

## Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Jan 2025 to 09 Feb 2025 inclusive

Current Payment Date: 24 Feb 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	\$129,999,035.43
Bond Factor	0.129999035
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	\$ 109,109,996.85	0.46037973	4.9850%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 4,438,238.62	0.11835303	6.0150%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 6,580,319.99	0.38707765	6.3650%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 5,806,164.69	0.38707765	6.8150%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 3,638,529.87	0.38707765	7.7650%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 425,785.41	0.38707765	10.3150%	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-January-2025
This reporting period concludes on and includes	09-February-2025
Current Payment Date	24-February-2025
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$128,682,031.63
Number of Loans	940
Average Loan Size	136,896
Maximum Loan Size	917,787
<b>Security Information</b>	
Weighted Average initial LVR	61.09%
Weighted Average current LVR	42.44%
<b>Term Analysis</b>	
Minimum Term	0.25 yrs
Maximum Term	22.25 yrs
Average Remaining Term	15.08 yrs
Weighted Average Seasoning	134.70 mths
<b>Prepayment History</b>	
Monthly CPR *	11.43%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	910	96.81%	\$ 120,391,382.25	93.56%
> 0 days, up to and including 30 days	14	1.49%	\$ 4,258,438.78	3.31%
> 30 days, up to and including 60 days	5	0.53%	\$ 1,345,005.38	1.05%
> 60 days, up to and including 90 days	2	0.21%	\$ 191,988.80	0.15%
> 90 days	9	0.96%	\$ 2,495,216.42	1.94%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	281	29.89%	\$ 37,035,829.82	28.78%
QLD Non Metro	209	22.23%	\$ 26,554,839.04	20.64%
NSW	167	17.77%	\$ 29,274,428.61	22.75%
ACT	12	1.28%	\$ 2,939,869.24	2.28%
VIC	78	8.30%	\$ 13,044,176.47	10.14%
SA	6	0.64%	\$ 837,281.10	0.65%
WA	171	18.19%	\$ 16,207,399.77	12.59%
NT	6	0.64%	\$ 1,657,947.44	1.29%
Tasmania	10	1.06%	\$ 1,130,260.14	0.88%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</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%	477	50.74%	\$ 25,179,486.08	19.57%
> 25%, up to and including 30%	60	6.38%	\$ 8,400,750.91	6.53%
> 30%, up to and including 35%	60	6.38%	\$ 10,870,215.04	8.45%
> 35%, up to and including 40%	68	7.23%	\$ 13,276,081.43	10.32%
> 40%, up to and including 45%	47	5.00%	\$ 9,062,888.63	7.04%
> 45%, up to and including 50%	62	6.60%	\$ 13,657,215.01	10.61%
> 50%, up to and including 55%	48	5.11%	\$ 12,992,745.77	10.10%
> 55%, up to and including 60%	36	3.83%	\$ 9,254,903.94	7.19%
> 60%, up to and including 65%	43	4.57%	\$ 12,504,260.21	9.72%
> 65%, up to and including 70%	28	2.98%	\$ 9,234,023.69	7.18%
> 70%, up to and including 75%	6	0.64%	\$ 2,356,498.91	1.83%
> 75%, up to and including 80%	4	0.43%	\$ 1,724,865.28	1.34%
> 80%, up to and including 85%	1	0.11%	\$ 168,096.73	0.13%
> 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>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	467	49.68%	\$ 15,409,969.21	11.98%
> A\$100,000, up to and including A\$150,000	116	12.34%	\$ 14,697,897.56	11.42%
> A\$150,000, up to and including A\$200,000	113	12.02%	\$ 19,754,343.92	15.35%
> A\$200,000, up to and including A\$250,000	71	7.55%	\$ 16,031,435.47	12.46%
> A\$250,000, up to and including A\$300,000	52	5.53%	\$ 14,197,059.38	11.03%
> A\$300,000, up to and including A\$350,000	44	4.68%	\$ 14,204,125.80	11.04%
> A\$350,000, up to and including A\$400,000	30	3.19%	\$ 11,161,538.02	8.67%
> A\$400,000, up to and including A\$500,000	32	3.40%	\$ 14,132,465.36	10.98%
> A\$500,000, up to and including A\$750,000	13	1.38%	\$ 7,333,396.64	5.70%
> A\$750,000, up to and including A\$1,000,000	2	0.21%	\$ 1,759,800.27	1.37%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	47	5.00%	\$ 3,913,625.54	3.04%
QBELMI	893	95.00%	\$ 124,768,406.09	96.96%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</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	940	100.00%	\$ 128,682,031.63	100.00%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</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%	\$ 5,425.48	0.00%
> 10 years, up to and including 15 years	32	3.40%	\$ 1,137,449.14	0.88%
> 15 years, up to and including 20 years	64	6.81%	\$ 4,729,796.48	3.68%
> 20 years, up to and including 25 years	139	14.79%	\$ 10,649,658.23	8.28%
> 25 years	702	74.68%	\$ 112,159,702.30	87.16%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	62	6.60%	\$ 1,535,956.28	1.19%
> 5 years, up to and including 10 years	112	11.91%	\$ 5,654,794.92	4.39%
> 10 years, up to and including 15 years	243	25.85%	\$ 20,843,976.10	16.20%
> 15 years, up to and including 20 years	343	36.49%	\$ 63,577,152.04	49.41%
> 20 years, up to and including 25 years	180	19.15%	\$ 37,070,152.29	28.81%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	896	95.32%	\$ 120,236,817.87	93.44%
Fixed	44	4.68%	\$ 8,445,213.76	6.56%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	926	98.51%	\$ 123,694,617.65	96.12%
Interest Only	14	1.49%	\$ 4,987,413.98	3.88%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	734	78.09%	\$ 91,903,119.61	71.42%
Investment	206	21.91%	\$ 36,778,912.02	28.58%
<b>TOTAL</b>	<b>940</b>	<b>100.00%</b>	<b>\$ 128,682,032</b>	<b>100.00%</b>

Bank of Queensland Contacts	
Tim Blumke Head of Funding, BOQ Group Treasury +61 7 3212 3438 <a href="mailto:tim.blumke@boq.com.au">tim.blumke@boq.com.au</a>	Ally Tang Senior Manager Structured Finance, BOQ Group Treasury +61 7 3212 3989 <a href="mailto:ally.tang@boq.com.au">ally.tang@boq.com.au</a>

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