

Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Jun 2025 to 30 Jun 2025 inclusive

Current Payment Date: 10 Jul 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.

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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	\$0.00
Pool Factor	0.000000000
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	\$ 0.00	0.00000000	4.7575%
Class B Notes	\$ 8,800,000.00	\$ 0.00	0.00000000	5.5075%
Class C Notes	\$ 4,400,000.00	\$ 0.00	0.00000000	5.7075%
Class D Notes	\$ 4,400,000.00	\$ 0.00	0.00000000	5.9075%
Class E Notes	\$ 4,400,000.00	\$ 0.00	0.00000000	6.5075%
Class F Notes	\$ 2,200,000.00	\$ 0.00	0.00000000	8.5575%
Class G Notes	\$ 6,600,000.00	\$ 0.00	0.00000000	13.7575%

*All notes will be fully payout on 10 July 2025

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	01-June-2025
This reporting period concludes on and includes	30-June-2025
Current Payment Date	10-July-2025
Loan Analysis	Value
Pool Balance	\$41,621,715.09
Number of Loans	800
Average Loan Size	\$195,511.92
Maximum Loan Size	\$528,756.12
Term Analysis	
Minimum Term (months)	0.00
Maximum Term (months)	41.00
Weighted Average Remaining Term (months)	14.06
Weighted Average Seasoning (months)	55.51

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	745	93.13%	\$ 38,247,331.22	91.89%
> 0 days, up to and including 30 days	32	4.00%	\$ 2,053,350.78	4.93%
> 30 days, up to and including 60 days	5	0.63%	\$ 320,078.98	0.77%
> 60 days, up to and including 90 days	2	0.25%	\$ 249,725.32	0.60%
> 90 days, up to and including 120 days	1	0.13%	\$ 39,200.00	0.09%
> 120 days	15	1.88%	\$ 712,028.79	1.71%
TOTAL	800	100.00%	41,621,715	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	209	26.13%	\$ 11,133,005.29	26.75%
NSW	282	35.25%	\$ 17,599,252.25	42.28%
ACT	13	1.63%	\$ 956,419.37	2.30%
VIC	135	16.88%	\$ 5,079,159.55	12.20%
SA	61	7.63%	\$ 2,727,103.73	6.55%
WA	90	11.25%	\$ 3,455,679.55	8.30%
NT	4	0.50%	\$ 110,626.36	0.27%
TAS	6	0.75%	\$ 560,468.99	1.35%
TOTAL	800	100.00%	41,621,715	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	311	38.88%	\$ 8,383,821.42	20.14%
> 6 months, up to and including 12 months	271	33.88%	\$ 13,638,515.99	32.77%
> 12 months, up to and including 18 months	138	17.25%	\$ 8,801,054.30	21.15%
> 18 months, up to and including 24 months	37	4.63%	\$ 4,414,041.01	10.61%
> 24 months, up to and including 30 months	26	3.25%	\$ 3,584,879.51	8.61%
> 30 months, up to and including 36 months	14	1.75%	\$ 2,335,214.31	5.61%
> 36 months, up to and including 42 months	3	0.38%	\$ 464,188.55	1.12%
> 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%
> 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%
TOTAL	800	100.00%	41,621,715	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$10,000	197	24.63%	\$ 909,252.07	2.18%
> \$10,000, up to and including \$20,000	142	17.75%	\$ 2,149,699.77	5.16%
> \$20,000, up to and including \$30,000	106	13.25%	\$ 2,592,845.85	6.23%
> \$30,000, up to and including \$40,000	65	8.13%	\$ 2,236,404.17	5.37%
> \$40,000, up to and including \$50,000	45	5.63%	\$ 2,038,210.87	4.90%
> \$50,000, up to and including \$60,000	43	5.38%	\$ 2,363,903.33	5.68%
> \$60,000, up to and including \$70,000	29	3.63%	\$ 1,894,926.10	4.55%
> \$70,000, up to and including \$80,000	34	4.25%	\$ 2,521,876.89	6.06%
> \$80,000, up to and including \$90,000	9	1.13%	\$ 773,502.75	1.86%
> \$90,000, up to and including \$100,000	10	1.25%	\$ 953,933.81	2.29%
> \$100,000, up to and including \$200,000	77	9.63%	\$ 10,635,792.29	25.55%
> \$200,000, up to and including \$300,000	30	3.75%	\$ 7,273,394.38	17.47%
> \$300,000, up to and including \$400,000	7	0.88%	\$ 2,496,350.70	6.00%
> \$400,000, up to and including \$500,000	4	0.50%	\$ 1,739,990.96	4.18%
> \$500,000, up to and including \$600,000	2	0.25%	\$ 1,041,631.15	2.50%
> \$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%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

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	0	0.00%	\$ -	0.00%
> 42 months, up to and including 48 months	236	29.50%	\$ 13,906,684.63	33.41%
> 48 months, up to and including 54 months	221	27.63%	\$ 11,520,748.64	27.68%
> 54 months, up to and including 60 months	166	20.75%	\$ 5,657,698.17	13.59%
> 60 months, up to and including 66 months	63	7.88%	\$ 3,292,649.53	7.91%
> 66 months, up to and including 72 months	45	5.63%	\$ 3,348,070.19	8.04%
> 72 months, up to and including 78 months	32	4.00%	\$ 2,204,665.84	5.30%
> 78 months, up to and including 84 months	26	3.25%	\$ 1,091,965.96	2.62%
> 84 months, up to and including 90 months	11	1.38%	\$ 599,232.13	1.44%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	0	0.00%	\$ -	0.00%
Dental Equipment	182	22.75%	\$ 7,235,859.33	17.38%
Fixtures & Fittings	191	23.88%	\$ 18,387,147.21	44.18%
Medical Equipment	183	22.88%	\$ 9,448,470.37	22.70%
Motor Vehicle	244	30.50%	\$ 6,550,238.18	15.74%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	468	58.50%	\$ 14,940,525.88	35.90%
1 to 10%	79	9.88%	\$ 7,734,601.25	18.58%
11 to 20%	61	7.63%	\$ 4,984,368.90	11.98%
21 to 30%	108	13.50%	\$ 6,568,484.86	15.78%
31 to 40%	61	7.63%	\$ 4,532,024.06	10.89%
41 to 50%	17	2.13%	\$ 1,905,050.12	4.58%
51 to 60%	5	0.63%	\$ 809,237.51	1.94%
61 to 70%	1	0.13%	\$ 147,422.51	0.35%
71 to 80%	0	0.00%	\$ -	0.00%
81 to 90%	0	0.00%	\$ -	0.00%
> 90%	0	0.00%	\$ -	0.00%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	729	91.13%	\$ 33,382,545.10	80.20%
Lease	71	8.88%	\$ 8,239,169.99	19.80%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	682	85.25%	\$ 35,785,777.81	85.98%
Non Metropolitan	118	14.75%	\$ 5,835,937.28	14.02%
TOTAL	800	100.00%	\$ 41,621,715	100.00%

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