

## BOQ Covered Bond Trust - Monthly Investor Report

| Monthly Period                |  |                   |
|-------------------------------|--|-------------------|
| Calculation Period Start Date |  | 01-August-2026    |
| Calculation Period End Date   |  | 31-August-2026    |
| Trust Payment Date            |  | 22-September-2026 |

  

| Programme Details          |                                                   |                                   |
|----------------------------|---------------------------------------------------|-----------------------------------|
| Issuer                     |                                                   | Bank of Queensland Limited        |
| Seller, Servicer           |                                                   | Bank of Queensland Limited        |
| Trust Manager              |                                                   | B.Q.L. Management Pty Ltd         |
| Covered Bond Guarantor     |                                                   | Perpetual Corporate Trust Limited |
| Security Trustee           |                                                   | P.T. Limited                      |
| Covered Bond Swap Provider | ING Bank N.V. and National Australia Bank Limited |                                   |
| Bond Trustee               | BNY Trust Company of Australia Limited            |                                   |
| Cover Pool Monitor         | KPMG Australia                                    |                                   |

  

| Ratings Overview                     | Moody's | Fitch |
|--------------------------------------|---------|-------|
| Bank of Queensland Short Term Rating | P2      | F2    |
| Bank of Queensland Long Term Rating  | Baa1    | A-    |
| Covered Bond Rating                  | Aaa     | AAA   |

  

| Compliance Tests                        |  |      |
|-----------------------------------------|--|------|
| Asset Coverage Test                     |  | PASS |
| Issuer Event of Default                 |  | NO   |
| Pre-Maturity Test                       |  | NO   |
| Notice to Pay                           |  | NO   |
| Covered Bond Guarantor Event of Default |  | NO   |

  

| Asset Coverage Test                                                                                                                                                             |                                                                                                                                                        |                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| <b>Calculation of Adjusted Aggregate Mortgage Loan Balance Amount</b>                                                                                                           |                                                                                                                                                        |                            |
| <b>A</b>                                                                                                                                                                        | The lower of:                                                                                                                                          | \$ 2,214,389,057.80        |
|                                                                                                                                                                                 | (i) Aggregate LVR Adjusted Mortgage Loan Balance Amounts                                                                                               | 2,436,541,624.56           |
|                                                                                                                                                                                 | (ii) Aggregate Asset Percentage Adjusted Mortgage Loan Balance Amounts                                                                                 | <u>2,214,389,057.80</u>    |
| <b>B</b>                                                                                                                                                                        | Aggregate Amount of any Proceeds of any Intercompany Notes and/or any Demand Notes which have not been applied as at the Collection Period             | \$ -                       |
| <b>C</b>                                                                                                                                                                        | Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the Collection Period                                          | \$ -                       |
| <b>D</b>                                                                                                                                                                        | Aggregate amount of Principal Collections standing to the credit of GIC account and not applied in accordance with the applicable Priority of Payments | \$50,976,028.50            |
| <b>Z</b>                                                                                                                                                                        | Negative Carry Adjustment                                                                                                                              | \$ -                       |
|                                                                                                                                                                                 | <b>Adjusted Aggregate Mortgage Loan Amount</b>                                                                                                         |                            |
|                                                                                                                                                                                 | (A + B + C + D) - Z                                                                                                                                    | <u>\$ 2,265,365,086.30</u> |
| <b>Results of Asset Coverage Test</b>                                                                                                                                           |                                                                                                                                                        |                            |
|                                                                                                                                                                                 | Adjusted Aggregate Mortgage Loan Amount                                                                                                                | \$ 2,265,365,086.30        |
|                                                                                                                                                                                 | AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds                                                                      | \$ 1,796,465,000.00        |
|                                                                                                                                                                                 | Excess/(Shortfall) over adjusted Mortgage Loan Amount                                                                                                  | \$ 468,900,086.30          |
|                                                                                                                                                                                 | ACT Test Pass or Fail                                                                                                                                  | PASS                       |
|                                                                                                                                                                                 | Asset Percentage                                                                                                                                       | 90.9%                      |
| <b>Overcollateralisation</b>                                                                                                                                                    |                                                                                                                                                        |                            |
|                                                                                                                                                                                 | Legislative                                                                                                                                            | 103.0%                     |
|                                                                                                                                                                                 | Current Contractual Minimum (based on Asset Percentage)                                                                                                | 110.0%                     |
|                                                                                                                                                                                 | Current                                                                                                                                                | 26.1%                      |
| <b>Indexation</b>                                                                                                                                                               |                                                                                                                                                        |                            |
| Indexation is applied to each residential loan based on the loan's approval date to derive the Aggregate LVR Adjusted Mortgage Loan Balance Amounts in the Asset Coverage Test. |                                                                                                                                                        |                            |
| Indexation is applied 85% for upward revision and 100% for downward revision.                                                                                                   |                                                                                                                                                        |                            |
| Indexation used is the CoreLogic "Hedonic Home Value Index" by State.                                                                                                           |                                                                                                                                                        |                            |

