



SERIES 2010-1 REDS TRUST

Austraclear ID	REDR20
Original Balance \$A	\$850,000,000
Current Balance \$A	\$138,784,622
Pool Factor	0.163276026
Asset Class	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Ratings	Class A Notes AAA* Class AB Notes AAA* Class B Notes AA-*
Program Sponsor	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	\$ 117,775,962.65	0.14984219	07-December-2017	2.9100%	7.5294%	15.1376%
AB - Rating AAA*	17-February-2010	07-May-2040	\$ 51,000,000.00	\$ 16,741,275.34	0.32826030	07-December-2017	3.3600%	1.5294%	3.0748%
B - Rating AA**	17-February-2010	07-May-2040	\$ 13,000,000.00	\$ 4,267,383.91	0.32826030	07-December-2017	Privately Placed	N/A	N/A

ARREARS**

Report Date	>=31 Days	Balance Outstanding	>=61 days	Balance Outstanding	>=91 Days	Balance Outstanding	Pool Balance
30-November-2017	0.72%	\$ 961,174	0.02%	\$ 21,067	1.53%	\$ 2,029,604.85	\$ 132,989,098.91

SUMMARY REPORT

Report Date 30-November-2017

LOAN ANALYSIS	Value
No. of Loans	976
Average loan size:	136,259.32
Maximum loan size	619,500.00

SECURITY INFORMATION	Value
Average initial LVR:	56.00%
Weighted Average initial LVR:	60.11%
Average current LVR:	32.28%
Weighted Average current LVR:	45.06%

TERM ANALYSIS	Value
Minimum Term (years):	0.42 yrs
Maximum Term (years):	21.42 yrs
Average Remaining Term (years):	18.15 yrs
Weighted Average Seasoning (months):	121.01 mths

PREPAYMENT HISTORY	Value
Monthly CPR **	18.03%

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.

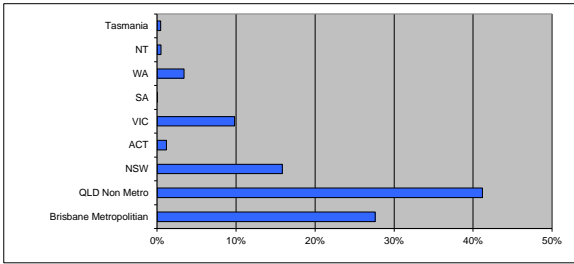
Each Housing Loan is insured under a mortgage insurance policy.

*As rated by Standard & Poor's (Australia) Pty Limited ABN 62 007 324 852
**Based on S&P Methodology

POOL DETAILS

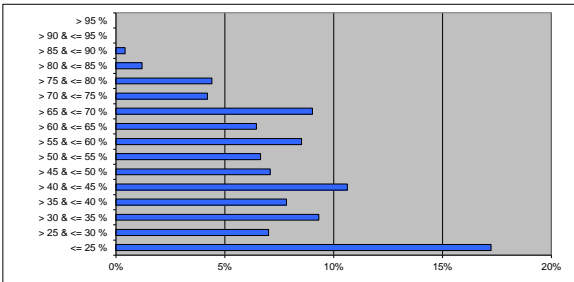
Report Date 30-November-2017

GEOGRAPHICAL DISTRIBUTION



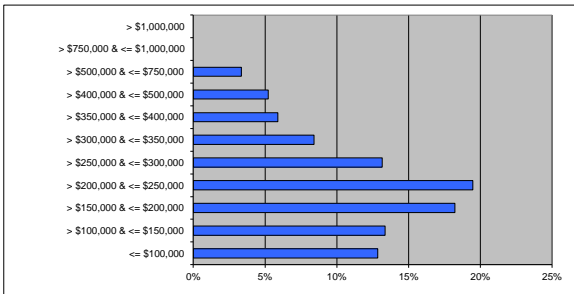
	% of dollar amount	No. Loans	Value \$'000
Brisbane Metropolitan	27.61%	297	36,724,735.49
QLD Non Metro	41.19%	411	54,775,229.38
NSW	15.84%	142	21,063,978.35
ACT	1.16%	10	1,548,072.93
VIC	9.82%	72	13,060,466.19
SA	0.05%	2	68,957.91
WA	3.40%	28	4,521,780.14
NT	0.48%	8	637,891.87
Tasmania	0.44%	6	587,986.65
Total	100.00%	976	132,989,098.91

LOAN TO VALUE RATIO (CURRENT)



	% of dollar amount	No. Loans	Value \$'000
≤ 25 %	17.24%	413	22,923,516.65
> 25 & ≤ 30 %	7.02%	66	9,329,196.43
> 30 & ≤ 35 %	9.32%	77	12,399,065.64
> 35 & ≤ 40 %	7.83%	60	10,417,040.84
> 40 & ≤ 45 %	10.63%	68	14,130,482.07
> 45 & ≤ 50 %	7.09%	50	9,430,550.93
> 50 & ≤ 55 %	6.64%	44	8,830,766.19
> 55 & ≤ 60 %	8.52%	50	11,328,819.59
> 60 & ≤ 65 %	6.45%	38	8,574,210.21
> 65 & ≤ 70 %	9.03%	56	12,008,181.33
> 70 & ≤ 75 %	4.20%	22	5,591,728.83
> 75 & ≤ 80 %	4.41%	23	5,865,696.88
> 80 & ≤ 85 %	1.20%	7	1,590,249.27
> 85 & ≤ 90 %	0.43%	2	569,594.05
> 90 & ≤ 95 %	0.00%	-	-
> 95 %	0.00%	-	-
Total	100.00%	976	132,989,098.91

