REDS Series 2024-1 Trust Monthly Investor Report

Monthly Investment Report as at 20 Aug 2026

Summary

Trust:	Series 2024-1 REDS Trust ("the Series Trust")
Collection Period end date:	31 Jul 2026
Payment Date:	20 Aug 2026
Issuer and Trustee:	Perpetual Trustee Company Limited (ABN 42 000 001 007) ATO SERIES 2024-1 REDS TRUST
Joint Lead Managers:	Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ") Commonwealth Bank of Australia (ABN 48 123 123 124) ("CBA") MUFG Securities Americas Inc. (ARBN 612 562 008) ("MUFG") National Australia Bank Limited (ABN 12 004 044 937) ("NAB")
Arranger:	NAB
Manager:	B.Q.L. Management Pty Ltd (ABN 87 081 052 342)
Security Trustee:	P.T. Limited (ABN 67 004 454 666)
Servicer:	Bank of Queensland Limited (ABN 32 009 656 740) ("BOQ")
Liquidity Facility Provider:	BOQ
Redraw Facility Provider:	BOQ
Standby Swap Provider:	NAB
Basis Swap Provider and Fixed Rate Swap Provider:	BOQ
Closing Date:	05 March 2024
Legal Final Maturity Date:	The Payment Date falling in March 2056

Security Classes

Class Name :	**A1 Notes**	**A2 Notes**	**B Notes**	**C Notes**	**D Notes**	**E Notes**	**F Notes**
ISIN / Common Code:	AU3FN0084638 / 276115731	AU3FN0084646 / 276115740	AU3FN0084653 / 276115758	AU3FN0084661 / 276115766	AU3FN0084679 / 276115774	AU3FN0084687 / 276115782	AU3FN0084695 / 276115804
Rating Agency:	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch
Expected Ratings:	AAA(sf)/AAAsf2	AAA(sf)/AAAsf2	AA(sf)/NR³	A(sf)/NR³	BBB(sf)/NR³	BB(sf)/NR³	NR/NR
Denomination:	AUD	AUD	AUD	AUD	AUD	AUD	AUD
Issue Amount:	920,000,000.00	39,000,000.00	21,500,000.00	10,500,000.00	4,000,000.00	2,500,000.00	2,500,000.00
Interest Rate	BBSW (1 month) + Class Margin +	BBSW (1 month) + Class Margin + (from the first	BBSW (1 month) + Class	BBSW (1 month) + Class Margin	BBSW (1 month) + Class Margin	BBSW (1 month) + Class Margin	BBSW (1 month) + Class Margin
Class Margin:	1.10%	1.40%	1.85%	2.35%	2.90%	5.00%	6.25%
Expected Average Life:	2.7 years	4.8 years	4.8 years	4.8 years	4.8 years	4.8 years	4.8 years
Interest frequency:	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Coupon Type:	Floating	Floating	Floating	Floating	Floating	Floating	Floating
Principal payment type:	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through

Pool Details

Number of Loans	3,331
Average Loan Size	149,081
Maximum Loan Size	1,027,072
Weighted Average LVR	51.13%
Maximum LVR	90.26%
WA Seeding (months)	96
WA Term to Maturity (years)	20
Full Documentation Loans	100.00%
WA Interest Rate	6.51%

