

## Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Jan 2026 to 08 Feb 2026 inclusive

Current Payment Date: 23 Feb 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	RDS20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$138,734,972.39
Bond Factor	0.138734972
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 Subordination
Class A Notes	\$ 920,000,000.00	\$ 0.00	0.00000000	4.5950%	8.0000%	0.0000%
Class A-R Notes	\$ 180,000,000.00	\$ 116,032,845.47	0.64462692	4.5650%	16.4300%	16.3637%
Class AB Notes	\$ 27,400,000.00	\$ 7,775,478.47	0.28377659	5.2150%	5.4000%	10.7591%
Class B Notes	\$ 18,000,000.00	\$ 5,107,978.56	0.28377659	5.4150%	4.4600%	7.0773%
Class C Notes	\$ 14,600,000.00	\$ 4,143,138.16	0.28377659	6.0650%	2.6800%	4.0909%
Class D Notes	\$ 8,500,000.00	\$ 2,412,100.98	0.28377659	6.6650%	1.3400%	2.3523%
Class E Notes	\$ 5,000,000.00	\$ 1,418,882.93	0.28377659	8.1150%	0.7200%	1.3295%
Class F Notes	\$ 6,500,000.00	\$ 1,844,547.81	0.28377659	9.4150%	N/A	N/A

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	09-January-2026
This reporting period concludes on and includes	08-February-2026
Current Payment Date	23-February-2026
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$137,310,353.20
Number of Loans	639
Average Loan Size	\$ 214,883.18
Maximum Loan Size	947,310
<b>Security Information</b>	
Weighted Average initial LVR	63.94%
Weighted Average current LVR	47.13%
<b>Term Analysis</b>	
Minimum Term	0.00 yrs
Maximum Term	24.58 yrs
Average Remaining Term	19.33 yrs
Weighted Average Seasoning	101.23 mths
<b>Prepayment History</b>	
Monthly CPR *	25.42%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	631	98.75%	\$ 134,308,186.47	97.81%
> 0 days, up to and including 30 days	4	0.63%	\$ 1,256,136.14	0.91%
> 30 days, up to and including 60 days	1	0.16%	\$ 87,349.04	0.06%
> 60 days, up to and including 90 days	1	0.16%	\$ 265,288.09	0.19%
> 90 days	2	0.31%	\$ 1,393,393.46	1.01%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	181	28.33%	\$ 36,478,283.89	26.57%
QLD Non Metro	129	20.19%	\$ 20,688,688.84	15.07%
NSW	139	21.75%	\$ 34,849,825.77	25.38%
ACT	3	0.47%	\$ 731,299.69	0.53%
VIC	92	14.40%	\$ 24,465,981.90	17.82%
SA	8	1.25%	\$ 1,272,556.99	0.93%
WA	75	11.74%	\$ 16,630,379.73	12.11%
NT	3	0.47%	\$ 877,982.17	0.64%
Tasmania	9	1.41%	\$ 1,315,354.22	0.96%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</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%	188	29.42%	\$ 21,291,396.82	15.51%
> 25%, up to and including 30%	36	5.63%	\$ 7,809,737.67	5.69%
> 30%, up to and including 35%	41	6.42%	\$ 9,357,403.56	6.81%
> 35%, up to and including 40%	34	5.32%	\$ 8,289,075.08	6.04%
> 40%, up to and including 45%	45	7.04%	\$ 8,959,605.44	6.53%
> 45%, up to and including 50%	65	10.17%	\$ 14,730,660.40	10.73%
> 50%, up to and including 55%	50	7.82%	\$ 12,207,697.87	8.89%
> 55%, up to and including 60%	52	8.14%	\$ 14,168,371.65	10.32%
> 60%, up to and including 65%	55	8.61%	\$ 15,197,791.23	11.07%
> 65%, up to and including 70%	49	7.67%	\$ 15,000,664.83	10.92%
> 70%, up to and including 75%	12	1.88%	\$ 5,426,262.96	3.95%
> 75%, up to and including 80%	9	1.41%	\$ 3,516,372.46	2.56%
> 80%, up to and including 85%	3	0.47%	\$ 1,355,313.23	0.99%
> 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>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	171	26.76%	\$ 7,216,982.83	5.26%
> A\$100,000, up to and including A\$150,000	74	11.58%	\$ 9,362,455.32	6.82%
> A\$150,000, up to and including A\$200,000	74	11.58%	\$ 13,158,496.14	9.58%
> A\$200,000, up to and including A\$250,000	86	13.46%	\$ 19,030,303.81	13.86%
> A\$250,000, up to and including A\$300,000	63	9.86%	\$ 17,239,678.50	12.56%
> A\$300,000, up to and including A\$350,000	52	8.14%	\$ 16,768,700.38	12.21%
> A\$350,000, up to and including A\$400,000	34	5.32%	\$ 12,808,380.42	9.33%
> A\$400,000, up to and including A\$500,000	55	8.61%	\$ 23,987,519.70	17.47%
> A\$500,000, up to and including A\$750,000	28	4.38%	\$ 15,965,982.44	11.63%
> A\$750,000, up to and including A\$1,000,000	2	0.31%	\$ 1,771,853.66	1.29%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	25	3.91%	\$ 6,105,697.62	4.45%
QBELMI	7	1.10%	\$ 1,334,262.29	0.97%
No Insurance	607	94.99%	\$ 129,870,393.29	94.58%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</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	639	100.00%	\$ 137,310,353.20	100.00%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</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	5	0.78%	\$ 56,582.55	0.04%
> 10 years, up to and including 15 years	21	3.29%	\$ 1,492,930.82	1.09%
> 15 years, up to and including 20 years	38	5.95%	\$ 3,635,818.51	2.65%
> 20 years, up to and including 25 years	73	11.42%	\$ 15,283,275.89	11.13%
> 25 years	502	78.56%	\$ 116,841,745.43	85.09%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	17	2.66%	\$ 334,222.75	0.24%
> 5 years, up to and including 10 years	22	3.44%	\$ 2,178,405.84	1.59%
> 10 years, up to and including 15 years	44	6.89%	\$ 5,746,912.21	4.19%
> 15 years, up to and including 20 years	153	23.94%	\$ 33,298,429.04	24.25%
> 20 years, up to and including 25 years	403	63.07%	\$ 95,752,383.36	69.73%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	615	96.24%	\$ 132,384,272.54	96.41%
Fixed	24	3.76%	\$ 4,926,080.66	3.59%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	621	97.18%	\$ 131,083,490.79	95.47%
Interest Only	18	2.82%	\$ 6,226,862.41	4.53%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	390	61.03%	\$ 79,979,141.45	58.25%
Investment	249	38.97%	\$ 57,331,211.75	41.75%
<b>TOTAL</b>	<b>639</b>	<b>100.00%</b>	<b>\$ 137,310,353</b>	<b>100.00%</b>

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