

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Nov 2025 to 09 Dec 2025 inclusive

Current Payment Date: 22 Dec 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	\$106,881,053.40	
Bond Factor	0.106881053	
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	\$ 89,706,753.29	0.37850951	4.2175%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 3,648,977.99	0.09730608	5.2475%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 5,410,128.85	0.31824287	5.5975%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 4,773,643.10	0.31824287	6.0475%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 2,991,483.01	0.31824287	6.9975%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 350,067.16	0.31824287	9.5475%	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-November-2025	
This reporting period concludes on and includes			09-December-2025	
Current Payment Date			22-December-2025	
Loan Analysis		Value		
Pool Balance			\$105,797,200.61	
Number of Loans			807	
Average Loan Size	\$	131,099.38		
Maximum Loan Size			917,787	
Security Information				
Weighted Average initial LVR			61.16%	
Weighted Average current LVR			41.41%	
Term Analysis				
Minimum Term			-0.50 yrs	
Maximum Term			21.25 yrs	
Average Remaining Term			14.36 yrs	
Weighted Average Seasoning			144.36 mths	
Prepayment History				
Monthly CPR *			24.34%	

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	780	96.65%	\$ 99,031,082.27	93.60%
> 0 days, up to and including 30 days	13	1.61%	\$ 2,994,611.42	2.83%
> 30 days, up to and including 60 days	3	0.37%	\$ 1,024,037.95	0.97%
> 60 days, up to and including 90 days	4	0.50%	\$ 1,082,924.47	1.02%
> 90 days	7	0.87%	\$ 1,664,544.50	1.57%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	247	30.61%	\$ 30,538,514.28	28.87%
QLD Non Metro	178	22.06%	\$ 21,796,377.79	20.60%
NSW	146	18.09%	\$ 25,103,687.84	23.73%
ACT	12	1.49%	\$ 2,823,514.61	2.67%
VIC	65	8.05%	\$ 10,319,120.34	9.75%
SA	6	0.74%	\$ 661,620.99	0.63%
WA	144	17.84%	\$ 12,849,618.82	12.15%
NT	3	0.37%	\$ 1,093,014.48	1.03%
Tasmania	6	0.74%	\$ 611,731.46	0.58%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	426	52.79%	\$ 20,816,043.90	19.68%
> 25%, up to and including 30%	43	5.33%	\$ 6,303,732.78	5.96%
> 30%, up to and including 35%	65	8.05%	\$ 11,575,607.99	10.94%
> 35%, up to and including 40%	60	7.43%	\$ 10,862,079.50	10.27%
> 40%, up to and including 45%	42	5.20%	\$ 9,103,223.95	8.60%
> 45%, up to and including 50%	32	3.97%	\$ 8,076,438.65	7.63%
> 50%, up to and including 55%	46	5.70%	\$ 11,744,920.27	11.10%
> 55%, up to and including 60%	36	4.46%	\$ 8,577,683.76	8.11%
> 60%, up to and including 65%	34	4.21%	\$ 10,669,092.22	10.08%
> 65%, up to and including 70%	13	1.61%	\$ 4,351,343.14	4.11%
> 70%, up to and including 75%	4	0.50%	\$ 1,424,245.41	1.35%
> 75%, up to and including 80%	6	0.74%	\$ 2,292,789.04	2.17%
> 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	807	100.00%	\$ 105,797,201	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	417	51.67%	\$ 13,211,540.85	12.49%
> A\$100,000, up to and including A\$150,000	100	12.39%	\$ 12,505,058.46	11.82%
> A\$150,000, up to and including A\$200,000	85	10.53%	\$ 14,864,149.16	14.05%
> A\$200,000, up to and including A\$250,000	65	8.05%	\$ 14,615,722.75	13.81%
> A\$250,000, up to and including A\$300,000	44	5.45%	\$ 12,136,968.58	11.47%
> A\$300,000, up to and including A\$350,000	39	4.83%	\$ 12,641,003.33	11.95%
> A\$350,000, up to and including A\$400,000	16	1.98%	\$ 5,994,746.54	5.67%
> A\$400,000, up to and including A\$500,000	30	3.72%	\$ 13,115,826.37	12.40%
> A\$500,000, up to and including A\$750,000	9	1.12%	\$ 4,963,094.60	4.69%
> A\$750,000, up to and including A\$1,000,000	2	0.25%	\$ 1,749,089.97	1.65%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	41	5.08%	\$ 3,153,760.45	2.98%
QBELMI	766	94.92%	\$ 102,643,440.16	97.02%
TOTAL	807	100.00%	\$ 105,797,201	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	807	100.00%	\$ 105,797,200.61	100.00%
TOTAL	807	100.00%	\$ 105,797,201	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%	\$ 3,326.95	0.00%
> 10 years, up to and including 15 years	25	3.10%	\$ 762,271.85	0.72%
> 15 years, up to and including 20 years	52	6.44%	\$ 3,285,700.28	3.11%
> 20 years, up to and including 25 years	121	14.99%	\$ 8,603,241.04	8.13%
> 25 years	608	75.34%	\$ 93,142,660.49	88.04%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	64	7.93%	\$ 1,139,457.87	1.08%
> 5 years, up to and including 10 years	139	17.22%	\$ 7,064,140.40	6.68%
> 10 years, up to and including 15 years	169	20.94%	\$ 16,577,053.00	15.67%
> 15 years, up to and including 20 years	382	47.34%	\$ 68,298,688.74	64.56%
> 20 years, up to and including 25 years	53	6.57%	\$ 12,717,860.60	12.02%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	774	95.91%	\$ 99,445,376.41	94.00%
Fixed	33	4.09%	\$ 6,351,824.20	6.00%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	800	99.13%	\$ 102,997,191.20	97.35%
Interest Only	7	0.87%	\$ 2,800,009.41	2.65%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	627	77.70%	\$ 75,277,676.63	71.15%
Investment	180	22.30%	\$ 30,519,523.98	28.85%
TOTAL	807	100.00%	\$ 105,797,201	100.00%

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