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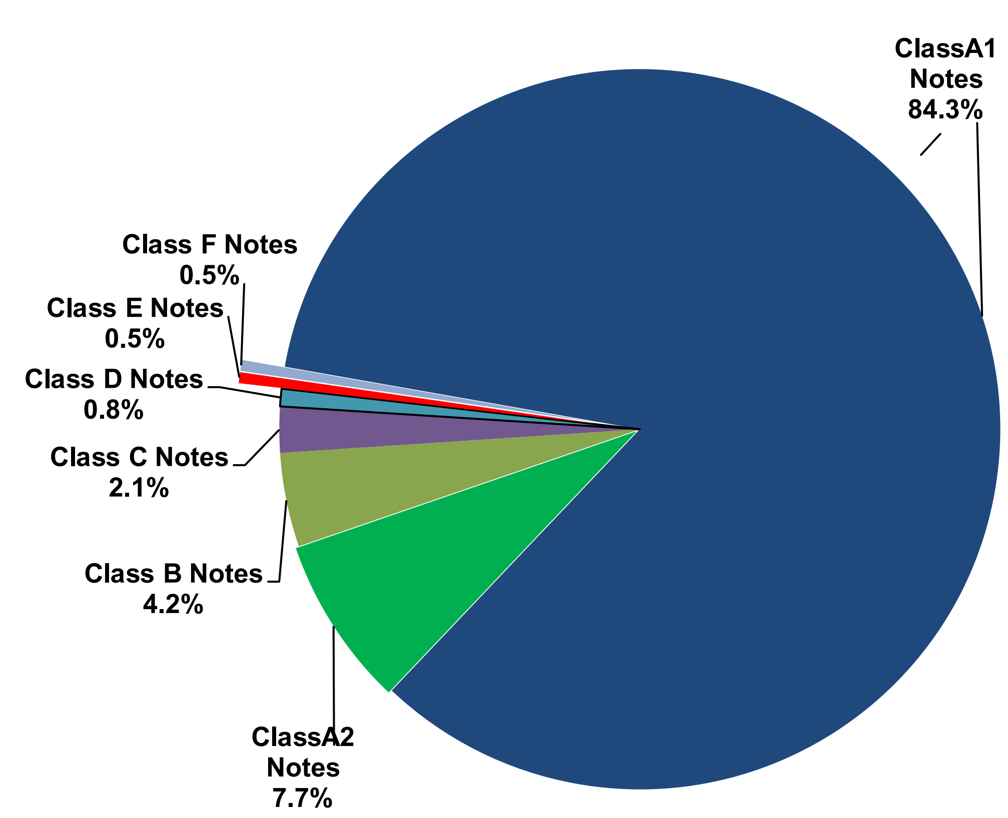
Note Factors as at 20 Aug 2026

Bond Factor	**0.49658872**
Class A1 Notes	0.45281383
Class A2 Notes	1.00000000
Class B Notes	1.00000000
Class C Notes	1.00000000
Class D Notes	1.00000000
Class E Notes	1.00000000
Class F Notes	1.00000000



