

Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Aug 2024 to 31 Aug 2024 inclusive

Current Payment Date: 16 Sep 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	\$290,723,224.17
Pool Factor	0.306024446
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	\$203,506,256.91	0.25965711	4.8404%
Class B Notes	\$ 166,250,000.00	\$ 87,216,967.26	0.52461334	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	34	0.49%	\$ 2,565,267.29	\$ 454,018.25	\$ 2,111,249.04	0.23%

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	01-August-2024
This reporting period concludes on and includes	31-August-2024
Current Payment Date	16-September-2024
Loan Analysis	
	Value
Pool Balance	\$286,839,914.96
Number of Loans	6,927
Average Loan Size	41,409
Maximum Loan Size	709,083
Term Analysis	
Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	3.08 yrs
Weighted Average Remaining Term	1.38 yrs
Weighted Average Seasoning (months)	41.62

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	6689	96.56%	\$ 278,145,487.95	96.97%
> 0 days, up to and including 30 days	119	1.72%	\$ 4,029,470.22	1.40%
> 30 days, up to and including 60 days	45	0.65%	\$ 1,757,187.32	0.61%
> 60 days, up to and including 90 days	29	0.42%	\$ 757,231.91	0.26%
> 90 days, up to and including 120 days	6	0.09%	\$ 198,077.90	0.07%
> 120 days	39	0.56%	\$ 1,952,459.66	0.68%
TOTAL	6,927	100.00%	286,839,915	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	3135	45.26%	\$ 111,316,589.93	38.81%
NSW	1340	19.34%	\$ 61,220,323.48	21.34%
ACT	33	0.48%	\$ 1,705,532.23	0.59%
VIC	1470	21.22%	\$ 68,457,139.35	23.87%
SA	356	5.14%	\$ 17,442,009.14	6.08%
WA	464	6.70%	\$ 20,844,731.73	7.27%
NT	30	0.43%	\$ 1,368,160.62	0.48%
TAS	99	1.43%	\$ 4,485,428.48	1.56%
TOTAL	6,927	100.00%	286,839,915	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1702	24.57%	\$ 32,544,121.12	11.35%
> 6 months, up to and including 12 months	1936	27.95%	\$ 59,477,200.45	20.74%
> 12 months, up to and including 18 months	1612	23.27%	\$ 73,928,811.69	25.77%
> 18 months, up to and including 24 months	1074	15.50%	\$ 69,935,057.38	24.38%
> 24 months, up to and including 30 months	470	6.79%	\$ 37,432,893.62	13.05%
> 30 months, up to and including 36 months	130	1.88%	\$ 13,261,836.30	4.62%
> 36 months, up to and including 42 months	3	0.04%	\$ 259,994.40	0.09%
> 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	6,927	100.00%	286,839,915	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3652	52.72%	\$ 43,234,643.80	15.07%
> A\$25,000, up to and including A\$50,000	1564	22.58%	\$ 55,362,744.12	19.30%
> A\$50,000, up to and including A\$75,000	651	9.40%	\$ 39,727,813.95	13.85%
> A\$75,000, up to and including A\$100,000	347	5.01%	\$ 29,980,985.61	10.45%
> A\$100,000, up to and including A\$125,000	234	3.38%	\$ 26,282,409.62	9.16%
> A\$125,000, up to and including A\$150,000	165	2.38%	\$ 22,488,955.68	7.84%
> A\$150,000, up to and including A\$175,000	104	1.50%	\$ 16,842,775.57	5.87%
> A\$175,000, up to and including A\$200,000	55	0.79%	\$ 10,336,957.67	3.60%
> A\$200,000, up to and including A\$225,000	44	0.64%	\$ 9,323,680.09	3.25%
> A\$225,000, up to and including A\$250,000	28	0.40%	\$ 6,584,484.22	2.30%
> A\$250,000, up to and including A\$275,000	23	0.33%	\$ 6,061,931.97	2.11%
> A\$275,000, up to and including A\$300,000	17	0.25%	\$ 4,934,812.60	1.72%
> A\$300,000, up to and including A\$325,000	22	0.32%	\$ 6,854,404.58	2.39%
> A\$325,000, up to and including A\$350,000	8	0.12%	\$ 2,701,849.60	0.94%
