



SERIES 2010-1 REDS TRUST

Austraclear ID	REDR20
Original Balance \$A	\$850,000,000
Current Balance \$A	\$161,351,879
Pool Factor	0.189825739
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	\$ 136,927,078.54	0.17420748	08-May-2017	2.9200%	7.5294%	15.1376%
AB - Rating AAA*	17-February-2010	07-May-2040	\$ 51,000,000.00	\$ 19,463,512.52	0.38163750	08-May-2017	3.3700%	1.5294%	3.0748%
B - Rating AA-*	17-February-2010	07-May-2040	\$ 13,000,000.00	\$ 4,961,287.50	0.38163750	08-May-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-April-2017	1.05%	\$ 1,619,267	0.74%	\$ 1,138,933	1.58%	\$ 2,436,306.29	\$ 154,456,615.11

SUMMARY REPORT

Report Date	30-April-2017
LOAN ANALYSIS	
No. of Loans	1,085
Average loan size:	142,356.33
Maximum loan size	641,433.98
SECURITY INFORMATION	
Average initial LVR:	55.90%
Weighted Average initial LVR:	59.97%
Average current LVR:	33.66%
Weighted Average current LVR:	45.85%
TERM ANALYSIS	
Minimum Term (years):	0.25 yrs
Maximum Term (years):	22.00 yrs
Average Remaining Term (years):	18.67 yrs
Weighted Average Seasoning (months):	114.60 mths
PREPAYMENT HISTORY	
Monthly CPR **	18.02%

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.

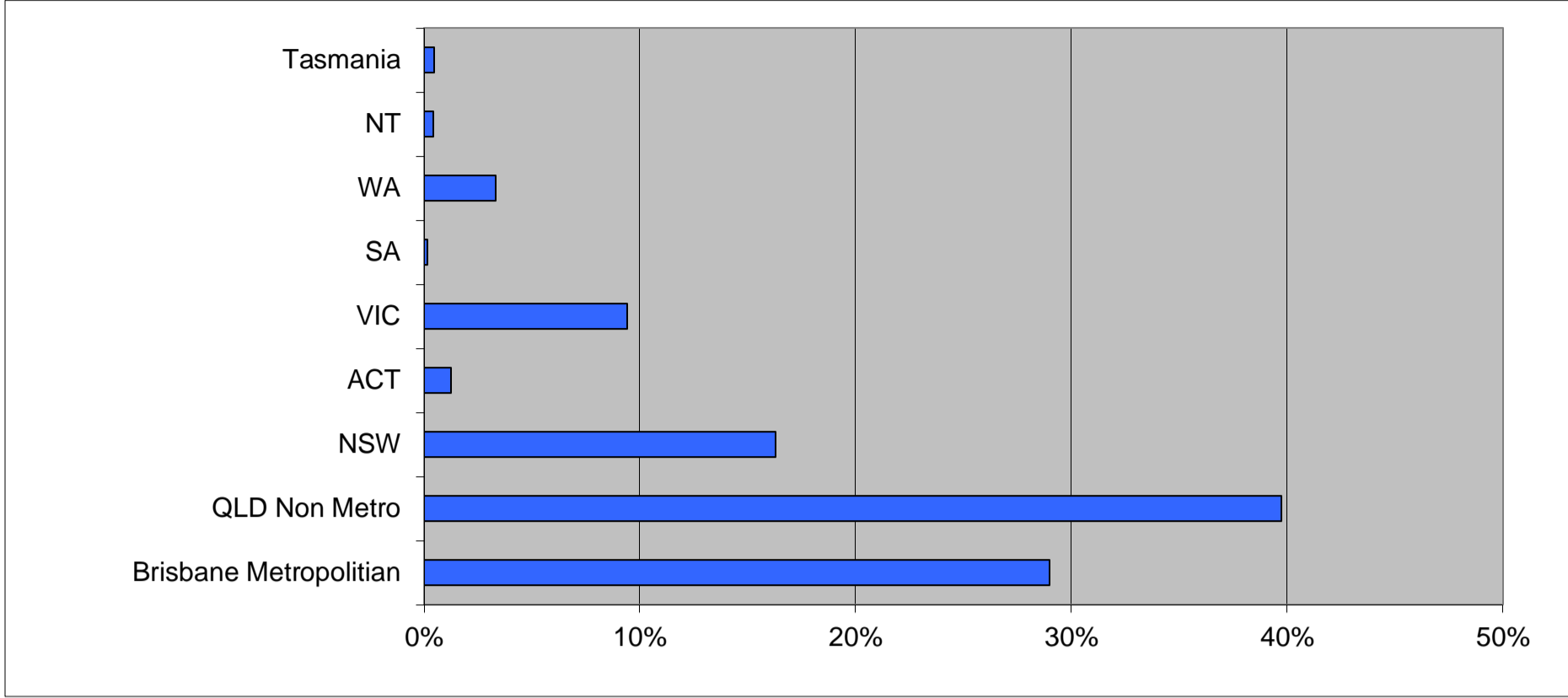
*As rated by Standard & Poor's (Australia) Pty Limited ABN 62 007 324 852

