REDS Series 2024-2 Trust Monthly Investor Report

Monthly Investment Report as at 20 Jul 2026

Summary

Trust:	Series 2024-2 REDS Trust (“the Series Trust”)
Collection Period end date:	30 Jun 2026
Payment Date:	20 Jul 2026
Issuer and Trustee:	Perpetual Trustee Company Limited (ABN 42 000 001 007) ATO SERIES 2024-2 REDS TRUST
Joint Lead Managers:	National Australia Bank Limited (ABN 12 004 044 937) (“NAB”) 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”)
Arranger:	National Australia Bank Limited (ABN 12 004 044 937) (“NAB”)
Manager:	B.Q.L Management Pty Limited (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”)
Redraw Facility Provider, Liquidity Facility Provider & Income Reserve Provider	BOQ
Standby Swap Provider:	NAB
Basis Swap Provider & Fixed Rate Swap Provider	BOQ
Closing Date:	15 August 2024
Legal Final Maturity Date:	The Distribution Date falling in August 2056

Security Classes

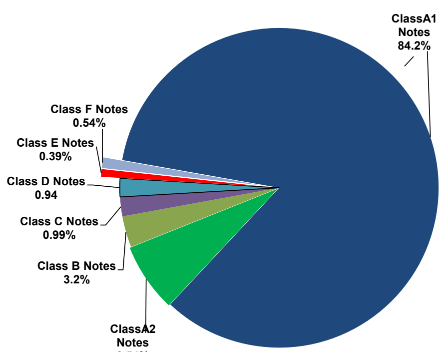
Class Name :	A1 Notes	A2 Notes	B Notes	C Notes	D Notes	E Notes	F Notes
ISIN / Common Code:	AU3FN0089512 / 285906962	AU3FN0089520 / 285906989	AU3FN0089538 / 285906997	AU3FN0089546 / 285907004	AU3FN0089553 / 285907012	AU3FN0089561 / 285907039	AU3FN0089579 / 285907047
Rating Agency:	S&P / Fitch	S&P / Fitch	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)/NR	A(sf)/NR	BBB(sf)/NR	BB(sf)/NR	NR/NR
Denomination:	AUD	AUD	AUD	AUD	AUD	AUD	AUD
Issue Amount:	920,000,000.00	35,400,000.00	16,000,000.00	9,900,000.00	9,400,000.00	3,900,000.00	5,400,000.00
Interest Rate	BBSW (1 month) + Class Margin +	BBSW (1 month) + Class Margin + (from	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:	1.05%	1.55%	1.80%	2.00%	2.30%	4.65%	5.75%
Expected Average Life:	2.8 years	5.0 years	5.0 years	5.0 years	5.0 years	5.0 years	5.0 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	2,431
Average Loan Size	202,725
Maximum Loan Size	951,970
Weighted Average LVR	52%
Maximum LVR	85.89%
WA Seeding (months)	87
WA Term to Maturity (years)	22
Full Documentation Loans	100.00%
WA Interest Rate	6.38%

Note Factors as at 30 Jun 2026

Pool Factor	**0.49282538**
Class A1 Notes	0.44891274
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