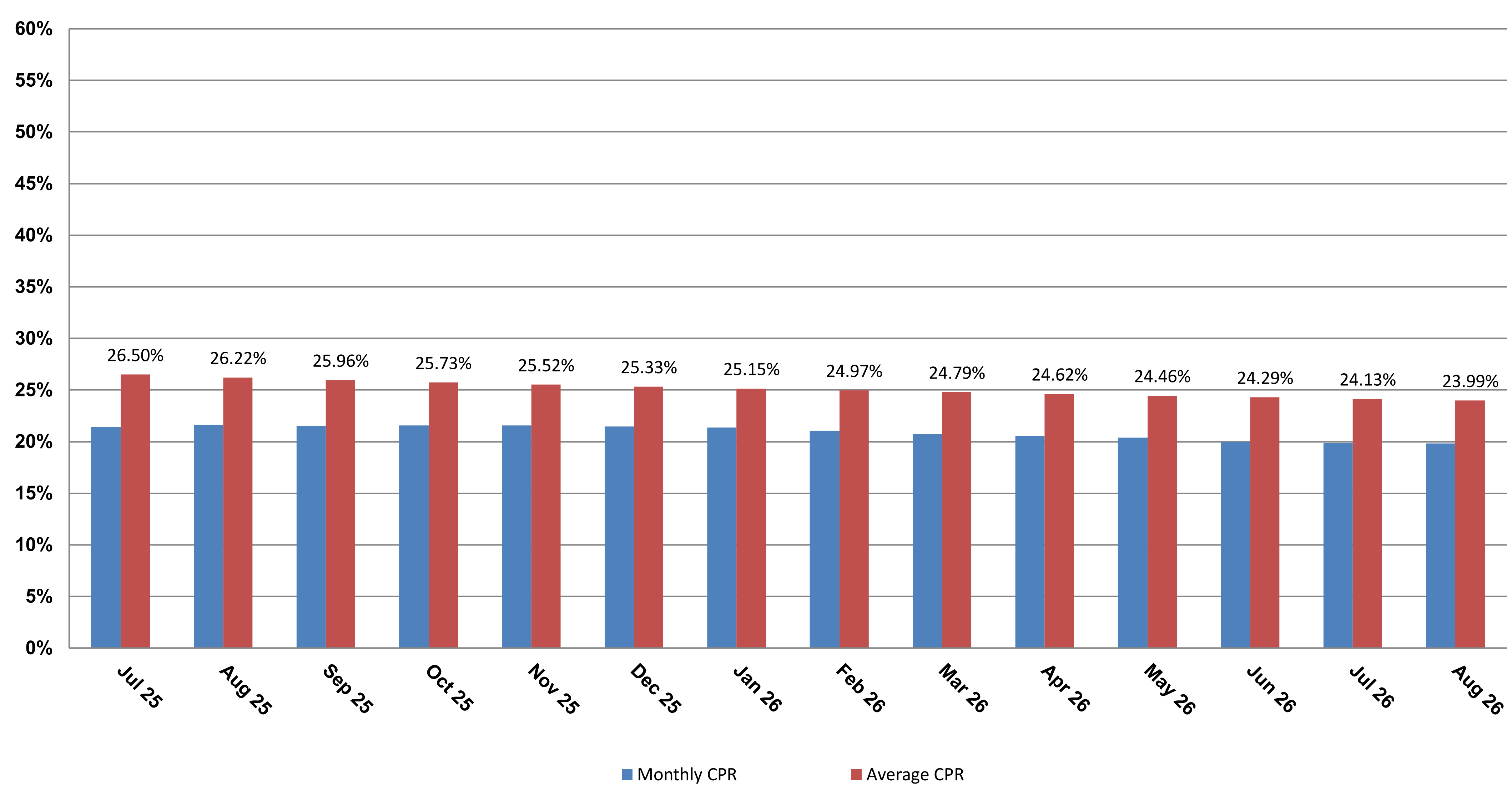
Portfolio Structure

	Opening Balance	Principal Pass-Through	Closing Balance	Current Interest Amt 20 Jul 2026 20 Aug 2026	Current Interest Rate 20 Jul 2026 20 Aug 2026
Class A1 Notes	429,546,200.64	12,957,480.74	416,588,719.90	1,974,588.58	5.413%
Class A2 Notes	39,000,000.00	-	39,000,000.00	189,216.78	5.713%
Class B Notes	21,500,000.00	-	21,500,000.00	112,528.94	6.163%
Class C Notes	10,500,000.00	-	10,500,000.00	59,414.90	6.663%
Class D Notes	4,000,000.00	-	4,000,000.00	24,502.74	7.213%
Class E Notes	2,500,000.00	-	2,500,000.00	19,773.12	9.313%
Class F Notes	2,500,000.00	-	2,500,000.00	22,427.23	10.563%
*Principal Drawdown			0.00		
Total Portfolio	**509,546,201**	**12,957,481**	**496,588,720**	**2,402,452**	

Net economic interest of not less than 5% in accordance with the provisions of Article 6(1) of Regulation (EU) 2017/2402 (EU Securitisation Regulation) and Article 6(1) of Regulation (EU) 2017/2402 as it forms part of domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (UK Securitisation Regulation).For pool stratification please refer to Appendix 1.	$ 27,846,497	5.61%

Principal Collections & Prepayment Analysis

Repayment Analysis	Monthly 30 Jun 2026 to 31 Jul 2026	Quarterly 31 May 2026 to 31 Jul 2026	Since inception 05 March 2024 to 31 Jul 2026
Balance @ Determination Date	509,546,200	531,498,585	1,000,000,000
Substitution	-	-	-
Scheduled Repayments	(4,478,700)	(14,569,759)	(115,326,121)
Prepayments	(13,749,987)	(33,250,443)	(471,504,645)
Redraw Advances	5,271,207	12,910,338	83,419,487
Principal Draws / (Repayment of Principal Draws)	-	-	(0)
Closing Balance	**496,588,721**	**496,588,721**	**496,588,721**
CPR	18.39%	14.74%	19.82%
SMM	1.68%	1.32%	1.82%