**Based on S&P Methodology

POOL DETAILS

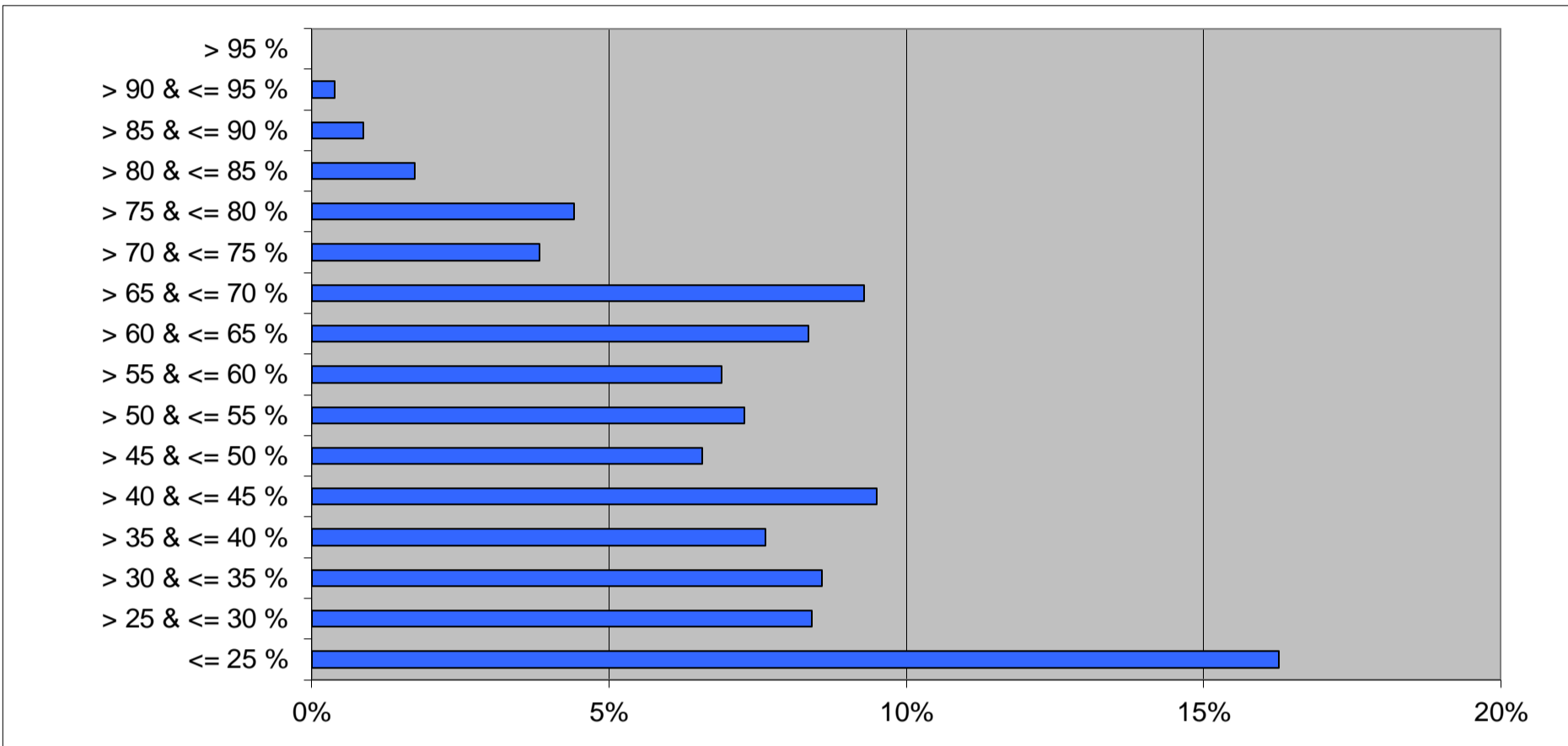
Report Date 30-April-2017

GEOGRAPHICAL DISTRIBUTION



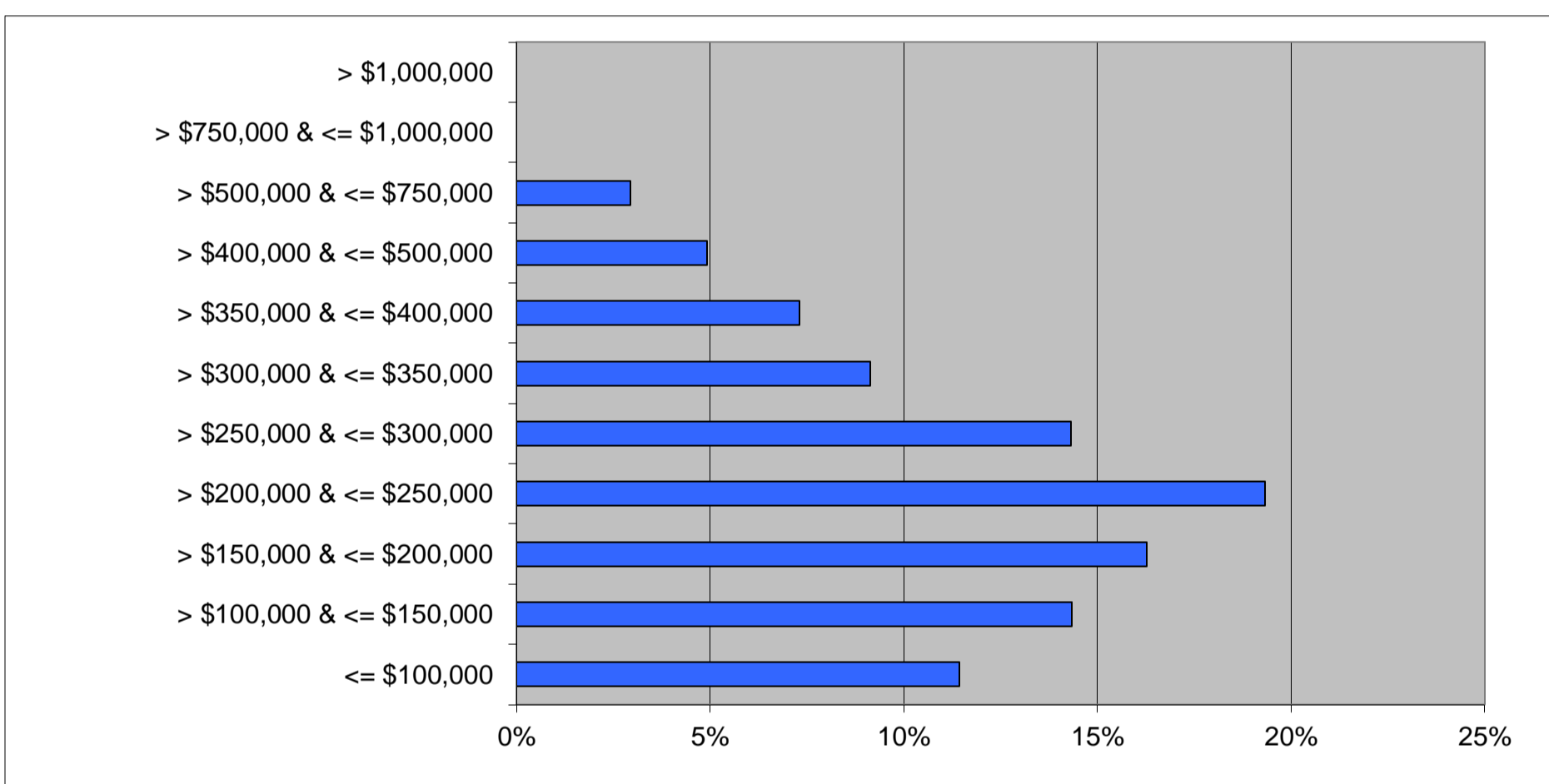
	% of dollar amount	No. Loans	Value \$'000
Brisbane Metropolitan	29.00%	341	44,788,783.38
QLD Non Metro	39.72%	446	61,351,337.68
NSW	16.28%	159	25,146,565.86
ACT	1.26%	11	1,953,799.29
VIC	9.40%	78	14,516,410.57
SA	0.15%	3	225,708.62
WA	3.32%	32	5,124,011.21
NT	0.43%	8	659,082.86
Tasmania	0.45%	7	690,915.64
Total	100.00%	1,085	154,456,615.11

