

Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Jul 2025 to 31 Jul 2025 inclusive

Current Payment Date: 15 Aug 2025

Notice

No Guarantee by Bank of Queensland

Neither the Class A Notes nor the Class B 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 2021-1 EHP 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).

View offering documents and performance reports via the ABSPerpetual website (<https://secure.absperpetual.com>).

Trust Details

Austraclear ID	REDX20
Original Balance \$A	\$950,000,000.00
Current Balance \$A	\$110,505,087.61
Bond Factor	0.116321145
Asset Classes	Automobile and equipment backed finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	26-August-2021
Legal Maturity Date	15-February-2029

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$783,750,000.00	\$77,353,561.33	0.09869673	4.3200%
Class B Notes	\$166,250,000.00	\$33,151,526.29	0.19940768	Privately Placed

Losses and Recoveries

Write Offs	# of Contracts	% of month-end no. of contracts	Gross Loss	Recoveries	Net Loss	% of original pool balance
Write Offs - Current Month	1	0.03%	\$ 940.20	\$ -	\$ 940.20	0.00%
Write Offs - Cumulative	42	1.25%	\$2,633,008.24	\$224,751.60	\$2,408,256.64	0.26%

Summary Report

Securitisation Reporting Period

This reporting period commences on	01-Jul-2025
This reporting period concludes on and includes	31-July-2025
Current Payment Date	15-August-2025

Loan Analysis

	Value
Pool Balance	\$108,975,218.93
Number of Loans	3,355
Average Loan Size	\$32,481.44
Maximum Loan Size	\$561,265.79

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	2.17 yrs
Weighted Average Remaining Term	0.84 yrs
Weighted Average Seasoning (months)	49.13

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	3149	93.86%	\$ 103,111,372.90	94.62%
> 0 days, up to and including 30 days	89	2.65%	\$ 2,559,425.59	2.35%
> 30 days, up to and including 60 days	36	1.07%	\$ 854,343.59	0.78%
> 60 days, up to and including 90 days	17	0.51%	\$ 440,133.19	0.40%
> 90 days, up to and including 120 days	11	0.33%	\$ 230,429.57	0.21%
> 120 days	53	1.58%	\$ 1,779,514.09	1.63%
TOTAL	3,355	100.00%	108,975,219	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	1421	42.35%	\$ 39,355,683.37	36.11%
NSW	687	20.48%	\$ 24,606,699.80	22.58%
ACT	19	0.57%	\$ 742,725.97	0.68%
VIC	761	22.68%	\$ 27,550,839.38	25.28%
SA	179	5.34%	\$ 6,529,199.86	5.99%
WA	224	6.68%	\$ 8,066,160.06	7.40%
NT	17	0.51%	\$ 661,589.69	0.61%
TAS	47	1.40%	\$ 1,462,320.80	1.34%
TOTAL	3,355	100.00%	108,975,219	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1653	49.27%	\$ 33,529,715.52	30.77%
> 6 months, up to and including 12 months	1075	32.04%	\$ 39,516,399.13	36.26%
> 12 months, up to and including 18 months	477	14.22%	\$ 25,606,164.62	23.50%
> 18 months, up to and including 24 months	139	4.14%	\$ 9,802,853.23	9.00%
> 24 months, up to and including 30 months	11	0.33%	\$ 520,086.43	0.48%
> 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%
TOTAL	3,355	100.00%	108,975,219	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	2087	62.21%	\$ 21,832,649.63	20.03%
> A\$25,000, up to and including A\$50,000	638	19.02%	\$ 22,541,617.82	20.69%
> A\$50,000, up to and including A\$75,000	254	7.57%	\$ 15,565,116.64	14.28%
> A\$75,000, up to and including A\$100,000	144	4.29%	\$ 12,427,979.99	11.40%
> A\$100,000, up to and including A\$125,000	76	2.27%	\$ 8,311,561.94	7.63%
> A\$125,000, up to and including A\$150,000	60	1.79%	\$ 8,257,780.42	7.58%
> A\$150,000, up to and including A\$175,000	35	1.04%	\$ 5,731,450.40	5.26%
> A\$175,000, up to and including A\$200,000	15	0.45%	\$ 2,832,012.64	2.60%
> A\$200,000, up to and including A\$225,000	18	0.54%	\$ 3,780,164.92	3.47%
> A\$225,000, up to and including A\$250,000	14	0.42%	\$ 3,332,227.56	3.06%
> A\$250,000, up to and including A\$275,000	6	0.18%	\$ 1,567,627.17	1.44%
> A\$275,000, up to and including A\$300,000	2	0.06%	\$ 577,763.35	0.53%
> A\$300,000, up to and including A\$325,000	3	0.09%	\$ 945,568.51	0.87%
> A\$325,000, up to and including A\$350,000	1	0.03%	\$ 337,642.31	0.31%
> A\$350,000, up to and including A\$75,000	1	0.03%	\$ 372,789.84	0.34%
> A\$375,000, up to and including A\$400,000	0	0.00%	\$ -	0.00%
> A\$400,000, up to and including A\$425,000	0	0.00%	\$ -	0.00%
> A\$425,000, up to and including A\$450,000	0	0.00%	\$ -	0.00%
> A\$450,000, up to and including A\$475,000	0	0.00%	\$ -	0.00%
> A\$475,000, up to and including A\$500,000	0	0.00%	\$ -	0.00%
> A\$500,000, up to and including A\$1,000,000	1	0.03%	\$ 561,265.79	0.52%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	3,355	100.00%	108,975,219	100.00%

