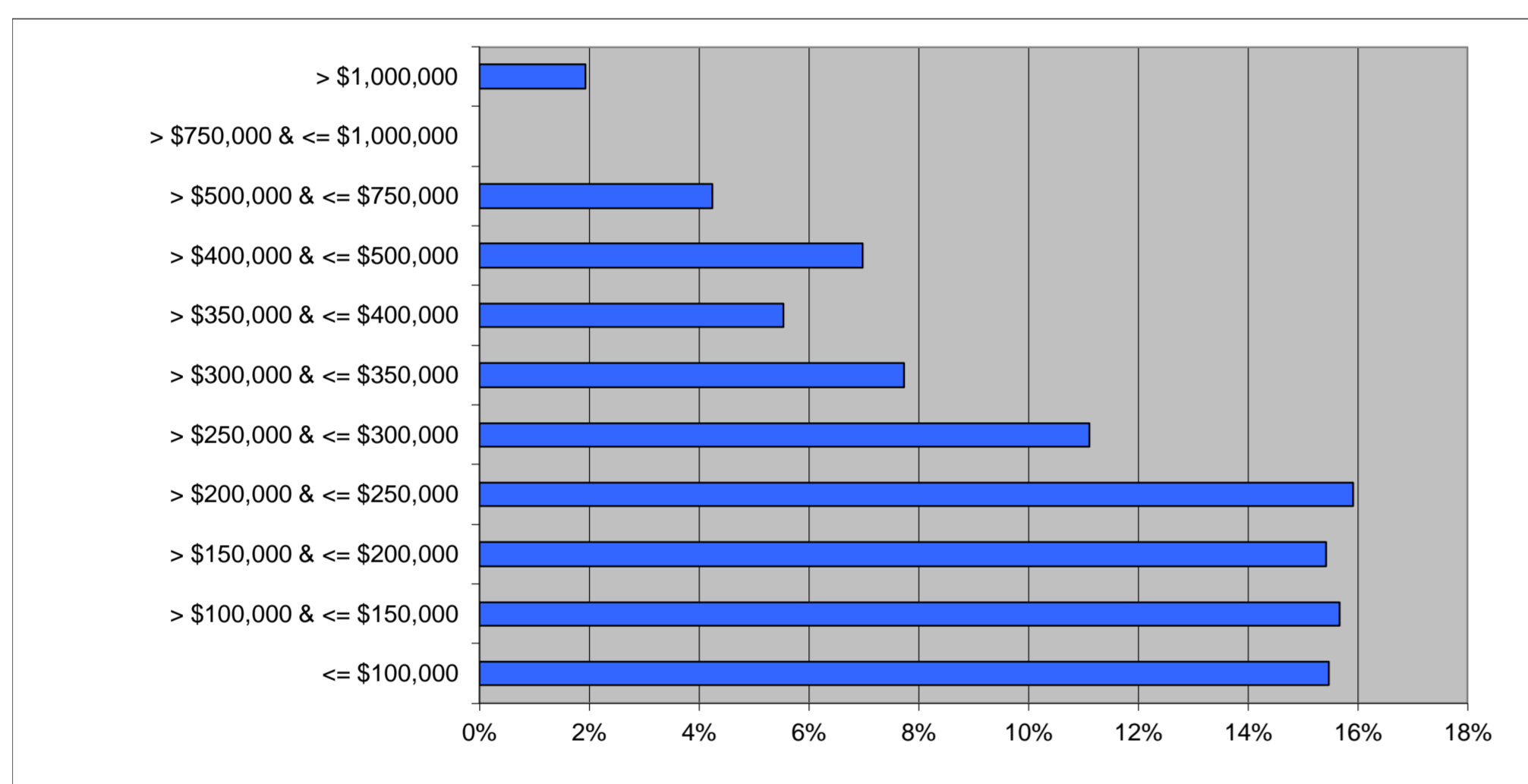
	% of dollar amount	No. Loans	Value \$'000
Brisbane Metropolitan	35.78%	439	50,290,461.76
QLD Non Metro	37.33%	472	52,471,516.38
NSW	16.03%	137	22,532,726.34
ACT	0.51%	7	710,329.94
VIC	9.16%	72	12,880,097.60
SA	0.11%	2	155,025.33
WA	0.52%	2	724,109.12
NT	0.06%	1	77,620.37
TAS	0.51%	7	719,286.18
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**LOAN TO VALUE RATIO (CURRENT)**



	% of dollar amount	No. Loans	Value \$'000
<= 25 %	20.22%	540	28,423,313.26
> 25 & <= 30 %	7.51%	80	10,555,308.51
