



# SERIES 2010-1 REDS TRUST

<b>Austraclear ID</b>	REDR20
<b>Original Balance \$A</b>	\$850,000,000
<b>Current Balance \$A</b>	\$151,663,975
<b>Pool Factor</b>	0.178428206
<b>Asset Class</b>	Residential mortgage-backed securities
<b>Collateral Type</b>	Prime, domestic, full-doc residential mortgages
<b>Ratings</b>	Class A Notes AAA* Class AB 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
A - Rating AAA*	17-February-2010	07-May-2040	\$ 786,000,000.00	\$ 128,705,690.85	0.16374770	08-August-2017	2.9100%	7.5294%	15.1376%
AB - Rating AAA*	17-February-2010	07-May-2040	\$ 51,000,000.00	\$ 18,294,882.59	0.35872319	08-August-2017	3.3600%	1.5294%	3.0748%
B - Rating AA*	17-February-2010	07-May-2040	\$ 13,000,000.00	\$ 4,663,401.44	0.35872319	08-August-2017	Privately Placed	N/A	N/A

## ARREARS\*\*

Report Date	>=31 Days	Balance Outstanding	>=61 days	Balance Outstanding	>=91 Days	Balance Outstanding	Pool Balance
31-July-2017	0.85%	\$ 1,237,842	0.39%	\$ 574,533	1.54%	\$ 2,239,345.86	\$ 145,463,962.89

## SUMMARY REPORT

<b>Report Date</b>	31-July-2017
<b>LOAN ANALYSIS</b>	
No. of Loans	1,034
Average loan size:	140,680.82
Maximum loan size	636,700.00
<b>SECURITY INFORMATION</b>	
Average initial LVR:	55.95%
Weighted Average initial LVR:	60.00%
Average current LVR:	33.29%
Weighted Average current LVR:	45.62%
<b>TERM ANALYSIS</b>	
Minimum Term (years):	0.00 yrs
Maximum Term (years):	21.75 yrs
Average Remaining Term (years):	18.45 yrs
Weighted Average Seasoning (months):	117.27 mths
<b>PREPAYMENT HISTORY</b>	
Monthly CPR **	30.00%

### No Guarantee by Bank of Queensland

Neither the Class A Notes, Class AB 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.

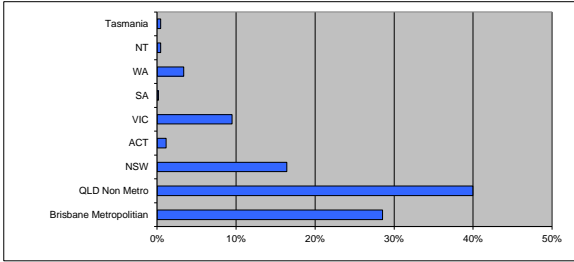
\*As rated by Standard & Poor's (Australia) Pty Limited ABN 62 007 324 852

