

Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Jul 2026 to 08 Aug 2026 inclusive

Current Payment Date: 24 Aug 2026

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No Guarantee by Bank of Queensland Neither the Class A Notes, AB Notes, Class B Notes, Class C Notes, Class D Notes, Class E Notes nor the Class F 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 2019-1 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
Orgininal Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$119,137,569.88
Bond Factor	0.119137570
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	29-August-2019
Legal Maturity Date	23-February-2051

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordinati
Class A Notes	\$ 920,000,000.00	\$ -	0.00000000	5.3020%	8.0000%	0.0000%
Class A-R Notes	\$ 180,000,000.00	\$ 99,642,296.37	0.55356831	5.2720%	16.4300%	16.3637%
Class AB Notes	\$ 27,400,000.00	\$ 6,677,131.18	0.24369092	5.9220%	5.4000%	10.7591%
Class B Notes	\$ 18,000,000.00	\$ 4,386,436.54	0.24369092	6.1220%	4.4600%	7.0773%
Class C Notes	\$ 14,600,000.00	\$ 3,557,887.41	0.24369092	6.7720%	2.6800%	4.0909%
Class D Notes	\$ 8,500,000.00	\$ 2,071,372.81	0.24369092	7.3720%	1.3400%	2.3523%
Class E Notes	\$ 5,000,000.00	\$ 1,218,454.59	0.24369092	8.8220%	0.7200%	1.3295%
Class F Notes	\$ 6,500,000.00	\$ 1,583,990.97	0.24369092	10.1220%	N/A	N/A

Summary Report		
Securitisation Reporting Period		
This reporting period commences on		09-July-2026
This reporting period concludes on and includes		08-August-2026
Current Payment Date		24-August-2026
Loan Analysis		Value
Pool Balance		\$117,911,973.41
Number of Loans		565
Average Loan Size	\$	208,693.76
Maximum Loan Size		984,811
Security Information		
Weighted Average initial LVR		64.81%
Weighted Average current LVR		46.66%
Term Analysis		
Minimum Term		0.25 yrs
Maximum Term		24.08 yrs
Average Remaining Term		18.81 yrs
Weighted Average Seasoning		107.57 mths
Prepayment History		
Monthly CPR *		27.00%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	554	98.05%	\$ 113,908,829.82	96.60%
> 0 days, up to and including 30 days	6	1.06%	\$ 1,598,859.31	1.36%
> 30 days, up to and including 60 days	4	0.71%	\$ 1,419,473.38	1.20%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	1	0.18%	\$ 984,810.90	0.84%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	161	28.50%	\$ 31,860,188.45	27.02%
QLD Non Metro	118	20.88%	\$ 17,954,604.59	15.23%
NSW	120	21.24%	\$ 29,844,194.11	25.31%
ACT	3	0.53%	\$ 689,645.64	0.58%
VIC	83	14.69%	\$ 20,571,881.07	17.45%
SA	7	1.24%	\$ 1,082,240.36	0.92%
WA	62	10.97%	\$ 13,762,107.42	11.67%
NT	3	0.53%	\$ 867,395.74	0.74%
Tasmania	8	1.42%	\$ 1,279,716.03	1.09%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	167	29.56%	\$ 17,916,154.00	15.19%
> 25%, up to and including 30%	32	5.66%	\$ 6,676,453.87	5.66%
> 30%, up to and including 35%	35	6.19%	\$ 7,851,653.84	6.66%
> 35%, up to and including 40%	34	6.02%	\$ 7,896,119.53	6.70%
> 40%, up to and including 45%	39	6.90%	\$ 6,956,236.31	5.90%
> 45%, up to and including 50%	68	12.04%	\$ 15,776,058.33	13.38%
> 50%, up to and including 55%	44	7.79%	\$ 11,176,412.02	9.48%
> 55%, up to and including 60%	45	7.96%	\$ 12,099,205.86	10.26%
> 60%, up to and including 65%	45	7.96%	\$ 12,161,023.53	10.31%
> 65%, up to and including 70%	37	6.55%	\$ 10,907,689.13	9.25%
> 70%, up to and including 75%	9	1.59%	\$ 4,341,258.61	3.68%
> 75%, up to and including 80%	7	1.24%	\$ 2,778,050.81	2.36%
> 80%, up to and including 85%	3	0.53%	\$ 1,375,657.57	1.17%
> 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	565	100.00%	\$ 117,911,973	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	157	27.79%	\$ 6,056,020.67	5.14%
> A\$100,000, up to and including A\$150,000	69	12.21%	\$ 8,590,091.64	7.29%
> A\$150,000, up to and including A\$200,000	71	12.57%	\$ 12,650,691.97	10.73%
> A\$200,000, up to and including A\$250,000	75	13.27%	\$ 16,789,124.12	14.24%
> A\$250,000, up to and including A\$300,000	54	9.56%	\$ 14,883,867.54	12.62%
> A\$300,000, up to and including A\$350,000	32	5.66%	\$ 10,413,662.23	8.83%
> A\$350,000, up to and including A\$400,000	36	6.37%	\$ 13,523,828.46	11.47%
> A\$400,000, up to and including A\$500,000	47	8.32%	\$ 20,600,901.37	17.47%
> A\$500,000, up to and including A\$750,000	22	3.89%	\$ 12,603,665.89	10.69%
> A\$750,000, up to and including A\$1,000,000	2	0.35%	\$ 1,800,119.52	1.53%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	20	3.54%	\$ 5,074,600.94	4.30%
QBELMI	6	1.06%	\$ 1,095,704.73	0.93%
No Insurance	539	95.40%	\$ 111,741,667.74	94.77%
TOTAL	565	100.00%	\$ 117,911,973	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	565	100.00%	\$ 117,911,973.41	100.00%
TOTAL	565	100.00%	\$ 117,911,973	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	3	0.53%	\$ 36,966.67	0.03%
> 10 years, up to and including 15 years	19	3.36%	\$ 1,214,395.87	1.03%
> 15 years, up to and including 20 years	36	6.37%	\$ 3,082,564.07	2.61%
> 20 years, up to and including 25 years	64	11.33%	\$ 12,514,943.16	10.61%
> 25 years	443	78.41%	\$ 101,063,103.64	85.71%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	17	3.01%	\$ 397,424.74	0.34%
> 5 years, up to and including 10 years	20	3.54%	\$ 2,172,940.33	1.84%
> 10 years, up to and including 15 years	46	8.14%	\$ 6,323,940.02	5.36%
> 15 years, up to and including 20 years	169	29.91%	\$ 34,534,217.89	29.29%
> 20 years, up to and including 25 years	313	55.40%	\$ 74,483,450.43	63.17%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	548	96.99%	\$ 114,664,993.83	97.25%
Fixed	17	3.01%	\$ 3,246,979.58	2.75%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	553	97.88%	\$ 113,593,703.78	96.34%
Interest Only	12	2.12%	\$ 4,318,269.63	3.66%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	342	60.53%	\$ 66,717,738.93	56.58%
Investment	223	39.47%	\$ 51,194,234.48	43.42%
TOTAL	565	100.00%	\$ 117,911,973	100.00%

Bank of Queensland Contacts				
Tim Blumke Head of Funding, BOQ Group Treasury +61 7 3212 3438 tim.blumke@boq.com.au		Ally Tang Senior Manager Structured Finance, BOQ Group Treasury +61 7 3212 3989 ally.tang@boq.com.au		

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