| Bonds         | Issue Date   | Maturity Date | ISIN         | Fixed/Floating |
|---------------|--------------|---------------|--------------|----------------|
| Series 2017-1 | 10-July-2017 | 22-July-2022  | XS1640827843 | Fixed          |
| Series 2019-1 | 04-June-2019 | 04-June-2024  | XS2003420465 | Fixed          |
| Series 2020-1 | 14-May-2020  | 14-May-2025   | AU3FN0054086 | Floating       |
| Series 2022-1 | 09-June-2022 | 09-June-2027  | XS2489398185 | Fixed          |
| Series 2023-1 | 09-May-2023  | 09-May-2028   | AU3FN0077798 | Floating       |

| Bonds         | Issue Amount   | Issue Amount AUD \$ | Exchange Rate | Coupon Frequency | Coupon Rate |
|---------------|----------------|---------------------|---------------|------------------|-------------|
| Series 2017-1 | € 500,000,000  | \$743,580,000       | 1.48716000000 | Annually         | 0.5000      |
| Series 2019-1 | € 500,000,000  | \$810,770,000       | 1.62154000000 | Annually         | 0.1250      |
| Series 2020-1 | A\$750,000,000 | \$950,000,000       | 1.00000000000 | Quarterly        | 1.0700      |
| Series 2022-1 | € 600,000,000  | \$896,465,000       | 1.49410833333 | Annually         | 1.8390      |
| Series 2023-1 | A\$900,000,000 | \$900,000,000       | 1.00000000000 | Annually         | 1.2000      |

| Covered Bond Pool Summary                                         |  | 31-August-2026      |
|-------------------------------------------------------------------|--|---------------------|
| Housing Loan Pool Size (AUD)                                      |  | \$ 2,438,332,653.41 |
| Number of Loans (Consolidated)                                    |  | 8,931               |
| Number of Loans (Unconsolidated)                                  |  | 10,145              |
| Average Loan Balance (Unconsolidated)                             |  | \$ 240,348.22       |
| Maximum Loan Balance (Unconsolidated)                             |  | \$ 1,758,529.57     |
| Weighted Average Current Loan-to-Value Ratio (CLVR)               |  | 47.84%              |
| Maximum Current Loan-to-Value Ratio (CLVR)                        |  | 80.00%              |
| Weighted Average Consolidated Indexed Current Loan-to-Value Ratio |  | 33.02%              |
| Weighted Average Seasoning (Months)                               |  | 72                  |
| Weighted Average Remaining Term to Maturity (Months)              |  | 264                 |
| Maximum Remaining Term to Maturity (Months)                       |  | 357                 |
| Weighted Average Mortgage Rate                                    |  | 6.24%               |

