

## Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Dec 2025 to 02 Jan 2026 inclusive

Current Payment Date: 16 Jan 2026

Notice
<p><b>No Guarantee by Bank of Queensland</b></p> <p>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.</p> <p>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.</p> <p>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).</p>

Trust Details	
Austraclear ID	RDSD20
Orgininal Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$116,738,741.92
Bond Factor	0.116738742
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 Subordinati
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	\$ 98,046,209.68	0.48298625	4.7475%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 6,075,072.98	0.23365665	4.7475%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 2,196,372.54	0.23365665	5.0475%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 4,159,088.42	0.23365665	5.2475%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 3,130,999.15	0.23365665	5.9475%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,448,671.25	0.23365665	6.8475%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 1,682,327.90	0.23365665	9.4475%	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-December-2025	
This reporting period concludes on and includes			02-January-2026	
Current Payment Date			16-January-2026	
<b>Loan Analysis</b>				
Pool Balance			\$115,543,304.59	<b>Value</b>
Number of Loans			777	
Average Loan Size			148,704	
Maximum Loan Size			717,566	
<b>Security Information</b>				
Weighted Average initial LVR			64.85%	
Weighted Average current LVR			44.23%	
<b>Term Analysis</b>				
Minimum Term			-1.08 yrs	
Maximum Term			22.83 yrs	
Average Remaining Term			16.62 yrs	
Weighted Average Seasoning			119.12 mths	
<b>Prepayment History</b>				
Monthly CPR *			21.88%	

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	754	97.04%	\$ 109,112,820.92	94.43%
> 0 days, up to and including 30 days	9	1.16%	\$ 2,087,839.22	1.81%
> 30 days, up to and including 60 days	7	0.90%	\$ 1,908,329.00	1.65%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	7	0.90%	\$ 2,434,315.45	2.11%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	220	28.31%	\$ 35,410,737.20	30.65%
QLD Non Metro	274	35.26%	\$ 34,642,855.39	29.98%
NSW	112	14.41%	\$ 18,003,813.14	15.58%
ACT	14	1.80%	\$ 1,685,829.95	1.46%
VIC	61	7.85%	\$ 11,870,543.89	10.27%
SA	8	1.03%	\$ 741,971.13	0.64%
WA	74	9.52%	\$ 11,373,254.61	9.84%
NT	5	0.64%	\$ 746,587.11	0.65%
Tasmania	9	1.16%	\$ 1,067,712.17	0.92%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</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%	345	44.40%	\$ 20,190,671.51	17.47%
> 25%, up to and including 30%	59	7.59%	\$ 10,590,758.21	9.17%
> 30%, up to and including 35%	47	6.05%	\$ 9,305,819.43	8.05%
> 35%, up to and including 40%	43	5.53%	\$ 9,077,534.59	7.86%
> 40%, up to and including 45%	33	4.25%	\$ 7,044,451.97	6.10%
> 45%, up to and including 50%	43	5.53%	\$ 9,180,771.63	7.95%
> 50%, up to and including 55%	45	5.79%	\$ 10,543,924.10	9.13%
> 55%, up to and including 60%	39	5.02%	\$ 9,389,724.00	8.13%
> 60%, up to and including 65%	66	8.49%	\$ 15,295,287.98	13.24%
> 65%, up to and including 70%	30	3.86%	\$ 7,409,569.71	6.41%
> 70%, up to and including 75%	20	2.57%	\$ 5,025,072.03	4.35%
> 75%, up to and including 80%	4	0.51%	\$ 1,355,018.75	1.17%
> 80%, up to and including 85%	3	0.39%	\$ 1,134,700.68	0.98%
> 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>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	328	42.21%	\$ 11,304,978.82	9.78%
> A\$100,000, up to and including A\$150,000	104	13.38%	\$ 13,010,166.91	11.26%
> A\$150,000, up to and including A\$200,000	114	14.67%	\$ 19,900,004.29	17.22%
> A\$200,000, up to and including A\$250,000	81	10.42%	\$ 18,062,284.11	15.63%
> A\$250,000, up to and including A\$300,000	53	6.82%	\$ 14,620,995.40	12.65%
> A\$300,000, up to and including A\$350,000	38	4.89%	\$ 12,274,734.36	10.62%
> A\$350,000, up to and including A\$400,000	25	3.22%	\$ 9,219,344.71	7.98%
> A\$400,000, up to and including A\$500,000	20	2.57%	\$ 8,841,034.68	7.65%
> A\$500,000, up to and including A\$750,000	14	1.80%	\$ 8,309,761.31	7.19%
> 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>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	64	8.24%	\$ 11,754,090.77	10.17%
QBELMI	34	4.38%	\$ 7,778,598.62	6.73%
No Insurance	679	87.39%	\$ 96,010,615.20	83.09%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</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	777	100.00%	\$ 115,543,304.59	100.00%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</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	6	0.77%	\$ 13,772.90	0.01%
> 10 years, up to and including 15 years	38	4.89%	\$ 1,723,006.47	1.49%
> 15 years, up to and including 20 years	100	12.87%	\$ 6,858,265.32	5.94%
> 20 years, up to and including 25 years	120	15.44%	\$ 16,651,726.89	14.41%
> 25 years	513	66.02%	\$ 90,296,533.01	78.15%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	21	2.70%	\$ 440,948.55	0.38%
> 5 years, up to and including 10 years	91	11.71%	\$ 5,819,952.94	5.04%
> 10 years, up to and including 15 years	123	15.83%	\$ 14,384,584.42	12.45%
> 15 years, up to and including 20 years	286	36.81%	\$ 45,081,873.26	39.02%
> 20 years, up to and including 25 years	256	32.95%	\$ 49,815,945.42	43.11%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	761	97.94%	\$ 112,313,359.58	97.20%
Fixed	16	2.06%	\$ 3,229,945.01	2.80%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	769	98.97%	\$ 113,013,252.31	97.81%
Interest Only	8	1.03%	\$ 2,530,052.28	2.19%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	693	89.19%	\$ 101,030,027.42	87.44%
Investment	84	10.81%	\$ 14,513,277.17	12.56%
<b>TOTAL</b>	<b>777</b>	<b>100.00%</b>	<b>\$ 115,543,305</b>	<b>100.00%</b>

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