

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 Metropolitan	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%

Bank of Queensland Contacts				
Tim Blumke Head of Funding, BOQ Group Treasury +61 7 3212 3438 tim.blumke@boq.com.au		Ally Tang Senior Manager Structured Finance, BOQ Group Treasury +61 7 3212 3989 ally.tang@boq.com.au		

Disclaimer

This report has been prepared by Bank of Queensland Limited (ABN 32 009 656 740) ("BOQ"). This report is for information purposes only and, does not constitute an offer, invitation, recommendation, inducement or solicitation for the purpose or sale of any notes ("Notes") issued by the trustee of the Series 2017-1 REDS Trust (the "Trustee"), or a recommendation to continue to hold Notes issued by the Trustee. This report is not intended to and does not create legal relations on the basis of the information contained in it.

This report does not contain all information that may be relevant to an investor in relation to its investment in Notes issued by the Trustee and any statement as to any future matter is a present prediction of a possible future outcome, the accuracy of which cannot be guaranteed. The information contained in this report is not a representation or guarantee of the future performance of BOQ, any Notes issued by the Trustee or any mortgage loans held by the Trustee.

This report is for the information of investors who have acquired Notes after reviewing, understanding and obtaining their own professional legal, regulatory, tax and accounting advice in relation to the offering documents pursuant to which the Notes were issued and no person is authorised to use it for any other purpose.

BOQ does not warrant or represent that this report (or the information set out or referred to in this report) is accurate, reliable, complete or up to date. BOQ does not accept responsibility for, or liability arising from, any information or representation contained in this report. This report does not constitute any form of investment, legal, tax or other advice and does not take into account the investment objectives, financial situation or needs of any particular investor.

To the fullest extent permitted by law, BOQ and any of its directors, officers, employees and advisers, expressly disclaim all and any responsibility for and shall not be liable in any way whatsoever (whether in negligence or otherwise) for any loss, costs or expenses of any nature (whether direct, indirect or consequential) which may be suffered by any person relying upon this report (or any information, conclusions or omissions contained in this report).

Recipients should not rely upon the contents of this report, but should make their own assessment and evaluation and seek their own advice to enable them to make any decision concerning their own risk.