Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Sep 2025 to 09 Oct 2025 inclusive

Current Payment Date: 22 Oct 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
Orgininal Balance $A	$1,000,000,000.00
Current Balance $A	$109,734,185.59
Bond Factor	0.109734186
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 Subordinati
Class A1 Notes	$ 920,000,000.00	$ -	0.00000000	0.0000%	8.0000%	0.0000%
Class A1-R Notes *	$ 237,000,000.00	$ 92,101,426.79	0.38861362	4.2050%	16.1000%	16.0686%
Class A2 Notes	$ 37,500,000.00	$ 3,746,385.49	0.09990361	5.2350%	4.2500%	12.6546%
Class AB Notes	$ 17,000,000.00	$ 5,554,549.33	0.32673820	5.5850%	2.5500%	7.5927%
Class B Notes	$ 15,000,000.00	$ 4,901,072.93	0.32673820	6.0350%	1.0500%	3.1264%
Class C Notes	$ 9,400,000.00	$ 3,071,339.04	0.32673820	6.9850%	0.1100%	0.3275%
Class D Notes	$ 1,100,000.00	$ 359,412.02	0.32673820	9.5350%	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-September-2025
This reporting period concludes on and includes	09-October-2025
Current Payment Date	22-October-2025
Loan Analysis	**Value**
Pool Balance	$108,617,572.30
Number of Loans	828
Average Loan Size	$ 131,180.64
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.12%
Weighted Average current LVR	41.66%
Term Analysis	
Minimum Term	-0.33 yrs
Maximum Term	21.42 yrs
Average Remaining Term	14.50 yrs
Weighted Average Seasoning	142.64 mths
Prepayment History	
Monthly CPR *	15.76%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	803	96.98%	$ 102,501,115.94	94.37%
> 0 days, up to and including 30 days	10	1.21%	$ 2,581,150.82	2.38%
> 30 days, up to and including 60 days	3	0.36%	$ 759,690.38	0.70%
> 60 days, up to and including 90 days	2	0.24%	$ 844,444.88	0.78%
> 90 days	10	1.21%	$ 1,931,170.28	1.78%
TOTAL	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitian	254	30.68%	$ 31,904,787.31	29.37%
QLD Non Metro	184	22.22%	$ 22,460,885.81	20.68%
NSW	146	17.63%	$ 25,174,508.20	23.18%
ACT	12	1.45%	$ 2,835,291.67	2.61%
VIC	66	7.97%	$ 10,464,825.09	9.63%
SA	6	0.72%	$ 677,532.88	0.62%
WA	150	18.12%	$ 13,190,081.47	12.14%
NT	4	0.48%	$ 1,305,249.03	1.20%
Tasmania	6	0.72%	$ 604,410.84	0.56%
TOTAL	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	438	52.90%	$ 21,640,731.53	19.92%
> 25%, up to and including 30%	44	5.31%	$ 6,462,818.70	5.95%
> 30%, up to and including 35%	69	8.33%	$ 12,379,687.05	11.40%
> 35%, up to and including 40%	55	6.64%	$ 9,731,735.96	8.96%
> 40%, up to and including 45%	46	5.56%	$ 9,782,283.29	9.01%
> 45%, up to and including 50%	34	4.11%	$ 8,933,415.87	8.22%
> 50%, up to and including 55%	47	5.68%	$ 11,699,400.84	10.77%
> 55%, up to and including 60%	35	4.23%	$ 8,448,660.19	7.78%
> 60%, up to and including 65%	35	4.23%	$ 10,674,591.87	9.83%
> 65%, up to and including 70%	14	1.69%	$ 4,824,586.82	4.44%
> 70%, up to and including 75%	5	0.60%	$ 1,721,754.98	1.59%
> 75%, up to and including 80%	5	0.60%	$ 1,839,689.82	1.69%
> 80%, up to and including 85%	1	0.12%	$ 478,215.38	0.44%
> 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	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

Loan Size	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Up to and including A$100,000	426	51.45%	$	13,258,874.77	12.21%
> A$100,000, up to and including A$150,000	103	12.44%	$	12,891,920.74	11.87%
> A$150,000, up to and including A$200,000	90	10.87%	$	15,788,326.82	14.54%
> A$200,000, up to and including A$250,000	67	8.09%	$	15,149,121.63	13.95%
> A$250,000, up to and including A$300,000	40	4.83%	$	11,010,073.01	10.14%
> A$300,000, up to and including A$350,000	43	5.19%	$	13,840,093.46	12.74%
> A$350,000, up to and including A$400,000	18	2.17%	$	6,718,764.92	6.19%
> A$400,000, up to and including A$500,000	29	3.50%	$	12,722,416.58	11.71%
> A$500,000, up to and including A$750,000	10	1.21%	$	5,484,947.73	5.05%
> A$750,000, up to and including A$1,000,000	2	0.24%	$	1,753,032.64	1.61%
> A$1,000,000	0	0.00%	$	-	0.00%
TOTAL	**828**	**100.00%**	**$**	**108,617,572**	**100.00%**

Mortgage Insurance	Number of Loans	% By Number		Current Balance Outstanding	% of Value
GENWORTH	43	5.19%	$	3,558,008.57	3.28%
QBELMI	785	94.81%	$	105,059,563.73	96.72%
TOTAL	**828**	**100.00%**	**$**	**108,617,572**	**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	828	100.00%	$	108,617,572.30	100.00%
TOTAL	**828**	**100.00%**	**$**	**108,617,572**	**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%	$	1,225.20	0.00%
> 10 years, up to and including 15 years	27	3.26%	$	820,060.29	0.75%
> 15 years, up to and including 20 years	53	6.40%	$	3,436,101.28	3.16%
> 20 years, up to and including 25 years	124	14.98%	$	8,941,527.99	8.23%
> 25 years	623	75.24%	$	95,418,657.54	87.85%
TOTAL	**828**	**100.00%**	**$**	**108,617,572**	**100.00%**

Remaining Loan Term	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Up to and including 5 years	61	7.37%	$	1,094,505.91	1.01%
> 5 years, up to and including 10 years	131	15.82%	$	6,526,486.30	6.01%
> 10 years, up to and including 15 years	190	22.95%	$	18,102,720.17	16.67%
> 15 years, up to and including 20 years	381	46.01%	$	67,995,687.49	62.60%
> 20 years, up to and including 25 years	65	7.85%	$	14,898,172.43	13.72%
> 25 years	0	0.00%	$	-	0.00%
TOTAL	**828**	**100.00%**	**$**	**108,617,572**	**100.00%**

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	793	95.77%	$ 101,893,496.57	93.81%
Fixed	35	4.23%	$ 6,724,075.73	6.19%
TOTAL	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	821	99.15%	$ 105,822,562.89	97.43%
Interest Only	7	0.85%	$ 2,795,009.41	2.57%
TOTAL	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	645	77.90%	$ 77,161,575.86	71.04%
Investment	183	22.10%	$ 31,455,996.44	28.96%
TOTAL	**828**	**100.00%**	**$ 108,617,572**	**100.00%**

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