

## Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Feb 2025 to 28 Feb 2025 inclusive

Current Payment Date: 11 Mar 2025

### Notice

#### No Guarantee by Bank of Queensland

Neither the Class A Notes, Class B Notes, Class C Notes, Class D Notes, Class E Notes, Class F Notes nor the Class G 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 2022-1 REDS MHP 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	REEB20
Original Balance \$A	\$440,000,000.00
Current Balance \$A	\$60,463,722.98
Pool Factor	0.137417552
Asset Classes	Automobile and equipment backed commercial hire purchase, finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	24-March-2022
Legal Maturity Date	10-May-2030

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$ 409,200,000.00	\$ 52,217,296.96	0.12760825	5.2084%
Class B Notes	\$ 8,800,000.00	\$ 2,356,121.72	0.26774110	5.9584%
Class C Notes	\$ 4,400,000.00	\$ 1,178,060.86	0.26774110	6.1584%
Class D Notes	\$ 4,400,000.00	\$ 1,178,060.86	0.26774110	6.3584%
Class E Notes	\$ 4,400,000.00	\$ 1,178,060.86	0.26774110	6.9584%
Class F Notes	\$ 2,200,000.00	\$ 589,030.43	0.26774110	9.0084%
Class G Notes	\$ 6,600,000.00	\$ 1,767,091.29	0.26774110	14.2084%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-February-2025
This reporting period concludes on and includes	28-February-2025
Current Payment Date	11-March-2025
<b>Loan Analysis</b>	<b>Value</b>
Pool Balance	\$59,743,948.74
Number of Loans	1,141
Average Loan Size	\$181,201.41
Maximum Loan Size	\$598,392.44
<b>Term Analysis</b>	
Minimum Term (months)	0.00
Maximum Term (months)	45.00
Weighted Average Remaining Term (months)	15.90
Weighted Average Seasoning (months)	52.18

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	1088	95.35%	\$ 55,650,067.43	93.15%
> 0 days, up to and including 30 days	25	2.19%	\$ 1,837,024.72	3.07%
> 30 days, up to and including 60 days	7	0.61%	\$ 508,218.61	0.85%
> 60 days, up to and including 90 days	6	0.53%	\$ 829,493.11	1.39%
> 90 days, up to and including 120 days	1	0.09%	\$ 22,758.70	0.04%
> 120 days	14	1.23%	\$ 896,386.17	1.50%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>59,743,949</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	288	25.24%	\$ 16,016,867.81	26.81%
NSW	403	35.32%	\$ 24,219,056.47	40.54%
ACT	19	1.67%	\$ 1,321,713.91	2.21%
VIC	206	18.05%	\$ 7,888,662.67	13.20%
SA	91	7.98%	\$ 3,914,763.91	6.55%
WA	120	10.52%	\$ 5,488,857.64	9.19%
NT	6	0.53%	\$ 152,838.43	0.26%
TAS	8	0.70%	\$ 741,187.90	1.24%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>59,743,949</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	422	36.99%	\$ 10,719,651.82	17.94%
> 6 months, up to and including 12 months	269	23.58%	\$ 10,744,141.35	17.98%
> 12 months, up to and including 18 months	282	24.72%	\$ 18,114,062.70	30.32%
> 18 months, up to and including 24 months	94	8.24%	\$ 8,645,973.97	14.47%
> 24 months, up to and including 30 months	41	3.59%	\$ 5,848,977.64	9.79%
> 30 months, up to and including 36 months	20	1.75%	\$ 3,109,085.13	5.20%
> 36 months, up to and including 42 months	12	1.05%	\$ 2,396,609.20	4.01%
> 42 months, up to and including 48 months	1	0.09%	\$ 165,446.93	0.28%
> 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, up to and including 66 months	0	0.00%	-	0.00%
> 66 months, up to and including 72 months	0	0.00%	-	0.00%
> 72 months, up to and including 78 months	0	0.00%	-	0.00%
> 78 months, up to and including 84 months	0	0.00%	-	0.00%
> 84 months, up to and including 90 months	0	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>59,743,949</b>	<b>100.00%</b>

