

Series 2017-1 REDS Trust Monthly Investor Report

Monthly Report from 10 Sep 2024 to 09 Oct 2024 inclusive

Current Payment Date: 22 Oct 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	\$139,687,824.95
Bond Factor	0.139687825
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	\$ 117,241,932.53	0.49469170	4.9713%	16.1000%	16.0686%
Class A2 Notes	\$ 37,500,000.00	\$ 4,769,019.22	0.12717385	6.0013%	4.2500%	12.6546%
Class AB Notes	\$ 17,000,000.00	\$ 7,070,749.28	0.41592643	6.3513%	2.5500%	7.5927%
Class B Notes	\$ 15,000,000.00	\$ 6,238,896.42	0.41592643	6.8013%	1.0500%	3.1264%
Class C Notes	\$ 9,400,000.00	\$ 3,909,708.43	0.41592643	7.7513%	0.1100%	0.3275%
Class D Notes	\$ 1,100,000.00	\$ 457,519.07	0.41592643	10.3013%	N/A	N/A

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

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	10-September-2024
This reporting period concludes on and includes	09-October-2024
Current Payment Date	22-October-2024
Loan Analysis	
	Value
Pool Balance	\$138,259,080.96
Number of Loans	997
Average Loan Size	138,675
Maximum Loan Size	917,787
Security Information	
Weighted Average initial LVR	61.14%
Weighted Average current LVR	42.95%
Term Analysis	
Minimum Term	0.42 yrs
Maximum Term	22.58 yrs
Average Remaining Term	15.41 yrs
Weighted Average Seasoning	130.91 mths
Prepayment History	
Monthly CPR *	15.02%

* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Balance	967	96.99%	\$ 130,278,573.67	94.23%
> 0 days, up to and including 30 days	18	1.81%	\$ 4,209,177.36	3.04%
> 30 days, up to and including 60 days	2	0.20%	\$ 977,199.84	0.71%
> 60 days, up to and including 90 days	1	0.10%	\$ 88,203.04	0.06%
> 90 days	9	0.90%	\$ 2,705,927.05	1.96%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	299	29.99%	\$ 40,095,821.90	29.00%
QLD Non Metro	225	22.57%	\$ 28,247,763.63	20.43%
NSW	178	17.85%	\$ 32,091,331.90	23.21%
ACT	12	1.20%	\$ 3,049,925.32	2.21%
VIC	81	8.12%	\$ 13,438,196.57	9.72%
SA	6	0.60%	\$ 933,939.27	0.68%
WA	179	17.95%	\$ 17,390,213.38	12.58%
NT	7	0.70%	\$ 1,871,702.24	1.35%
Tasmania	10	1.00%	\$ 1,140,186.75	0.82%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Current Loan to Value Ratio (LVR)	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 25%	494	49.55%	\$ 25,820,197.55	18.68%
> 25%, up to and including 30%	60	6.02%	\$ 8,795,107.38	6.36%
> 30%, up to and including 35%	66	6.62%	\$ 11,451,759.20	8.28%
> 35%, up to and including 40%	69	6.92%	\$ 13,636,722.40	9.86%
> 40%, up to and including 45%	58	5.82%	\$ 11,751,587.66	8.50%
> 45%, up to and including 50%	63	6.32%	\$ 13,777,051.24	9.96%
> 50%, up to and including 55%	50	5.02%	\$ 13,150,491.00	9.51%
> 55%, up to and including 60%	47	4.71%	\$ 12,104,105.57	8.75%
> 60%, up to and including 65%	43	4.31%	\$ 11,907,319.26	8.61%
> 65%, up to and including 70%	34	3.41%	\$ 10,888,710.32	7.88%
> 70%, up to and including 75%	8	0.80%	\$ 3,224,155.65	2.33%
> 75%, up to and including 80%	5	0.50%	\$ 1,751,873.73	1.27%
> 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%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	482	48.35%	\$ 15,756,566.71	11.40%
> A\$100,000, up to and including A\$150,000	131	13.14%	\$ 16,569,976.71	11.98%
> A\$150,000, up to and including A\$200,000	114	11.43%	\$ 19,917,307.17	14.41%
> A\$200,000, up to and including A\$250,000	82	8.22%	\$ 18,307,131.84	13.24%
> A\$250,000, up to and including A\$300,000	61	6.12%	\$ 16,677,566.39	12.06%
> A\$300,000, up to and including A\$350,000	48	4.81%	\$ 15,609,918.26	11.29%
> A\$350,000, up to and including A\$400,000	28	2.81%	\$ 10,438,524.55	7.55%
> A\$400,000, up to and including A\$500,000	35	3.51%	\$ 15,362,787.74	11.11%
> A\$500,000, up to and including A\$750,000	14	1.40%	\$ 7,859,501.32	5.68%
> A\$750,000, up to and including A\$1,000,000	2	0.20%	\$ 1,759,800.27	1.27%
> A\$1,000,000	0	0.00%	\$ -	0.00%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	53	5.32%	\$ 4,480,114.18	3.24%
QBELMI	944	94.68%	\$ 133,778,966.78	96.76%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

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	997	100.00%	\$ 138,259,080.96	100.00%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

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	0.30%	\$ 15,545.37	0.01%
> 10 years, up to and including 15 years	35	3.51%	\$ 1,288,576.82	0.93%
> 15 years, up to and including 20 years	70	7.02%	\$ 5,146,163.44	3.72%
> 20 years, up to and including 25 years	143	14.34%	\$ 10,999,037.85	7.96%
> 25 years	746	74.82%	\$ 120,809,757.48	87.38%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	62	6.22%	\$ 1,660,671.10	1.20%
> 5 years, up to and including 10 years	105	10.53%	\$ 4,954,890.02	3.58%
> 10 years, up to and including 15 years	255	25.58%	\$ 21,425,427.87	15.50%
> 15 years, up to and including 20 years	324	32.50%	\$ 57,242,444.84	41.40%
> 20 years, up to and including 25 years	251	25.18%	\$ 52,975,647.13	38.32%
> 25 years	0	0.00%	\$ -	0.00%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	937	93.98%	\$ 126,408,085.44	91.43%
Fixed	60	6.02%	\$ 11,850,995.52	8.57%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	980	98.29%	\$ 132,728,121.94	96.00%
Interest Only	17	1.71%	\$ 5,530,959.02	4.00%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	779	78.13%	\$ 98,644,724.14	71.35%
Investment	218	21.87%	\$ 39,614,356.82	28.65%
TOTAL	997	100.00%	\$ 138,259,081	100.00%

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