



SERIES 2010-1 REDS TRUST

Austraclear ID	REDR20
Original Balance \$A	\$850,000,000
Current Balance \$A	\$146,350,916
Pool Factor	0.172177548
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	\$ 124,196,901.35	0.15801132	09-October-2017	2.9000%	7.5294%	15.1376%
AB - Rating AAA*	17-February-2010	07-May-2040	\$ 51,000,000.00	\$ 17,653,980.28	0.34615648	09-October-2017	3.3500%	1.5294%	3.0748%
B - Rating AA-*	17-February-2010	07-May-2040	\$ 13,000,000.00	\$ 4,500,034.19	0.34615648	09-October-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-September-2017	0.73%	\$ 1,010,805	0.24%	\$ 330,688	1.65%	\$ 2,301,544.59	\$ 139,404,127.70

SUMMARY REPORT

Report Date 30-September-2017

LOAN ANALYSIS	Value
No. of Loans	1,010
Average loan size:	138,023.89
Maximum loan size	627,500.00

SECURITY INFORMATION	Value
Average initial LVR:	55.94%
Weighted Average initial LVR:	60.00%
Average current LVR:	32.69%
Weighted Average current LVR:	45.26%

TERM ANALYSIS	Value
Minimum Term (years):	0.58 yrs
Maximum Term (years):	21.58 yrs
Average Remaining Term (years):	18.29 yrs
Weighted Average Seasoning (months):	119.16 mths

PREPAYMENT HISTORY	Value
Monthly CPR **	21.30%

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.

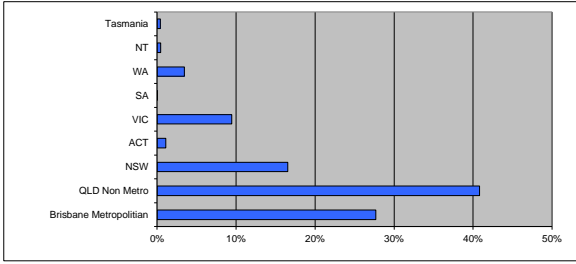
*As rated by Standard & Poor's (Australia) Pty Limited ABN 62 007 324 852

**Based on S&P Methodology

POOL DETAILS

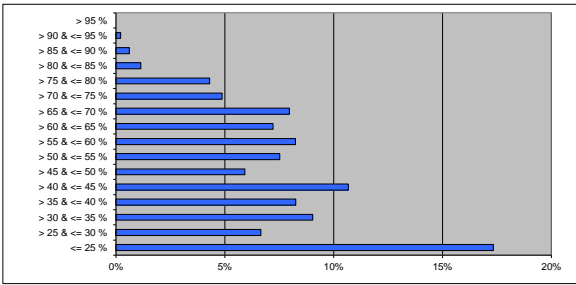
Report Date 30-September-2017

GEOGRAPHICAL DISTRIBUTION



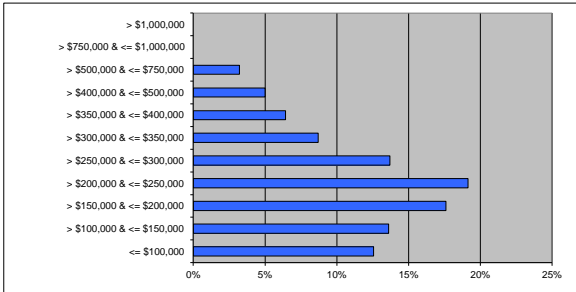
	% of dollar amount	No. Loans	Value \$'000
Brisbane Metropolitan	27.69%	309	38,602,925.96
QLD Non Metro	40.81%	422	56,891,027.64
NSW	16.55%	151	23,077,638.52
ACT	1.10%	10	1,533,511.25
VIC	9.45%	72	13,176,249.29
SA	0.05%	2	71,263.54
WA	3.45%	30	4,814,478.11
NT	0.46%	8	645,396.18
Tasmania	0.42%	6	591,637.21
Total	100.00%	1,010	139,404,127.70

LOAN TO VALUE RATIO (CURRENT)



	% of dollar amount	No. Loans	Value \$'000
<= 25 %	17.33%	421	24,164,161.96
> 25 & ≤ 30 %	6.65%	68	9,275,316.83
> 30 & ≤ 35 %	9.04%	78	12,595,986.33
> 35 & ≤ 40 %	8.27%	69	11,523,570.41
> 40 & ≤ 45 %	10.67%	70	14,881,151.98
> 45 & ≤ 50 %	5.93%	43	8,263,069.64
> 50 & ≤ 55 %	7.53%	53	10,499,392.39
> 55 & ≤ 60 %	8.25%	50	11,494,921.21
> 60 & ≤ 65 %	7.21%	44	10,054,156.77
> 65 & ≤ 70 %	7.96%	49	11,103,031.30
> 70 & ≤ 75 %	4.87%	31	6,792,453.11
> 75 & ≤ 80 %	4.31%	23	6,008,209.57
> 80 & ≤ 85 %	1.14%	7	1,594,582.49
> 85 & ≤ 90 %	0.61%	3	853,874.89
> 90 & ≤ 95 %	0.22%	1	300,248.82
> 95 %	0.00%	-	-
Total	100.00%	1,010	139,404,127.70