> 30 & <= 35 %	8.09%	79	11,370,800.77
> 35 & <= 40 %	7.85%	72	11,038,729.25
> 40 & <= 45 %	8.70%	62	12,222,793.85
> 45 & <= 50 %	7.93%	62	11,145,895.13
> 50 & <= 55 %	7.03%	55	9,880,385.80
> 55 & <= 60 %	7.75%	52	10,896,419.45
> 60 & <= 65 %	7.12%	42	10,010,053.39
> 65 & <= 70 %	7.21%	35	10,136,938.56
> 70 & <= 75 %	4.73%	31	6,651,194.35
> 75 & <= 80 %	3.00%	16	4,222,791.80
> 80 & <= 85 %	1.35%	7	1,900,103.57
> 85 & <= 90 %	0.84%	4	1,176,767.28
> 90 & <= 95 %	0.30%	1	418,495.82
> 95 %	0.36%	1	511,182.23
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

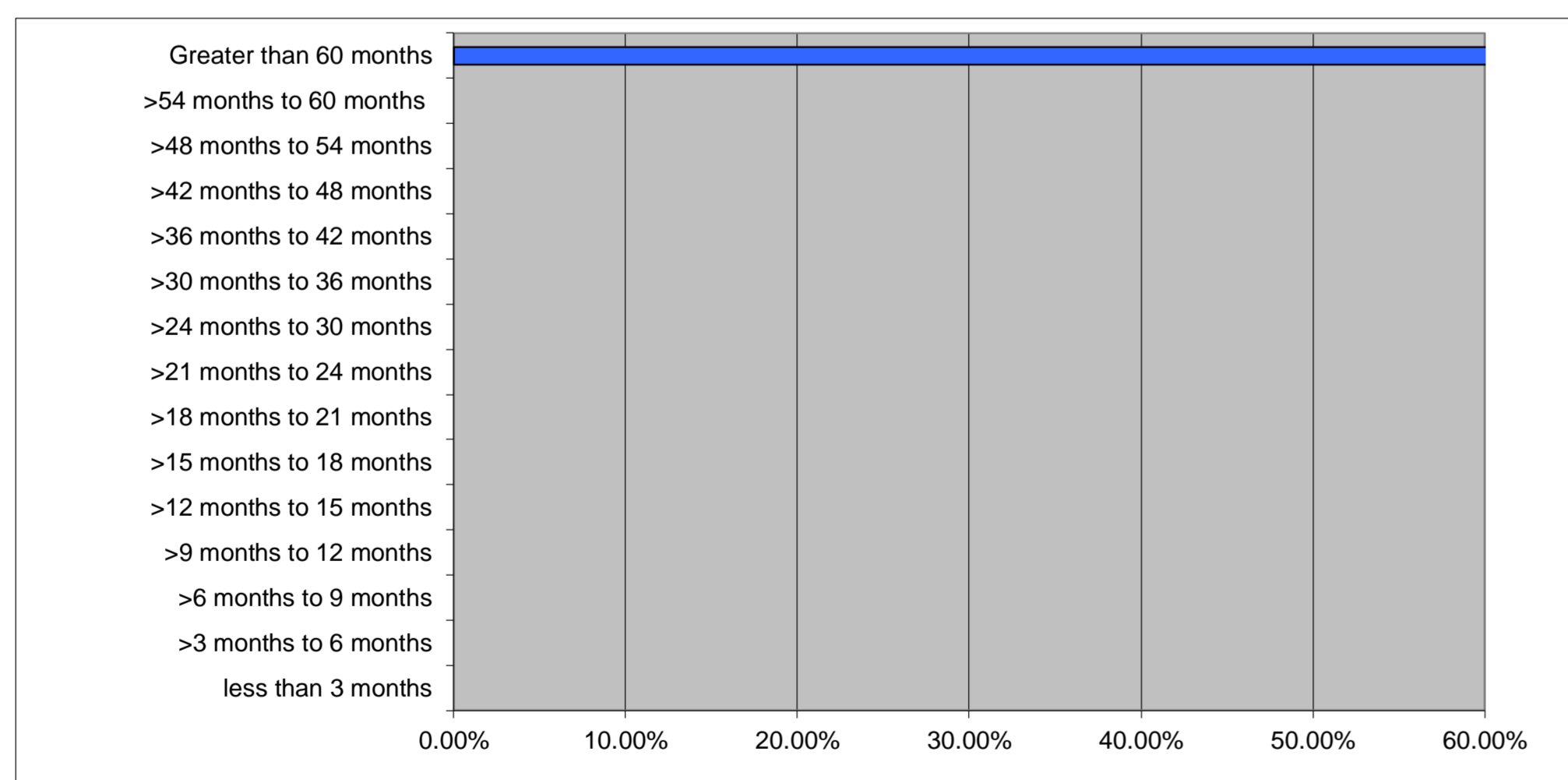
**LOAN SIZE**



	% of dollar amount	No. Loans	Value \$'000
<= \$100,000	15.47%	591	21,738,749.95
> \$100,000 & <= \$150,000	15.67%	178	22,030,685.59
> \$150,000 & <= \$200,000	15.42%	124	21,680,061.07
> \$200,000 & <= \$250,000	15.91%	100	22,356,751.78
> \$250,000 & <= \$300,000	11.10%	57	15,606,063.22
> \$300,000 & <= \$350,000	7.74%	33	10,877,706.98
> \$350,000 & <= \$400,000	5.54%	21	7,781,788.29
> \$400,000 & <= \$500,000	6.98%	22	9,807,120.12
> \$500,000 & <= \$750,000	4.25%	11	5,975,965.15