LOAN TO VALUE RATIO (CURRENT)



	% of dollar amount	No. Loans	Value \$'000
<= 25 %	16.26%	427	25,115,445.31
> 25 & <= 30 %	8.42%	91	13,000,404.74
> 30 & <= 35 %	8.58%	84	13,253,277.03
> 35 & <= 40 %	7.63%	71	11,788,603.24
> 40 & <= 45 %	9.50%	67	14,677,753.38
> 45 & <= 50 %	6.57%	51	10,153,188.36
> 50 & <= 55 %	7.27%	57	11,233,477.41
> 55 & <= 60 %	6.89%	50	10,638,455.27
> 60 & <= 65 %	8.35%	51	12,896,048.40
> 65 & <= 70 %	9.29%	66	14,348,954.81
> 70 & <= 75 %	3.83%	25	5,917,436.10
> 75 & <= 80 %	4.42%	28	6,822,836.83
> 80 & <= 85 %	1.73%	11	2,667,504.53
> 85 & <= 90 %	0.87%	4	1,342,278.58
> 90 & <= 95 %	0.39%	2	600,951.12
> 95 %	0.00%	-	-
Total	100.00%	1,085	154,456,615.11

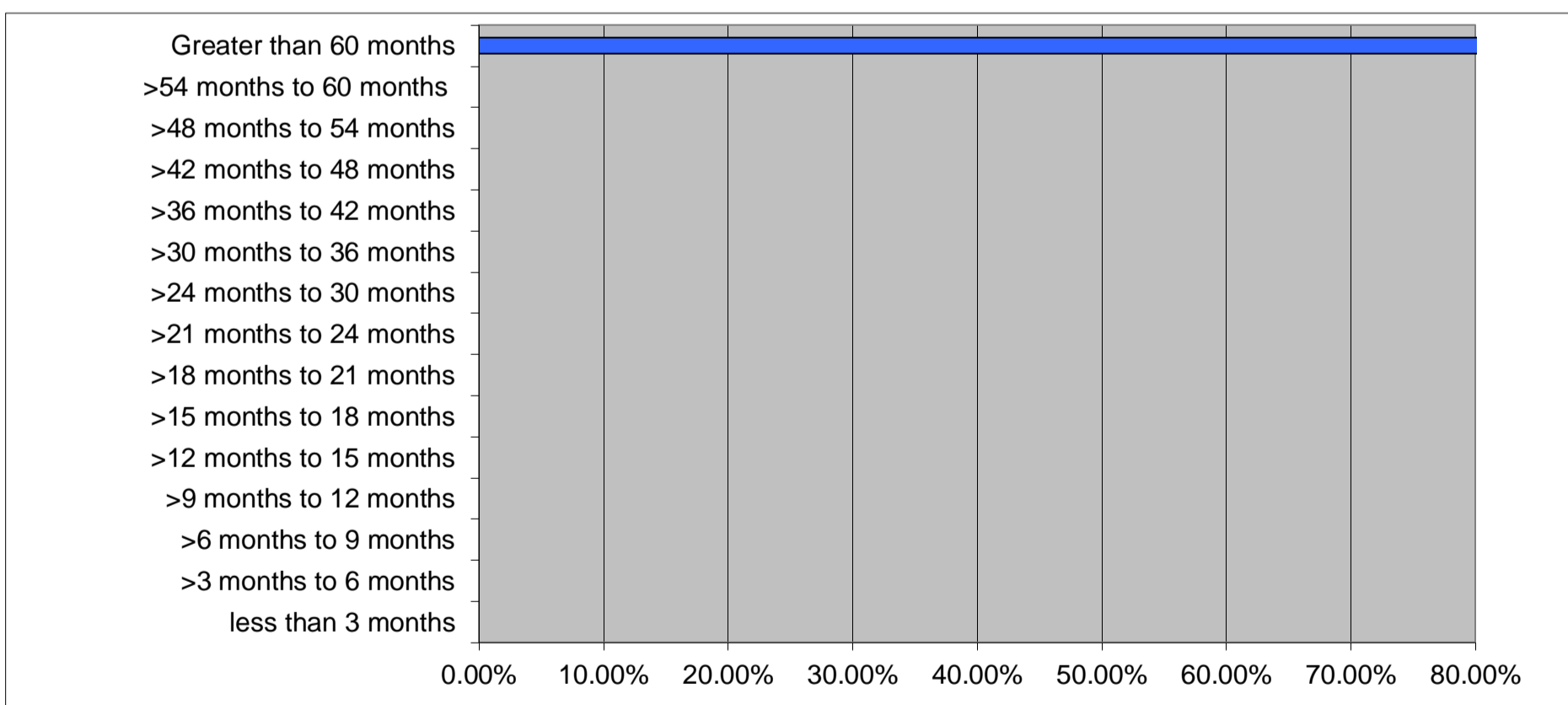
LOAN SIZE



	% of dollar amount	No. Loans	Value \$'000