\*\*Based on S&P Methodology

**POOL DETAILS**

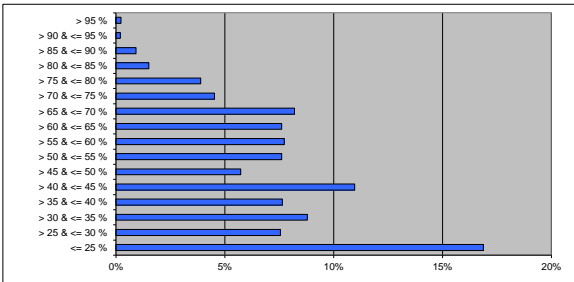
Report Date 31-July-2017

**GEOGRAPHICAL DISTRIBUTION**



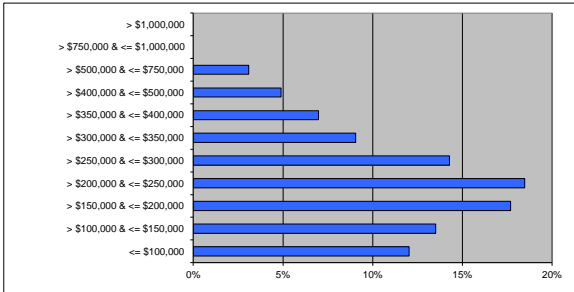
	% of dollar amount	No. Loans	Value \$'000
Brisbane Metropolitan	28.54%	319	41,513,206.08
QLD Non Metro	39.98%	429	58,160,888.64
NSW	16.42%	153	23,882,827.89
ACT	1.13%	10	1,647,970.14
VIC	9.49%	74	13,801,300.69
SA	0.15%	3	220,221.67
WA	3.38%	31	4,917,209.97
NT	0.45%	8	651,565.04
Tasmania	0.46%	7	668,772.77
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**LOAN TO VALUE RATIO (CURRENT)**



	% of dollar amount	No. Loans	Value \$'000
≤ 25 %	16.87%	420	24,543,811.13
> 25 & ≤ 30 %	7.55%	78	10,985,869.83
> 30 & ≤ 35 %	8.79%	77	12,779,331.81
> 35 & ≤ 40 %	7.64%	68	11,116,226.51
> 40 & ≤ 45 %	10.96%	73	15,948,621.59
> 45 & ≤ 50 %	5.73%	45	8,332,931.91
> 50 & ≤ 55 %	7.62%	55	11,083,956.84
> 55 & ≤ 60 %	7.74%	51	11,252,791.31
> 60 & ≤ 65 %	7.62%	46	11,082,600.49
> 65 & ≤ 70 %	8.20%	54	11,929,632.85
> 70 & ≤ 75 %	4.52%	29	6,579,684.01
> 75 & ≤ 80 %	3.89%	23	5,660,177.35
> 80 & ≤ 85 %	1.51%	9	2,202,537.50
> 85 & ≤ 90 %	0.92%	4	1,340,308.73
> 90 & ≤ 95 %	0.21%	1	298,701.16
> 95 %	0.22%	1	326,779.87
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

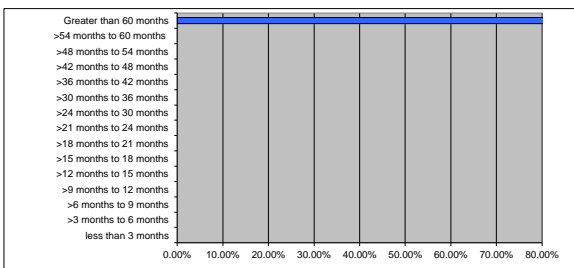
**LOAN SIZE**



	% of dollar amount	No. Loans	Value \$'000
≤ \$100,000	12.03%	438	17,495,882.84
> \$100,000 & ≤ \$150,000	13.51%	159	19,655,582.37
> \$150,000 & ≤ \$200,000	17.68%	148	25,724,659.04
> \$200,000 & ≤ \$250,000	18.47%	120	26,874,201.03
> \$250,000 & ≤ \$300,000	14.28%	77	20,776,033.04
> \$300,000 & ≤ \$350,000	9.06%	41	13,178,166.02
> \$350,000 & ≤ \$400,000	6.98%	27	10,146,175.84
> \$400,000 & ≤ \$500,000	4.89%	16	7,109,653.43
> \$500,000 & ≤ \$750,000	3.10%	8	4,503,609.28
> \$750,000 & ≤ \$1,000,000	0.00%	-	-
> \$1,000,000	0.00%	-	-
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

