Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 08 Oct 2026 to 08 Nov 2026 inclusive

Current Payment Date: 23 Nov 2026

Notice
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	$109,277,551.10
Bond Factor	0.109277551
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	5.6175%	8.0000%	0.0000%
Class A-R Notes	$ 180,000,000.00	$ 91,395,738.09	0.50775410	5.5875%	16.4300%	16.3637%
Class AB Notes	$ 27,400,000.00	$ 6,124,520.96	0.22352266	6.2375%	5.4000%	10.7591%
Class B Notes	$ 18,000,000.00	$ 4,023,407.93	0.22352266	6.4375%	4.4600%	7.0773%
Class C Notes	$ 14,600,000.00	$ 3,263,430.87	0.22352266	7.0875%	2.6800%	4.0909%
Class D Notes	$ 8,500,000.00	$ 1,899,942.63	0.22352266	7.6875%	1.3400%	2.3523%
Class E Notes	$ 5,000,000.00	$ 1,117,613.31	0.22352266	9.1375%	0.7200%	1.3295%
Class F Notes	$ 6,500,000.00	$ 1,452,897.31	0.22352266	10.4375%	N/A	N/A

Summary Report		
Securitisation Reporting Period		
This reporting period commences on		08-October-2026
This reporting period concludes on and includes		08-November-2026
Current Payment Date		23-November-2026
Loan Analysis		**Value**
Pool Balance		$108,161,808.09
Number of Loans		534
Average Loan Size	$	202,550.20
Maximum Loan Size		999,636
Security Information		
Weighted Average initial LVR		64.93%
Weighted Average current LVR		46.08%
Term Analysis		
Minimum Term		0.17 yrs
Maximum Term		23.83 yrs
Average Remaining Term		18.64 yrs
Weighted Average Seasoning		110.87 mths
Prepayment History		
Monthly CPR *		20.03%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Balance	519	97.19%	$	103,723,936.71	95.90%
> 0 days, up to and including 30 days	10	1.87%	$	2,612,343.74	2.42%
> 30 days, up to and including 60 days	2	0.37%	$	272,444.12	0.25%
> 60 days, up to and including 90 days	1	0.19%	$	89,804.91	0.08%
> 90 days	2	0.37%	$	1,463,278.61	1.35%
TOTAL	**534**	**100.00%**	**$**	**108,161,808**	**100.00%**

Geographical Position	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Brisbane Metropolitian	150	28.09%	$	29,481,295.09	27.26%
QLD Non Metro	114	21.35%	$	16,752,257.70	15.49%
NSW	113	21.16%	$	26,528,628.79	24.53%
ACT	3	0.56%	$	550,133.35	0.51%
VIC	78	14.61%	$	18,418,911.84	17.03%
SA	7	1.31%	$	1,082,463.13	1.00%
WA	59	11.05%	$	13,272,635.48	12.27%
NT	3	0.56%	$	861,883.75	0.80%
Tasmania	7	1.31%	$	1,213,598.96	1.12%
TOTAL	**534**	**100.00%**	**$**	**108,161,808**	**100.00%**

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Up to and including 25%	160	29.96%	$	16,159,689.49	14.94%
> 25%, up to and including 30%	29	5.43%	$	6,287,689.84	5.81%
> 30%, up to and including 35%	35	6.55%	$	8,037,306.98	7.43%
> 35%, up to and including 40%	33	6.18%	$	6,778,431.97	6.27%
> 40%, up to and including 45%	43	8.05%	$	9,120,496.76	8.43%
> 45%, up to and including 50%	65	12.17%	$	14,743,003.90	13.63%
> 50%, up to and including 55%	38	7.12%	$	9,642,300.85	8.91%
> 55%, up to and including 60%	43	8.05%	$	9,947,867.76	9.20%
> 60%, up to and including 65%	38	7.12%	$	10,759,628.44	9.95%
> 65%, up to and including 70%	33	6.18%	$	9,519,750.30	8.80%
> 70%, up to and including 75%	7	1.31%	$	3,002,684.60	2.78%
> 75%, up to and including 80%	7	1.31%	$	2,777,551.16	2.57%
> 80%, up to and including 85%	1	0.19%	$	317,070.72	0.29%
> 85%, up to and including 90%	2	0.37%	$	1,068,335.32	0.99%
> 90%, up to and including 95%	0	0.00%	$	-	0.00%
> 95%, up to and including 100%	0	0.00%	$	-	0.00%
TOTAL	**534**	**100.00%**	**$**	**108,161,808**	**100.00%**

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A$100,000	156	29.21%	$ 6,148,708.63	5.68%
> A$100,000, up to and including A$150,000	58	10.86%	$ 7,209,356.90	6.67%
> A$150,000, up to and including A$200,000	70	13.11%	$ 12,470,145.50	11.53%
> A$200,000, up to and including A$250,000	73	13.67%	$ 16,247,016.36	15.02%
> A$250,000, up to and including A$300,000	52	9.74%	$ 14,272,676.12	13.20%
> A$300,000, up to and including A$350,000	33	6.18%	$ 10,740,637.25	9.93%
> A$350,000, up to and including A$400,000	38	7.12%	$ 14,432,777.25	13.34%
> A$400,000, up to and including A$500,000	39	7.30%	$ 17,318,969.88	16.01%
> A$500,000, up to and including A$750,000	14	2.62%	$ 8,321,884.55	7.69%
> A$750,000, up to and including A$1,000,000	1	0.19%	$ 999,635.65	0.92%
> A$1,000,000	0	0.00%	$ -	0.00%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	20	3.75%	$ 4,989,754.67	4.61%
QBELMI	5	0.94%	$ 672,395.16	0.62%
No Insurance	509	95.32%	$ 102,499,658.26	94.77%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**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	534	100.00%	$ 108,161,808.09	100.00%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**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	2	0.37%	$ 29,013.08	0.03%
> 10 years, up to and including 15 years	17	3.18%	$ 755,028.44	0.70%
> 15 years, up to and including 20 years	34	6.37%	$ 2,652,641.76	2.45%
> 20 years, up to and including 25 years	58	10.86%	$ 11,226,138.93	10.38%
> 25 years	423	79.21%	$ 93,498,985.88	86.44%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	15	2.81%	$ 342,221.87	0.32%
> 5 years, up to and including 10 years	18	3.37%	$ 1,537,958.83	1.42%
> 10 years, up to and including 15 years	49	9.18%	$ 6,667,889.49	6.16%
> 15 years, up to and including 20 years	171	32.02%	$ 35,553,984.54	32.87%
> 20 years, up to and including 25 years	281	52.62%	$ 64,059,753.36	59.23%
> 25 years	0	0.00%	$ -	0.00%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	518	97.00%	$ 105,346,283.72	97.40%
Fixed	16	3.00%	$ 2,815,524.37	2.60%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	523	97.94%	$ 104,204,760.52	96.34%
Interest Only	11	2.06%	$ 3,957,047.57	3.66%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	327	61.24%	$ 62,182,831.64	57.49%
Investment	207	38.76%	$ 45,978,976.45	42.51%
TOTAL	**534**	**100.00%**	**$ 108,161,808**	**100.00%**

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