> \$750,000 & <= \$1,000,000	0.00%	0	-
> \$1,000,000	1.93%	2	2,706,280.87
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

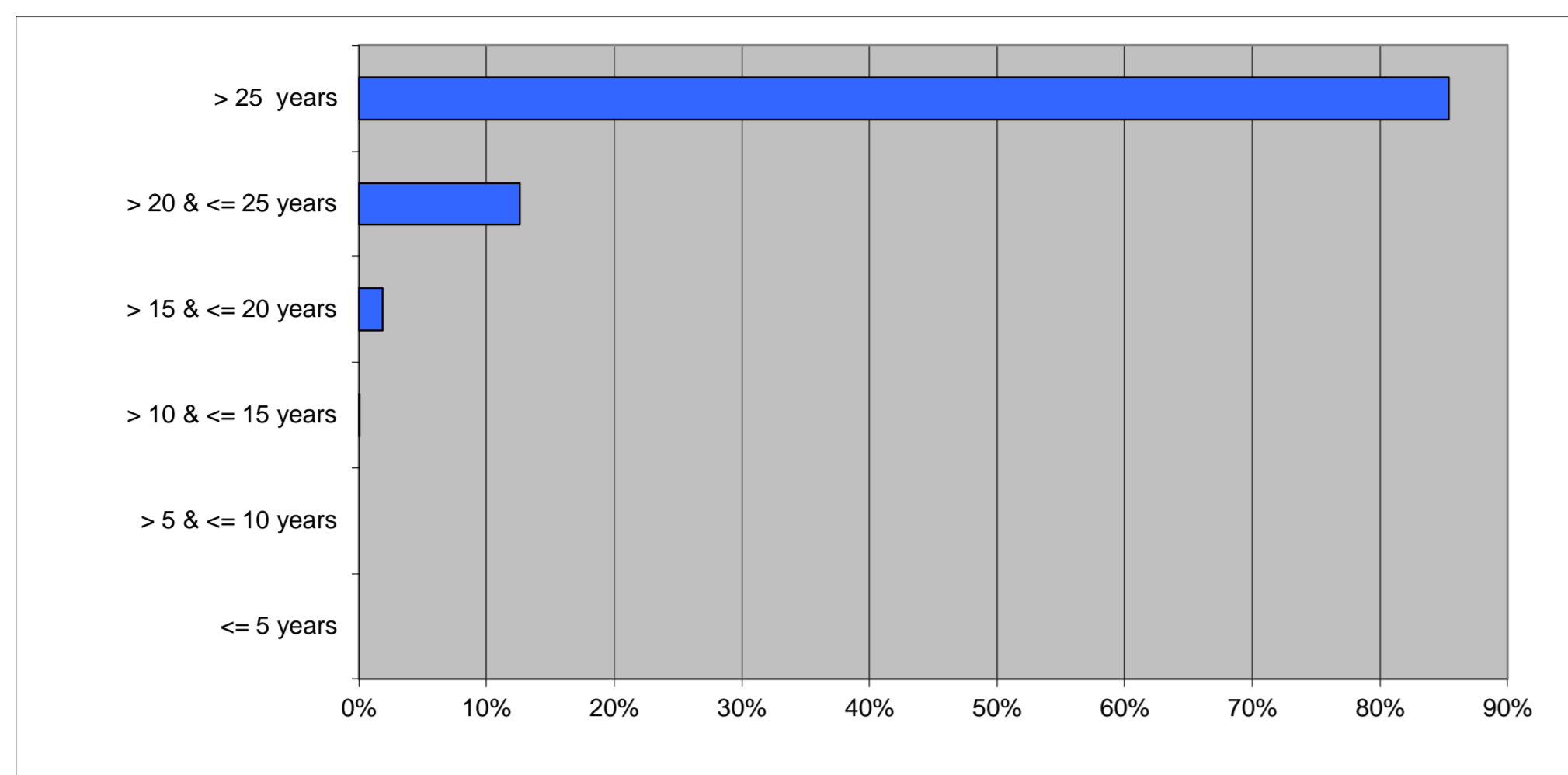
	% of dollar amount	No. Loans	Value \$'000
GENWORTH	92.44%	1010	129,939,862.05
QBE	7.56%	129	10,621,310.97
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**LOAN SEASONING**



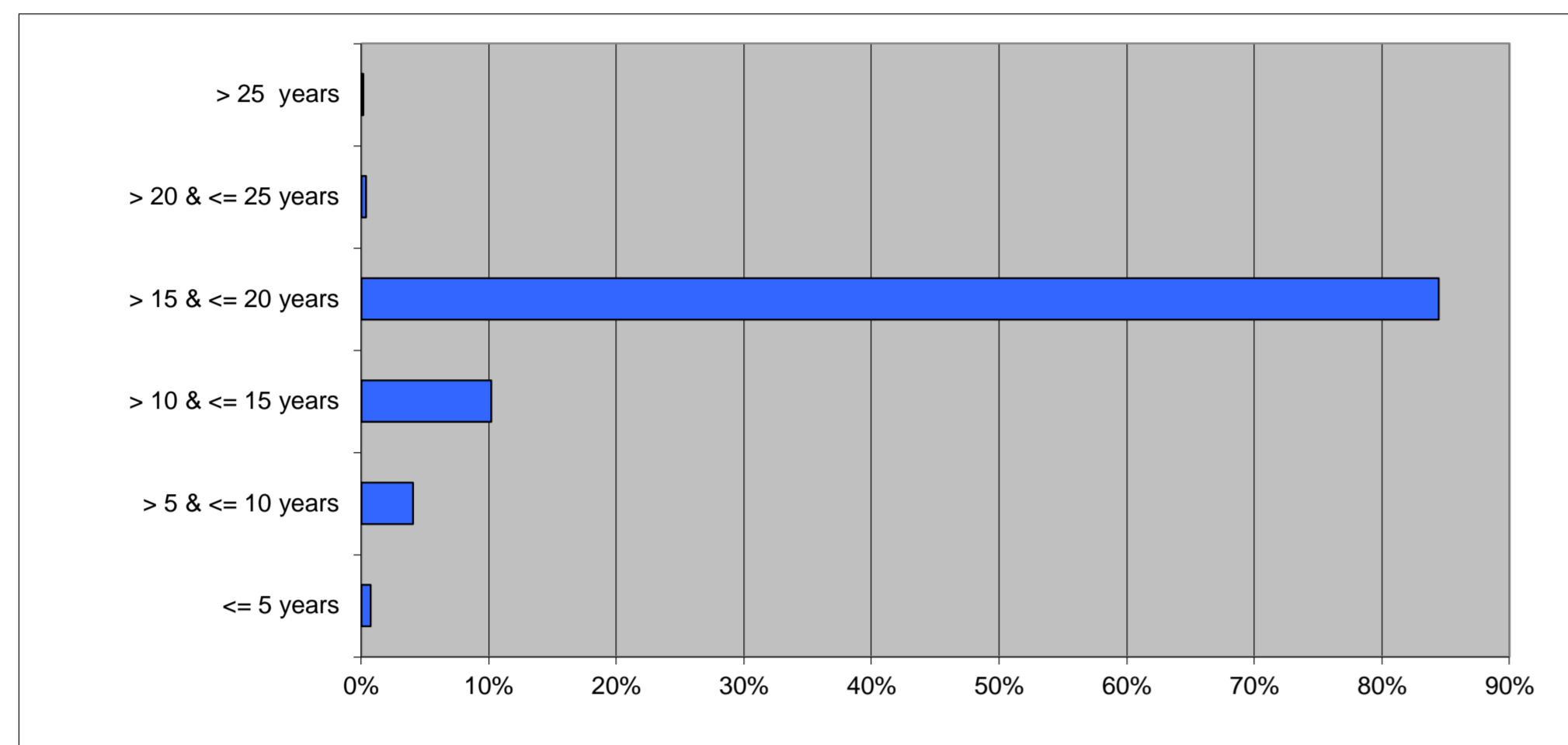
	% of dollar amount	No. Loans	Value \$'000
less than 3 months	0.00%	0	-
>3 months to 6 months	0.00%	0	-
>6 months to 9 months	0.00%	0	-