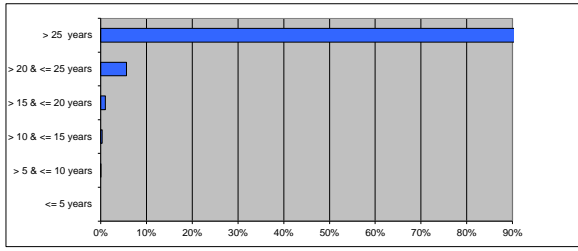
	% of dollar amount	No. Loans	Value \$'000
GENWORTH	29.33%	329	42,659,238.48
QBE	70.67%	705	102,804,724.41
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**LOAN SEASONING**



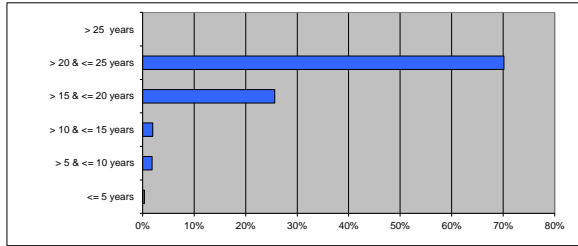
	% of dollar amount	No. Loans	Value \$'000
less than 3 months	0.00%	-	-
>3 months to 6 months	0.00%	-	-
>6 months to 9 months	0.00%	-	-
>9 months to 12 months	0.00%	-	-
>12 months to 15 months	0.00%	-	-
>15 months to 18 months	0.00%	-	-
>18 months to 21 months	0.00%	-	-
>21 months to 24 months	0.00%	-	-
>24 months to 30 months	0.00%	-	-
>30 months to 36 months	0.00%	-	-
>36 months to 42 months	0.00%	-	-
>42 months to 48 months	0.00%	-	-
>48 months to 54 months	0.00%	-	-
>54 months to 60 months	0.00%	-	-
Greater than 60 months	100.00%	1,034	145,463,962.89
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**ORIGINAL LOAN TERM**



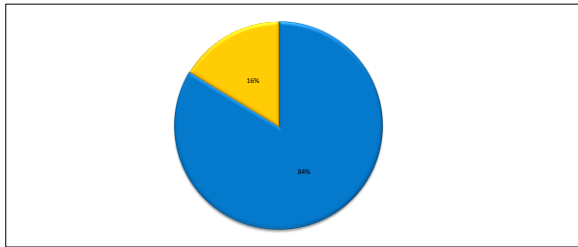
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.00%	-	-
> 5 &lt;= 10 years	0.04%	9	61,610.15
> 10 &lt;= 15 years	0.31%	14	446,098.30
> 15 &lt;= 20 years	1.05%	41	1,530,222.29
> 20 &lt;= 25 years	5.66%	118	8,227,408.50
> 25 years	92.94%	852	135,198,623.65
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**REMAINING LOAN TERM**



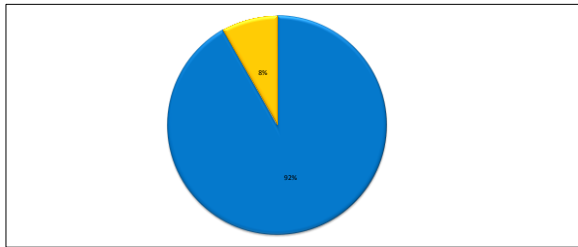
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.38%	29	547,397.19
> 5 &lt;= 10 years	1.85%	85	2,697,638.22
> 10 &lt;= 15 years	1.98%	35	2,875,364.42
> 15 &lt;= 20 years	25.66%	239	37,328,038.22
> 20 &lt;= 25 years	70.13%	646	102,015,524.84
> 25 years	0.00%	-	-
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**INTEREST OPTION**



	% of dollar amount	No. Loans	Value \$'000
Variable	83.66%	917	121,697,817.83
Fixed	16.34%	117	23,766,145.06
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>

**LOAN TYPE**



	% of dollar amount	No. Loans	Value \$'000
Principle & Interest	91.63%	980	133,580,296.57
Interest Only	8.17%	54	11,883,666.32
<b>Total</b>	<b>100.00%</b>	<b>1,034</b>	<b>145,463,962.89</b>