

Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Jun 2025 to 30 Jun 2025 inclusive

Current Payment Date: 15 Jul 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	\$122,389,491.70
Bond Factor	0.128831044
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	\$85,672,644.19	0.10931119	4.2850%
Class B Notes	\$166,250,000.00	\$36,716,847.52	0.22085322	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	0	0.00%	\$ -	\$ -	\$ -	0.00%
Write Offs - Cumulative	41	1.13%	\$2,632,068.04	\$224,751.60	\$2,407,316.44	0.26%

Summary Report

Securitisation Reporting Period

This reporting period commences on	01-Jun-2025
This reporting period concludes on and includes	30-June-2025
Current Payment Date	15-July-2025

Loan Analysis

	Value
Pool Balance	\$120,658,852.01
Number of Loans	3,623
Average Loan Size	\$33,303.57
Maximum Loan Size	\$574,917.12

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	2.25 yrs
Weighted Average Remaining Term	0.89 yrs
Weighted Average Seasoning (months)	48.46

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	3403	93.93%	\$ 113,874,217.86	94.38%
> 0 days, up to and including 30 days	103	2.84%	\$ 3,193,072.39	2.65%
> 30 days, up to and including 60 days	38	1.05%	\$ 1,055,958.67	0.88%
> 60 days, up to and including 90 days	15	0.41%	\$ 414,872.03	0.34%
> 90 days, up to and including 120 days	9	0.25%	\$ 320,435.17	0.27%
> 120 days	55	1.52%	\$ 1,800,295.89	1.49%
TOTAL	3,623	100.00%	120,658,852	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	1558	43.00%	\$ 44,185,438.69	36.62%
NSW	735	20.29%	\$ 26,879,926.62	22.28%
ACT	20	0.55%	\$ 795,830.55	0.66%
VIC	804	22.19%	\$ 30,193,030.43	25.02%
SA	197	5.44%	\$ 7,336,918.79	6.08%
WA	239	6.60%	\$ 8,763,979.47	7.26%
NT	19	0.52%	\$ 821,189.25	0.68%
TAS	51	1.41%	\$ 1,682,538.21	1.39%
TOTAL	3,623	100.00%	120,658,852	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1675	46.23%	\$ 33,148,878.82	27.47%
> 6 months, up to and including 12 months	1191	32.87%	\$ 42,334,577.65	35.09%
> 12 months, up to and including 18 months	567	15.65%	\$ 31,475,331.02	26.09%
> 18 months, up to and including 24 months	169	4.66%	\$ 12,728,412.73	10.55%
> 24 months, up to and including 30 months	21	0.58%	\$ 971,651.79	0.81%
> 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	3,623	100.00%	120,658,852	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	2229	61.52%	\$ 23,714,832.78	19.65%
> A\$25,000, up to and including A\$50,000	686	18.93%	\$ 24,267,070.82	20.11%
> A\$50,000, up to and including A\$75,000	277	7.65%	\$ 16,774,791.69	13.90%
> A\$75,000, up to and including A\$100,000	172	4.75%	\$ 14,857,171.39	12.31%
> A\$100,000, up to and including A\$125,000	92	2.54%	\$ 10,169,207.67	8.43%
> A\$125,000, up to and including A\$150,000	50	1.38%	\$ 6,848,679.43	5.68%
> A\$150,000, up to and including A\$175,000	42	1.16%	\$ 6,714,642.40	5.56%
> A\$175,000, up to and including A\$200,000	20	0.55%	\$ 3,648,847.83	3.02%
> A\$200,000, up to and including A\$225,000	24	0.66%	\$ 5,061,196.92	4.19%
> A\$225,000, up to and including A\$250,000	12	0.33%	\$ 2,852,909.68	2.36%
> A\$250,000, up to and including A\$275,000	10	0.28%	\$ 2,590,126.62	2.15%