>9 months to 12 months	0.00%	0	-
>12 months to 15 months	0.00%	0	-
>15 months to 18 months	0.00%	0	-
>18 months to 21 months	0.00%	0	-
>21 months to 24 months	0.00%	0	-
>24 months to 30 months	0.00%	0	-
>30 months to 36 months	0.00%	0	-
>36 months to 42 months	0.00%	0	-
>42 months to 48 months	0.00%	0	-
>48 months to 54 months	0.00%	0	-
>54 months to 60 months	0.00%	0	-
Greater than 60 months	100.00%	1139	140,561,173.02
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**ORIGINAL LOAN TERM**



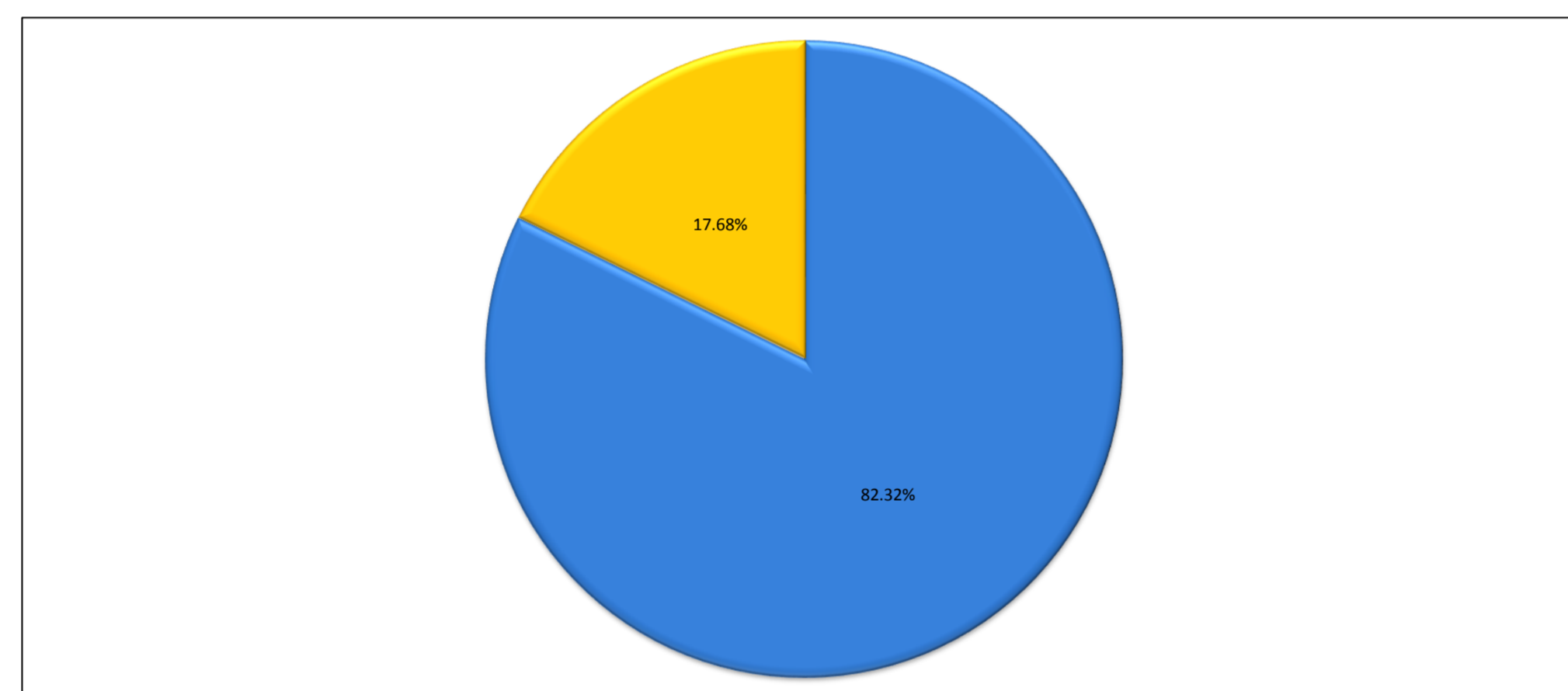
