

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Jul 2024 to 09 Aug 2024 inclusive

Current Payment Date: 22 Aug 2024

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	\$145,248,697.61
Pool Factor	0.145248698
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	\$ 121,909,250.22	0.51438502	4.9875%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 4,958,870.48	0.13223655	6.0175%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 7,352,230.77	0.43248416	6.3675%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 6,487,262.44	0.43248416	6.8175%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 4,065,351.13	0.43248416	7.7675%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 475,732.58	0.43248416	10.3175%	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-July-2024
This reporting period concludes on and includes	09-August-2024
Current Payment Date	22-August-2024
Loan Analysis	
	Value
Pool Balance	\$143,764,256.87
Number of Loans	1,027
Average Loan Size	139,985
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.41%
Weighted Average current LVR	43.24%
Term Analysis	
Minimum Term	0.00 yrs
Maximum Term	22.75 yrs
Average Remaining Term	15.50 yrs
Weighted Average Seasoning	128.87 mths
Prepayment History	
Monthly CPR *	14.56%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	1000	97.37%	\$ 135,705,926.45	94.39%
> 0 days, up to and including 30 days	16	1.56%	\$ 4,265,193.20	2.97%
> 30 days, up to and including 60 days	1	0.10%	\$ 574,057.54	0.40%
> 60 days, up to and including 90 days	1	0.10%	\$ 160,380.03	0.11%
> 90 days	9	0.88%	\$ 3,058,699.65	2.13%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	305	29.70%	\$ 41,761,235.92	29.05%
QLD Non Metro	235	22.88%	\$ 30,513,340.03	21.22%
NSW	179	17.43%	\$ 32,561,692.28	22.65%
ACT	12	1.17%	\$ 3,116,783.42	2.17%
VIC	83	8.08%	\$ 13,403,112.09	9.32%
SA	6	0.58%	\$ 937,235.45	0.65%
WA	190	18.50%	\$ 18,445,173.65	12.83%
NT	7	0.68%	\$ 1,883,004.80	1.31%
Tasmania	10	0.97%	\$ 1,142,679.23	0.79%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	505	49.17%	\$ 26,456,980.75	18.40%
> 25%, up to and including 30%	66	6.43%	\$ 9,649,693.99	6.71%
> 30%, up to and including 35%	64	6.23%	\$ 11,396,571.79	7.93%
> 35%, up to and including 40%	69	6.72%	\$ 13,429,636.21	9.34%
> 40%, up to and including 45%	57	5.55%	\$ 11,702,552.42	8.14%
> 45%, up to and including 50%	68	6.62%	\$ 15,338,818.16	10.67%
> 50%, up to and including 55%	53	5.16%	\$ 13,471,605.19	9.37%
> 55%, up to and including 60%	49	4.77%	\$ 12,441,484.55	8.65%
> 60%, up to and including 65%	44	4.28%	\$ 12,361,743.07	8.60%
> 65%, up to and including 70%	37	3.60%	\$ 11,763,199.61	8.18%
> 70%, up to and including 75%	10	0.97%	\$ 3,819,183.56	2.66%
> 75%, up to and including 80%	4	0.39%	\$ 1,464,693.61	1.02%
> 80%, up to and including 85%	1	0.10%	\$ 468,093.96	0.33%
> 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	1,027	100.00%	\$ 143,764,257	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	498	48.49%	\$ 16,528,946.51	11.50%
> A\$100,000, up to and including A\$150,000	128	12.46%	\$ 16,207,880.35	11.27%
> A\$150,000, up to and including A\$200,000	122	11.88%	\$ 21,444,311.16	14.92%
> A\$200,000, up to and including A\$250,000	80	7.79%	\$ 17,828,791.18	12.40%
> A\$250,000, up to and including A\$300,000	63	6.13%	\$ 17,225,692.52	11.98%
> A\$300,000, up to and including A\$350,000	53	5.16%	\$ 17,194,290.28	11.96%
> A\$350,000, up to and including A\$400,000	26	2.53%	\$ 9,674,120.22	6.73%
> A\$400,000, up to and including A\$500,000	40	3.89%	\$ 17,474,158.71	12.15%
> A\$500,000, up to and including A\$750,000	15	1.46%	\$ 8,426,265.67	5.86%
> A\$750,000, up to and including A\$1,000,000	2	0.19%	\$ 1,759,800.27	1.22%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	53	5.16%	\$ 4,497,400.69	3.13%
QBELMI	974	94.84%	\$ 139,266,856.18	96.87%
TOTAL	1,027	100.00%	\$ 143,764,257	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	1027	100.00%	\$ 143,764,256.87	100.00%
TOTAL	1,027	100.00%	\$ 143,764,257	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	3	0.29%	\$ 20,278.62	0.01%
> 10 years, up to and including 15 years	35	3.41%	\$ 1,359,097.65	0.95%
> 15 years, up to and including 20 years	72	7.01%	\$ 5,458,572.48	3.80%
> 20 years, up to and including 25 years	155	15.09%	\$ 12,587,239.22	8.76%
> 25 years	762	74.20%	\$ 124,339,068.90	86.49%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	64	6.23%	\$ 1,607,353.39	1.12%
> 5 years, up to and including 10 years	107	10.42%	\$ 5,281,473.72	3.67%
> 10 years, up to and including 15 years	259	25.22%	\$ 22,165,643.17	15.42%
> 15 years, up to and including 20 years	317	30.87%	\$ 54,328,204.36	37.79%
> 20 years, up to and including 25 years	280	27.26%	\$ 60,381,582.23	42.00%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	964	93.87%	\$ 130,609,563.15	90.85%
Fixed	63	6.13%	\$ 13,154,693.72	9.15%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	1009	98.25%	\$ 137,932,186.95	95.94%
Interest Only	18	1.75%	\$ 5,832,069.92	4.06%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	802	78.09%	\$ 102,842,980.43	71.54%
Investment	225	21.91%	\$ 40,921,276.44	28.46%
TOTAL	1,027	100.00%	\$ 143,764,257	100.00%

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