

# Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Oct 2024 to 31 Oct 2024 inclusive

Current Payment Date: 15 Nov 2024

## 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	\$251,272,365.74
Bond Factor	0.264497227
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	\$175,890,656.01	0.22442189	4.8525%
Class B Notes	\$ 166,250,000.00	\$ 75,381,709.73	0.45342382	Privately Placed

## Losses and Recoveries

Write Offs	# of Contracts	% of month-	Gross Loss	Recoveries	Net Loss	% of original pool balance
Write Offs - Current Month	0	0.00%	\$ -	\$ -	\$ -	0.04%
Write Offs - Cumulative	39	0.63%	\$ 2,818,733.41	\$ 454,018.25	\$ 2,364,715.16	0.25%

## Summary Report

### Securitisation Reporting Period

This reporting period commences on	01-October-2024
This reporting period concludes on and includes	31-October-2024
Current Payment Date	15-November-2024

### Loan Analysis

	Value
Pool Balance	\$247,900,937.82
Number of Loans	6,237
Average Loan Size	39,747
Maximum Loan Size	682,588

### Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	2.92 yrs
Weighted Average Remaining Term	1.27 yrs
Weighted Average Seasoning (months)	43.17

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	5962	95.59%	\$ 238,414,851.08	96.17%
> 0 days, up to and including 30 days	167	2.68%	\$ 5,234,304.75	2.11%
> 30 days, up to and including 60 days	33	0.53%	\$ 1,057,506.73	0.43%
> 60 days, up to and including 90 days	16	0.26%	\$ 750,790.41	0.30%
> 90 days, up to and including 120 days	16	0.26%	\$ 653,404.58	0.26%
> 120 days	43	0.69%	\$ 1,790,080.27	0.72%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>247,900,938</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	2812	45.09%	\$ 94,603,506.72	38.16%
NSW	1205	19.32%	\$ 53,256,074.41	21.48%
ACT	32	0.51%	\$ 1,522,201.52	0.61%
VIC	1323	21.21%	\$ 59,914,018.05	24.17%
SA	330	5.29%	\$ 15,487,224.64	6.25%
WA	415	6.65%	\$ 18,078,888.63	7.29%
NT	27	0.43%	\$ 1,225,415.85	0.49%
TAS	93	1.49%	\$ 3,813,608.00	1.54%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>247,900,938</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1834	29.41%	\$ 36,631,435.50	14.78%
> 6 months, up to and including 12 months	1789	28.68%	\$ 57,107,093.54	23.04%
> 12 months, up to and including 18 months	1448	23.22%	\$ 70,464,324.71	28.42%
> 18 months, up to and including 24 months	810	12.99%	\$ 52,962,430.91	21.36%
> 24 months, up to and including 30 months	289	4.63%	\$ 24,824,030.88	10.01%
> 30 months, up to and including 36 months	67	1.07%	\$ 5,911,622.28	2.38%
> 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%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>247,900,938</b>	<b>100.00%</b>

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3381	54.21%	\$ 39,652,834.88	16.00%
> A\$25,000, up to and including A\$50,000	1389	22.27%	\$ 48,868,289.72	19.71%
> A\$50,000, up to and including A\$75,000	575	9.22%	\$ 35,162,917.35	14.18%
> A\$75,000, up to and including A\$100,000	281	4.51%	\$ 24,431,090.39	9.86%
> A\$100,000, up to and including A\$125,000	214	3.43%	\$ 23,920,994.86	9.65%
> A\$125,000, up to and including A\$150,000	140	2.24%	\$ 19,077,522.16	7.70%
> A\$150,000, up to and including A\$175,000	76	1.22%	\$ 12,227,511.31	4.93%
> A\$175,000, up to and including A\$200,000	53	0.85%	\$ 9,883,037.82	3.99%
> A\$200,000, up to and including A\$225,000	37	0.59%	\$ 7,862,965.00	3.17%
> A\$225,000, up to and including A\$250,000	21	0.34%	\$ 4,954,345.73	2.00%
> A\$250,000, up to and including A\$275,000	21	0.34%	\$ 5,465,730.06	2.20%
> A\$275,000, up to and including A\$300,000	27	0.43%	\$ 7,847,697.81	3.17%
> A\$300,000, up to and including A\$325,000	7	0.11%	\$ 2,184,674.96	0.88%
> A\$325,000, up to and including A\$350,000	3	0.05%	\$ 986,450.29	0.40%
> A\$350,000, up to and including A\$75,000	3	0.05%	\$ 1,070,981.90	0.43%
> A\$375,000, up to and including A\$400,000	1	0.02%	\$ 397,626.67	0.16%
> A\$400,000, up to and including A\$425,000	2	0.03%	\$ 838,237.52	0.34%
> A\$425,000, up to and including A\$450,000	2	0.03%	\$ 885,699.23	0.36%
> A\$450,000, up to and including A\$475,000	2	0.03%	\$ 918,342.73	0.37%
> 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	2	0.03%	\$ 1,263,987.43	0.51%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>247,900,938</b>	<b>100.00%</b>