<= \$100,000	11.43%	446	17,657,002.70
> \$100,000 & <= \$150,000	14.35%	179	22,161,438.82
> \$150,000 & <= \$200,000	16.28%	145	25,146,809.49
> \$200,000 & <= \$250,000	19.33%	134	29,859,618.80
> \$250,000 & <= \$300,000	14.32%	82	22,120,245.71
> \$300,000 & <= \$350,000	9.15%	44	14,126,026.02
> \$350,000 & <= \$400,000	7.30%	30	11,270,468.98
> \$400,000 & <= \$500,000	4.91%	17	7,587,002.62
> \$500,000 & <= \$750,000	2.93%	8	4,528,001.97
> \$750,000 & <= \$1,000,000	0.00%	-	-
> \$1,000,000	0.00%	-	-
Total	100.00%	1,085	154,456,615.11

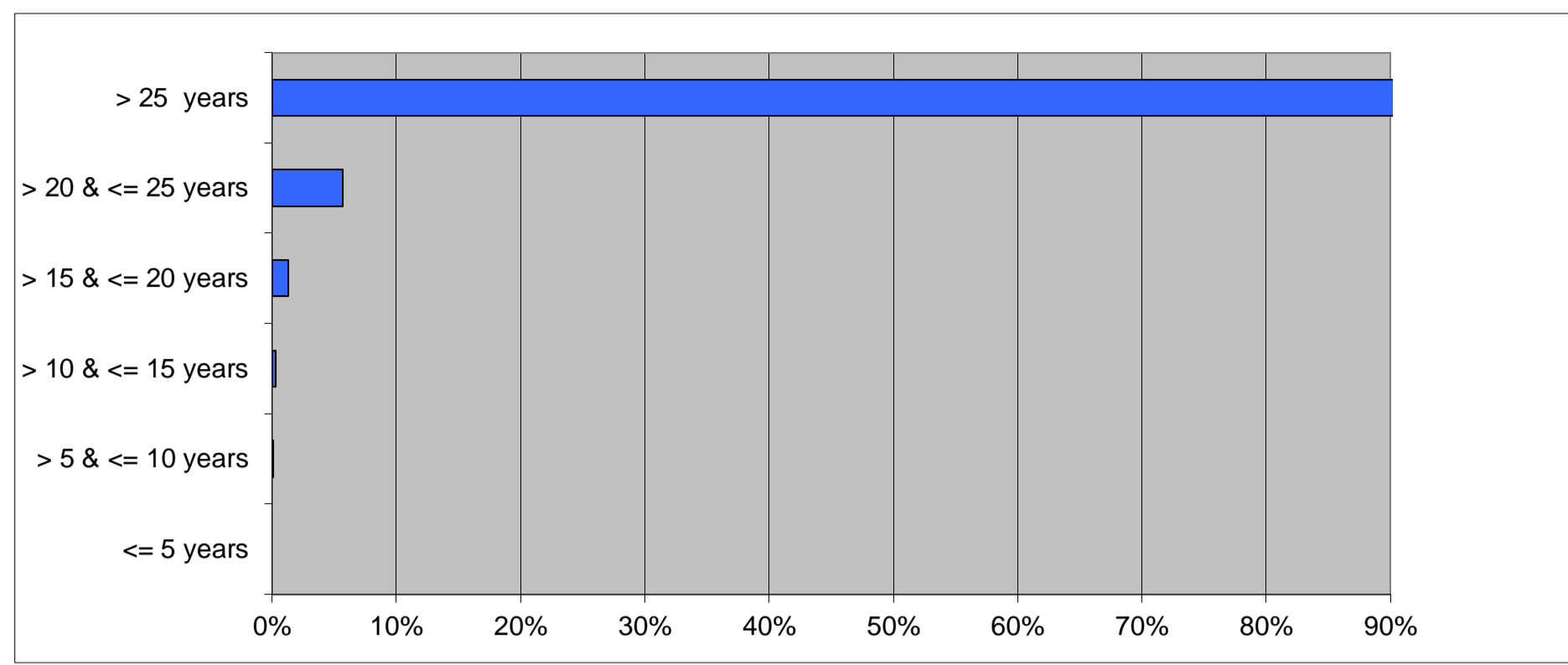
Mortgage Insurance	% of dollar amount	No. Loans	Value \$'000
GENWORTH	30.01%	349	46,351,404.73
QBE	69.99%	736	108,105,210.38
Total	100.00%	1,085	154,456,615.11

