

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Aug 2025 to 09 Sep 2025 inclusive

Current Payment Date: 22 Sep 2025

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	\$111,661,329.50
Bond Factor	0.111661329
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	\$ 93,718,905.45	0.39543842	4.2250%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 3,812,179.24	0.10165811	5.2550%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 5,652,097.92	0.33247635	5.6050%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 4,987,145.23	0.33247635	6.0550%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 3,125,277.68	0.33247635	7.0050%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 365,723.98	0.33247635	9.5550%	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-2025
This reporting period concludes on and includes	09-September-2025
Current Payment Date	22-September-2025
Loan Analysis	Value
Pool Balance	\$110,517,130.21
Number of Loans	840
Average Loan Size	\$ 131,568.01
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.11%
Weighted Average current LVR	41.75%
Term Analysis	
Minimum Term	-0.25 yrs
Maximum Term	21.50 yrs
Average Remaining Term	14.59 yrs
Weighted Average Seasoning	141.61 mths
Prepayment History	
Monthly CPR *	22.71%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	817	97.26%	\$ 103,992,838.43	94.10%
> 0 days, up to and including 30 days	8	0.95%	\$ 2,994,560.34	2.71%
> 30 days, up to and including 60 days	4	0.48%	\$ 1,176,410.00	1.06%
> 60 days, up to and including 90 days	1	0.12%	\$ 430,267.12	0.39%
> 90 days	10	1.19%	\$ 1,923,054.32	1.74%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	258	30.71%	\$ 32,442,297.02	29.35%
QLD Non Metro	185	22.02%	\$ 22,605,182.51	20.45%
NSW	150	17.86%	\$ 25,805,777.00	23.35%
ACT	12	1.43%	\$ 2,845,157.29	2.57%
VIC	66	7.86%	\$ 10,507,698.49	9.51%
SA	6	0.71%	\$ 721,550.10	0.65%
WA	153	18.21%	\$ 13,677,963.88	12.38%
NT	4	0.48%	\$ 1,302,310.17	1.18%
Tasmania	6	0.71%	\$ 609,193.75	0.55%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	440	52.38%	\$ 21,557,548.53	19.51%
> 25%, up to and including 30%	44	5.24%	\$ 6,482,589.71	5.87%
> 30%, up to and including 35%	64	7.62%	\$ 11,821,567.89	10.70%
> 35%, up to and including 40%	62	7.38%	\$ 11,196,586.91	10.13%
> 40%, up to and including 45%	51	6.07%	\$ 10,398,310.78	9.41%
> 45%, up to and including 50%	36	4.29%	\$ 9,072,348.19	8.21%
> 50%, up to and including 55%	46	5.48%	\$ 11,597,068.57	10.49%
> 55%, up to and including 60%	32	3.81%	\$ 7,558,460.82	6.84%
> 60%, up to and including 65%	38	4.52%	\$ 11,211,760.19	10.14%
> 65%, up to and including 70%	16	1.90%	\$ 5,582,424.38	5.05%
> 70%, up to and including 75%	5	0.60%	\$ 1,725,615.11	1.56%
> 75%, up to and including 80%	5	0.60%	\$ 1,836,996.72	1.66%
> 80%, up to and including 85%	1	0.12%	\$ 475,852.41	0.43%
> 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	840	100.00%	\$ 110,517,130	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	428	50.95%	\$ 13,287,436.36	12.02%
> A\$100,000, up to and including A\$150,000	107	12.74%	\$ 13,384,485.22	12.11%
> A\$150,000, up to and including A\$200,000	93	11.07%	\$ 16,344,465.08	14.79%
> A\$200,000, up to and including A\$250,000	66	7.86%	\$ 14,808,400.81	13.40%
> A\$250,000, up to and including A\$300,000	44	5.24%	\$ 12,062,324.52	10.91%
> A\$300,000, up to and including A\$350,000	42	5.00%	\$ 13,544,848.38	12.26%
> A\$350,000, up to and including A\$400,000	19	2.26%	\$ 7,096,338.61	6.42%
> A\$400,000, up to and including A\$500,000	29	3.45%	\$ 12,737,137.03	11.53%
> A\$500,000, up to and including A\$750,000	10	1.19%	\$ 5,496,510.18	4.97%
> A\$750,000, up to and including A\$1,000,000	2	0.24%	\$ 1,755,184.02	1.59%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	43	5.12%	\$ 3,576,184.23	3.24%
QBELMI	797	94.88%	\$ 106,940,945.98	96.76%
TOTAL	840	100.00%	\$ 110,517,130	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	840	100.00%	\$ 110,517,130.21	100.00%
TOTAL	840	100.00%	\$ 110,517,130	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	0.12%	\$ 3,294.46	0.00%
> 10 years, up to and including 15 years	27	3.21%	\$ 843,566.80	0.76%
> 15 years, up to and including 20 years	54	6.43%	\$ 3,537,844.53	3.20%
> 20 years, up to and including 25 years	125	14.88%	\$ 8,988,986.17	8.13%
> 25 years	633	75.36%	\$ 97,143,438.25	87.90%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	61	7.26%	\$ 1,130,627.81	1.02%
> 5 years, up to and including 10 years	127	15.12%	\$ 5,848,626.03	5.29%
> 10 years, up to and including 15 years	197	23.45%	\$ 19,069,098.85	17.25%
> 15 years, up to and including 20 years	382	45.48%	\$ 68,283,822.49	61.79%
> 20 years, up to and including 25 years	73	8.69%	\$ 16,184,955.03	14.64%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	806	95.95%	\$ 104,041,506.18	94.14%
Fixed	34	4.05%	\$ 6,475,624.03	5.86%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	833	99.17%	\$ 107,722,120.80	97.47%
Interest Only	7	0.83%	\$ 2,795,009.41	2.53%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	652	77.62%	\$ 78,329,936.08	70.88%
Investment	188	22.38%	\$ 32,187,194.13	29.12%
TOTAL	840	100.00%	\$ 110,517,130	100.00%

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