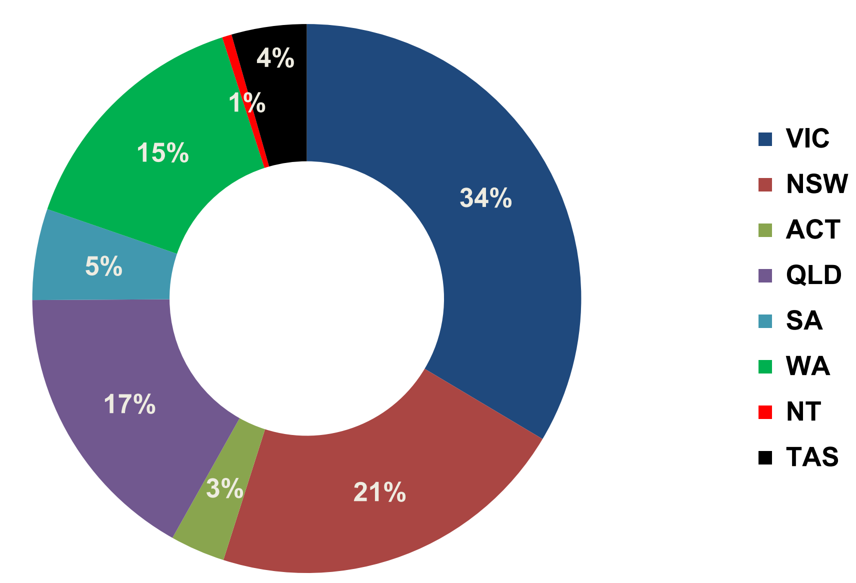


Current Position

Geographical Location

VIC	- Inner City	1,095,063	0%
	- Metro	141,764,823	29%
	- Non Metro	23,760,496	5%
NSW	- Inner City	35,486	0%
	- Metro	76,946,924	16%
	- Non Metro	29,089,398	6%
QLD	- Inner City	601,463	0%
	- Metro	71,697,101	14%
	- Non Metro	10,972,884	2%
SA	- Inner City	493,347	0%
	- Metro	22,344,449	5%
	- Non Metro	3,839,677	1%
WA	- Inner City	336,717	0%
	- Metro	65,295,261	13%
	- Non Metro	7,534,418	2%
TAS	- Inner City	746,073	0%
	- Metro	15,087,967	3%
	- Non Metro	6,123,973	1%
NT	- Metro	2,610,786	1%
	- Non Metro	185,399	0%
ACT	- Metro	16,027,016	3%
	- Non Metro	-	0%
TOTAL		**496,588,720**	**100%**

Geographical Location



Loan Purpose

Refinance	225,755,712	45%
Renovation		0%
Property Purchase	189,082,541	38%
Construction	49,127,547	10%
Equity Release	32,622,920	7%
TOTAL	**496,588,720**	**100%**

Loan Security

House	419,197,347	85%
Land	-	0%
Apartment	40,211,548	8%
Unit	17,377,506	3%
Townhouse	19,523,242	4%
Other	279,078	0%
TOTAL	**496,588,720**	**100%**

Loan Term

<=5 yrs	-	0%
>5 & <=10yrs	644,557	0%
>10 & <=15yrs	7,035,425	1%
>15 & <=20yrs	23,916,178	5%
>20 & <=25yrs	58,752,445	12%
>25yrs	406,240,115	82%
TOTAL	**496,588,720**	**100%**

Interest Option

Variable	479,328,683	97%
Fixed <3 years	17,260,037	3%
Fixed >3 years	-	0%
TOTAL	**496,588,720**	**100%**

Owner/Investment split

Owner Occupied	425,943,720	86%
Investment	70,644,999	14%
TOTAL	**496,588,720**	**100%**

Mortgage Insurance

Helia	61,076,840	12%
Uninsured	355,247,686	72%
QBE	80,247,974	16%
Dual Insured	16,219	0%
TOTAL	**496,588,720**	**100%**

Interest Rate Exposure

> 8.00%	37,043,221	7%
> 7.00% & <= 8.00%	43,548,421	9%
> 6.00% & <= 7.00%	376,171,900	77%
> 5.00% & <= 6.00%	36,991,369	6%
<= 5.00%	2,833,809	1%
TOTAL	**496,588,720**	**100%**

