

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Dec 2025 to 09 Jan 2026 inclusive

Current Payment Date: 22 Jan 2026

Notice

No Guarantee by Bank of Queensland

Neither the Class A1 Notes, Class A2 Notes, Class AB Notes, Class B Notes, Class C Notes nor Class D 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.

The Series 2017-1 REDS Trust securitisation complies with the text of each of Article 405(1) of Regulation (EU) No 575/2013, Article 51(1) of Regulation (EU) No 231/2013 and Article 254 of Regulation (EU) No 2015/35 (in each case, not taking into account any relevant national measures).

Trust Details

Austraclear ID	REDI20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$103,269,727.10
Bond Factor	0.103269727
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	16-February-2017
Legal Maturity Date	24-August-2048

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordination
Class A1 Notes	\$ 920,000,000.00	\$ -	0.00000000	0.0000%	8.0000%	0.0000%
Class A1-R Notes *	\$ 237,000,000.00	\$ 86,675,716.95	0.36572032	4.2281%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 3,525,685.32	0.09401828	5.2581%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 5,227,329.93	0.30749000	5.6081%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 4,612,349.94	0.30749000	6.0581%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 2,890,405.96	0.30749000	7.0081%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 338,239.00	0.30749000	9.5581%	N/A	N/A

* Issue date for Class A1-R Notes was 22nd February 2022.

Summary Report				
Securitisation Reporting Period				
This reporting period commences on			10-December-2025	
This reporting period concludes on and includes			09-January-2026	
Current Payment Date			22-January-2026	
Loan Analysis				
Pool Balance			\$102,200,916.57	Value
Number of Loans			790	
Average Loan Size	\$	129,368.25		
Maximum Loan Size		917,787		
Security Information				
Weighted Average initial LVR			61.26%	
Weighted Average current LVR			41.13%	
Term Analysis				
Minimum Term			-0.58 yrs	
Maximum Term			21.17 yrs	
Average Remaining Term			14.25 yrs	
Weighted Average Seasoning			145.70 mths	
Prepayment History				
Monthly CPR *			31.47%	