> A\$350,000, up to and including A\$75,000	2	0.03%	\$ 737,990.56	0.26%
> A\$375,000, up to and including A\$400,000	1	0.01%	\$ 383,000.30	0.13%
> A\$400,000, up to and including A\$425,000	1	0.01%	\$ 414,685.64	0.14%
> A\$425,000, up to and including A\$450,000	3	0.04%	\$ 1,330,333.49	0.46%
> A\$450,000, up to and including A\$475,000	1	0.01%	\$ 474,904.82	0.17%
> A\$475,000, up to and including A\$500,000	3	0.04%	\$ 1,468,580.19	0.51%
> A\$500,000, up to and including A\$1,000,000	2	0.03%	\$ 1,311,970.88	0.46%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	6,927	100.00%	286,839,915	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	25	0.36%	\$ 1,176,926.27	0.41%
> 24 months, up to and including 30 months	288	4.16%	\$ 19,569,546.81	6.82%
> 30 months, up to and including 36 months	978	14.12%	\$ 57,302,592.67	19.98%
> 36 months, up to and including 42 months	1655	23.89%	\$ 81,947,171.95	28.57%
> 42 months, up to and including 48 months	1891	27.30%	\$ 66,725,003.08	23.26%
> 48 months, up to and including 54 months	1430	20.64%	\$ 45,085,301.37	15.72%
> 54 months, up to and including 60 months	659	9.51%	\$ 15,029,984.31	5.24%
> 60 months, up to and including 72 months	1	0.01%	\$ 3,388.50	0.00%
TOTAL	6,927	100.00%	\$ 286,839,915	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	3485	50.31%	\$ 119,026,127.14	41.50%
Agricultural machinery	666	9.61%	\$ 30,914,627.50	10.78%
Mine, quarry and construction	705	10.18%	\$ 40,980,396.03	14.29%
Bodies - vehicles, trailers	642	9.27%	\$ 30,680,618.80	10.70%
Lifting, handling equipment	324	4.68%	\$ 17,481,166.47	6.09%
Other transport equipment	12	0.17%	\$ 674,994.03	0.24%
Other special purpose machinery	629	9.08%	\$ 29,447,268.73	10.27%
Furniture & fittings	58	0.84%	\$ 3,150,165.26	1.10%
Machine tools	99	1.43%	\$ 5,188,983.43	1.81%
Other General Purpose Equipment	63	0.91%	\$ 1,623,461.93	0.57%
Computers	11	0.16%	\$ 479,132.53	0.17%
Medical, optical, precision equipment	62	0.90%	\$ 1,765,222.17	0.62%
Office Machines	17	0.25%	\$ 442,025.33	0.15%
Machine - textile production	3	0.04%	\$ 184,305.28	0.06%
Food/Beverage Processing	75	1.08%	\$ 2,761,700.56	0.96%
Pump, compressor etc	18	0.26%	\$ 613,186.65	0.21%
Communications equipment	16	0.23%	\$ 282,066.57	0.10%
Marine	16	0.23%	\$ 550,354.23	0.19%
Domestic appliances	10	0.14%	\$ 222,744.48	0.08%
Solar Panels Systems	16	0.23%	\$ 371,368.30	0.13%
TOTAL	6,927	100.00%	\$ 286,839,915	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%	4822	69.61%	\$ 146,559,473.84	51.09%
5% to 9.99%	182	2.63%	\$ 7,839,159.80	2.73%
10% to 14.99%	28	0.40%	\$ 1,485,567.62	0.52%
15% to 19.99%	53	0.77%	\$ 3,287,977.56	1.15%
20% to 24.99%	314	4.53%	\$ 16,712,114.39	5.83%
25% to 29.99%	207	2.99%	\$ 14,408,915.02	5.02%
30% to 34.99%	816	11.78%	\$ 55,373,007.05	19.30%
35% to 39.99%	293	4.23%	\$ 25,737,159.74	8.97%
40% to 44.99%	132	1.91%	\$ 9,397,723.32	3.28%
45% to 49.99%	34	0.49%	\$ 2,295,794.20	0.80%
50% to 69.99%	38	0.55%	\$ 3,175,285.52	1.11%
> 70%	8	0.12%	\$ 567,736.90	0.20%
TOTAL	6,927	100.00%	\$ 286,839,915	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	91	1.31%	\$ 3,670,618.20	1.28%
Rental Agreements	3	0.04%	\$ 26,486.86	0.01%
SSA	6833	98.64%	\$ 283,142,809.90	98.71%
TOTAL	6,927	100.00%	\$ 286,839,915	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	6927	100.00%	\$ 286,839,914.96	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	6,927	100.00%	\$ 286,839,915	100.00%

Bank of Queensland Contacts	
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