| Original Loan to Value (LVR) - Unconsolidated | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|-----------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Up to and including 5%                        | 37              | 0.36%          | 1,309,497.36                | 0.05%          |
| > 5%, up to and including 10%                 | 104             | 1.03%          | 8,454,243.08                | 0.35%          |
| > 10%, up to and including 15%                | 144             | 1.42%          | 11,395,269.63               | 0.47%          |
| > 15%, up to and including 20%                | 217             | 2.14%          | 25,502,115.39               | 1.05%          |
| > 20%, up to and including 25%                | 302             | 2.98%          | 42,539,638.43               | 1.74%          |
| > 25%, up to and including 30%                | 363             | 3.58%          | 62,965,933.54               | 2.58%          |
| > 30%, up to and including 35%                | 426             | 4.20%          | 78,234,301.92               | 3.21%          |
| > 35%, up to and including 40%                | 570             | 5.62%          | 121,307,638.14              | 4.98%          |
| > 40%, up to and including 45%                | 624             | 6.15%          | 133,034,945.84              | 5.46%          |
| > 45%, up to and including 50%                | 682             | 6.72%          | 161,160,272.20              | 6.61%          |
| > 50%, up to and including 55%                | 736             | 7.25%          | 188,219,983.79              | 7.72%          |
| > 55%, up to and including 60%                | 760             | 7.49%          | 201,723,161.53              | 8.27%          |
| > 60%, up to and including 65%                | 772             | 7.61%          | 206,317,760.31              | 8.46%          |
| > 65%, up to and including 70%                | 957             | 9.43%          | 266,420,350.97              | 10.93%         |
| > 70%, up to and including 75%                | 819             | 8.07%          | 237,617,062.40              | 9.75%          |
| > 75%, up to and including 80%                | 2,181           | 21.50%         | 611,785,731.89              | 25.09%         |
| > 80%, up to and including 85%                | 248             | 2.44%          | 45,041,073.96               | 1.85%          |
| > 85%, up to and including 90%                | 90              | 0.89%          | 17,121,320.62               | 0.70%          |
| > 90%, up to and including 95%                | 63              | 0.62%          | 11,570,947.08               | 0.47%          |
| > 95%, up to and including 100%               | 50              | 0.49%          | 6,611,405.33                | 0.27%          |
| <b>TOTAL</b>                                  | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Current Loan to Value (CLVR) - Unconsolidated | Number of<br>Loans | %<br>By Number | Current Balance<br>Outstanding | %<br>By Balance |
|-----------------------------------------------|--------------------|----------------|--------------------------------|-----------------|
| Up to and including 5%                        | 1,239              | 12.21%         | 13,424,381.68                  | 0.55%           |
| > 5%, up to and including 10%                 | 491                | 4.84%          | 35,280,343.64                  | 1.45%           |
| > 10%, up to and including 15%                | 542                | 5.34%          | 55,879,975.66                  | 2.29%           |
| > 15%, up to and including 20%                | 543                | 5.35%          | 81,283,678.87                  | 3.33%           |
| > 20%, up to and including 25%                | 623                | 6.14%          | 121,026,159.97                 | 4.96%           |
| > 25%, up to and including 30%                | 633                | 6.24%          | 133,201,810.38                 | 5.46%           |
| > 30%, up to and including 35%                | 692                | 6.82%          | 170,815,240.75                 | 7.01%           |
| > 35%, up to and including 40%                | 679                | 6.69%          | 190,267,158.36                 | 7.80%           |
| > 40%, up to and including 45%                | 687                | 6.77%          | 199,378,612.75                 | 8.18%           |
| > 45%, up to and including 50%                | 752                | 7.41%          | 239,327,132.94                 | 9.82%           |
| > 50%, up to and including 55%                | 674                | 6.64%          | 221,064,622.01                 | 9.07%           |
| > 55%, up to and including 60%                | 737                | 7.26%          | 254,342,050.61                 | 10.43%          |
| > 60%, up to and including 65%                | 665                | 6.55%          | 234,434,205.63                 | 9.61%           |
| > 65%, up to and including 70%                | 646                | 6.37%          | 256,813,131.15                 | 10.53%          |
| > 70%, up to and including 75%                | 419                | 4.13%          | 175,220,516.20                 | 7.19%           |
| > 75%, up to and including 80%                | 123                | 1.21%          | 56,573,632.81                  | 2.32%           |
| > 80%, up to and including 85%                | 0                  | 0.00%          | -                              | 0.00%           |
| > 85%, up to and including 90%                | 0                  | 0.00%          | -                              | 0.00%           |
| > 90%, up to and including 95%                | 0                  | 0.00%          | -                              | 0.00%           |
| > 95%, up to and including 100%               | 0                  | 0.00%          | -                              | 0.00%           |
| <b>TOTAL</b>                                  | <b>10,145</b>      | <b>100.00%</b> | <b>2,438,332,653.41</b>        | <b>100.00%</b>  |

