

Series 2018-1 EHP REDS Trust Monthly Investor Report

Monthly Report from 01 Sep 2022 to 30 Sep 2022 inclusive

Current Payment Date: 13 Oct 2022

Notice

No Guarantee by Bank of Queensland

Neither the Class A Notes nor the Class B 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 2018-1 EHP 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	REEB20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$153,460,656.59
Pool Factor	0.153460657
Asset Classes	Automobile and equipment backed commercial hire purchase, finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	13-November-2018
Legal Maturity Date	13-February-2026

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$ 779,000,000.00	\$ 107,422,459.60	0.13789789	3.4269%
Class B Notes	\$ 221,000,000.00	\$ 46,038,196.99	0.20831763	Privately Placed

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	01-September-2022
This reporting period concludes on and includes	30-September-2022
Current Payment Date	13-October-2022
Loan Analysis	Value
Pool Balance	\$151,365,665.13
Number of Loans	3,558
Average Loan Size	42,542
Maximum Loan Size	557,028
Term Analysis	
Minimum Term	0.00 yrs
Maximum Term	31.00 yrs
Weighted Average Remaining Term	13.05 yrs
Weighted Average Seasoning (months)	47.70

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	3361	94.46%	\$ 143,384,688.89	94.73%
> 0 days, up to and including 30 days	76	2.14%	\$ 2,916,176.44	1.93%
> 30 days, up to and including 60 days	15	0.42%	\$ 442,661.28	0.29%
> 60 days, up to and including 90 days	18	0.51%	\$ 1,113,761.68	0.74%
> 90 days, up to and including 120 days	17	0.48%	\$ 472,550.35	0.31%
> 120 days	71	2.00%	\$ 3,035,826.49	2.01%
TOTAL	3,558	100.00%	151,365,665	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	1722	48.40%	\$ 63,331,600.96	41.84%
NSW	679	19.08%	\$ 29,398,669.79	19.42%
ACT	25	0.70%	\$ 1,245,086.42	0.82%
VIC	671	18.86%	\$ 34,769,200.33	22.97%
SA	131	3.68%	\$ 7,358,657.58	4.86%
WA	255	7.17%	\$ 10,966,211.10	7.24%
NT	22	0.62%	\$ 887,601.45	0.59%
TAS	53	1.49%	\$ 3,408,637.50	2.25%
TOTAL	3,558	100.00%	151,365,665	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1297	36.45%	\$ 31,090,091.95	20.54%
> 6 months, up to and including 12 months	999	28.08%	\$ 39,281,055.95	25.95%
> 12 months, up to and including 18 months	781	21.95%	\$ 43,665,858.71	28.85%
> 18 months, up to and including 24 months	415	11.66%	\$ 31,285,812.41	20.67%
> 24 months, up to and including 30 months	65	1.83%	\$ 6,023,984.77	3.98%
> 30 months, up to and including 36 months	1	0.03%	\$ 18,861.34	0.01%
> 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%
TOTAL	3,558	100.00%	151,365,665	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	1920	53.96%	\$ 21,270,398.27	14.05%
> A\$25,000, up to and including A\$50,000	732	20.57%	\$ 26,206,544.67	17.31%
> A\$50,000, up to and including A\$75,000	326	9.16%	\$ 20,116,751.41	13.29%
> A\$75,000, up to and including A\$100,000	199	5.59%	\$ 17,179,242.10	11.35%
> A\$100,000, up to and including A\$125,000	121	3.40%	\$ 13,445,416.85	8.88%
> A\$125,000, up to and including A\$150,000	79	2.22%	\$ 10,714,171.56	7.08%
> A\$150,000, up to and including A\$175,000	45	1.26%	\$ 7,244,434.48	4.79%
> A\$175,000, up to and including A\$200,000	33	0.93%	\$ 6,161,319.24	4.07%
> A\$200,000, up to and including A\$225,000	35	0.98%	\$ 7,462,241.07	4.93%
> A\$225,000, up to and including A\$250,000	19	0.53%	\$ 4,506,802.20	2.98%
> A\$250,000, up to and including A\$275,000	9	0.25%	\$ 2,376,043.29	1.57%
> A\$275,000, up to and including A\$300,000	7	0.20%	\$ 1,991,038.05	1.32%
> A\$300,000, up to and including A\$325,000	7	0.20%	\$ 2,204,077.64	1.46%
> A\$325,000, up to and including A\$350,000	4	0.11%	\$ 1,361,795.81	0.90%
> A\$350,000, up to and including A\$75,000	7	0.20%	\$ 2,566,587.31	1.70%
> A\$375,000, up to and including A\$400,000	5	0.14%	\$ 1,959,360.91	1.29%
> A\$400,000, up to and including A\$425,000	4	0.11%	\$ 1,635,710.41	1.08%
> A\$425,000, up to and including A\$450,000	1	0.03%	\$ 428,565.04	0.28%
> A\$450,000, up to and including A\$475,000	0	0.00%	\$ -	0.00%
> A\$475,000, up to and including A\$500,000	2	0.06%	\$ 958,655.74	0.63%
> A\$500,000, up to and including A\$1,000,000	3	0.08%	\$ 1,576,509.08	1.04%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	3,558	100.00%	\$ 151,365,665	100.00%

