

Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Jan 2026 to 02 Feb 2026 inclusive

Current Payment Date: 16 Feb 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	RSDSD20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$113,865,102.37
Bond Factor	0.113865102
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	\$ 95,632,705.28	0.47109707	4.7625%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 5,925,529.05	0.22790496	4.7625%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 2,142,306.66	0.22790496	5.0625%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 4,056,708.35	0.22790496	5.2625%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 3,053,926.51	0.22790496	5.9625%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,413,010.77	0.22790496	6.8625%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 1,640,915.74	0.22790496	9.4625%	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-January-2026
This reporting period concludes on and includes	02-February-2026
Current Payment Date	16-February-2026
Loan Analysis	
	Value
Pool Balance	\$112,697,714.95
Number of Loans	760
Average Loan Size	148,286
Maximum Loan Size	715,598
Security Information	
Weighted Average initial LVR	64.91%
Weighted Average current LVR	44.01%
Term Analysis	
Minimum Term	-1.17 yrs
Maximum Term	22.75 yrs
Average Remaining Term	16.53 yrs
Weighted Average Seasoning	120.07 mths
Prepayment History	
Monthly CPR *	23.09%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	736	96.84%	\$ 105,979,745.65	94.04%
> 0 days, up to and including 30 days	10	1.32%	\$ 2,094,946.97	1.86%
> 30 days, up to and including 60 days	5	0.66%	\$ 1,474,062.48	1.31%
> 60 days, up to and including 90 days	2	0.26%	\$ 712,195.33	0.63%
> 90 days	7	0.92%	\$ 2,436,764.52	2.16%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	217	28.55%	\$ 35,119,583.32	31.16%
QLD Non Metro	267	35.13%	\$ 33,194,745.87	29.45%
NSW	109	14.34%	\$ 17,308,904.30	15.36%
ACT	14	1.84%	\$ 1,702,510.38	1.51%
VIC	61	8.03%	\$ 11,815,843.92	10.48%
SA	7	0.92%	\$ 522,518.37	0.46%
WA	72	9.47%	\$ 11,375,693.45	10.09%
NT	5	0.66%	\$ 742,228.37	0.66%
Tasmania	8	1.05%	\$ 915,686.97	0.81%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	343	45.13%	\$ 20,348,497.33	18.06%
> 25%, up to and including 30%	54	7.11%	\$ 10,131,246.91	8.99%
> 30%, up to and including 35%	50	6.58%	\$ 9,577,502.01	8.50%
> 35%, up to and including 40%	39	5.13%	\$ 8,328,344.84	7.39%
> 40%, up to and including 45%	34	4.47%	\$ 7,160,602.20	6.35%
> 45%, up to and including 50%	44	5.79%	\$ 9,336,686.43	8.28%
> 50%, up to and including 55%	42	5.53%	\$ 9,739,098.00	8.64%
> 55%, up to and including 60%	37	4.87%	\$ 8,950,354.39	7.94%
> 60%, up to and including 65%	61	8.03%	\$ 14,604,853.36	12.96%
> 65%, up to and including 70%	30	3.95%	\$ 7,400,066.31	6.57%
> 70%, up to and including 75%	19	2.50%	\$ 4,631,969.16	4.11%
> 75%, up to and including 80%	5	0.66%	\$ 1,633,247.01	1.45%
> 80%, up to and including 85%	2	0.26%	\$ 855,247.00	0.76%
> 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	760	100.00%	\$ 112,697,715	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	320	42.11%	\$ 11,004,646.53	9.76%
> A\$100,000, up to and including A\$150,000	103	13.55%	\$ 12,810,087.97	11.37%
> A\$150,000, up to and including A\$200,000	118	15.53%	\$ 20,554,066.25	18.24%
> A\$200,000, up to and including A\$250,000	70	9.21%	\$ 15,644,003.64	13.88%
> A\$250,000, up to and including A\$300,000	53	6.97%	\$ 14,588,013.32	12.94%
> A\$300,000, up to and including A\$350,000	42	5.53%	\$ 13,597,627.47	12.07%
> A\$350,000, up to and including A\$400,000	20	2.63%	\$ 7,386,405.51	6.55%
> A\$400,000, up to and including A\$500,000	20	2.63%	\$ 8,822,991.64	7.83%
> A\$500,000, up to and including A\$750,000	14	1.84%	\$ 8,289,872.62	7.36%
> 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	760	100.00%	\$ 112,697,715	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	63	8.29%	\$ 11,343,311.68	10.07%
QBELMI	33	4.34%	\$ 7,749,296.56	6.88%
No Insurance	664	87.37%	\$ 93,605,106.71	83.06%
TOTAL	760	100.00%	\$ 112,697,715	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	760	100.00%	\$ 112,697,714.95	100.00%
TOTAL	760	100.00%	\$ 112,697,715	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	0.79%	\$ 10,041.86	0.01%
> 10 years, up to and including 15 years	37	4.87%	\$ 1,685,716.44	1.50%
> 15 years, up to and including 20 years	99	13.03%	\$ 6,785,266.00	6.02%
> 20 years, up to and including 25 years	117	15.39%	\$ 16,248,286.64	14.42%
> 25 years	501	65.92%	\$ 87,968,404.01	78.06%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	21	2.76%	\$ 406,090.49	0.36%
> 5 years, up to and including 10 years	91	11.97%	\$ 5,948,290.13	5.28%
> 10 years, up to and including 15 years	121	15.92%	\$ 14,228,633.07	12.63%
> 15 years, up to and including 20 years	292	38.42%	\$ 46,243,853.17	41.03%
> 20 years, up to and including 25 years	235	30.92%	\$ 45,870,848.09	40.70%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	744	97.89%	\$ 109,478,270.97	97.14%
Fixed	16	2.11%	\$ 3,219,443.98	2.86%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	752	98.95%	\$ 110,167,662.67	97.76%
Interest Only	8	1.05%	\$ 2,530,052.28	2.24%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	679	89.34%	\$ 98,633,387.92	87.52%
Investment	81	10.66%	\$ 14,064,327.03	12.48%
TOTAL	760	100.00%	\$ 112,697,715	100.00%

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