

## Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Dec 2023 to 09 Jan 2024 inclusive

Current Payment Date: 22 Jan 2024

### Notice

#### No Guarantee by Bank of Queensland

Neither the Class A1 Notes, Class A2 Notes, Class AB Notes, Class B Notes, Class C Notes nor Class D 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 2017-1 REDS 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	REDI20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$167,312,593.61
Pool Factor	0.167312594
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	16-February-2017
Legal Maturity Date	24-August-2048

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordination
Class A1 Notes	\$ 920,000,000.00	\$ -	0.00000000	0.0000%	8.0000%	0.0000%
Class A1-R Notes *	\$ 237,000,000.00	\$ 140,427,784.72	0.59252230	4.9716%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 5,712,144.03	0.15232384	6.0016%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 8,469,065.94	0.49818035	6.3516%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 7,472,705.24	0.49818035	6.8016%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 4,682,895.29	0.49818035	7.7516%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 547,998.38	0.49818035	10.3016%	N/A	N/A

\* Issue date for Class A1-R Notes was 22nd February 2022.

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	10-December-2023
This reporting period concludes on and includes	09-January-2024
Current Payment Date	22-January-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$165,612,839.71
Number of Loans	1,134
Average Loan Size	146,043
Maximum Loan Size	917,787
<b>Security Information</b>	
Weighted Average initial LVR	61.98%
Weighted Average current LVR	44.35%
<b>Term Analysis</b>	
Minimum Term	0.00 yrs
Maximum Term	23.33 yrs
Average Remaining Term	16.01 yrs
Weighted Average Seasoning	122.60 mths
<b>Prepayment History</b>	
Monthly CPR *	8.44%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	1096	96.65%	\$ 155,699,222.75	94.01%
> 0 days, up to and including 30 days	22	1.94%	\$ 5,010,863.24	3.03%
> 30 days, up to and including 60 days	3	0.26%	\$ 1,269,938.93	0.77%
> 60 days, up to and including 90 days	0	0.00%	\$ -	0.00%
> 90 days	13	1.15%	\$ 3,632,814.79	2.19%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>165,612,840</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	332	29.28%	\$ 47,922,961.49	28.94%
QLD Non Metro	259	22.84%	\$ 34,653,365.48	20.92%
NSW	197	17.37%	\$ 37,365,226.33	22.56%
ACT	12	1.06%	\$ 3,223,398.37	1.95%
VIC	95	8.38%	\$ 15,767,455.67	9.52%
SA	8	0.71%	\$ 1,505,410.52	0.91%
WA	211	18.61%	\$ 21,783,691.98	13.15%
NT	9	0.79%	\$ 2,004,924.27	1.21%
Tasmania	11	0.97%	\$ 1,386,405.60	0.84%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>165,612,840</b>	<b>100.00%</b>

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	521	45.94%	\$ 27,798,102.62	16.78%
> 25%, up to and including 30%	81	7.14%	\$ 12,671,716.65	7.65%
> 30%, up to and including 35%	81	7.14%	\$ 14,288,341.90	8.63%
> 35%, up to and including 40%	62	5.47%	\$ 11,773,084.34	7.11%
> 40%, up to and including 45%	63	5.56%	\$ 12,226,818.34	7.38%
> 45%, up to and including 50%	60	5.29%	\$ 13,922,220.61	8.41%
> 50%, up to and including 55%	72	6.35%	\$ 17,621,489.47	10.64%
> 55%, up to and including 60%	60	5.29%	\$ 15,281,124.97	9.23%
> 60%, up to and including 65%	63	5.56%	\$ 16,986,097.41	10.26%
> 65%, up to and including 70%	48	4.23%	\$ 14,729,786.93	8.89%
> 70%, up to and including 75%	19	1.68%	\$ 6,574,334.93	3.97%
> 75%, up to and including 80%	4	0.35%	\$ 1,739,721.54	1.05%
> 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>1,134</b>	<b>100.00%</b>	<b>165,612,840</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	513	45.24%	\$ 16,960,193.86	10.24%
> A\$100,000, up to and including A\$150,000	157	13.84%	\$ 19,807,657.14	11.96%
> A\$150,000, up to and including A\$200,000	128	11.29%	\$ 22,531,511.10	13.60%
> A\$200,000, up to and including A\$250,000	105	9.26%	\$ 23,342,765.88	14.09%
> A\$250,000, up to and including A\$300,000	80	7.05%	\$ 21,935,985.90	13.25%
> A\$300,000, up to and including A\$350,000	50	4.41%	\$ 16,203,095.73	9.78%
> A\$350,000, up to and including A\$400,000	37	3.26%	\$ 13,832,224.11	8.35%
> A\$400,000, up to and including A\$500,000	47	4.14%	\$ 20,713,846.49	12.51%
> A\$500,000, up to and including A\$750,000	15	1.32%	\$ 8,525,759.23	5.15%
> A\$750,000, up to and including A\$1,000,000	2	0.18%	\$ 1,759,800.27	1.06%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	64	5.64%	\$ 5,919,863.05	3.57%
QBELMI	1070	94.36%	\$ 159,692,976.66	96.43%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Loan Seasoning	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 3 months	0	0.00%	\$ -	0.00%
> 3 months, up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 9 months	0	0.00%	\$ -	0.00%
> 9 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 15 months	0	0.00%	\$ -	0.00%
> 15 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 months, up to and including 21 months	0	0.00%	\$ -	0.00%
> 21 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	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	1134	100.00%	\$ 165,612,839.71	100.00%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Original Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	0	0.00%	\$ -	0.00%
> 5 years, up to and including 10 years	8	0.71%	\$ 48,591.32	0.03%
> 10 years, up to and including 15 years	38	3.35%	\$ 1,688,304.46	1.02%
> 15 years, up to and including 20 years	80	7.05%	\$ 6,437,383.34	3.89%
> 20 years, up to and including 25 years	176	15.52%	\$ 15,778,193.46	9.53%
> 25 years	832	73.37%	\$ 141,660,367.13	85.54%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	58	5.11%	\$ 1,058,209.11	0.64%
> 5 years, up to and including 10 years	104	9.17%	\$ 5,826,936.52	3.52%
> 10 years, up to and including 15 years	287	25.31%	\$ 24,854,763.40	15.01%
> 15 years, up to and including 20 years	176	15.52%	\$ 29,881,122.52	18.04%
> 20 years, up to and including 25 years	509	44.89%	\$ 103,991,808.16	62.79%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	1047	92.33%	\$ 145,847,220.63	88.07%
Fixed	87	7.67%	\$ 19,765,619.08	11.93%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	1115	98.32%	\$ 159,590,955.82	96.36%
Interest Only	19	1.68%	\$ 6,021,883.89	3.64%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	881	77.69%	\$ 118,434,100.56	71.51%
Investment	253	22.31%	\$ 47,178,739.15	28.49%
<b>TOTAL</b>	<b>1,134</b>	<b>100.00%</b>	<b>\$ 165,612,840</b>	<b>100.00%</b>

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