

# Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Feb 2024 to 29 Feb 2024 inclusive

Current Payment Date: 12 Mar 2024

## 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	\$134,007,706.83
Pool Factor	0.304562970
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	\$ 115,730,885.86	0.28282230	5.2984%
Class B Notes	\$ 8,800,000.00	\$ 5,221,948.85	0.59340328	6.0484%
Class C Notes	\$ 4,400,000.00	\$ 2,610,974.43	0.59340328	6.2484%
Class D Notes	\$ 4,400,000.00	\$ 2,610,974.43	0.59340328	6.4484%
Class E Notes	\$ 4,400,000.00	\$ 2,610,974.43	0.59340328	7.0484%
Class F Notes	\$ 2,200,000.00	\$ 1,305,487.21	0.59340328	9.0984%
Class G Notes	\$ 6,600,000.00	\$ 3,916,461.64	0.59340328	14.2984%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-February-2024
This reporting period concludes on and includes	29-February-2024
Current Payment Date	12-March-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$132,455,900.30
Number of Loans	0
Average Loan Size	\$155,998.20
Maximum Loan Size	\$889,348.13
<b>Term Analysis</b>	
Minimum Term (months)	0.00
Maximum Term (months)	57.00
Weighted Average Remaining Term (months)	22.49
Weighted Average Seasoning (months)	42.85

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	2146	97.02%	\$ 128,545,754.47	97.05%
> 0 days, up to and including 30 days	3	0.14%	\$ 70,034.37	0.05%
> 30 days, up to and including 60 days	35	1.58%	\$ 2,064,324.89	1.56%
> 60 days, up to and including 90 days	10	0.45%	\$ 648,617.64	0.49%
> 90 days, up to and including 120 days	1	0.05%	\$ 338,298.69	0.26%
> 120 days	17	0.77%	\$ 788,870.24	0.60%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>132,455,900</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	528	23.87%	\$ 35,396,499.95	26.72%
NSW	805	36.39%	\$ 51,967,742.89	39.23%
ACT	35	1.58%	\$ 2,261,154.72	1.71%
VIC	413	18.67%	\$ 20,932,574.96	15.80%
SA	174	7.87%	\$ 8,345,827.59	6.30%
WA	221	9.99%	\$ 11,650,664.67	8.80%
NT	13	0.59%	\$ 477,720.07	0.36%
TAS	23	1.04%	\$ 1,423,715.45	1.07%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>132,455,900</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	554	25.05%	\$ 13,165,778.08	9.94%
> 6 months, up to and including 12 months	388	17.54%	\$ 15,483,333.38	11.69%
> 12 months, up to and including 18 months	481	21.75%	\$ 24,292,584.76	18.34%
> 18 months, up to and including 24 months	293	13.25%	\$ 19,998,890.81	15.10%
> 24 months, up to and including 30 months	315	14.24%	\$ 29,631,429.76	22.37%
> 30 months, up to and including 36 months	100	4.52%	\$ 12,670,730.41	9.57%
> 36 months, up to and including 42 months	43	1.94%	\$ 8,048,606.02	6.08%
> 42 months, up to and including 48 months	23	1.04%	\$ 5,214,013.54	3.94%
> 48 months, up to and including 54 months	14	0.63%	\$ 3,744,458.27	2.83%
> 54 months, up to and including 60 months	1	0.05%	\$ 206,075.27	0.16%
> 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>2,212</b>	<b>100.00%</b>	<b>132,455,900</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	473	21.38%	\$ 2,469,268.26	1.86%
> \$10,000, up to and including \$20,000	335	15.14%	\$ 4,885,899.06	3.69%
> \$20,000, up to and including \$30,000	275	12.43%	\$ 6,851,431.43	5.17%
> \$30,000, up to and including \$40,000	251	11.35%	\$ 8,691,299.43	6.56%
> \$40,000, up to and including \$50,000	149	6.74%	\$ 6,620,111.82	5.00%
> \$50,000, up to and including \$60,000	124	5.61%	\$ 6,740,973.57	5.09%
> \$60,000, up to and including \$70,000	81	3.66%	\$ 5,297,099.04	4.00%
> \$70,000, up to and including \$80,000	68	3.07%	\$ 5,091,233.01	3.84%
> \$80,000, up to and including \$90,000	54	2.44%	\$ 4,569,447.01	3.45%
> \$90,000, up to and including \$100,000	46	2.08%	\$ 4,365,014.91	3.30%
> \$100,000, up to and including \$200,000	227	10.26%	\$ 31,419,092.12	23.72%
> \$200,000, up to and including \$300,000	62	2.80%	\$ 14,874,524.78	11.23%
> \$300,000, up to and including \$400,000	34	1.54%	\$ 12,167,533.21	9.19%
> \$400,000, up to and including \$500,000	11	0.50%	\$ 4,959,871.72	3.74%
> \$500,000, up to and including \$600,000	14	0.63%	\$ 7,604,913.59	5.74%
> \$600,000, up to and including \$700,000	4	0.18%	\$ 2,631,147.84	1.99%
> \$700,000, up to and including \$800,000	2	0.09%	\$ 1,524,986.56	1.15%
> \$800,000, up to and including \$900,000	2	0.09%	\$ 1,692,052.94	1.28%
> \$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>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</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	191	8.63%	\$ 14,478,311.86	10.93%
> 30 months, up to and including 36 months	498	22.51%	\$ 37,541,677.38	28.34%
> 36 months, up to and including 42 months	357	16.14%	\$ 20,537,175.72	15.50%
> 42 months, up to and including 48 months	474	21.43%	\$ 22,115,536.56	16.70%
> 48 months, up to and including 54 months	267	12.07%	\$ 13,619,903.17	10.28%
> 54 months, up to and including 60 months	209	9.45%	\$ 12,224,442.06	9.23%
> 60 months, up to and including 66 months	95	4.29%	\$ 6,194,122.00	4.68%
> 66 months, up to and including 72 months	51	2.31%	\$ 2,671,778.71	2.02%
> 72 months, up to and including 78 months	40	1.81%	\$ 1,848,293.20	1.40%
> 78 months, up to and including 84 months	23	1.04%	\$ 1,058,102.77	0.80%
> 84 months, up to and including 90 months	7	0.32%	\$ 166,556.87	0.13%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</b>	<b>100.00%</b>