LOAN SEASONING



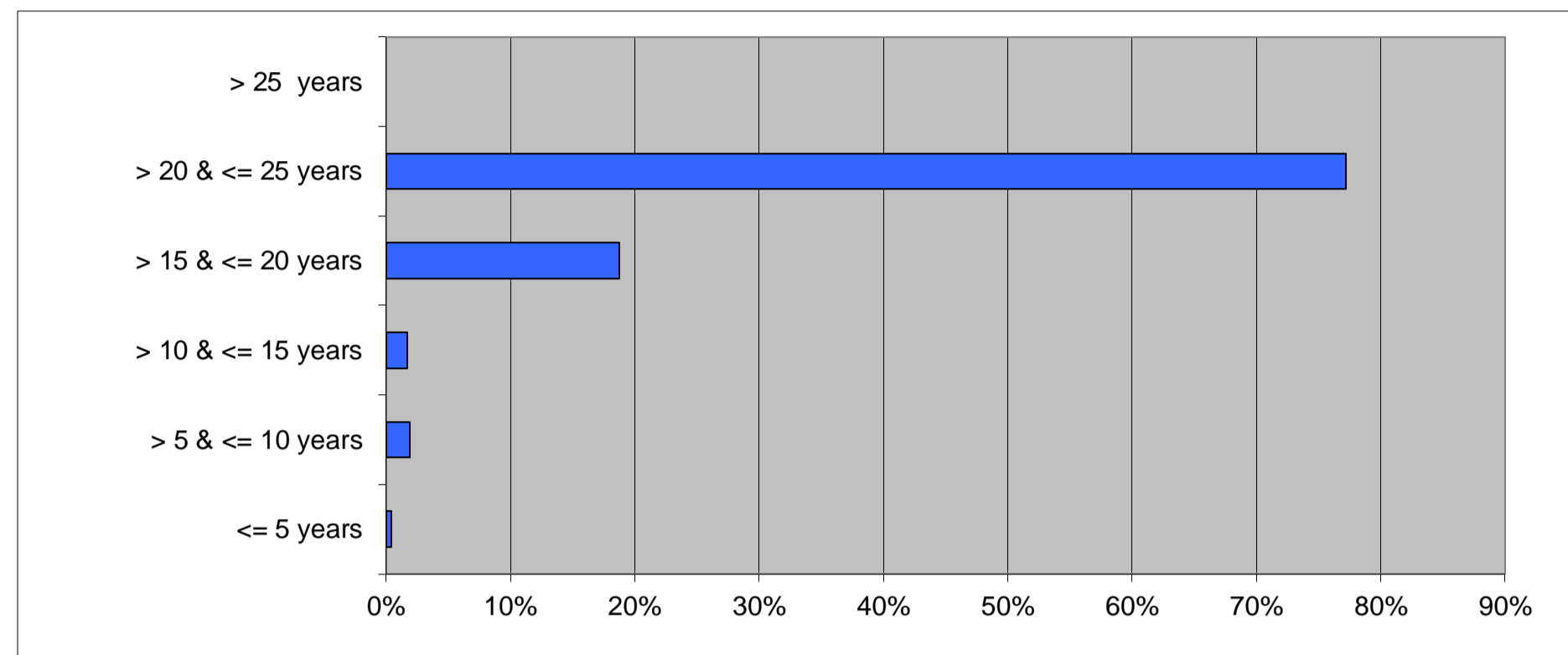
	% of dollar amount	No. Loans	Value \$'000
less than 3 months	0.00%	-	-
>3 months to 6 months	0.00%	-	-
>6 months to 9 months	0.00%	-	-
>9 months to 12 months	0.00%	-	-
>12 months to 15 months	0.00%	-	-
>15 months to 18 months	0.00%	-	-
>18 months to 21 months	0.00%	-	-
>21 months to 24 months	0.00%	-	-
>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%	1,085	154,456,615.11
Total	100.00%	1,085	154,456,615.11

