

Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Feb 2026 to 02 Mar 2026 inclusive

Current Payment Date: 16 Mar 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	\$110,615,098.05
Bond Factor	0.110615098
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	\$ 92,903,100.70	0.45765074	4.9973%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 5,756,399.14	0.22139997	4.9973%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 2,081,159.69	0.22139997	5.2973%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 3,940,919.41	0.22139997	5.4973%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 2,966,759.56	0.22139997	6.1973%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,372,679.79	0.22139997	7.0973%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 1,594,079.76	0.22139997	9.6973%	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-February-2026
This reporting period concludes on and includes	02-March-2026
Current Payment Date	16-March-2026
Loan Analysis	
	Value
Pool Balance	\$109,476,447.03
Number of Loans	749
Average Loan Size	146,163
Maximum Loan Size	713,895
Security Information	
Weighted Average initial LVR	64.88%
Weighted Average current LVR	43.80%
Term Analysis	
Minimum Term	-1.25 yrs
Maximum Term	22.67 yrs
Average Remaining Term	16.41 yrs
Weighted Average Seasoning	121.02 mths
Prepayment History	
Monthly CPR *	26.76%

* Based on S&P Methodology

Arrears*	Number of Loans	%	Current Balance		
			By Number	Outstanding	
				% of Value	
Balance	721	96.26%	\$	102,003,563.15	93.17%
> 0 days, up to and including 30 days	14	1.87%	\$	2,836,353.93	2.59%
> 30 days, up to and including 60 days	1	0.13%	\$	278,580.34	0.25%
> 60 days, up to and including 90 days	3	0.40%	\$	747,645.32	0.68%
> 90 days	10	1.34%	\$	3,610,304.29	3.30%
TOTAL	749	100.00%	\$	109,476,447	100.00%

Geographical Position	Number of Loans	%	Current Balance		
			By Number	Outstanding	
				% of Value	
Brisbane Metropolitan	211	28.17%	\$	33,399,501.33	30.51%
QLD Non Metro	267	35.65%	\$	32,923,014.83	30.07%
NSW	107	14.29%	\$	16,442,601.52	15.02%
ACT	14	1.87%	\$	1,681,911.91	1.54%
VIC	59	7.88%	\$	11,602,172.84	10.60%
SA	7	0.93%	\$	521,843.23	0.48%
WA	71	9.48%	\$	11,262,239.70	10.29%
NT	5	0.67%	\$	739,414.30	0.68%
Tasmania	8	1.07%	\$	903,747.37	0.83%
TOTAL	749	100.00%	\$	109,476,447	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	%	Current Balance		
			By Number	Outstanding	
				% of Value	
Up to and including 25%	345	46.06%	\$	20,333,348.09	18.57%
> 25%, up to and including 30%	50	6.68%	\$	9,099,998.16	8.31%
> 30%, up to and including 35%	52	6.94%	\$	10,274,767.80	9.39%
> 35%, up to and including 40%	35	4.67%	\$	7,447,474.43	6.80%
> 40%, up to and including 45%	29	3.87%	\$	6,439,228.09	5.88%
> 45%, up to and including 50%	44	5.87%	\$	9,297,090.86	8.49%
> 50%, up to and including 55%	44	5.87%	\$	10,215,412.47	9.33%
> 55%, up to and including 60%	40	5.34%	\$	9,075,908.65	8.29%
> 60%, up to and including 65%	57	7.61%	\$	13,671,368.21	12.49%
> 65%, up to and including 70%	28	3.74%	\$	6,783,605.93	6.20%
> 70%, up to and including 75%	19	2.54%	\$	4,629,748.98	4.23%
> 75%, up to and including 80%	4	0.53%	\$	1,352,555.85	1.24%
> 80%, up to and including 85%	2	0.27%	\$	855,939.51	0.78%
> 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	749	100.00%	\$	109,476,447	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	322	42.99%	\$ 10,960,615.98	10.01%
> A\$100,000, up to and including A\$150,000	100	13.35%	\$ 12,644,450.60	11.55%
> A\$150,000, up to and including A\$200,000	113	15.09%	\$ 19,662,590.60	17.96%
> A\$200,000, up to and including A\$250,000	71	9.48%	\$ 15,868,294.65	14.49%
> A\$250,000, up to and including A\$300,000	52	6.94%	\$ 14,365,275.99	13.12%
> A\$300,000, up to and including A\$350,000	40	5.34%	\$ 12,947,674.56	11.83%
> A\$350,000, up to and including A\$400,000	20	2.67%	\$ 7,389,954.09	6.75%
> A\$400,000, up to and including A\$500,000	18	2.40%	\$ 7,939,061.53	7.25%
> A\$500,000, up to and including A\$750,000	13	1.74%	\$ 7,698,529.03	7.03%
> 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	749	100.00%	\$ 109,476,447	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	63	8.41%	\$ 11,236,734.10	10.26%
QBELMI	32	4.27%	\$ 7,429,028.44	6.79%
No Insurance	654	87.32%	\$ 90,810,684.49	82.95%
TOTAL	749	100.00%	\$ 109,476,447	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	749	100.00%	\$ 109,476,447.03	100.00%
TOTAL	749	100.00%	\$ 109,476,447	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	6	0.80%	\$ 8,742.41	0.01%
> 10 years, up to and including 15 years	37	4.94%	\$ 1,610,249.58	1.47%
> 15 years, up to and including 20 years	99	13.22%	\$ 6,731,255.27	6.15%
> 20 years, up to and including 25 years	116	15.49%	\$ 15,874,825.97	14.50%
> 25 years	491	65.55%	\$ 85,251,373.80	77.87%
TOTAL	749	100.00%	\$ 109,476,447	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	23	3.07%	\$ 426,670.00	0.39%
> 5 years, up to and including 10 years	95	12.68%	\$ 6,392,829.89	5.84%
> 10 years, up to and including 15 years	119	15.89%	\$ 13,896,746.58	12.69%
> 15 years, up to and including 20 years	295	39.39%	\$ 47,307,640.67	43.21%
> 20 years, up to and including 25 years	217	28.97%	\$ 41,452,559.89	37.86%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	749	100.00%	\$ 109,476,447	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	732	97.73%	\$ 105,956,168.44	96.78%
Fixed	17	2.27%	\$ 3,520,278.59	3.22%
TOTAL	749	100.00%	\$ 109,476,447	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	741	98.93%	\$ 106,946,461.17	97.69%
Interest Only	8	1.07%	\$ 2,529,985.86	2.31%
TOTAL	749	100.00%	\$ 109,476,447	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	668	89.19%	\$ 95,504,999.91	87.24%
Investment	81	10.81%	\$ 13,971,447.12	12.76%
TOTAL	749	100.00%	\$ 109,476,447	100.00%

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