| Current Indexed Loan to Value (CLVR) - Consolidated * | Number of<br>Loans | %<br>By Number | Current Balance<br>Outstanding | %<br>By Balance |
|-------------------------------------------------------|--------------------|----------------|--------------------------------|-----------------|
| Up to and including 5%                                | 1,565              | 17.54%         | 37,253,941.99                  | 1.53%           |
| > 5%, up to and including 10%                         | 842                | 9.43%          | 101,725,562.55                 | 4.17%           |
| > 10%, up to and including 15%                        | 876                | 9.82%          | 171,120,286.90                 | 7.02%           |
| > 15%, up to and including 20%                        | 955                | 10.70%         | 230,865,553.06                 | 9.47%           |
| > 20%, up to and including 25%                        | 936                | 10.49%         | 283,439,759.79                 | 11.62%          |
| > 25%, up to and including 30%                        | 855                | 9.58%          | 292,618,923.34                 | 12.00%          |
| > 30%, up to and including 35%                        | 840                | 9.41%          | 319,431,615.14                 | 13.10%          |
| > 35%, up to and including 40%                        | 623                | 6.98%          | 253,222,526.73                 | 10.39%          |
| > 40%, up to and including 45%                        | 452                | 5.06%          | 203,894,265.83                 | 8.36%           |
| > 45%, up to and including 50%                        | 322                | 3.61%          | 164,321,285.32                 | 6.74%           |
| > 50%, up to and including 55%                        | 248                | 2.78%          | 131,923,716.74                 | 5.41%           |
| > 55%, up to and including 60%                        | 173                | 1.94%          | 97,810,719.56                  | 4.01%           |
| > 60%, up to and including 65%                        | 112                | 1.25%          | 65,408,469.72                  | 2.68%           |
| > 65%, up to and including 70%                        | 73                 | 0.82%          | 47,201,839.19                  | 1.94%           |
| > 70%, up to and including 75%                        | 26                 | 0.29%          | 17,478,859.47                  | 0.72%           |
| > 75%, up to and including 80%                        | 24                 | 0.27%          | 17,713,385.10                  | 0.73%           |
| > 80%, up to and including 85%                        | 3                  | 0.03%          | 2,901,937.12                   | 0.12%           |
| > 85%, up to and including 90%                        | 0                  | 0.00%          | -                              | 0.00%           |
| > 90%, up to and including 95%                        | 0                  | 0.00%          | -                              | 0.00%           |
| > 95%, up to and including 100%                       | 0                  | 0.00%          | -                              | 0.00%           |
| <b>TOTAL</b>                                          | <b>8,925</b>       | <b>100.00%</b> | <b>2,438,332,647.55</b>        | <b>100.00%</b>  |