ORIGINAL LOAN TERM



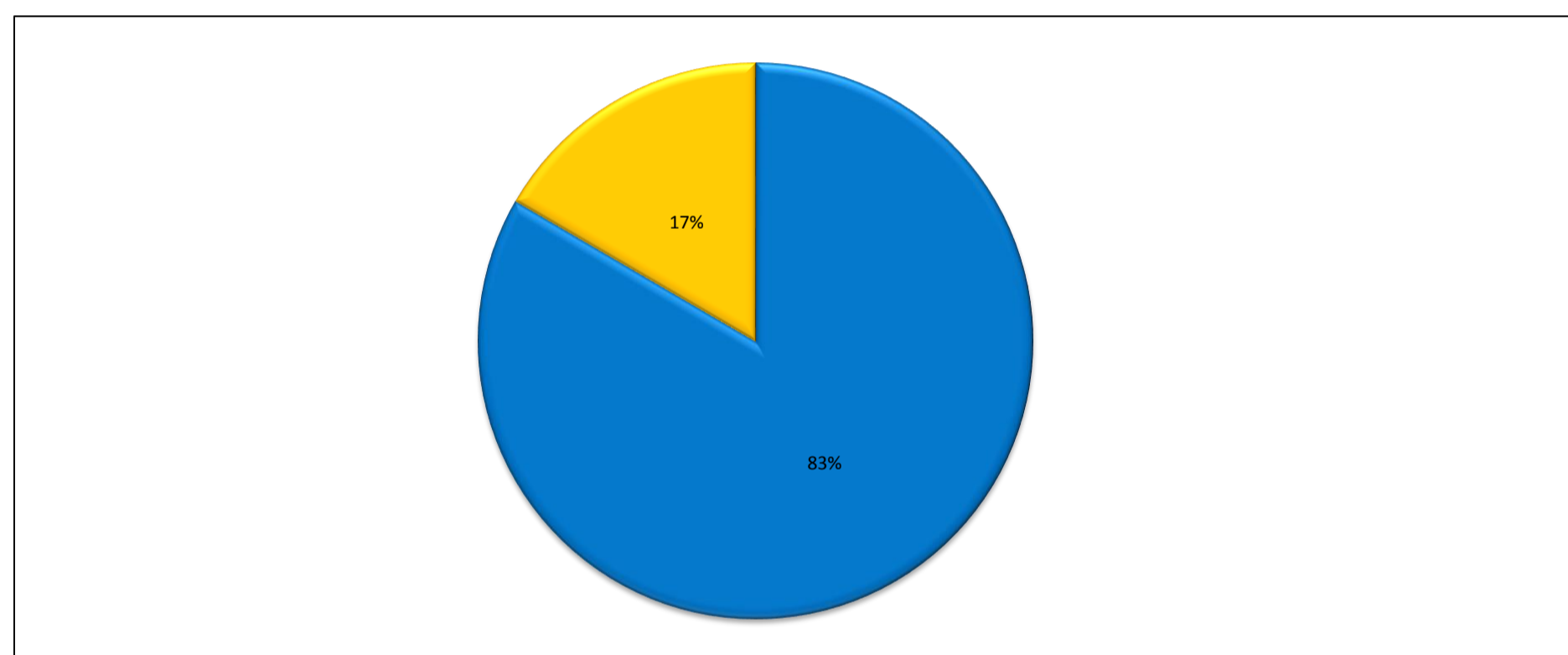
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.00%	-	-
> 5 & <= 10 years	0.05%	9	80,798.92
> 10 & <= 15 years	0.29%	15	444,983.32
> 15 & <= 20 years	1.29%	43	1,985,398.19
> 20 & <= 25 years	5.66%	125	8,738,469.96
> 25 years	92.72%	893	143,206,964.72
Total	100.00%	1,085	154,456,615.11