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	10	0.45%	\$ 78,272.23	0.06%
Dental Equipment	508	22.97%	\$ 25,201,994.71	19.03%
Fixtures & Fittings	445	20.12%	\$ 50,886,563.03	38.42%
Medical Equipment	512	23.15%	\$ 31,320,477.45	23.65%
Motor Vehicle	737	33.32%	\$ 24,968,592.88	18.85%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	1295	58.54%	\$ 55,245,735.78	41.71%
1 to 10%	186	8.41%	\$ 18,208,613.43	13.75%
11 to 20%	172	7.78%	\$ 13,388,591.15	10.11%
21 to 30%	263	11.89%	\$ 18,664,461.96	14.09%
31 to 40%	183	8.27%	\$ 13,644,877.80	10.30%
41 to 50%	93	4.20%	\$ 9,963,162.15	7.52%
51 to 60%	18	0.81%	\$ 3,173,596.51	2.40%
61 to 70%	2	0.09%	\$ 166,861.52	0.13%
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>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	2021	91.37%	\$ 109,561,659.90	82.72%
Lease	191	8.63%	\$ 22,894,240.40	17.28%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</b>	<b>100.00%</b>

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	1858	84.00%	\$ 113,731,813.39	85.86%
Non Metropolitan	354	16.00%	\$ 18,724,086.91	14.14%
<b>TOTAL</b>	<b>2,212</b>	<b>100.00%</b>	<b>\$ 132,455,900</b>	<b>100.00%</b>

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