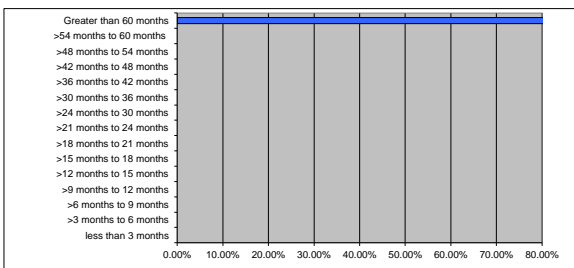
LOAN SIZE



	% of dollar amount	No. Loans	Value \$'000
≤ \$100,000	12.86%	434	17,107,030.76
> \$100,000 & ≤ \$150,000	13.36%	143	17,766,626.28
> \$150,000 & ≤ \$200,000	18.24%	139	24,253,784.68
> \$200,000 & ≤ \$250,000	19.49%	115	25,917,613.25
> \$250,000 & ≤ \$300,000	13.17%	65	17,520,261.54
> \$300,000 & ≤ \$350,000	8.42%	35	11,194,094.67
> \$350,000 & ≤ \$400,000	5.89%	21	7,831,803.21
> \$400,000 & ≤ \$500,000	5.22%	16	6,936,544.71
> \$500,000 & ≤ \$750,000	3.35%	8	4,461,339.81
> \$750,000 & ≤ \$1,000,000	0.00%	-	-
> \$1,000,000	0.00%	-	-
Total	100.00%	976	132,989,098.91

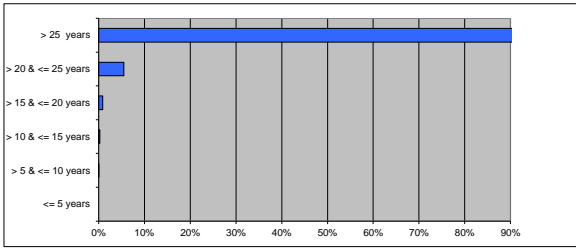
	% of dollar amount	No. Loans	Value \$'000
GENWORTH	29.02%	311	38,590,646.23
QBE	70.98%	665	94,398,452.68
Total	100.00%	976	132,989,098.91

LOAN SEASONING



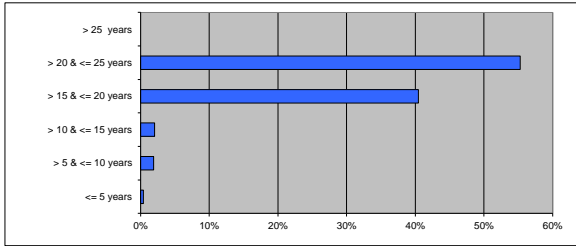
	% of dollar amount	No. Loans	Value \$'000
less than 3 months	0.00%	-	-
>3 months to 6 months	0.00%	-	-
>6 months to 9 months	0.00%	-	-
>9 months to 12 months	0.00%	-	-
>12 months to 15 months	0.00%	-	-
>15 months to 18 months	0.00%	-	-
>18 months to 21 months	0.00%	-	-
>21 months to 24 months	0.00%	-	-
>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%	976	132,989,098.91
Total	100.00%	976	132,989,098.91

ORIGINAL LOAN TERM



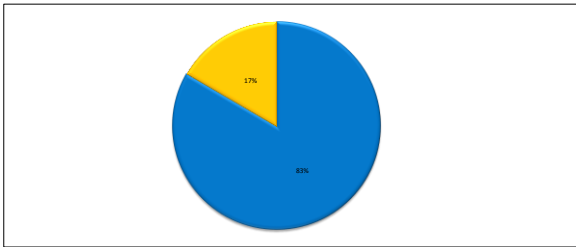
	% of dollar amount	No. Loans	Value \$'000
≤ 5 years	0.00%	-	-
> 5 & ≤ 10 years	0.02%	6	32,909.04
> 10 & ≤ 15 years	0.26%	13	341,624.42
> 15 & ≤ 20 years	0.88%	37	1,167,838.56
> 20 & ≤ 25 years	5.49%	115	7,303,493.74
> 25 years	93.35%	805	124,143,233.15
Total	100.00%	976	132,989,098.91

REMAINING LOAN TERM



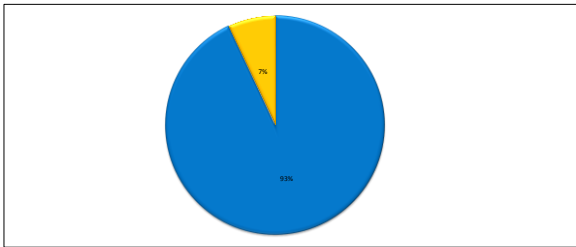
	% of dollar amount	No. Loans	Value \$'000
≤ 5 years	0.40%	31	528,270.20
> 5 & ≤ 10 years	1.89%	82	2,516,683.16
> 10 & ≤ 15 years	2.02%	38	2,682,223.58
> 15 & ≤ 20 years	40.44%	352	53,783,870.02
> 20 & ≤ 25 years	55.25%	473	73,478,051.95
> 25 years	0.00%	-	-
Total	100.00%	976	132,989,098.91

INTEREST OPTION



	% of dollar amount	No. Loans	Value \$'000
Variable	83.36%	864	110,858,276.49
Fixed	16.64%	112	22,130,822.42
Total	100.00%	976	132,989,098.91

LOAN TYPE



	% of dollar amount	No. Loans	Value \$'000
Principle & Interest	93.03%	933	123,720,037.03
Interest Only	6.97%	43	9,269,061.88
Total	100.00%	976	132,989,098.91