REMAINING LOAN TERM



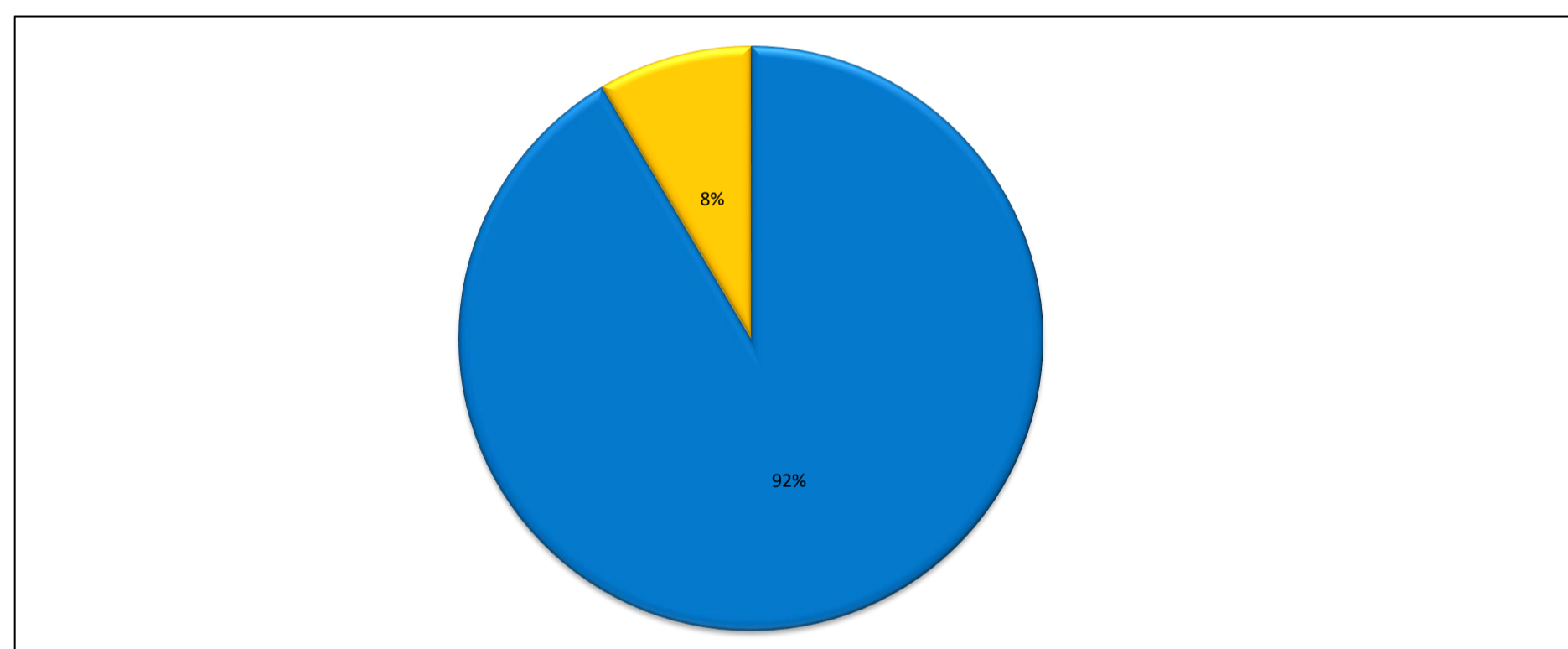
	% of dollar amount	No. Loans	Value \$'000
<= 5 years	0.41%	29	638,317.00
> 5 & <= 10 years	1.94%	89	2,994,672.93
> 10 & <= 15 years	1.70%	34	2,622,587.50
> 15 & <= 20 years	18.73%	187	28,934,209.98
> 20 & <= 25 years	77.22%	746	119,266,827.70
> 25 years	0.00%	-	-
Total	100.00%	1,085	154,456,615.11

INTEREST OPTION



	% of dollar amount	No. Loans	Value \$'000
Variable	83.40%	960	128,810,644.27
Fixed	16.60%	125	25,645,970.84
Total	100.00%	1,085	154,456,615.11

LOAN TYPE



	% of dollar amount	No. Loans	Value \$'000
Principle & Interest	91.51%	1,027	141,339,771.65
Interest Only	8.49%	58	13,116,843.46
Total	100.00%	1,085	154,456,615.11