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$10,000	298	26.12%	\$ 1,450,981.89	2.43%
> \$10,000, up to and including \$20,000	194	17.00%	\$ 2,888,016.08	4.83%
> \$20,000, up to and including \$30,000	145	12.71%	\$ 3,545,435.03	5.93%
> \$30,000, up to and including \$40,000	112	9.82%	\$ 3,873,525.02	6.48%
> \$40,000, up to and including \$50,000	53	4.65%	\$ 2,398,365.49	4.01%
> \$50,000, up to and including \$60,000	56	4.91%	\$ 3,067,465.75	5.13%
> \$60,000, up to and including \$70,000	34	2.98%	\$ 2,204,970.73	3.69%
> \$70,000, up to and including \$80,000	39	3.42%	\$ 2,945,992.37	4.93%
> \$80,000, up to and including \$90,000	37	3.24%	\$ 3,133,689.59	5.25%
> \$90,000, up to and including \$100,000	17	1.49%	\$ 1,598,638.54	2.68%
> \$100,000, up to and including \$200,000	96	8.41%	\$ 13,913,501.32	23.29%
> \$200,000, up to and including \$300,000	35	3.07%	\$ 8,681,181.55	14.53%
> \$300,000, up to and including \$400,000	13	1.14%	\$ 4,394,032.42	7.35%
> \$400,000, up to and including \$500,000	9	0.79%	\$ 3,938,390.76	6.59%
> \$500,000, up to and including \$600,000	3	0.26%	\$ 1,709,976.20	2.86%
> \$600,000, up to and including \$700,000	0	0.00%	-	0.00%
> \$700,000, up to and including \$800,000	0	0.00%	-	0.00%
> \$800,000, up to and including \$900,000	0	0.00%	-	0.00%
> \$900,000, up to and including \$1,000,000	0	0.00%	-	0.00%
> \$1,000,000	0	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

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	0	0.00%	\$ -	0.00%
> 36 months, up to and including 42 months	131	11.48%	\$ 8,710,408.88	14.58%
> 42 months, up to and including 48 months	343	30.06%	\$ 20,906,159.80	34.99%
> 48 months, up to and including 54 months	205	17.97%	\$ 9,265,146.55	15.51%
> 54 months, up to and including 60 months	244	21.38%	\$ 8,889,159.96	14.88%
> 60 months, up to and including 66 months	88	7.71%	\$ 4,338,797.62	7.26%
> 66 months, up to and including 72 months	50	4.38%	\$ 3,773,822.86	6.32%
> 72 months, up to and including 78 months	35	3.07%	\$ 2,480,131.80	4.15%
> 78 months, up to and including 84 months	28	2.45%	\$ 871,548.32	1.46%
> 84 months, up to and including 90 months	17	1.49%	\$ 508,772.95	0.85%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	2	0.18%	\$ 9,225.78	0.02%
Dental Equipment	273	23.93%	\$ 10,999,674.59	18.41%
Fixtures & Fittings	261	22.87%	\$ 25,516,659.43	42.71%
Medical Equipment	266	23.31%	\$ 13,291,367.89	22.25%
Motor Vehicle	339	29.71%	\$ 9,927,021.05	16.62%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	678	59.42%	\$ 22,084,076.60	36.96%
1 to 10%	100	8.76%	\$ 9,587,788.79	16.05%
11 to 20%	90	7.89%	\$ 6,629,335.36	11.10%
21 to 30%	158	13.85%	\$ 10,218,646.41	17.10%
31 to 40%	82	7.19%	\$ 6,636,358.49	11.11%
41 to 50%	24	2.10%	\$ 2,756,171.49	4.61%
51 to 60%	8	0.70%	\$ 1,680,093.55	2.81%
61 to 70%	1	0.09%	\$ 151,478.05	0.25%
71 to 80%	0	0.00%	\$ -	0.00%
81 to 90%	0	0.00%	\$ -	0.00%
> 90%	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	1040	91.15%	\$ 48,685,990.39	81.49%
Lease	101	8.85%	\$ 11,057,958.35	18.51%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	961	84.22%	\$ 50,930,054.12	85.25%
Non Metropolitan	180	15.78%	\$ 8,813,894.62	14.75%
<b>TOTAL</b>	<b>1,141</b>	<b>100.00%</b>	<b>\$ 59,743,949</b>	<b>100.00%</b>

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