

## Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Jul 2024 to 08 Aug 2024 inclusive

Current Payment Date: 23 Aug 2024

### 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	\$215,217,466.47
Pool Factor	0.215217466
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	5.3000%	8.0000%	16.3637%
Class A-R Notes	\$ 180,000,000.00	\$ 180,000,000.00	1.00000000	4.3200%	16.4300%	16.3637%
Class AB Notes	\$ 27,400,000.00	\$ 12,061,982.26	0.44021833	5.9200%	5.4000%	10.7591%
Class B Notes	\$ 18,000,000.00	\$ 7,923,929.95	0.44021833	6.1200%	4.4600%	7.0773%
Class C Notes	\$ 14,600,000.00	\$ 6,427,187.63	0.44021833	6.7700%	2.6800%	4.0909%
Class D Notes	\$ 8,500,000.00	\$ 3,741,855.81	0.44021833	7.3700%	1.3400%	2.3523%
Class E Notes	\$ 5,000,000.00	\$ 2,201,091.65	0.44021833	8.8200%	0.7200%	1.3295%
Class F Notes	\$ 6,500,000.00	\$ 2,861,419.15	0.44021833	10.1200%	N/A	N/A

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	09-July-2024
This reporting period concludes on and includes	08-August-2024
Current Payment Date	23-August-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$212,181,279.96
Number of Loans	912
Average Loan Size	232,655
Maximum Loan Size	850,116
<b>Security Information</b>	
Weighted Average initial LVR	63.69%
Weighted Average current LVR	50.72%
<b>Term Analysis</b>	
Minimum Term	0.00 yrs
Maximum Term	26.08 yrs
Average Remaining Term	20.90 yrs
Weighted Average Seasoning	82.51 mths
<b>Prepayment History</b>	
Monthly CPR *	30.91%

\* Based on S&P Methodology

Arrears*	Number of	%	Current Balance	% of Value
	Loans	By Number	Outstanding	
Current	890	97.59%	\$ 205,113,324.88	96.67%
> 0 days, up to and including 30 days	16	1.75%	\$ 4,701,425.44	2.22%
> 30 days, up to and including 60 days	1	0.11%	\$ 508,079.96	0.24%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	5	0.55%	\$ 1,858,449.68	0.88%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>212,181,280</b>	<b>100.00%</b>

Geographical Position	Number of	%	Current Balance	% of Value
	Loans	By Number	Outstanding	
Brisbane Metropolitan	251	27.52%	\$ 57,143,210	26.93%
QLD Non Metro	192	21.05%	\$ 34,485,652	16.25%
NSW	192	21.05%	\$ 48,453,521	22.84%
ACT	9	0.99%	\$ 2,354,447	1.11%
VIC	137	15.02%	\$ 40,250,836	18.97%
SA	8	0.88%	\$ 1,329,940	0.63%
WA	107	11.73%	\$ 24,785,893	11.68%
NT	3	0.33%	\$ 898,112	0.42%
Tasmania	13	1.43%	\$ 2,479,670	1.17%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>212,181,280</b>	<b>100.00%</b>

Current Loan to Value Ratio (LVR)	Number of	%	Current Balance	% of Value
	Loans	By Number	Outstanding	
Up to and including 25%	243	26.64%	\$ 28,582,447.60	13.47%
> 25%, up to and including 30%	33	3.62%	\$ 8,429,227.55	3.97%
> 30%, up to and including 35%	50	5.48%	\$ 12,949,144.96	6.10%
> 35%, up to and including 40%	58	6.36%	\$ 13,469,538.61	6.35%
> 40%, up to and including 45%	50	5.48%	\$ 11,761,108.97	5.54%
> 45%, up to and including 50%	37	4.06%	\$ 9,306,230.95	4.39%
> 50%, up to and including 55%	85	9.32%	\$ 21,659,706.13	10.21%
> 55%, up to and including 60%	82	8.99%	\$ 21,435,473.41	10.10%
> 60%, up to and including 65%	92	10.09%	\$ 24,910,899.17	11.74%
> 65%, up to and including 70%	92	10.09%	\$ 28,395,393.16	13.38%
> 70%, up to and including 75%	55	6.03%	\$ 18,756,720.12	8.84%
> 75%, up to and including 80%	26	2.85%	\$ 9,490,814.09	4.47%
> 80%, up to and including 85%	7	0.77%	\$ 2,373,089.43	1.12%
> 85%, up to and including 90%	2	0.22%	\$ 661,485.81	0.31%
> 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>912</b>	<b>100.00%</b>	<b>212,181,280</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	210	23.03%	\$ 8,765,975.94	4.13%
> A\$100,000, up to and including A\$150,000	99	10.86%	\$ 12,373,765.99	5.83%
> A\$150,000, up to and including A\$200,000	110	12.06%	\$ 19,549,698.36	9.21%
> A\$200,000, up to and including A\$250,000	128	14.04%	\$ 28,772,339.96	13.56%
> A\$250,000, up to and including A\$300,000	84	9.21%	\$ 22,936,058.03	10.81%
> A\$300,000, up to and including A\$350,000	85	9.32%	\$ 27,603,607.60	13.01%
> A\$350,000, up to and including A\$400,000	53	5.81%	\$ 19,874,532.45	9.37%
> A\$400,000, up to and including A\$500,000	82	8.99%	\$ 36,275,316.18	17.10%
> A\$500,000, up to and including A\$750,000	57	6.25%	\$ 32,724,560.78	15.42%
> A\$750,000, up to and including A\$1,000,000	4	0.44%	\$ 3,305,424.67	1.56%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	44	4.82%	\$ 12,037,745.67	5.67%
QBELMI	12	1.32%	\$ 3,321,491.72	1.57%
No Insurance	856	93.86%	\$ 196,822,042.57	92.76%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</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	912	100.00%	\$ 212,181,279.96	100.00%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Original Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	8	0.88%	\$ -	0.00%
> 5 years, up to and including 10 years	135	14.80%	\$ 235,389.31	0.11%
> 10 years, up to and including 15 years	158	17.32%	\$ 2,669,605.41	1.26%
> 15 years, up to and including 20 years	337	36.95%	\$ 5,058,969.86	2.38%
> 20 years, up to and including 25 years	492	53.95%	\$ 21,727,528.48	10.24%
> 25 years	2076	227.63%	\$ 182,489,786.90	86.01%
<b>TOTAL</b>	<b>912</b>	<b>351.54%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	18	1.97%	\$ 567,039.57	0.27%
> 5 years, up to and including 10 years	30	3.29%	\$ 3,027,745.80	1.43%
> 10 years, up to and including 15 years	54	5.92%	\$ 6,519,643.50	3.07%
> 15 years, up to and including 20 years	121	13.27%	\$ 26,152,472.97	12.33%
> 20 years, up to and including 25 years	686	75.22%	\$ 175,186,608.48	82.56%
> 25 years	3	0.33%	\$ 727,769.64	0.34%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	841	92.21%	\$ 193,043,470.84	90.98%
Fixed	71	7.79%	\$ 19,137,809.12	9.02%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	886	97.15%	\$ 203,422,906.68	95.87%
Interest Only	26	2.85%	\$ 8,758,373.28	4.13%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	563	61.73%	\$ 127,110,305.71	59.91%
Investment	349	38.27%	\$ 85,070,974.25	40.09%
<b>TOTAL</b>	<b>912</b>	<b>100.00%</b>	<b>\$ 212,181,280</b>	<b>100.00%</b>

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