

Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Feb 2026 to 08 Mar 2026 inclusive

Current Payment Date: 23 Mar 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.

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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	\$136,667,833.84
Bond Factor	0.136667834
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	4.7880%	8.0000%	0.0000%
Class A-R Notes	\$ 180,000,000.00	\$ 114,303,966.57	0.63502204	4.7580%	16.4300%	16.3637%
Class AB Notes	\$ 27,400,000.00	\$ 7,659,624.54	0.27954834	5.4080%	5.4000%	10.7591%
Class B Notes	\$ 18,000,000.00	\$ 5,031,870.14	0.27954834	5.6080%	4.4600%	7.0773%
Class C Notes	\$ 14,600,000.00	\$ 4,081,405.78	0.27954834	6.2580%	2.6800%	4.0909%
Class D Notes	\$ 8,500,000.00	\$ 2,376,160.90	0.27954834	6.8580%	1.3400%	2.3523%
Class E Notes	\$ 5,000,000.00	\$ 1,397,741.70	0.27954834	8.3080%	0.7200%	1.3295%
Class F Notes	\$ 6,500,000.00	\$ 1,817,064.22	0.27954834	9.6080%	N/A	N/A

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	09-February-2026
This reporting period concludes on and includes	08-March-2026
Current Payment Date	23-March-2026
Loan Analysis	
	Value
Pool Balance	\$135,280,484.12
Number of Loans	629
Average Loan Size	\$ 215,072.31
Maximum Loan Size	953,306
Security Information	
Weighted Average initial LVR	64.16%
Weighted Average current LVR	47.15%
Term Analysis	
Minimum Term	-0.08 yrs
Maximum Term	24.50 yrs
Average Remaining Term	19.21 yrs
Weighted Average Seasoning	102.18 mths
Prepayment History	
Monthly CPR *	14.22%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	620	98.57%	\$ 131,695,256.95	97.35%
> 0 days, up to and including 30 days	6	0.95%	\$ 1,922,423.68	1.42%
> 30 days, up to and including 60 days	1	0.16%	\$ 264,329.92	0.20%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	2	0.32%	\$ 1,398,473.57	1.03%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	177	28.14%	\$ 35,723,260.14	26.41%
QLD Non Metro	128	20.35%	\$ 20,547,473.98	15.19%
NSW	136	21.62%	\$ 33,891,172.23	25.05%
ACT	3	0.48%	\$ 726,563.35	0.54%
VIC	92	14.63%	\$ 24,442,936.41	18.07%
SA	8	1.27%	\$ 1,269,127.71	0.94%
WA	74	11.76%	\$ 16,495,925.15	12.19%
NT	3	0.48%	\$ 876,422.52	0.65%
Tasmania	8	1.27%	\$ 1,307,602.63	0.97%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	185	29.41%	\$ 20,986,738.70	15.51%
> 25%, up to and including 30%	33	5.25%	\$ 7,561,922.76	5.59%
> 30%, up to and including 35%	40	6.36%	\$ 8,809,664.18	6.51%
> 35%, up to and including 40%	35	5.56%	\$ 8,152,908.94	6.03%
> 40%, up to and including 45%	48	7.63%	\$ 9,638,880.61	7.13%
> 45%, up to and including 50%	64	10.17%	\$ 15,090,013.70	11.15%
> 50%, up to and including 55%	52	8.27%	\$ 12,268,563.24	9.07%
> 55%, up to and including 60%	49	7.79%	\$ 13,257,763.42	9.80%
> 60%, up to and including 65%	51	8.11%	\$ 13,897,080.45	10.27%
> 65%, up to and including 70%	48	7.63%	\$ 15,323,833.54	11.33%
> 70%, up to and including 75%	12	1.91%	\$ 5,420,994.42	4.01%
> 75%, up to and including 80%	9	1.43%	\$ 3,513,844.27	2.60%
> 80%, up to and including 85%	3	0.48%	\$ 1,358,275.89	1.00%
> 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	629	100.00%	\$ 135,280,484	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	167	26.55%	\$ 6,930,511.35	5.12%
> A\$100,000, up to and including A\$150,000	75	11.92%	\$ 9,517,204.76	7.04%
> A\$150,000, up to and including A\$200,000	70	11.13%	\$ 12,396,634.11	9.16%
> A\$200,000, up to and including A\$250,000	90	14.31%	\$ 19,917,739.23	14.72%
> A\$250,000, up to and including A\$300,000	61	9.70%	\$ 16,858,839.20	12.46%
> A\$300,000, up to and including A\$350,000	47	7.47%	\$ 15,188,425.82	11.23%
> A\$350,000, up to and including A\$400,000	36	5.72%	\$ 13,573,270.06	10.03%
> A\$400,000, up to and including A\$500,000	54	8.59%	\$ 23,656,877.92	17.49%
> A\$500,000, up to and including A\$750,000	27	4.29%	\$ 15,464,630.50	11.43%
> A\$750,000, up to and including A\$1,000,000	2	0.32%	\$ 1,776,351.17	1.31%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	25	3.97%	\$ 6,071,815.57	4.49%
QBELMI	7	1.11%	\$ 1,315,692.68	0.97%
No Insurance	597	94.91%	\$ 127,892,975.87	94.54%
TOTAL	629	100.00%	\$ 135,280,484	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	629	100.00%	\$ 135,280,484.12	100.00%
TOTAL	629	100.00%	\$ 135,280,484	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	5	0.79%	\$ 53,370.76	0.04%
> 10 years, up to and including 15 years	21	3.34%	\$ 1,470,428.32	1.09%
> 15 years, up to and including 20 years	38	6.04%	\$ 3,601,733.75	2.66%
> 20 years, up to and including 25 years	73	11.61%	\$ 15,112,549.53	11.17%
> 25 years	492	78.22%	\$ 115,042,401.76	85.04%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	17	2.70%	\$ 320,657.62	0.24%
> 5 years, up to and including 10 years	22	3.50%	\$ 2,162,383.80	1.60%
> 10 years, up to and including 15 years	47	7.47%	\$ 6,104,953.51	4.51%
> 15 years, up to and including 20 years	161	25.60%	\$ 35,158,997.82	25.99%
> 20 years, up to and including 25 years	382	60.73%	\$ 91,533,491.37	67.66%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	605	96.18%	\$ 130,442,187.68	96.42%
Fixed	24	3.82%	\$ 4,838,296.44	3.58%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	611	97.14%	\$ 129,055,588.73	95.40%
Interest Only	18	2.86%	\$ 6,224,895.39	4.60%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	381	60.57%	\$ 78,202,461.30	57.81%
Investment	248	39.43%	\$ 57,078,022.82	42.19%
TOTAL	629	100.00%	\$ 135,280,484	100.00%

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