

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

Monthly Report from 01 Apr 2025 to 30 Apr 2025 inclusive

Current Payment Date: 12 May 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	\$51,743,074.97
Pool Factor	0.117597898
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	\$ 44,102,481.76	0.10777733	5.1101%
Class B Notes	\$ 8,800,000.00	\$ 2,183,026.63	0.24807121	5.8601%
Class C Notes	\$ 4,400,000.00	\$ 1,091,513.31	0.24807121	6.0601%
Class D Notes	\$ 4,400,000.00	\$ 1,091,513.31	0.24807121	6.2601%
Class E Notes	\$ 4,400,000.00	\$ 1,091,513.31	0.24807121	6.8601%
Class F Notes	\$ 2,200,000.00	\$ 545,756.66	0.24807121	8.9101%
Class G Notes	\$ 6,600,000.00	\$ 1,637,269.97	0.24807121	14.1101%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-April-2025
This reporting period concludes on and includes	30-April-2025
Current Payment Date	12-May-2025
<b>Loan Analysis</b>	<b>Value</b>
Pool Balance	\$51,128,770.59
Number of Loans	997
Average Loan Size	\$189,489.04
Maximum Loan Size	\$563,671.29
<b>Term Analysis</b>	
Minimum Term (months)	0.00
Maximum Term (months)	43.00
Weighted Average Remaining Term (months)	14.86
Weighted Average Seasoning (months)	53.76

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	948	95.09%	\$ 47,885,303.51	93.66%
> 0 days, up to and including 30 days	15	1.50%	\$ 884,076.12	1.73%
> 30 days, up to and including 60 days	4	0.40%	\$ 410,838.64	0.80%
> 60 days, up to and including 90 days	10	1.00%	\$ 653,154.07	1.28%
> 90 days, up to and including 120 days	3	0.30%	\$ 68,625.91	0.13%
> 120 days	17	1.71%	\$ 1,226,772.34	2.40%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>51,128,771</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	256	25.68%	\$ 13,901,407.69	27.19%
NSW	353	35.41%	\$ 20,891,550.44	40.86%
ACT	18	1.81%	\$ 1,216,833.85	2.38%
VIC	173	17.35%	\$ 6,470,748.85	12.66%
SA	79	7.92%	\$ 3,437,533.87	6.72%
WA	107	10.73%	\$ 4,404,050.25	8.61%
NT	5	0.50%	\$ 128,977.80	0.25%
TAS	6	0.60%	\$ 677,667.84	1.33%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>51,128,771</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	377	37.81%	\$ 9,009,684.24	17.62%
> 6 months, up to and including 12 months	268	26.88%	\$ 12,636,657.67	24.72%
> 12 months, up to and including 18 months	239	23.97%	\$ 14,841,452.32	29.03%
> 18 months, up to and including 24 months	54	5.42%	\$ 5,959,395.51	11.66%
> 24 months, up to and including 30 months	34	3.41%	\$ 4,343,648.49	8.50%
> 30 months, up to and including 36 months	15	1.50%	\$ 2,664,630.35	5.21%
> 36 months, up to and including 42 months	9	0.90%	\$ 1,514,804.06	2.96%
> 42 months, up to and including 48 months	1	0.10%	\$ 158,497.95	0.31%
> 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>997</b>	<b>100.00%</b>	<b>51,128,771</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	274	27.48%	\$ 1,200,012.98	2.35%
> \$10,000, up to and including \$20,000	168	16.85%	\$ 2,511,470.09	4.91%
> \$20,000, up to and including \$30,000	134	13.44%	\$ 3,309,681.53	6.47%
> \$30,000, up to and including \$40,000	78	7.82%	\$ 2,704,143.71	5.29%
> \$40,000, up to and including \$50,000	51	5.12%	\$ 2,299,831.80	4.50%
> \$50,000, up to and including \$60,000	47	4.71%	\$ 2,585,792.45	5.06%
> \$60,000, up to and including \$70,000	28	2.81%	\$ 1,824,030.41	3.57%
> \$70,000, up to and including \$80,000	37	3.71%	\$ 2,746,139.58	5.37%
> \$80,000, up to and including \$90,000	28	2.81%	\$ 2,351,162.53	4.60%
> \$90,000, up to and including \$100,000	8	0.80%	\$ 771,382.20	1.51%
> \$100,000, up to and including \$200,000	90	9.03%	\$ 12,647,672.88	24.74%
> \$200,000, up to and including \$300,000	34	3.41%	\$ 8,274,578.30	16.18%
> \$300,000, up to and including \$400,000	10	1.00%	\$ 3,323,531.19	6.50%
> \$400,000, up to and including \$500,000	8	0.80%	\$ 3,469,587.74	6.79%
> \$500,000, up to and including \$600,000	2	0.20%	\$ 1,109,753.20	2.17%
> \$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>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</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	65	6.52%	\$ 4,834,889.90	9.46%
> 42 months, up to and including 48 months	294	29.49%	\$ 16,596,428.88	32.46%
> 48 months, up to and including 54 months	221	22.17%	\$ 11,064,970.40	21.64%
> 54 months, up to and including 60 months	217	21.77%	\$ 6,725,272.60	13.15%
> 60 months, up to and including 66 months	76	7.62%	\$ 4,415,735.25	8.64%
> 66 months, up to and including 72 months	56	5.62%	\$ 3,721,657.02	7.28%
> 72 months, up to and including 78 months	30	3.01%	\$ 2,301,001.97	4.50%
> 78 months, up to and including 84 months	26	2.61%	\$ 1,128,681.19	2.21%
> 84 months, up to and including 90 months	12	1.20%	\$ 340,133.38	0.67%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</b>	<b>100.00%</b>

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	2	0.20%	\$ 3,405.30	0.01%
Dental Equipment	233	23.37%	\$ 9,278,785.79	18.15%
Fixtures & Fittings	229	22.97%	\$ 21,937,373.81	42.91%
Medical Equipment	231	23.17%	\$ 11,381,724.94	22.26%
Motor Vehicle	302	30.29%	\$ 8,527,480.75	16.68%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	595	59.68%	\$ 18,303,755.49	35.80%
1 to 10%	87	8.73%	\$ 8,619,277.54	16.86%
11 to 20%	71	7.12%	\$ 5,552,737.89	10.86%
21 to 30%	145	14.54%	\$ 8,937,488.51	17.48%
31 to 40%	70	7.02%	\$ 5,866,723.70	11.47%
41 to 50%	20	2.01%	\$ 2,464,104.97	4.82%
51 to 60%	8	0.80%	\$ 1,235,225.90	2.42%
61 to 70%	1	0.10%	\$ 149,456.59	0.29%
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>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	913	91.57%	\$ 41,186,843.28	80.56%
Lease	84	8.43%	\$ 9,941,927.31	19.44%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</b>	<b>100.00%</b>

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	843	84.55%	\$ 43,541,309.03	85.16%
Non Metropolitan	154	15.45%	\$ 7,587,461.56	14.84%
<b>TOTAL</b>	<b>997</b>	<b>100.00%</b>	<b>\$ 51,128,771</b>	<b>100.00%</b>

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