Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Sep 2025 to 08 Oct 2025 inclusive

Current Payment Date: 23 Oct 2025

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	$154,364,853.75
Bond Factor	0.154364854
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	$ 0.00	0.00000000	4.5275%	8.0000%	0.0000%
Class A-R Notes	$ 180,000,000.00	$ 129,105,105.32	0.71725059	4.4975%	16.4300%	16.3637%
Class AB Notes	$ 27,400,000.00	$ 8,651,463.84	0.31574686	5.1475%	5.4000%	10.7591%
Class B Notes	$ 18,000,000.00	$ 5,683,443.40	0.31574686	5.3475%	4.4600%	7.0773%
Class C Notes	$ 14,600,000.00	$ 4,609,904.09	0.31574686	5.9975%	2.6800%	4.0909%
Class D Notes	$ 8,500,000.00	$ 2,683,848.27	0.31574686	6.5975%	1.3400%	2.3523%
Class E Notes	$ 5,000,000.00	$ 1,578,734.28	0.31574686	8.0475%	0.7200%	1.3295%
Class F Notes	$ 6,500,000.00	$ 2,052,354.56	0.31574686	9.3475%	N/A	N/A

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	09-September-2025
This reporting period concludes on and includes	08-October-2025
Current Payment Date	23-October-2025
Loan Analysis	**Value**
Pool Balance	$152,786,439.45
Number of Loans	681
Average Loan Size	$ 224,356.01
Maximum Loan Size	924,070
Security Information	
Weighted Average initial LVR	64.05%
Weighted Average current LVR	48.45%
Term Analysis	
Minimum Term	0.33 yrs
Maximum Term	24.92 yrs
Average Remaining Term	19.79 yrs
Weighted Average Seasoning	97.39 mths
Prepayment History	
Monthly CPR *	21.44%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	672	98.68%	$ 149,667,150.65	97.96%
> 0 days, up to and including 30 days	4	0.59%	$ 1,182,766.62	0.77%
> 30 days, up to and including 60 days	1	0.15%	$ 199,520.55	0.13%
> 60 days, up to and including 90 days	1	0.15%	$ 267,985.15	0.18%
> 90 days	3	0.44%	$ 1,469,016.48	0.96%
TOTAL	**681**	**100.00%**	**$ 152,786,439**	**100.00%**

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitian	198	29.07%	$ 42,602,484.89	27.88%
QLD Non Metro	136	19.97%	$ 22,915,831.56	15.00%
NSW	146	21.44%	$ 37,569,595.75	24.59%
ACT	5	0.73%	$ 1,223,975.83	0.80%
VIC	97	14.24%	$ 26,999,678.67	17.67%
SA	8	1.17%	$ 1,288,466.91	0.84%
WA	77	11.31%	$ 17,742,140.78	11.61%
NT	3	0.44%	$ 886,325.42	0.58%
Tasmania	11	1.62%	$ 1,557,939.64	1.02%
TOTAL	**681**	**100.00%**	**$ 152,786,439**	**100.00%**

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	188	27.61%	$ 22,277,324.73	14.58%
> 25%, up to and including 30%	38	5.58%	$ 7,995,929.30	5.23%
> 30%, up to and including 35%	44	6.46%	$ 10,048,948.03	6.58%
> 35%, up to and including 40%	36	5.29%	$ 9,407,650.14	6.16%
> 40%, up to and including 45%	45	6.61%	$ 9,077,435.12	5.94%
> 45%, up to and including 50%	51	7.49%	$ 11,766,114.50	7.70%
> 50%, up to and including 55%	63	9.25%	$ 15,999,096.89	10.47%
> 55%, up to and including 60%	56	8.22%	$ 15,246,331.81	9.98%
> 60%, up to and including 65%	63	9.25%	$ 17,368,468.10	11.37%
> 65%, up to and including 70%	54	7.93%	$ 17,205,555.30	11.26%
> 70%, up to and including 75%	27	3.96%	$ 10,288,847.95	6.73%
> 75%, up to and including 80%	12	1.76%	$ 4,487,294.48	2.94%
> 80%, up to and including 85%	4	0.59%	$ 1,617,443.10	1.06%
> 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	**681**	**100.00%**	**$ 152,786,439**	**100.00%**

Loan Size	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Up to and including A$100,000	170	24.96%	$	7,343,684.70	4.81%
> A$100,000, up to and including A$150,000	73	10.72%	$	9,193,150.52	6.02%
> A$150,000, up to and including A$200,000	75	11.01%	$	13,089,769.73	8.57%
> A$200,000, up to and including A$250,000	101	14.83%	$	22,421,428.95	14.68%
> A$250,000, up to and including A$300,000	58	8.52%	$	15,800,028.72	10.34%
> A$300,000, up to and including A$350,000	67	9.84%	$	21,611,823.89	14.15%
> A$350,000, up to and including A$400,000	36	5.29%	$	13,584,260.76	8.89%
> A$400,000, up to and including A$500,000	65	9.54%	$	28,287,634.53	18.51%
> A$500,000, up to and including A$750,000	33	4.85%	$	18,930,936.13	12.39%
> A$750,000, up to and including A$1,000,000	3	0.44%	$	2,523,721.52	1.65%
> A$1,000,000	0	0.00%	$	-	0.00%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

Mortgage Insurance	Number of Loans	% By Number		Current Balance Outstanding	% of Value
HELIA	29	4.26%	$	7,355,212.97	4.81%
QBELMI	7	1.03%	$	1,364,335.51	0.89%
No Insurance	645	94.71%	$	144,066,890.97	94.29%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**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	681	100.00%	$	152,786,439.45	100.00%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**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	0.73%	$	71,940.46	0.05%
> 10 years, up to and including 15 years	21	3.08%	$	1,581,102.24	1.03%
> 15 years, up to and including 20 years	38	5.58%	$	4,065,532.74	2.66%
> 20 years, up to and including 25 years	74	10.87%	$	15,807,213.55	10.35%
> 25 years	543	79.74%	$	131,260,650.46	85.91%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

Remaining Loan Term	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Up to and including 5 years	15	2.20%	$	356,481.86	0.23%
> 5 years, up to and including 10 years	24	3.52%	$	2,323,059.62	1.52%
> 10 years, up to and including 15 years	40	5.87%	$	5,426,143.44	3.55%
> 15 years, up to and including 20 years	132	19.38%	$	28,060,619.91	18.37%
> 20 years, up to and including 25 years	470	69.02%	$	116,620,134.62	76.33%
> 25 years	0	0.00%	$	-	0.00%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

Interest Option	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Variable	654	96.04%	$	146,393,964.17	95.82%
Fixed	27	3.96%	$	6,392,475.28	4.18%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

Loan Type	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Principle & Interest	660	96.92%	$	145,280,486.50	95.09%
Interest Only	21	3.08%	$	7,505,952.95	4.91%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

Occupancy Type	Number of Loans	% By Number		Current Balance Outstanding	% of Value
Owner Occupied	418	61.38%	$	89,249,919.61	58.41%
Investment	263	38.62%	$	63,536,519.84	41.59%
TOTAL	**681**	**100.00%**	**$**	**152,786,439**	**100.00%**

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