

Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Mar 2026 to 02 Apr 2026 inclusive

Current Payment Date: 16 Apr 2026

Notice

No Guarantee by Bank of Queensland

Neither the Class A1-R Notes, A2 Notes, Class B Notes, Class C Notes, Class D Notes nor the Class E 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 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	RDS20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$107,266,352.81
Bond Factor	0.107266353
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	31-May-2018
Legal Maturity Date	16-July-2049

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordination
Class A1 Notes	\$ 920,000,000.00	\$ 0.00	0.00000000	0.0000%	23.5245%	0.0000%
Class A1-R Notes	\$ 203,000,000.00	\$ 90,090,565.87	0.44379589	5.1500%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 5,582,130.76	0.21469734	5.1500%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 2,018,154.97	0.21469734	5.4500%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 3,821,612.59	0.21469734	5.6500%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 2,876,944.31	0.21469734	6.3500%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,331,123.49	0.21469734	7.2500%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 1,545,820.82	0.21469734	9.8500%	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	03-March-2026
This reporting period concludes on and includes	02-April-2026
Current Payment Date	16-April-2026
Loan Analysis	
	Value
Pool Balance	\$106,160,201.83
Number of Loans	726
Average Loan Size	146,226
Maximum Loan Size	711,667
Security Information	
Weighted Average initial LVR	65.18%
Weighted Average current LVR	43.81%
Term Analysis	
Minimum Term	-0.25 yrs
Maximum Term	22.58 yrs
Average Remaining Term	16.39 yrs
Weighted Average Seasoning	121.96 mths
Prepayment History	
Monthly CPR *	28.32%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Balance	705	97.11%	\$ 99,910,400.78	94.11%
> 0 days, up to and including 30 days	9	1.24%	\$ 2,193,811.86	2.07%
> 30 days, up to and including 60 days	3	0.41%	\$ 668,332.21	0.63%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	9	1.24%	\$ 3,387,656.98	3.19%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Brisbane Metropolitan	205	28.24%	\$ 31,873,609.92	30.02%
QLD Non Metro	259	35.67%	\$ 32,292,894.50	30.42%
NSW	106	14.60%	\$ 16,293,949.84	15.35%
ACT	14	1.93%	\$ 1,669,081.59	1.57%
VIC	57	7.85%	\$ 11,508,202.60	10.84%
SA	6	0.83%	\$ 379,700.58	0.36%
WA	68	9.37%	\$ 10,933,473.00	10.30%
NT	4	0.55%	\$ 676,145.57	0.64%
Tasmania	7	0.96%	\$ 533,144.23	0.50%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Up to and including 25%	335	46.14%	\$ 19,932,168.81	18.78%
> 25%, up to and including 30%	49	6.75%	\$ 8,880,906.61	8.37%
> 30%, up to and including 35%	50	6.89%	\$ 10,122,680.31	9.54%
> 35%, up to and including 40%	31	4.27%	\$ 6,477,941.10	6.10%
> 40%, up to and including 45%	30	4.13%	\$ 6,352,931.10	5.98%
> 45%, up to and including 50%	44	6.06%	\$ 9,373,990.15	8.83%
> 50%, up to and including 55%	39	5.37%	\$ 9,208,548.95	8.67%
> 55%, up to and including 60%	39	5.37%	\$ 8,771,001.46	8.26%
> 60%, up to and including 65%	58	7.99%	\$ 13,880,577.58	13.08%
> 65%, up to and including 70%	27	3.72%	\$ 6,528,828.33	6.15%
> 70%, up to and including 75%	18	2.48%	\$ 4,423,767.95	4.17%
> 75%, up to and including 80%	5	0.69%	\$ 1,852,469.82	1.74%
> 80%, up to and including 85%	1	0.14%	\$ 354,389.66	0.33%
> 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	726	100.00%	\$ 106,160,202	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	311	42.84%	\$ 10,789,170.22	10.16%
> A\$100,000, up to and including A\$150,000	103	14.19%	\$ 13,096,451.38	12.34%
> A\$150,000, up to and including A\$200,000	105	14.46%	\$ 18,402,214.78	17.33%
> A\$200,000, up to and including A\$250,000	66	9.09%	\$ 14,700,041.76	13.85%
> A\$250,000, up to and including A\$300,000	56	7.71%	\$ 15,440,101.78	14.54%
> A\$300,000, up to and including A\$350,000	37	5.10%	\$ 12,001,679.42	11.31%
> A\$350,000, up to and including A\$400,000	19	2.62%	\$ 7,012,862.52	6.61%
> A\$400,000, up to and including A\$500,000	17	2.34%	\$ 7,532,119.80	7.10%
> A\$500,000, up to and including A\$750,000	12	1.65%	\$ 7,185,560.17	6.77%
> A\$750,000, up to and including A\$1,000,000	0	0.00%	\$ -	0.00%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	62	8.54%	\$ 11,113,679.95	10.47%
QBELMI	32	4.41%	\$ 7,400,170.33	6.97%
No Insurance	632	87.05%	\$ 87,646,351.55	82.56%
TOTAL	726	100.00%	\$ 106,160,202	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	726	100.00%	\$ 106,160,201.83	100.00%
TOTAL	726	100.00%	\$ 106,160,202	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	4	0.55%	\$ 7,657.01	0.01%
> 10 years, up to and including 15 years	35	4.82%	\$ 1,531,821.47	1.44%
> 15 years, up to and including 20 years	95	13.09%	\$ 6,223,779.52	5.86%
> 20 years, up to and including 25 years	115	15.84%	\$ 15,772,701.88	14.86%
> 25 years	477	65.70%	\$ 82,624,241.95	77.83%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	20	2.75%	\$ 513,758.82	0.48%
> 5 years, up to and including 10 years	95	13.09%	\$ 6,216,822.94	5.86%
> 10 years, up to and including 15 years	118	16.25%	\$ 14,352,493.52	13.52%
> 15 years, up to and including 20 years	296	40.77%	\$ 47,143,489.81	44.41%
> 20 years, up to and including 25 years	197	27.13%	\$ 37,933,636.74	35.73%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	710	97.80%	\$ 102,788,115.40	96.82%
Fixed	16	2.20%	\$ 3,372,086.43	3.18%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	718	98.90%	\$ 103,630,083.24	97.62%
Interest Only	8	1.10%	\$ 2,530,118.59	2.38%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	648	89.26%	\$ 93,119,142.98	87.72%
Investment	78	10.74%	\$ 13,041,058.85	12.28%
TOTAL	726	100.00%	\$ 106,160,202	100.00%

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