\* Based on quarterly data provided by CoreLogic

| Mortgage Pool by Mortgage Loan Interest Rate | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Up to and including 6.35%                    | 6,804           | 67.07%         | 1,840,507,922.32            | 75.48%         |
| > 6.35%, up to and including 6.60%           | 1,606           | 15.83%         | 371,411,852.43              | 15.23%         |
| > 6.60%, up to and including 6.85%           | 486             | 4.79%          | 98,688,770.85               | 4.05%          |
| > 6.85%, up to and including 7.10%           | 341             | 3.36%          | 47,233,119.11               | 1.94%          |
| > 7.10%, up to and including 7.35%           | 312             | 3.08%          | 35,195,456.82               | 1.44%          |
| > 7.35%, up to and including 7.60%           | 212             | 2.09%          | 21,248,597.28               | 0.87%          |
| > 7.60%, up to and including 7.85%           | 113             | 1.11%          | 11,247,587.97               | 0.46%          |
| > 7.85%, up to and including 8.10%           | 81              | 0.80%          | 5,219,915.74                | 0.21%          |
| > 8.10%, up to and including 8.35%           | 114             | 1.12%          | 4,343,159.70                | 0.18%          |
| > 8.35%, up to and including 8.60%           | 15              | 0.15%          | 746,975.73                  | 0.03%          |
| > 8.60%, up to and including 8.85%           | 24              | 0.24%          | 624,459.05                  | 0.03%          |
| > 8.85%, up to and including 9.10%           | 18              | 0.18%          | 1,496,390.73                | 0.06%          |
| > 9.10%, up to and including 9.35%           | 12              | 0.12%          | 292,819.15                  | 0.01%          |
| > 9.35%, up to and including 9.60%           | 6               | 0.06%          | 75,100.46                   | 0.00%          |
| > 9.60%, up to and including 9.85%           | 1               | 0.01%          | 526.07                      | 0.00%          |
| > 9.85%                                      | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                                 | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Interest Rate Type | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--------------------|-----------------|----------------|-----------------------------|----------------|
| Variable           | 9,767           | 96.27%         | 2,311,969,608.60            | 94.82%         |
| Fixed              | 378             | 3.73%          | 126,363,044.81              | 5.18%          |
| <b>TOTAL</b>       | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Mortgage Pool by Interest Option       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Total Variable                         | 9,767           | 96.27%         | 2,311,969,608.60            | 94.82%         |
| Up to an including 1 year              | 145             | 1.43%          | 44,041,986.31               | 1.81%          |
| > 1 year, up to and including 2 years  | 180             | 1.77%          | 66,197,700.22               | 2.71%          |
| > 2 years, up to and including 3 years | 53              | 0.52%          | 16,123,358.28               | 0.66%          |
| > 3 years, up to and including 4 years | 0               | 0.00%          | -                           | 0.00%          |
| > 4 years, up to and including 5 years | 0               | 0.00%          | -                           | 0.00%          |
| Total Fixed                            | 378             | 3.73%          | 126,363,044.81              | 5.18%          |
| <b>TOTAL</b>                           | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Mortgage Pool by Consolidated Loan Balance       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--------------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Up to an including A\$100,000                    | 2,232           | 25.01%         | 78,728,446.60               | 3.23%          |
| > A\$100,000, up to and including A\$200,000     | 1,688           | 18.91%         | 255,992,831.05              | 10.50%         |
| > A\$200,000, up to and including A\$300,000     | 1,749           | 19.59%         | 435,829,680.30              | 17.87%         |
| > A\$300,000, up to and including A\$400,000     | 1,232           | 13.80%         | 427,122,415.53              | 17.52%         |
| > A\$400,000, up to and including A\$500,000     | 831             | 9.31%          | 370,559,871.46              | 15.20%         |
| > A\$500,000, up to and including A\$600,000     | 461             | 5.16%          | 252,321,953.75              | 10.35%         |
| > A\$600,000, up to and including A\$700,000     | 265             | 2.97%          | 171,286,769.36              | 7.02%          |
| > A\$700,000, up to and including A\$800,000     | 154             | 1.73%          | 114,739,531.16              | 4.71%          |
| > A\$800,000, up to and including A\$900,000     | 98              | 1.10%          | 82,459,290.58               | 3.38%          |
| > A\$900,000, up to and including A\$1,000,000   | 65              | 0.73%          | 61,571,233.90               | 2.53%          |
| > A\$1,000,000, up to and including A\$1,250,000 | 93              | 1.04%          | 102,545,076.23              | 4.21%          |
| > A\$1,250,000, up to and including A\$1,500,000 | 35              | 0.39%          | 47,558,701.06               | 1.95%          |
| > A\$1,500,000, up to and including A\$1,750,000 | 18              | 0.20%          | 28,436,877.86               | 1.17%          |
| > A\$1,750,000, up to and including A\$2,000,000 | 5               | 0.06%          | 9,179,974.57                | 0.38%          |
| > A\$2,000,000                                   | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                                     | <b>8,926</b>    | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Mortgage Pool by Geographic Distribution       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|------------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Queensland                                     | 5,851           | 57.67%         | 1,263,547,056.66            | 51.82%         |
| New South Wales & Australian Capital Territory | 1,926           | 18.98%         | 562,796,670.25              | 23.08%         |
| Victoria                                       | 1,144           | 11.28%         | 327,121,907.81              | 13.42%         |
| South Australia                                | 209             | 2.06%          | 49,681,169.92               | 2.04%          |
| Western Australia                              | 862             | 8.50%          | 196,929,653.71              | 8.08%          |
| Tasmania                                       | 113             | 1.11%          | 29,394,637.48               | 1.21%          |
| Northern Territory                             | 40              | 0.39%          | 8,861,557.58                | 0.36%          |
| <b>TOTAL</b>                                   | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Mortgage Pool by Region | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|-------------------------|-----------------|----------------|-----------------------------|----------------|