LOAN SIZE

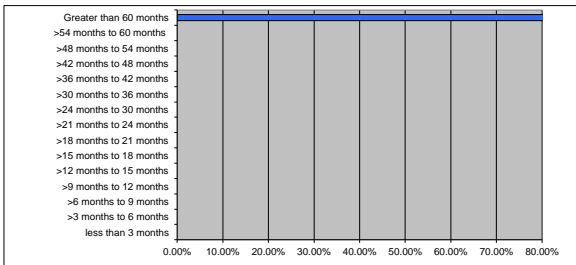


	% of dollar amount	No. Loans	Value \$'000
<= \$100,000	12.56%	440	17,513,686.82
> \$100,000 & ≤ \$150,000	13.61%	153	18,971,978.48
> \$150,000 & ≤ \$200,000	17.61%	141	24,543,831.88
> \$200,000 & ≤ \$250,000	19.16%	119	26,705,609.89
> \$250,000 & ≤ \$300,000	13.71%	71	19,113,669.77
> \$300,000 & ≤ \$350,000	8.71%	38	12,137,032.68
> \$350,000 & ≤ \$400,000	6.42%	24	8,953,187.21
> \$400,000 & ≤ \$500,000	5.01%	16	6,980,491.14
> \$500,000 & ≤ \$750,000	3.22%	8	4,484,639.83
> \$750,000 & ≤ \$1,000,000	0.00%	-	-
> \$1,000,000	0.00%	-	-
Total	100.00%	1,010	139,404,127.70

Mortgage Insurance

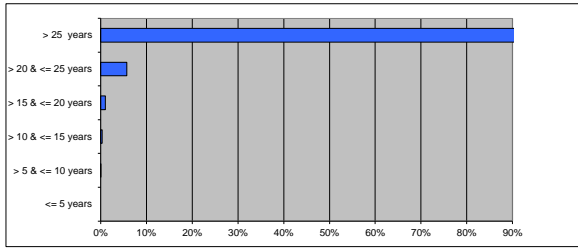
	% of dollar amount	No. Loans	Value \$'000
GENWORTH	29.10%	321	40,572,665.09
QBE	70.90%	689	98,831,462.61
Total	100.00%	1,010	139,404,127.70

LOAN SEASONING



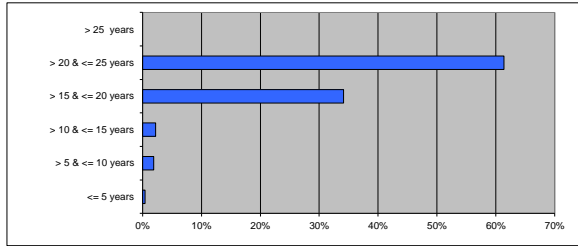
	% of dollar amount	No. Loans	Value \$'000
less than 3 months	0.00%	-	-
>3 months to 6 months	0.00%	-	-
>6 months to 9 months	0.00%	-	-
>9 months to 12 months	0.00%	-	-
>12 months to 15 months	0.00%	-	-
>15 months to 18 months	0.00%	-	-
>18 months to 21 months	0.00%	-	-
>21 months to 24 months	0.00%	-	-
>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%	1,010	139,404,127.70
Total	100.00%	1,010	139,404,127.70

ORIGINAL LOAN TERM



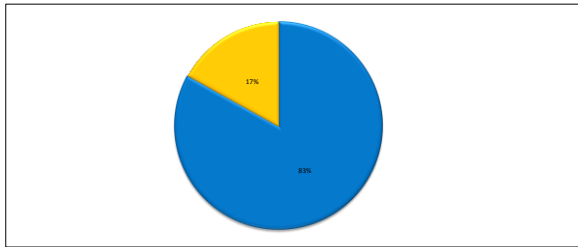
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.00%	-	-
> 5 <= 10 years	0.04%	7	50,203.19
> 10 <= 15 years	0.30%	14	415,721.50
> 15 <= 20 years	0.99%	40	1,383,326.83
> 20 <= 25 years	5.68%	118	7,912,487.12
> 25 years	93.00%	831	129,642,389.06
Total	100.00%	1,010	139,404,127.70

REMAINING LOAN TERM



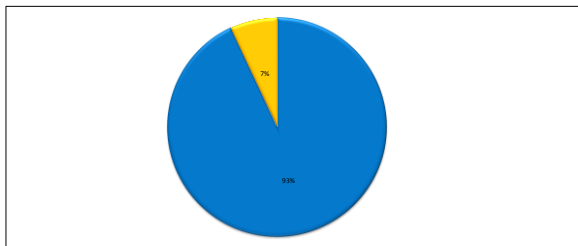
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.41%	31	571,236.57
> 5 <= 10 years	1.86%	83	2,587,410.26
> 10 <= 15 years	2.21%	40	3,081,493.82
> 15 <= 20 years	34.12%	308	47,570,756.61
> 20 <= 25 years	61.40%	548	85,593,230.44
> 25 years	0.00%	-	-
Total	100.00%	1,010	139,404,127.70

INTEREST OPTION



	% of dollar amount	No. Loans	Value \$'000
Variable	83.02%	894	115,731,063.34
Fixed	16.98%	116	23,673,064.36
Total	100.00%	1,010	139,404,127.70

LOAN TYPE



	% of dollar amount	No. Loans	Value \$'000
Principle & Interest	93.07%	965	129,742,783.34
Interest Only	6.93%	45	9,661,344.36
Total	100.00%	1,010	139,404,127.70