

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Jan 2026 to 09 Feb 2026 inclusive

Current Payment Date: 23 Feb 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	\$102,072,836.22
Bond Factor	0.102072836
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	\$ 85,671,149.80	0.36148164	4.2362%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 3,484,822.81	0.09292861	5.2662%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 5,166,745.45	0.30392620	5.6162%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 4,558,893.04	0.30392620	6.0662%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 2,856,906.30	0.30392620	7.0162%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 334,318.82	0.30392620	9.5662%	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-January-2026
This reporting period concludes on and includes	09-February-2026
Current Payment Date	23-February-2026
Loan Analysis	
	Value
Pool Balance	\$101,040,138.95
Number of Loans	781
Average Loan Size	\$ 129,372.78
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.28%
Weighted Average current LVR	41.02%
Term Analysis	
Minimum Term	-0.67 yrs
Maximum Term	21.08 yrs
Average Remaining Term	14.21 yrs
Weighted Average Seasoning	146.86 mths
Prepayment History	
Monthly CPR *	9.54%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Balance	754	96.54%	\$ 93,416,414.62	92.45%
> 0 days, up to and including 30 days	10	1.28%	\$ 3,092,871.33	3.06%
> 30 days, up to and including 60 days	6	0.77%	\$ 1,792,967.88	1.77%
> 60 days, up to and including 90 days	1	0.13%	\$ 418,141.80	0.41%
> 90 days	10	1.28%	\$ 2,319,743.32	2.30%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Brisbane Metropolitan	246	31.50%	\$ 29,917,189.79	29.61%
QLD Non Metro	169	21.64%	\$ 20,510,303.54	20.30%
NSW	138	17.67%	\$ 23,279,704.34	23.04%
ACT	12	1.54%	\$ 2,721,692.27	2.69%
VIC	64	8.19%	\$ 10,206,575.85	10.10%
SA	6	0.77%	\$ 632,349.11	0.63%
WA	139	17.80%	\$ 12,568,158.97	12.44%
NT	2	0.26%	\$ 779,804.64	0.77%
Tasmania	5	0.64%	\$ 424,360.44	0.42%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Up to and including 25%	415	53.14%	\$ 20,650,478.85	20.44%
> 25%, up to and including 30%	51	6.53%	\$ 7,634,261.24	7.56%
> 30%, up to and including 35%	56	7.17%	\$ 10,584,366.32	10.48%
> 35%, up to and including 40%	58	7.43%	\$ 9,244,182.79	9.15%
> 40%, up to and including 45%	38	4.87%	\$ 8,765,075.03	8.67%
> 45%, up to and including 50%	32	4.10%	\$ 7,791,033.86	7.71%
> 50%, up to and including 55%	47	6.02%	\$ 10,637,115.61	10.53%
> 55%, up to and including 60%	31	3.97%	\$ 8,383,968.35	8.30%
> 60%, up to and including 65%	34	4.35%	\$ 10,121,126.69	10.02%
> 65%, up to and including 70%	10	1.28%	\$ 3,936,711.27	3.90%
> 70%, up to and including 75%	4	0.51%	\$ 1,444,131.20	1.43%
> 75%, up to and including 80%	5	0.64%	\$ 1,847,687.74	1.83%
> 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	781	100.00%	\$ 101,040,139	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	402	51.47%	\$ 12,459,181.81	12.33%
> A\$100,000, up to and including A\$150,000	106	13.57%	\$ 13,162,374.09	13.03%
> A\$150,000, up to and including A\$200,000	79	10.12%	\$ 13,846,992.08	13.70%
> A\$200,000, up to and including A\$250,000	60	7.68%	\$ 13,442,347.30	13.30%
> A\$250,000, up to and including A\$300,000	42	5.38%	\$ 11,532,726.50	11.41%
> A\$300,000, up to and including A\$350,000	38	4.87%	\$ 12,224,010.62	12.10%
> A\$350,000, up to and including A\$400,000	17	2.18%	\$ 6,417,372.86	6.35%
> A\$400,000, up to and including A\$500,000	27	3.46%	\$ 11,823,713.45	11.70%
> A\$500,000, up to and including A\$750,000	8	1.02%	\$ 4,386,340.11	4.34%
> A\$750,000, up to and including A\$1,000,000	2	0.26%	\$ 1,745,080.13	1.73%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	40	5.12%	\$ 3,150,324.02	3.12%
QBELMI	741	94.88%	\$ 97,889,814.93	96.88%
TOTAL	781	100.00%	\$ 101,040,139	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	781	100.00%	\$ 101,040,138.95	100.00%
TOTAL	781	100.00%	\$ 101,040,139	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	0	0.00%	\$ -	0.00%
> 10 years, up to and including 15 years	24	3.07%	\$ 702,548.99	0.70%
> 15 years, up to and including 20 years	48	6.15%	\$ 2,987,920.76	2.96%
> 20 years, up to and including 25 years	119	15.24%	\$ 8,303,923.57	8.22%
> 25 years	590	75.54%	\$ 89,045,745.63	88.13%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	62	7.94%	\$ 1,097,576.76	1.09%
> 5 years, up to and including 10 years	146	18.69%	\$ 7,950,656.19	7.87%
> 10 years, up to and including 15 years	158	20.23%	\$ 15,871,535.86	15.71%
> 15 years, up to and including 20 years	379	48.53%	\$ 67,868,439.82	67.17%
> 20 years, up to and including 25 years	36	4.61%	\$ 8,251,930.32	8.17%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	753	96.41%	\$ 95,803,453.20	94.82%
Fixed	28	3.59%	\$ 5,236,685.75	5.18%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	774	99.10%	\$ 98,240,129.54	97.23%
Interest Only	7	0.90%	\$ 2,800,009.41	2.77%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	614	78.62%	\$ 73,289,183.93	72.53%
Investment	167	21.38%	\$ 27,750,955.02	27.47%
TOTAL	781	100.00%	\$ 101,040,139	100.00%

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