> A\$275,000, up to and including A\$300,000	2	0.06%	\$ 582,596.79	0.48%
> A\$300,000, up to and including A\$325,000	2	0.06%	\$ 617,654.94	0.51%
> A\$325,000, up to and including A\$350,000	3	0.08%	\$ 1,000,824.10	0.83%
> A\$350,000, up to and including A\$75,000	0	0.00%	\$ -	0.00%
> A\$375,000, up to and including A\$400,000	1	0.03%	\$ 383,381.83	0.32%
> 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%	\$ 574,917.12	0.48%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	3,623	100.00%	120,658,852	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	75	2.07%	\$ 3,100,824.29	2.57%
> 36 months, up to and including 42 months	333	9.19%	\$ 19,481,884.45	16.15%
> 42 months, up to and including 48 months	873	24.10%	\$ 35,107,477.39	29.10%
> 48 months, up to and including 54 months	1179	32.54%	\$ 38,544,930.89	31.95%
> 54 months, up to and including 60 months	1160	32.02%	\$ 24,399,701.98	20.22%
> 60 months, up to and including 72 months	3	0.08%	\$ 24,033.01	0.02%
TOTAL	3,623	100.00%	\$ 120,658,852	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	1790	49.41%	\$ 51,904,177.86	43.02%
Agricultural machinery	347	9.58%	\$ 12,644,959.73	10.48%
Mine, quarry and construction	348	9.61%	\$ 16,168,803.82	13.40%
Bodies - vehicles, trailers	361	9.96%	\$ 13,267,783.91	11.00%
Lifting, handling equipment	190	5.24%	\$ 7,553,431.54	6.26%
Other transport equipment	8	0.22%	\$ 361,465.03	0.30%
Other special purpose machinery	334	9.22%	\$ 11,641,333.84	9.65%
Furniture & fittings	25	0.69%	\$ 1,304,244.14	1.08%
Machine tools	61	1.68%	\$ 2,294,985.84	1.90%
Other General Purpose Equipment	31	0.86%	\$ 522,945.80	0.43%
Computers	5	0.14%	\$ 110,145.31	0.09%
Medical, optical, precision equipment	38	1.05%	\$ 671,276.05	0.56%
Office Machines	7	0.19%	\$ 93,331.97	0.08%
Machine - textile production	2	0.06%	\$ 115,382.29	0.10%
Food/Beverage Processing	38	1.05%	\$ 1,373,678.66	1.14%
Pump, compressor etc	12	0.33%	\$ 297,536.65	0.25%
Communications equipment	7	0.19%	\$ 61,097.19	0.05%
Marine	5	0.14%	\$ 54,016.07	0.04%
Domestic appliances	4	0.11%	\$ 54,337.75	0.05%
Solar Panels Systems	10	0.28%	\$ 163,918.78	0.14%
TOTAL	3,623	100.00%	\$ 120,658,852	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%	2451	67.65%	\$ 52,989,217.70	43.92%
5% to 9.99%	91	2.51%	\$ 2,784,777.67	2.31%
10% to 14.99%	14	0.39%	\$ 603,909.76	0.50%
15% to 19.99%	26	0.72%	\$ 1,170,818.22	0.97%
20% to 24.99%	186	5.13%	\$ 8,958,199.61	7.42%
25% to 29.99%	111	3.06%	\$ 7,084,568.04	5.87%
30% to 34.99%	484	13.36%	\$ 27,730,808.10	22.98%
35% to 39.99%	174	4.80%	\$ 13,834,166.77	11.47%
40% to 44.99%	54	1.49%	\$ 3,413,275.80	2.83%
45% to 49.99%	13	0.36%	\$ 905,475.47	0.75%
50% to 69.99%	17	0.47%	\$ 971,000.43	0.80%
> 70%	2	0.06%	\$ 212,634.44	0.18%
TOTAL	3,623	100.00%	\$ 120,658,852	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	41	1.13%	\$ 1,343,065.26	1.11%
Rental Agreements	1	0.03%	\$ 99.44	0.00%
SSA	3581	98.84%	\$ 119,315,687.31	98.89%
TOTAL	3,623	100.00%	\$ 120,658,852	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	3623	100.00%	\$ 120,658,852.01	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	3,623	100.00%	\$ 120,658,852	100.00%

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