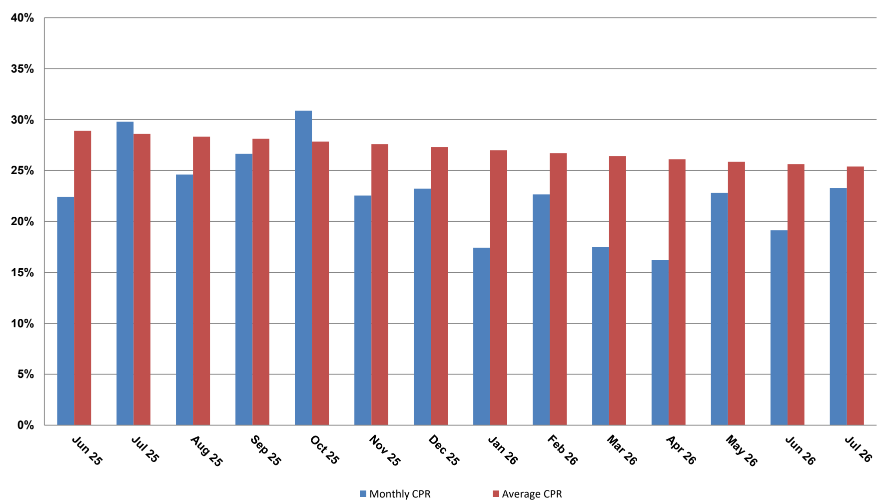
Portfolio Structure

	Opening Balance	Principal Pass-Through	Closing Balance	Current Interest Amt 18 Jun 2026 20 Jul 2026	Current Interest Rate 18 Jun 2026 20 Jul 2026
Class A1 Notes	426,336,496.09	13,336,775.76	412,999,720.33	2,002,646.19	5.3579%
Class A2 Notes	35,400,000.00	-	35,400,000.00	181,803.54	5.8579%
Class B Notes	16,000,000.00	-	16,000,000.00	85,677.94	6.1079%
Class C Notes	9,900,000.00	-	9,900,000.00	54,749.12	6.3079%
Class D Notes	9,400,000.00	-	9,400,000.00	54,456.34	6.6079%
Class E Notes	3,900,000.00	-	3,900,000.00	30,628.66	8.9579%
Class F Notes	5,400,000.00	-	5,400,000.00	47,616.58	10.0579%
*Principal Drawdown			(174,338.61)		
Total Portfolio	**506,336,496**	**13,336,776**	**492,825,382** -	**2,457,578**	

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.	34,246,908	6.95%

Principal Collections & Prepayment Analysis

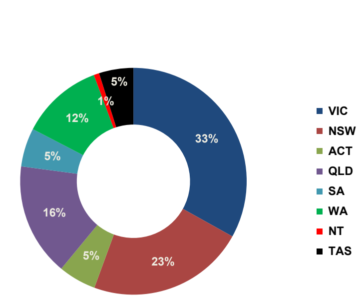
Repayment Analysis	Monthly 31 May 2026 to 30 Jun 2026	Quarterly 30 Apr 2026 to 30 Jun 2026	Since inception 15 August 2024 to 30 Jun 2026
Balance @ Determination Date	506,336,496	531,738,058	1,000,000,000
Substitution	-	-	-
Scheduled Repayments	(2,517,040)	(7,586,866)	(70,972,851)
Prepayments	(15,569,966)	(39,367,301)	(477,040,127)
Redraw Advances	4,575,891	8,041,490	40,838,360
Principal Draws / (Repayment of Principal Draws)	-	-	0
Closing Balance	**492,825,382**	**492,825,382**	**492,825,382**
CPR	23.26%	20.83%	20.33%
SMM	2.18%	1.93%	1.88%



Current Position

Geographical Location			
VIC	- Inner City	916,327	0%
	- Metro	132,956,774	27%
	- Non Metro	29,161,491	6%
NSW	- Inner City	-	0%
	- Metro	81,512,541	17%
	- Non Metro	29,479,326	6%
QLD	- Inner City	179,573	0%
	- Metro	69,933,642	14%
	- Non Metro	9,294,371	2%
SA	- Inner City	-	0%
	- Metro	25,211,034	5%
	- Non Metro	1,897,055	0%
WA	- Inner City	250,000	0%
	- Metro	51,787,534	11%
	- Non Metro	5,685,159	1%
TAS	- Inner City	342,335	0%
	- Metro	16,444,086	3%
	- Non Metro	7,406,364	2%
NT	- Metro	3,405,774	1%
	- Non Metro	410,348	0%
ACT	- Metro	26,551,644	5%
	- Non Metro	-	0%
TOTAL		**492,825,382**	**100%**

Geographical Location



Loan Purpose		
Refinance	272,652,164	56%
Renovation		0%
Property Purchase	156,977,757	32%
Construction	17,696,060	4%
Equity Release	45,499,401	9%
TOTAL	**492,825,382**	**100%**

Loan Security		
House	406,194,368	82%
Land	-	0%
Apartment	-	0%
Unit	72,647,805	15%
Townhouse	13,891,979	3%
Other	91,230	0%
TOTAL	**492,825,382**	**100%**

Loan Term		
<=5 yrs	-	0%
>5 & <=10yrs	101,246	0%
>10 & <=15yrs	2,387,522	0%
>15 & <=20yrs	9,433,961	2%
>20 & <=25yrs	14,154,623	3%
>25yrs	466,748,030	95%
TOTAL	**492,825,382**	**100%**

Interest Option		
Variable	446,217,877	91%
Fixed <3 years	46,199,064	9%
Fixed >3 years	408,440	0%
TOTAL	**492,825,382**	**100%**