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	759	96.08%	\$ 93,868,000.17	91.85%
> 0 days, up to and including 30 days	17	2.15%	\$ 4,569,212.52	4.47%
> 30 days, up to and including 60 days	2	0.25%	\$ 642,767.11	0.63%
> 60 days, up to and including 90 days	2	0.25%	\$ 801,668.93	0.78%
> 90 days	10	1.27%	\$ 2,319,267.84	2.27%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	246	31.14%	\$ 29,989,849.51	29.34%
QLD Non Metro	173	21.90%	\$ 20,899,552.25	20.45%
NSW	139	17.59%	\$ 23,712,228.24	23.20%
ACT	12	1.52%	\$ 2,814,799.43	2.75%
VIC	65	8.23%	\$ 10,252,614.63	10.03%
SA	6	0.76%	\$ 656,607.86	0.64%
WA	142	17.97%	\$ 12,676,736.92	12.40%
NT	2	0.25%	\$ 773,735.32	0.76%
Tasmania	5	0.63%	\$ 424,792.41	0.42%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	423	53.54%	\$ 21,100,418.05	20.65%
> 25%, up to and including 30%	46	5.82%	\$ 6,577,151.07	6.44%
> 30%, up to and including 35%	61	7.72%	\$ 11,640,116.76	11.39%
> 35%, up to and including 40%	55	6.96%	\$ 9,210,004.61	9.01%
> 40%, up to and including 45%	41	5.19%	\$ 8,921,362.64	8.73%
> 45%, up to and including 50%	34	4.30%	\$ 8,367,537.15	8.19%
> 50%, up to and including 55%	42	5.32%	\$ 9,761,742.59	9.55%
> 55%, up to and including 60%	33	4.18%	\$ 8,681,946.13	8.49%
> 60%, up to and including 65%	34	4.30%	\$ 10,358,375.68	10.14%
> 65%, up to and including 70%	10	1.27%	\$ 3,553,944.10	3.48%
> 70%, up to and including 75%	6	0.76%	\$ 2,187,418.26	2.14%
> 75%, up to and including 80%	5	0.63%	\$ 1,840,899.53	1.80%
> 80%, up to and including 85%	0	0.00%	\$ -	0.00%
> 85%, up to and including 90%	0	0.00%	\$ -	0.00%
> 90%, up to and including 95%	0	0.00%	\$ -	0.00%
> 95%, up to and including 100%	0	0.00%	\$ -	0.00%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	410	51.90%	\$ 12,803,678.38	12.53%
> A\$100,000, up to and including A\$150,000	100	12.66%	\$ 12,395,286.76	12.13%
> A\$150,000, up to and including A\$200,000	84	10.63%	\$ 14,659,812.70	14.34%
> A\$200,000, up to and including A\$250,000	62	7.85%	\$ 13,971,211.07	13.67%
> A\$250,000, up to and including A\$300,000	41	5.19%	\$ 11,316,597.31	11.07%
> A\$300,000, up to and including A\$350,000	38	4.81%	\$ 12,274,073.91	12.01%
> A\$350,000, up to and including A\$400,000	17	2.15%	\$ 6,391,257.64	6.25%
> A\$400,000, up to and including A\$500,000	28	3.54%	\$ 12,241,687.24	11.98%
> A\$500,000, up to and including A\$750,000	8	1.01%	\$ 4,400,317.89	4.31%
> A\$750,000, up to and including A\$1,000,000	2	0.25%	\$ 1,746,993.67	1.71%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	41	5.19%	\$ 3,173,831.34	3.11%
QBELMI	749	94.81%	\$ 99,027,085.23	96.89%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Loan Seasoning	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 3 months	0	0.00%	\$ -	0.00%
> 3 months, up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 9 months	0	0.00%	\$ -	0.00%
> 9 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 15 months	0	0.00%	\$ -	0.00%
> 15 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 months, up to and including 21 months	0	0.00%	\$ -	0.00%
> 21 months, up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 months, up to and including 30 months	0	0.00%	\$ -	0.00%
> 30 months, up to and including 36 months	0	0.00%	\$ -	0.00%
> 36 months, up to and including 42 months	0	0.00%	\$ -	0.00%
> 42 months, up to and including 48 months	0	0.00%	\$ -	0.00%
> 48 months, up to and including 54 months	0	0.00%	\$ -	0.00%
> 54 months, up to and including 60 months	0	0.00%	\$ -	0.00%
> 60 months	790	100.00%	\$ 102,200,916.57	100.00%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Original Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	0	0.00%	\$ -	0.00%
> 5 years, up to and including 10 years	1	0.13%	\$ 1,958.87	0.00%
> 10 years, up to and including 15 years	25	3.16%	\$ 741,724.07	0.73%
> 15 years, up to and including 20 years	49	6.20%	\$ 3,009,428.09	2.94%
> 20 years, up to and including 25 years	120	15.19%	\$ 8,385,389.21	8.20%
> 25 years	595	75.32%	\$ 90,062,416.33	88.12%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	66	8.35%	\$ 1,173,041.04	1.15%
> 5 years, up to and including 10 years	139	17.59%	\$ 6,989,366.56	6.84%
> 10 years, up to and including 15 years	161	20.38%	\$ 15,891,067.06	15.55%
> 15 years, up to and including 20 years	383	48.48%	\$ 68,383,950.37	66.91%
> 20 years, up to and including 25 years	41	5.19%	\$ 9,763,491.54	9.55%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	760	96.20%	\$ 96,381,623.55	94.31%
Fixed	30	3.80%	\$ 5,819,293.02	5.69%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	783	99.11%	\$ 99,400,907.16	97.26%
Interest Only	7	0.89%	\$ 2,800,009.41	2.74%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	620	78.48%	\$ 73,719,249.16	72.13%
Investment	170	21.52%	\$ 28,481,667.41	27.87%
TOTAL	790	100.00%	\$ 102,200,917	100.00%

Bank of Queensland Contacts				
Tim Blumke Head of Funding, BOQ Group Treasury +61 7 3212 3438 tim.blumke@boq.com.au	Ally Tang Senior Manager Structured Finance, BOQ Group Treasury +61 7 3212 3989 ally.tang@boq.com.au			

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