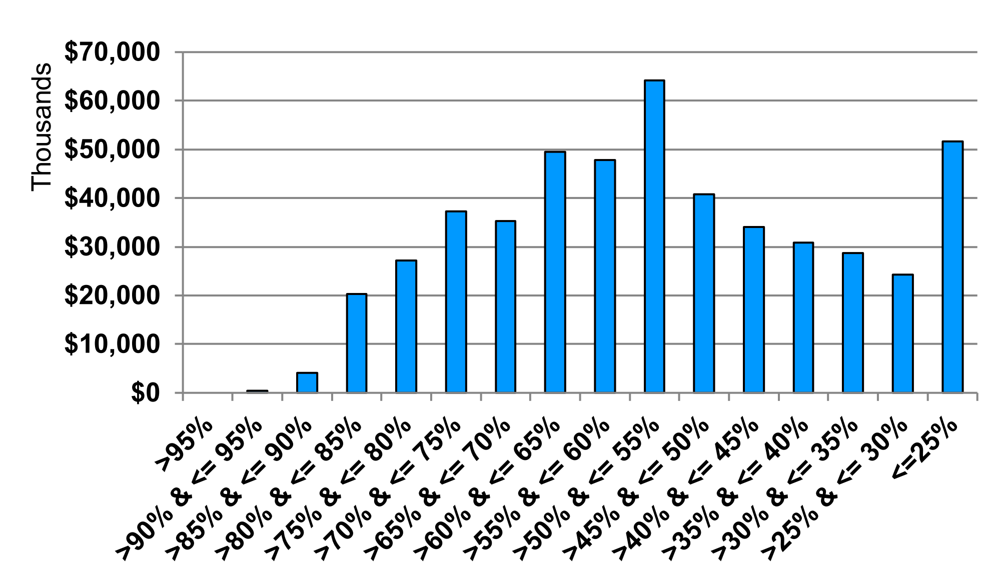
Loan Size

>$250,000	312,111,402	63%
>$200,000 & <$250,000	51,059,037	10%
>$150,000 & <$200,000	43,825,006	9%
>$100,000 & <$150,000	40,912,050	8%
>$50,000 & <$100,000	32,488,879	7%
<= $50,000	16,192,345	3%
TOTAL	**496,588,720**	**100%**

Loan to Value Ratio

>95%	-	0%
>90% & <= 95%	361,051	0%
>85% & <= 90%	4,115,050	1%
>80% & <= 85%	20,370,185	4%
>75% & <= 80%	27,237,905	5%
>70% & <= 75%	37,229,904	8%
>65% & <= 70%	35,363,588	7%
>60% & <= 65%	49,556,854	10%
>55% & <= 60%	47,798,396	10%
>50% & <= 55%	64,243,002	13%
>45% & <= 50%	40,801,321	8%
>40% & <= 45%	34,012,730	7%
>35% & <= 40%	30,923,938	6%
>30% & <= 35%	28,660,295	6%
>25% & <= 30%	24,302,704	5%
<=25%	51,611,796	10%
TOTAL	**496,588,720**	**100%**

Loan to Value Ratio



Arrears

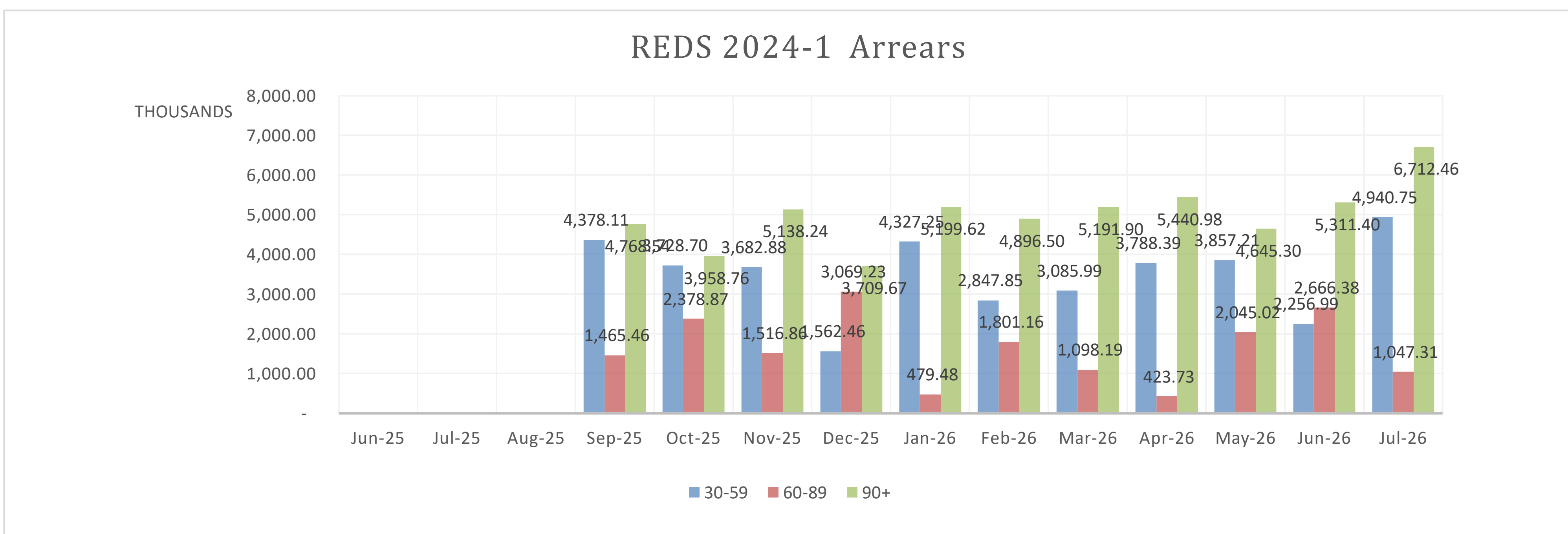
30-59 days	31 Jul 2026	30 Jun 2026	31 May 2026
Number of loans	17	23	7
Outstanding Balance ($)	2,857,583	4,940,749	2,256,988
% of Pool Outstanding Balance	0.58%	0.97%	0.43%