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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	1	0.02%	\$ 78,480.55	0.03%
> 24 months, up to and including 30 months	215	3.45%	\$ 14,698,990.62	5.93%
> 30 months, up to and including 36 months	687	11.01%	\$ 37,857,215.01	15.27%
> 36 months, up to and including 42 months	1259	20.19%	\$ 64,564,864.03	26.04%
> 42 months, up to and including 48 months	1840	29.50%	\$ 67,126,935.68	27.08%
> 48 months, up to and including 54 months	1581	25.35%	\$ 47,070,438.69	18.99%
> 54 months, up to and including 60 months	653	10.47%	\$ 16,501,079.68	6.66%
> 60 months, up to and including 72 months	1	0.02%	\$ 2,933.56	0.00%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>\$ 247,900,938</b>	<b>100.00%</b>

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	3137	50.30%	\$ 102,998,190.09	41.55%
Agricultural machinery	627	10.05%	\$ 27,849,750.79	11.23%
Mine, quarry and construction	618	9.91%	\$ 34,821,167.40	14.05%
Bodies - vehicles, trailers	580	9.30%	\$ 26,709,972.41	10.77%
Lifting, handling equipment	286	4.59%	\$ 14,855,698.18	5.99%
Other transport equipment	12	0.19%	\$ 619,969.79	0.25%
Other special purpose machinery	566	9.07%	\$ 24,998,791.43	10.08%
Furniture & fittings	53	0.85%	\$ 2,724,361.15	1.10%
Machine tools	88	1.41%	\$ 4,543,791.51	1.83%
Other General Purpose Equipment	59	0.95%	\$ 1,336,871.20	0.54%
Computers	10	0.16%	\$ 379,123.69	0.15%
Medical, optical, precision equipment	59	0.95%	\$ 1,515,808.20	0.61%
Office Machines	15	0.24%	\$ 367,180.26	0.15%
Machine - textile production	2	0.03%	\$ 168,609.29	0.07%
Food/Beverage Processing	64	1.03%	\$ 2,420,119.54	0.98%
Pump, compressor etc	16	0.26%	\$ 530,488.68	0.21%
Communications equipment	12	0.19%	\$ 181,631.25	0.07%
Marine	12	0.19%	\$ 369,673.35	0.15%
Domestic appliances	8	0.13%	\$ 186,870.57	0.08%
Solar Panels Systems	13	0.21%	\$ 322,869.58	0.13%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>\$ 247,900,938</b>	<b>100.00%</b>

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%	4305	69.02%	\$ 122,940,863.20	49.59%
5% to 9.99%	171	2.74%	\$ 6,607,825.16	2.67%
10% to 14.99%	22	0.35%	\$ 1,228,847.59	0.50%
15% to 19.99%	48	0.77%	\$ 2,552,895.43	1.03%
20% to 24.99%	287	4.60%	\$ 14,919,052.72	6.02%
25% to 29.99%	189	3.03%	\$ 12,991,588.41	5.24%
30% to 34.99%	751	12.04%	\$ 49,582,591.03	20.00%
35% to 39.99%	268	4.30%	\$ 23,349,908.11	9.42%
40% to 44.99%	121	1.94%	\$ 8,205,699.65	3.31%
45% to 49.99%	34	0.55%	\$ 2,217,723.96	0.89%
50% to 69.99%	34	0.55%	\$ 2,805,205.44	1.13%
> 70%	7	0.11%	\$ 498,737.12	0.20%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>\$ 247,900,938</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	74	1.19%	\$ 3,092,005.06	1.25%
Rental Agreements	2	0.03%	\$ 19,866.90	0.01%
SSA	6161	98.78%	\$ 244,789,065.86	98.74%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>\$ 247,900,938</b>	<b>100.00%</b>

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	6237	100.00%	\$ 247,900,937.82	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%
<b>TOTAL</b>	<b>6,237</b>	<b>100.00%</b>	<b>\$ 247,900,938</b>	<b>100.00%</b>

### Bank of Queensland Contacts

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