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Loan Seasoning	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 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	34	1.01%	\$ 1,121,227.81	1.03%
> 36 months, up to and including 42 months	282	8.41%	\$ 15,523,768.83	14.25%
> 42 months, up to and including 48 months	758	22.59%	\$ 32,381,643.27	29.71%
> 48 months, up to and including 54 months	1146	34.16%	\$ 36,687,796.58	33.67%
> 54 months, up to and including 60 months	1133	33.77%	\$ 23,238,933.69	21.32%
> 60 months, up to and including 72 months	2	0.06%	\$ 21,848.75	0.02%
TOTAL	3,355	100.00%	\$ 108,975,219	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	1668	49.72%	\$ 47,253,078.52	43.36%
Agricultural machinery	317	9.45%	\$ 11,355,498.26	10.42%
Mine, quarry and construction	332	9.90%	\$ 14,431,919.00	13.24%
Bodies - vehicles, trailers	319	9.51%	\$ 11,962,019.87	10.98%
Lifting, handling equipment	180	5.37%	\$ 6,980,777.60	6.41%
Other transport equipment	8	0.24%	\$ 339,469.17	0.31%
Other special purpose machinery	310	9.24%	\$ 10,593,577.15	9.72%
Furniture & fittings	24	0.72%	\$ 1,190,389.31	1.09%
Machine tools	56	1.67%	\$ 1,778,500.47	1.63%
Other General Purpose Equipment	29	0.86%	\$ 471,273.84	0.43%
Computers	6	0.18%	\$ 95,024.55	0.09%
Medical, optical, precision equipment	34	1.01%	\$ 586,128.88	0.54%
Office Machines	7	0.21%	\$ 83,952.25	0.08%
Machine - textile production	2	0.06%	\$ 108,618.91	0.10%
Food/Beverage Processing	34	1.01%	\$ 1,260,380.96	1.16%
Pump, compressor etc	7	0.21%	\$ 202,771.60	0.19%
Communications equipment	5	0.15%	\$ 52,019.46	0.05%
Marine	5	0.15%	\$ 46,464.94	0.04%
Domestic appliances	3	0.09%	\$ 43,937.07	0.04%
Solar Panels Systems	9	0.27%	\$ 139,417.16	0.13%
TOTAL	3,355	100.00%	\$ 108,975,219	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	0	0.00%	\$ -	0.00%
0% to 4.99%	2260	67.36%	\$ 46,924,530.96	43.06%
5% to 9.99%	85	2.53%	\$ 2,494,570.11	2.29%
10% to 14.99%	14	0.42%	\$ 572,445.28	0.53%
15% to 19.99%	25	0.75%	\$ 1,088,561.34	1.00%
20% to 24.99%	164	4.89%	\$ 7,881,046.01	7.23%
25% to 29.99%	104	3.10%	\$ 6,512,706.58	5.98%
30% to 34.99%	461	13.74%	\$ 25,849,071.53	23.72%
35% to 39.99%	158	4.71%	\$ 12,481,050.52	11.45%
40% to 44.99%	53	1.58%	\$ 3,300,778.11	3.03%
45% to 49.99%	13	0.39%	\$ 887,726.91	0.81%
50% to 69.99%	17	0.51%	\$ 953,560.59	0.88%
> 70%	1	0.03%	\$ 29,170.99	0.03%
TOTAL	3,355	100.00%	\$ 108,975,219	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	38	1.13%	\$ 1,197,283.91	1.10%
Rental Agreements	1	0.03%	\$ 99.71	0.00%
SSA	3316	98.84%	\$ 107,777,835.31	98.90%
TOTAL	3,355	100.00%	\$ 108,975,219	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	3355	100.00%	\$ 108,975,218.93	100.00%
Quarterly	0	0.00%	\$ -	0.00%
Semi Annual	0	0.00%	\$ -	0.00%
Yearly	0	0.00%	\$ -	0.00%
Variable	0	0.00%	\$ -	0.00%
TOTAL	3,355	100.00%	\$ 108,975,219	100.00%

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