60-89 days			
Number of loans	10	3	9
Outstanding Balance ($)	1,239,597	1,047,311	2,666,376
% of Pool Outstanding Balance	0.25%	0.21%	0.51%

90+ days			
Number of loans	23	26	21
Outstanding Balance ($)	6,290,950	6,712,459	5,311,398
% of Pool Outstanding Balance	1.27%	1.32%	1.02%

TOTAL Delinquencies			
Number of loans	50	52	37
Outstanding Balance ($)	10,388,130	12,700,519	10,234,762
% of Pool Outstanding Balance	2.09%	2.49%	1.96%

Pool Information			
Number of loans	3,331	3,388	3,441
Outstanding Balance ($ m)	497	510	523



Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	0	0
Proceeds of sale	0	0
Loss on sale of property	0	0
Claims submitted to Insurer	0	0
Claims paid by Insurer	0	0
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	0	0
Claims Reduced/Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071).
For further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

Facilities & Reserve

Liquidity Facility	
Opening Balance (collateral posted)	5,028,337
Liquidity facility drawn during the current month	
Repayment of Liquidity Draw for the previous periods	
Outstanding liquidity draws	
Reduction in Facility	125,360
Closing Outstanding Balance (collateral posted)	4,902,978
Redraw Funding Facility	
Opening Balance	1,005,667
Redraw facility drawn during the current month	
Repayment of drawdown for the previous periods	
Outstanding drawdowns	-
Reduction in Facility	5,667
Drawn amount	
Closing balance	1,000,000
Excess Income Reserve	150,000
Excess Spread Reseve Balance	-

Notional Swaps

Notional Swaps Value	18,698,467
% of fixed rate home loans	4%

Bank of Queensland Contacts

Long Term Funding :longtermfunding@boq.com.au

Website:	BOQ.com.au
Bloomberg Screen:	REDS <MTGE>

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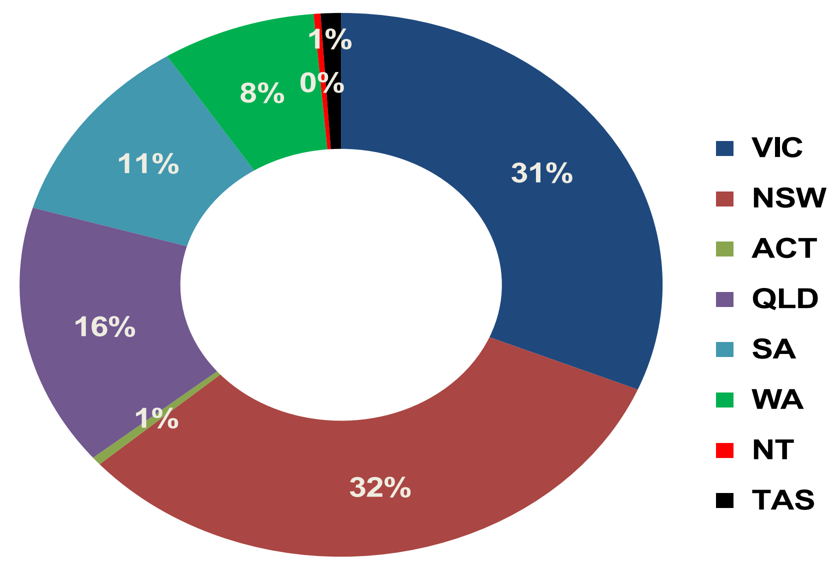
Appendix 1