| Metropolitan            | 6,135           | 60.47%         | 1,588,764,656.14            | 65.16%         |
| Non Metropolitan        | 3,942           | 38.86%         | 833,452,835.98              | 34.18%         |
| Inner City              | 68              | 0.67%          | 16,115,161.29               | 0.66%          |
| <b>TOTAL</b>            | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Repayment Type       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------------|-----------------|----------------|-----------------------------|----------------|
| Principal & Interest | 9,857           | 97.16%         | 2,324,377,344.44            | 95.33%         |
| Interest Only        | 288             | 2.84%          | 113,955,308.97              | 4.67%          |
| <b>TOTAL</b>         | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Interest Only Remaining Term                            | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|---------------------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Principal & Interest (Amortising)                       | 9,857           | 97.16%         | 2,324,377,344.44            | 95.33%         |
| Interest Only Loans: Up to and including 1 yr           | 163             | 1.61%          | 61,826,126.77               | 2.54%          |
| Interest Only Loans: > 1 yrs, up to and including 2 yrs | 43              | 0.42%          | 17,877,723.11               | 0.73%          |
| Interest Only Loans: > 2 yrs, up to and including 3 yrs | 35              | 0.34%          | 14,128,621.86               | 0.58%          |
| Interest Only Loans: > 3 yrs, up to and including 4 yrs | 15              | 0.15%          | 5,852,865.79                | 0.24%          |
| Interest Only Loans: > 4 yrs, up to and including 5 yrs | 32              | 0.32%          | 14,269,971.44               | 0.59%          |
| <b>TOTAL</b>                                            | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Occupancy Type | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------|-----------------|----------------|-----------------------------|----------------|
| Owner Occupied | 7,387           | 72.81%         | 1,698,566,046.41            | 69.66%         |
| Investment     | 2,758           | 27.19%         | 739,766,607.00              | 30.34%         |
| <b>TOTAL</b>   | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Loan Documentation Type | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|-------------------------|-----------------|----------------|-----------------------------|----------------|
| Full Documentation      | 10,145          | 100.00%        | 2,438,332,653.41            | 100.00%        |
| Low Documentation       | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>            | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Seasoning Distribution                     | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Up to and including 6 months               | 118             | 1.16%          | 44,039,282.07               | 1.81%          |
| > 6 months, up to and including 12 months  | 576             | 5.68%          | 229,161,502.06              | 9.40%          |
| > 12 months, up to and including 18 months | 125             | 1.23%          | 45,774,017.63               | 1.88%          |
| > 18 months, up to and including 24 months | 58              | 0.57%          | 18,949,022.88               | 0.78%          |
| > 24 months, up to and including 30 months | 58              | 0.57%          | 19,583,579.46               | 0.80%          |
| > 30 months, up to and including 36 months | 32              | 0.32%          | 8,769,222.39                | 0.36%          |
| > 36 months, up to and including 48 months | 52              | 0.51%          | 16,434,205.61               | 0.67%          |
| > 48 months, up to and including 60 months | 2,535           | 24.99%         | 741,594,168.40              | 30.41%         |
| > 60 months                                | 6,591           | 64.97%         | 1,314,027,652.91            | 53.89%         |
| <b>TOTAL</b>                               | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Remaining Term                           | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|------------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Up to an including 5 years               | 200             | 1.97%          | 6,330,146.03                | 0.26%          |
| > 5 years, up to and including 6 years   | 103             | 1.02%          | 6,251,761.50                | 0.26%          |
| > 6 years, up to and including 7 years   | 94              | 0.93%          | 6,339,954.57                | 0.26%          |
| > 7 years, up to and including 8 years   | 102             | 1.01%          | 7,145,187.60                | 0.29%          |
| > 8 years, up to and including 9 years   | 133             | 1.31%          | 10,313,991.29               | 0.42%          |
| > 9 years, up to and including 10 years  | 228             | 2.25%          | 23,446,851.72               | 0.96%          |
| > 10 years, up to and including 15 years | 1,762           | 17.37%         | 227,025,434.18              | 9.31%          |
| > 15 years, up to and including 20 years | 2,069           | 20.39%         | 411,490,343.01              | 16.88%         |
| > 20 years, up to and including 25 years | 3,139           | 30.94%         | 914,722,590.05              | 37.51%         |
| > 25 years, up to and including 30 years | 2,315           | 22.82%         | 825,266,393.46              | 33.85%         |
| > 30 years                               | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                             | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Mortgage Insurer | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|------------------|-----------------|----------------|-----------------------------|----------------|
| No LMI           | 9,875           | 97.34%         | 2,414,046,367.35            | 99.00%         |
| QBE LMI          | 262             | 2.58%          | 23,061,151.76               | 0.95%          |
| Helia            | 8               | 0.08%          | 1,225,134.30                | 0.05%          |
| <b>TOTAL</b>     | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Arrears Days                           | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------------------------------|-----------------|----------------|-----------------------------|----------------|
| Current                                | 10,053          | 99.09%         | 2,411,361,655.07            | 98.89%         |
| > 1 day, up to and including 31 days   | 88              | 0.87%          | 24,937,633.68               | 1.02%          |
| > 31 days, up to and including 61 days | 4               | 0.04%          | 2,033,364.66                | 0.08%          |
| > 61 days, up to and including 91 days | 0               | 0.00%          | -                           | 0.00%          |
| > 91 days                              | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                           | <b>10,145</b>   | <b>100.00%</b> | <b>2,438,332,653.41</b>     | <b>100.00%</b> |

| Bank of Queensland Contacts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                     |
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