

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Aug 2024 to 09 Sep 2024 inclusive

Current Payment Date: 23 Sep 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	\$142,874,399.50
Pool Factor	0.142874399
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	\$ 119,916,468.82	0.50597666	4.9625%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 4,877,810.63	0.13007495	5.9925%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 7,232,048.02	0.42541459	6.3425%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 6,381,218.84	0.42541459	6.7925%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 3,998,897.14	0.42541459	7.7425%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 467,956.05	0.42541459	10.2925%	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-August-2024
This reporting period concludes on and includes	09-September-2024
Current Payment Date	23-September-2024
Loan Analysis	
	Value
Pool Balance	\$141,421,912.52
Number of Loans	1,017
Average Loan Size	139,058
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.32%
Weighted Average current LVR	42.98%
Term Analysis	
Minimum Term	0.00 yrs
Maximum Term	22.67 yrs
Average Remaining Term	15.46 yrs
Weighted Average Seasoning	129.89 mths
Prepayment History	
Monthly CPR *	8.69%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	988	97.15%	\$ 133,014,427.22	94.06%
> 0 days, up to and including 30 days	17	1.67%	\$ 4,639,580.36	3.28%
> 30 days, up to and including 60 days	3	0.29%	\$ 1,067,042.83	0.75%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	9	0.88%	\$ 2,700,862.11	1.91%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	304	29.89%	\$ 41,414,222.62	29.28%
QLD Non Metro	230	22.62%	\$ 29,289,703.48	20.71%
NSW	179	17.60%	\$ 32,448,287.02	22.94%
ACT	12	1.18%	\$ 3,050,486.20	2.16%
VIC	83	8.16%	\$ 13,299,320.08	9.40%
SA	6	0.59%	\$ 938,112.98	0.66%
WA	186	18.29%	\$ 17,962,825.96	12.70%
NT	7	0.69%	\$ 1,879,784.21	1.33%
Tasmania	10	0.98%	\$ 1,139,169.97	0.81%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	507	49.85%	\$ 26,963,521.90	19.07%
> 25%, up to and including 30%	59	5.80%	\$ 8,824,211.52	6.24%
> 30%, up to and including 35%	70	6.88%	\$ 12,045,330.27	8.52%
> 35%, up to and including 40%	65	6.39%	\$ 13,070,573.85	9.24%
> 40%, up to and including 45%	59	5.80%	\$ 11,890,590.44	8.41%
> 45%, up to and including 50%	64	6.29%	\$ 14,276,141.28	10.09%
> 50%, up to and including 55%	50	4.92%	\$ 12,702,527.81	8.98%
> 55%, up to and including 60%	51	5.01%	\$ 13,349,224.08	9.44%
> 60%, up to and including 65%	43	4.23%	\$ 11,727,301.28	8.29%
> 65%, up to and including 70%	36	3.54%	\$ 11,600,737.72	8.20%
> 70%, up to and including 75%	9	0.88%	\$ 3,565,230.55	2.52%
> 75%, up to and including 80%	4	0.39%	\$ 1,406,521.82	0.99%
> 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	1,017	100.00%	\$ 141,421,913	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	493	48.48%	\$ 16,238,964.34	11.48%
> A\$100,000, up to and including A\$150,000	131	12.88%	\$ 16,619,913.06	11.75%
> A\$150,000, up to and including A\$200,000	117	11.50%	\$ 20,469,415.77	14.47%
> A\$200,000, up to and including A\$250,000	84	8.26%	\$ 18,733,528.77	13.25%
> A\$250,000, up to and including A\$300,000	59	5.80%	\$ 16,096,336.80	11.38%
> A\$300,000, up to and including A\$350,000	50	4.92%	\$ 16,180,226.83	11.44%
> A\$350,000, up to and including A\$400,000	27	2.65%	\$ 9,995,849.60	7.07%
> A\$400,000, up to and including A\$500,000	40	3.93%	\$ 17,449,678.14	12.34%
> A\$500,000, up to and including A\$750,000	14	1.38%	\$ 7,878,198.94	5.57%
> A\$750,000, up to and including A\$1,000,000	2	0.20%	\$ 1,759,800.27	1.24%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	53	5.21%	\$ 4,488,204.65	3.17%
QBELMI	964	94.79%	\$ 136,933,707.87	96.83%
TOTAL	1,017	100.00%	\$ 141,421,913	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	1017	100.00%	\$ 141,421,912.52	100.00%
TOTAL	1,017	100.00%	\$ 141,421,913	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%	\$ 18,045.18	0.01%
> 10 years, up to and including 15 years	35	3.44%	\$ 1,314,508.38	0.93%
> 15 years, up to and including 20 years	72	7.08%	\$ 5,332,744.36	3.77%
> 20 years, up to and including 25 years	149	14.65%	\$ 11,744,072.76	8.30%
> 25 years	758	74.53%	\$ 123,012,541.84	86.98%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	63	6.19%	\$ 1,609,510.72	1.14%
> 5 years, up to and including 10 years	105	10.32%	\$ 5,269,181.35	3.73%
> 10 years, up to and including 15 years	260	25.57%	\$ 21,185,214.53	14.98%
> 15 years, up to and including 20 years	323	31.76%	\$ 56,517,473.93	39.96%
> 20 years, up to and including 25 years	266	26.16%	\$ 56,840,531.99	40.19%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	955	93.90%	\$ 128,555,066.76	90.90%
Fixed	62	6.10%	\$ 12,866,845.76	9.10%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	999	98.23%	\$ 135,572,969.48	95.86%
Interest Only	18	1.77%	\$ 5,848,943.04	4.14%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	794	78.07%	\$ 101,029,078.45	71.44%
Investment	223	21.93%	\$ 40,392,834.07	28.56%
TOTAL	1,017	100.00%	\$ 141,421,913	100.00%

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