Mortgage Insurance		
Helia	70,662,652	14%
Uninsured	412,189,747	84%
QBE	9,972,983	2%
Dual Insured	-	0%
TOTAL	**492,825,382**	**100%**

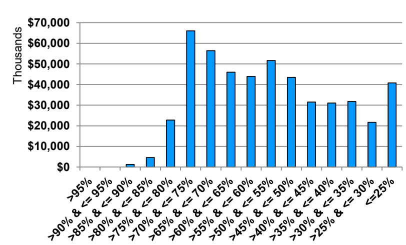
Owner/Investment split		
Owner Occupied	398,471,306	81%
Investment	94,354,075	19%
TOTAL	**492,825,382**	**100%**

Interest Rate Exposure		
> 8.00%	17,636,780	4%
> 7.00% & <= 8.00%	13,867,085	3%
> 6.00% & <= 7.00%	421,352,363	85%
> 5.00% & <= 6.00%	33,883,578	7%
<= 5.00%	6,085,575	1%
TOTAL	**492,825,382**	**100%**

Loan Size		
>$250,000	324,878,380	66%
>$200,000 & <$250,000	50,944,920	10%
>$150,000 & <$200,000	44,843,934	9%
>$100,000 & <$150,000	37,388,278	8%
>$50,000 & <$100,000	25,123,324	5%
<= $50,000	9,646,545	2%
TOTAL	**492,825,382**	**100%**

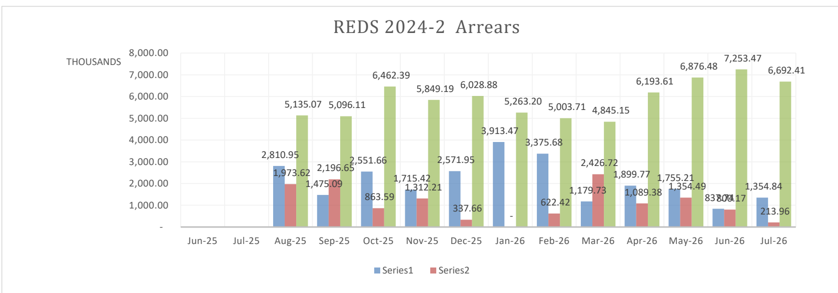
Loan to Value Ratio		
>95%	-	0%
>90% & <= 95%	-	0%
>85% & <= 90%	1,234,525	0%
>80% & <= 85%	4,604,579	1%
>75% & <= 80%	22,768,054	5%
>70% & <= 75%	66,063,771	16%
>65% & <= 70%	56,403,774	11%
>60% & <= 65%	46,016,353	9%
>55% & <= 60%	43,916,836	9%
>50% & <= 55%	51,669,184	10%
>45% & <= 50%	43,426,959	9%
>40% & <= 45%	31,493,837	6%
>35% & <= 40%	31,022,159	6%
>30% & <= 35%	31,765,474	6%
>25% & <= 30%	21,650,475	4%
<=25%	40,789,402	8%
TOTAL	**492,825,382**	**100%**

Loan to Value Ratio



Arrears

30-59 days	30 Jun 2026	31 May 2026	30 Apr 2026
Number of loans	8	5	8
Outstanding Balance ($)	1,354,844	837,742	1,755,208
% of Pool Outstanding Balance	0.27%	0.17%	0.34%
60-89 days			
Number of loans	2	3	6
Outstanding Balance ($)	213,962	800,170	1,354,488
% of Pool Outstanding Balance	0.04%	0.16%	0.26%
90+ days			
Number of loans	20	21	19
Outstanding Balance ($)	6,692,412	7,253,465	6,876,483
% of Pool Outstanding Balance	1.36%	1.43%	1.33%
TOTAL Delinquencies			
Number of loans	30	29	33
Outstanding Balance ($)	8,261,219	8,891,377	9,986,179
% of Pool Outstanding Balance	1.68%	1.76%	1.93%
Pool Information			
Number of loans	2,431	2,474	2,511
Outstanding Balance ($ m)	493	506	518



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)	4,990,830
Liquidity facility drawn during the current month	
Repayment of Liquidity Draw for the previous periods	
Outstanding liquidity draws	
Reduction in Facility	(129,501)
Closing Outstanding Balance (collateral posted)	4,861,330
Redraw Funding Facility	
Opening Balance	1,012,644
Redraw facility drawn during the current month	
Repayment of drawdown for the previous periods	
Outstanding drawdowns	
Reduction in Facility	(12,644)
Drawn amount	
Closing balance	1,000,000
Income Reserve	150,000
Excess Spread Reseve Balance	Nil