Current Position:Pool of not less than 5% in accordance with EU & UK Securitisation Regulation.

Geographical Location

VIC	- Inner City	1,232	0%
	- Metro	7,779,603	28%
	- Non Metro	933,175	3%
NSW	- Inner City	-	0%
	- Metro	8,523,191	31%
	- Non Metro	452,495	2%
QLD	- Inner City	-	0%
	- Metro	3,485,691	13%
	- Non Metro	844,879	3%
SA	- Inner City	-	0%
	- Metro	3,153,126	11%
	- Non Metro	-	0%
WA	- Inner City	-	0%
	- Metro	1,627,294	6%
	- Non Metro	527,084	2%
TAS	- Inner City	-	0%
	- Metro	283,736	1%
	- Non Metro	268	0%
NT	- Metro	-	0%
	- Non Metro	95,076	0%
ACT	- Metro	139,647	1%
	- Non Metro	-	0%
TOTAL		**27,846,497**	**100%**

Geographical Location



Loan Purpose

Refinance	17,452,828	62%
Renovation		0%
Property Purchase	6,615,227	24%
Construction	1,607,002	6%
Equity Release	2,171,440	8%
TOTAL	**27,846,497**	**100%**

Loan Security

House	23,258,539	83%
Land	-	0%
Apartment	-	0%
Unit	3,824,527	14%
Townhouse	759,460	3%
Other	3,971	0%
TOTAL	**27,846,497**	**100%**

Loan Term

<=5 yrs		-	0%
>5 & <=10yrs	-	531	0%
>10 & <=15yrs		-	0%
>15 & <=20yrs		-	0%
>20 & <=25yrs		941,410	3%
>25yrs		26,905,618	97%
TOTAL		**27,846,497**	**100%**

Interest Option

Variable	26,429,651	95%
Fixed <3 years	1,416,847	5%
Fixed >3 years	-	0%
TOTAL	**27,846,497**	**100%**

Mortgage Insurance

Helia	1,949,388	7%
Uninsured	25,114,049	90%
QBE	783,060	3%
Dual Insured	-	0%
TOTAL	**27,846,497**	**100%**

Owner/Investment split

Owner Occupied	24,605,663	88%
Investment	3,240,834	12%
TOTAL	**27,846,497**	**100%**

Loan Size

>$250,000	20,504,941	74%
>$200,000 & <$250,000	1,402,292	5%
>$150,000 & <$200,000	885,709	3%
>$100,000 & <$150,000	840,653	3%
>$50,000 & <$100,000	2,012,667	7%
<= $50,000	2,200,235	8%
TOTAL	**27,846,497**	**100%**

Interest Rate Exposure

> 8.00%	1,422,372	5%
> 7.00% & <= 8.00%	341,206	1%
> 6.00% & <= 7.00%	24,120,123	87%
> 5.00% & <= 6.00%	1,962,797	7%
<= 5.00%	-	0%
TOTAL	**27,846,497**	**100%**

Loan to Value Ratio

>95%	-	0%
>90% & <= 95%	86,246	0%
>85% & <= 90%	-	0%
>80% & <= 85%	-	0%
>75% & <= 80%	1,144,857	4%
>70% & <= 75%	4,697,572	17%
>65% & <= 70%	6,664,220	24%
>60% & <= 65%	3,599,034	13%
>55% & <= 60%	1,790,911	6%
>50% & <= 55%	715,143	3%
>45% & <= 50%	1,349,961	5%
>40% & <= 45%	548,316	2%
>35% & <= 40%	522,420	2%
>30% & <= 35%	1,144,841	4%
>25% & <= 30%	1,389,769	5%
<=25%	4,193,209	15%
TOTAL	**27,846,497**	**100%**

Loan to Value Ratio