

## Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Apr 2026 to 02 May 2026 inclusive

Current Payment Date: 18 May 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	RDSD20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$106,345,632.72
Bond Factor	0.106345633
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	\$ 89,317,274.04	0.43998657	5.2925%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 5,534,216.57	0.21285448	5.2925%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 2,000,832.14	0.21285448	5.5925%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 3,788,809.81	0.21285448	5.7925%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 2,852,250.08	0.21285448	6.4925%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,319,697.80	0.21285448	7.3925%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 1,532,552.28	0.21285448	9.9925%	N/A	N/A

\* Issue date for Class A1-R Notes was 22nd February 2022.

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	03-April-2026
This reporting period concludes on and includes	02-May-2026
Current Payment Date	18-May-2026
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$105,272,969.19
Number of Loans	721
Average Loan Size	146,010
Maximum Loan Size	709,663
<b>Security Information</b>	
Weighted Average initial LVR	65.20%
Weighted Average current LVR	43.71%
<b>Term Analysis</b>	
Minimum Term	-0.33 yrs
Maximum Term	22.50 yrs
Average Remaining Term	16.33 yrs
Weighted Average Seasoning	122.97 mths
<b>Prepayment History</b>	
Monthly CPR *	6.24%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	696	96.53%	\$ 97,563,999.08	92.68%
> 0 days, up to and including 30 days	15	2.08%	\$ 4,325,861.78	4.11%
> 30 days, up to and including 60 days	0	0.00%	-	0.00%
> 60 days, up to and including 90 days	2	0.28%	\$ 173,493.28	0.16%
> 90 days	8	1.11%	\$ 3,209,615.05	3.05%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	204	28.29%	\$ 31,726,684.87	30.14%
QLD Non Metro	258	35.78%	\$ 32,180,388.71	30.57%
NSW	106	14.70%	\$ 16,263,515.92	15.45%
ACT	14	1.94%	\$ 1,684,737.41	1.60%
VIC	55	7.63%	\$ 11,078,206.73	10.52%
SA	5	0.69%	\$ 239,389.56	0.23%
WA	68	9.43%	\$ 10,906,914.88	10.36%
NT	4	0.55%	\$ 672,441.32	0.64%
Tasmania	7	0.97%	\$ 520,689.79	0.49%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	331	45.91%	\$ 19,466,317.26	18.49%
> 25%, up to and including 30%	52	7.21%	\$ 9,183,814.18	8.72%
> 30%, up to and including 35%	48	6.66%	\$ 9,698,957.87	9.21%
> 35%, up to and including 40%	35	4.85%	\$ 7,618,050.26	7.24%
> 40%, up to and including 45%	29	4.02%	\$ 5,938,095.90	5.64%
> 45%, up to and including 50%	42	5.83%	\$ 8,527,907.18	8.10%
> 50%, up to and including 55%	37	5.13%	\$ 9,248,880.27	8.79%
> 55%, up to and including 60%	38	5.27%	\$ 8,617,103.64	8.19%
> 60%, up to and including 65%	60	8.32%	\$ 14,122,254.43	13.41%
> 65%, up to and including 70%	27	3.74%	\$ 6,825,667.61	6.48%
> 70%, up to and including 75%	17	2.36%	\$ 4,005,781.30	3.81%
> 75%, up to and including 80%	4	0.55%	\$ 1,663,966.81	1.58%
> 80%, up to and including 85%	1	0.14%	\$ 356,172.48	0.34%
> 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%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	312	43.27%	\$ 11,033,222.44	10.48%
> A\$100,000, up to and including A\$150,000	99	13.73%	\$ 12,586,572.90	11.96%
> A\$150,000, up to and including A\$200,000	106	14.70%	\$ 18,542,957.12	17.61%
> A\$200,000, up to and including A\$250,000	65	9.02%	\$ 14,470,763.77	13.75%
> A\$250,000, up to and including A\$300,000	57	7.91%	\$ 15,709,111.54	14.92%
> A\$300,000, up to and including A\$350,000	36	4.99%	\$ 11,835,509.25	11.24%
> A\$350,000, up to and including A\$400,000	17	2.36%	\$ 6,299,443.78	5.98%
> A\$400,000, up to and including A\$500,000	16	2.22%	\$ 7,078,830.64	6.72%
> A\$500,000, up to and including A\$750,000	13	1.80%	\$ 7,716,557.75	7.33%
> 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%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	62	8.60%	\$ 11,239,835.89	10.68%
QBELMI	32	4.44%	\$ 7,389,110.06	7.02%
No Insurance	627	86.96%	\$ 86,644,023.24	82.30%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

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	721	100.00%	\$ 105,272,969.19	100.00%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

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	3	0.42%	\$ 6,640.94	0.01%
> 10 years, up to and including 15 years	35	4.85%	\$ 1,499,170.87	1.42%
> 15 years, up to and including 20 years	94	13.04%	\$ 6,230,672.77	5.92%
> 20 years, up to and including 25 years	115	15.95%	\$ 15,685,069.62	14.90%
> 25 years	474	65.74%	\$ 81,851,414.99	77.75%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	24	3.33%	\$ 673,701.53	0.64%
> 5 years, up to and including 10 years	93	12.90%	\$ 6,208,006.07	5.90%
> 10 years, up to and including 15 years	119	16.50%	\$ 14,875,543.24	14.13%
> 15 years, up to and including 20 years	304	42.16%	\$ 49,604,617.08	47.12%
> 20 years, up to and including 25 years	181	25.10%	\$ 33,911,101.27	32.21%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	706	97.92%	\$ 102,210,131.84	97.09%
Fixed	15	2.08%	\$ 3,062,837.35	2.91%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	713	98.89%	\$ 102,742,862.92	97.60%
Interest Only	8	1.11%	\$ 2,530,106.27	2.40%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	644	89.32%	\$ 92,391,510.89	87.76%
Investment	77	10.68%	\$ 12,881,458.30	12.24%
<b>TOTAL</b>	<b>721</b>	<b>100.00%</b>	<b>\$ 105,272,969</b>	<b>100.00%</b>

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