Loan Seasoning	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 months, up to and including 24 months	1	0.03%	\$ -	0.00%
> 24 months, up to and including 30 months	1	0.03%	\$ 4,515.54	0.00%
> 30 months, up to and including 36 months	5	0.14%	\$ -	0.00%
> 36 months, up to and including 42 months	717	20.15%	\$ 40,580,476.83	26.81%
> 42 months, up to and including 48 months	1038	29.17%	\$ 45,499,574.43	30.06%
> 48 months, up to and including 54 months	917	25.77%	\$ 37,226,159.58	24.59%
> 54 months, up to and including 60 months	723	20.32%	\$ 23,509,893.67	15.53%
> 60 months, up to and including 72 months	156	4.38%	\$ 4,545,045.08	3.00%
TOTAL	3,558	100.00%	\$ 151,365,665	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	1	16.67%	\$ 79,612,985.65	52.60%
Agricultural machinery	1	16.67%	\$ 14,111,685.14	9.32%
Mine, quarry and construction	1	16.67%	\$ 24,354,201.30	16.09%
Bodies - vehicles, trailers	1	16.67%	\$ 18,953,633.72	12.52%
Lifting, handling equipment	1	16.67%	\$ 14,333,159.68	9.47%
Other transport equipment	1	16.67%	\$ -	0.00%
TOTAL	6	100.00%	\$ 151,365,665	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	2178	61.21%	\$ 56,748,076.86	37.49%
0% to 4.99%	116	3.26%	\$ 4,938,517.57	3.26%
5% to 9.99%	20	0.56%	\$ 773,199.32	0.51%
10% to 14.99%	30	0.84%	\$ 1,500,829.75	0.99%
15% to 19.99%	235	6.60%	\$ 10,399,686.53	6.87%
20% to 24.99%	115	3.23%	\$ 8,235,434.01	5.44%
25% to 29.99%	544	15.29%	\$ 40,392,957.85	26.69%
30% to 34.99%	182	5.12%	\$ 17,529,059.53	11.58%
35% to 39.99%	92	2.59%	\$ 7,142,322.12	4.72%
40% to 44.99%	24	0.67%	\$ 1,942,715.11	1.28%
45% to 49.99%	19	0.53%	\$ 1,655,010.15	1.09%
> 50%	3	0.08%	\$ 107,856.33	0.07%
TOTAL	3,558	100.00%	\$ 151,365,665	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	127	3.57%	\$ 6,779,751.51	4.48%
Hire Purchase	21	0.59%	\$ 1,166,724.95	0.77%
SSA	3410	95.84%	\$ 143,419,188.67	94.75%
TOTAL	3,558	100.00%	\$ 151,365,665	100.00%

Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	3429	96.37%	\$ 145,902,781.48	96.39%
Quarterly	13	0.37%	\$ 263,778.28	0.17%
Semi Annual	48	1.35%	\$ 2,323,134.61	1.53%
Yearly	63	1.77%	\$ 2,655,855.54	1.75%
Variable	5	0.14%	\$ 220,114.82	0.15%
TOTAL	3,558	100.00%	\$ 151,365,665	100.00%

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