Notional Swaps

Notional Swaps Value	48,064,302
% of fixed rate home loans	9%

Bank of Queensland Contacts

Long Term Funding :longtermfunding@boq.com.au

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

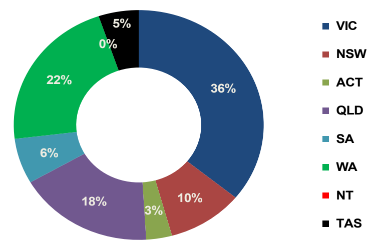
Appendix 1

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

Geographical Location

VIC	- Inner City	-	0%
	- Metro	11,253,485	33%
	- Non Metro	1,035,271	3%
NSW	- Inner City	-	0%
	- Metro	2,924,423	9%
	- Non Metro	438,309	1%
QLD	- Inner City	-	0%
	- Metro	5,800,320	17%
	- Non Metro	243,589	1%
SA	- Inner City	-	0%
	- Metro	1,833,814	5%
	- Non Metro	350,000	1%
WA	- Inner City	264,550	1%
	- Metro	6,979,330	20%
	- Non Metro	199,650	1%
TAS	- Inner City	-	0%
	- Metro	1,779,127	5%
	- Non Metro	-	0%
NT	- Metro	-	0%
	- Non Metro	-	0%
ACT	- Metro	1,145,040	3%
	- Non Metro	-	0%
TOTAL		**34,246,908**	**100%**

Geographical Location



Loan Purpose

Refinance	28,082,520	82%
Renovation		0%
Property Purchase	4,260,966	12%
Construction	5,643	0%
Equity Release	1,897,780	6%
TOTAL	**34,246,908**	**100%**

Loan Security

House	28,237,547	83%
Land	-	0%
Apartment	-	0%
Unit	4,566,715	13%
Townhouse	1,442,646	4%
Other	-	0%
TOTAL	**34,246,908**	**100%**

Loan Term

<=5 yrs	-	0%
>5 & <=10yrs	-	0%
>10 & <=15yrs	808,337	2%
>15 & <=20yrs	2,800,207	8%
>20 & <=25yrs	5,006,319	15%
>25yrs	25,632,045	75%
TOTAL	**34,246,908**	**100%**

Interest Option

Variable	32,446,534	95%
Fixed <3 years	1,450,374	4%
Fixed >3 years	350,000	1%
TOTAL	**34,246,908**	**100%**

Mortgage Insurance

Helia	1,954,913	6%
Uninsured	31,593,646	92%
QBE	698,349	2%
Dual Insured	-	0%
TOTAL	**34,246,908**	**100%**

Owner/Investment split

Owner Occupied	32,574,779	95%
Investment	1,672,128	5%
TOTAL	**34,246,908**	**100%**

Loan Size

>$250,000	28,514,116	83%
>$200,000 & <$250,000	1,764,009	5%
>$150,000 & <$200,000	1,968,403	6%
>$100,000 & <$150,000	885,790	3%
>$50,000 & <$100,000	731,123	2%
<= $50,000	383,466	1%
TOTAL	**34,246,908**	**100%**

Interest Rate Exposure

> 8.00%	380,836	1%
> 7.00% & <= 8.00%	-	0%
> 6.00% & <= 7.00%	32,416,890	95%
> 5.00% & <= 6.00%	1,449,182	4%
<= 5.00%	-	0%
TOTAL	**34,246,908**	**100%**

Loan to Value Ratio

>95%	965,348	3%
>90% & <= 95%	-	0%
>85% & <= 90%	-	0%
>80% & <= 85%	-	0%
>75% & <= 80%	6,485,980	18%
>70% & <= 75%	3,123,198	9%
>65% & <= 70%	4,379,568	13%
>60% & <= 65%	957,111	3%
>55% & <= 60%	1,272,602	4%
>50% & <= 55%	2,168,134	6%
>45% & <= 50%	2,419,407	7%
>40% & <= 45%	3,068,939	9%
>35% & <= 40%	1,700,941	5%
>30% & <= 35%	3,630,448	11%
>25% & <= 30%	690,363	2%
<=25%	3,384,869	10%
TOTAL	**34,246,908**	**100%**

Loan to Value Ratio