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.00%	0	-
> 5 & <= 10 years	0.00%	0	-
> 10 & <= 15 years	0.08%	8	113,758.70
> 15 & <= 20 years	1.87%	62	2,625,203.20
> 20 & <= 25 years	12.62%	248	17,743,355.19
> 25 years	85.43%	821	120,078,855.93
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**REMAINING LOAN TERM**



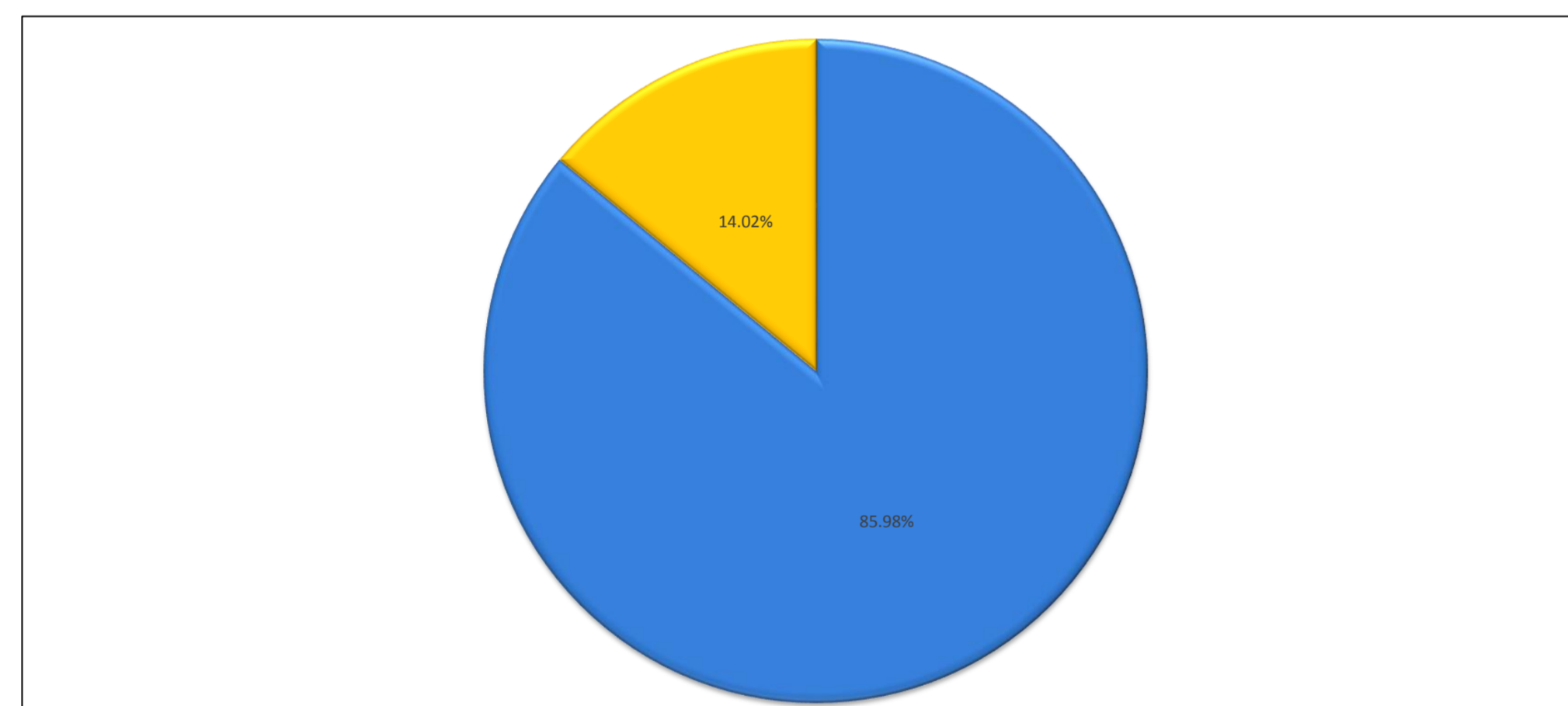
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.73%	61	1,029,382.32
> 5 & <= 10 years	4.09%	132	5,752,708.31
> 10 & <= 15 years	10.22%	146	14,369,551.46
> 15 & <= 20 years	84.45%	798	118,701,815.73
> 20 & <= 25 years	0.36%	1	508,495.80
> 25 years	0.14%	1	199,219.40
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**INTEREST OPTION**



	% of dollar amount	No. Loans	Value \$'000
Variable	82.32%	1,009	115,705,051.10
Fixed	17.68%	130	24,856,121.92
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>

**LOAN TYPE**



	% of dollar amount	No. Loans	Value \$'000
Principle & Interest	85.98%	1,065	120,856,028.39
Interest Only	14.02%	74	19,705,144.63
<b>Total</b>	<b>100.00%</b>	<b>1,139</b>	<b>140,561,173.02</b>