

## Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Dec 2024 to 09 Jan 2025 inclusive

Current Payment Date: 22 Jan 2025

### 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	\$131,700,380.17
Bond Factor	0.131700380
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	\$ 110,537,959.13	0.46640489	4.9900%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 4,496,323.46	0.11990196	6.0200%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 6,666,439.03	0.39214347	6.3700%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 5,882,152.09	0.39214347	6.8200%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 3,686,148.64	0.39214347	7.7700%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 431,357.82	0.39214347	10.3200%	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-2024
This reporting period concludes on and includes	09-January-2025
Current Payment Date	22-January-2025
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$130,351,689.54
Number of Loans	952
Average Loan Size	136,924
Maximum Loan Size	917,787
<b>Security Information</b>	
Weighted Average initial LVR	60.93%
Weighted Average current LVR	42.61%
<b>Term Analysis</b>	
Minimum Term	0.17 yrs
Maximum Term	22.33 yrs
Average Remaining Term	15.14 yrs
Weighted Average Seasoning	133.78 mths
<b>Prepayment History</b>	
Monthly CPR *	16.49%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	916	96.22%	\$ 121,052,397.11	92.87%
> 0 days, up to and including 30 days	22	2.31%	\$ 5,459,154.15	4.19%
> 30 days, up to and including 60 days	3	0.32%	\$ 963,979.65	0.74%
> 60 days, up to and including 90 days	2	0.21%	\$ 180,610.80	0.14%
> 90 days	9	0.95%	\$ 2,695,547.83	2.07%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	284	29.83%	\$ 37,405,850.40	28.70%
QLD Non Metro	214	22.48%	\$ 27,036,893.70	20.74%
NSW	168	17.65%	\$ 29,758,296.32	22.83%
ACT	12	1.26%	\$ 2,971,831.91	2.28%
VIC	79	8.30%	\$ 13,094,552.91	10.05%
SA	6	0.63%	\$ 842,514.40	0.65%
WA	173	18.17%	\$ 16,459,262.40	12.63%
NT	6	0.63%	\$ 1,652,434.85	1.27%
Tasmania	10	1.05%	\$ 1,130,052.65	0.87%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</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%	480	50.42%	\$ 24,953,403.62	19.14%
> 25%, up to and including 30%	62	6.51%	\$ 8,606,643.00	6.60%
> 30%, up to and including 35%	63	6.62%	\$ 11,806,527.02	9.06%
> 35%, up to and including 40%	62	6.51%	\$ 11,979,880.34	9.19%
> 40%, up to and including 45%	53	5.57%	\$ 10,543,804.56	8.09%
> 45%, up to and including 50%	61	6.41%	\$ 13,773,358.67	10.57%
> 50%, up to and including 55%	47	4.94%	\$ 12,005,890.34	9.21%
> 55%, up to and including 60%	41	4.31%	\$ 10,508,204.35	8.06%
> 60%, up to and including 65%	41	4.31%	\$ 11,941,255.67	9.16%
> 65%, up to and including 70%	30	3.15%	\$ 9,637,319.05	7.39%
> 70%, up to and including 75%	6	0.63%	\$ 2,354,196.29	1.81%
> 75%, up to and including 80%	6	0.63%	\$ 2,241,206.63	1.72%
> 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>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	473	49.68%	\$ 15,534,006.19	11.92%
> A\$100,000, up to and including A\$150,000	120	12.61%	\$ 15,206,214.43	11.67%
> A\$150,000, up to and including A\$200,000	107	11.24%	\$ 18,763,067.57	14.39%
> A\$200,000, up to and including A\$250,000	75	7.88%	\$ 16,848,102.20	12.93%
> A\$250,000, up to and including A\$300,000	55	5.78%	\$ 14,978,109.39	11.49%
> A\$300,000, up to and including A\$350,000	45	4.73%	\$ 14,587,709.76	11.19%
> A\$350,000, up to and including A\$400,000	29	3.05%	\$ 10,796,081.21	8.28%
> A\$400,000, up to and including A\$500,000	33	3.47%	\$ 14,537,594.24	11.15%
> A\$500,000, up to and including A\$750,000	13	1.37%	\$ 7,341,004.28	5.63%
> A\$750,000, up to and including A\$1,000,000	2	0.21%	\$ 1,759,800.27	1.35%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	49	5.15%	\$ 4,070,073.67	3.12%
QBELMI	903	94.85%	\$ 126,281,615.87	96.88%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</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	952	100.00%	\$ 130,351,689.54	100.00%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</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	3	0.32%	\$ 7,741.63	0.01%
> 10 years, up to and including 15 years	34	3.57%	\$ 1,203,562.60	0.92%
> 15 years, up to and including 20 years	65	6.83%	\$ 4,798,948.22	3.68%
> 20 years, up to and including 25 years	141	14.81%	\$ 10,633,698.53	8.16%
> 25 years	709	74.47%	\$ 113,707,738.56	87.23%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	63	6.62%	\$ 1,579,767.08	1.21%
> 5 years, up to and including 10 years	110	11.55%	\$ 5,410,358.23	4.15%
> 10 years, up to and including 15 years	244	25.63%	\$ 20,813,466.33	15.97%
> 15 years, up to and including 20 years	344	36.13%	\$ 63,120,090.29	48.42%
> 20 years, up to and including 25 years	191	20.06%	\$ 39,428,007.61	30.25%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	906	95.17%	\$ 121,427,752.24	93.15%
Fixed	46	4.83%	\$ 8,923,937.30	6.85%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	938	98.53%	\$ 125,362,429.23	96.17%
Interest Only	14	1.47%	\$ 4,989,260.31	3.83%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	744	78.15%	\$ 93,135,892.94	71.45%
Investment	208	21.85%	\$ 37,215,796.60	28.55%
<b>TOTAL</b>	<b>952</b>	<b>100.00%</b>	<b>\$ 130,351,690</b>	<b>100.00%</b>

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