

## Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Dec 2024 to 02 Jan 2025 inclusive

Current Payment Date: 16 Jan 2025

### Notice

#### No Guarantee by Bank of Queensland

Neither the Class A1-R Notes, A2 Notes, Class B Notes, Class C Notes, Class D Notes nor the Class E 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 2018-1 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	RDS20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$160,182,838.88
Bond Factor	0.160182839
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	31-May-2018
Legal Maturity Date	16-July-2049

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordination
Class A1 Notes	\$ 920,000,000.00	\$ 0.00	0.00000000	0.0000%	23.5245%	0.0000%
Class A1-R Notes	\$ 203,000,000.00	\$ 134,533,916.92	0.66272865	5.5290%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 8,335,899.64	0.32061152	5.5290%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 3,013,748.33	0.32061152	5.8290%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 5,706,885.14	0.32061152	6.0290%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 4,296,194.43	0.32061152	6.7290%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 1,987,791.45	0.32061152	7.6290%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 2,308,402.98	0.32061152	10.2290%	N/A	N/A

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	03-December-2024
This reporting period concludes on and includes	02-January-2025
Current Payment Date	16-January-2025
<b>Loan Analysis</b>	<b>Value</b>
Bond Balance	\$158,539,297.61
Number of Loans	966
Average Loan Size	164,119
Maximum Loan Size	740,278
<b>Security Information</b>	
Weighted Average initial LVR	64.94%
Weighted Average current LVR	46.25%
<b>Term Analysis</b>	
Minimum Term	-0.08 yrs
Maximum Term	23.83 yrs
Average Remaining Term	17.42 yrs
Weighted Average Seasoning	107.23 mths
<b>Prepayment History</b>	
Monthly CPR *	26.65%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	937	97.00%	\$ 150,188,264.05	94.73%
> 0 days, up to and including 30 days	14	1.45%	\$ 3,953,055.72	2.49%
> 30 days, up to and including 60 days	8	0.83%	\$ 2,233,961.18	1.41%
> 60 days, up to and including 90 days	1	0.10%	\$ 130,906.03	0.08%
> 90 days	6	0.62%	\$ 2,033,110.63	1.28%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>158,539,298</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	278	28.78%	\$ 50,140,242	31.63%
QLD Non Metro	343	35.51%	\$ 49,734,076	31.37%
NSW	134	13.87%	\$ 22,523,230	14.21%
ACT	16	1.66%	\$ 2,024,456	1.28%
VIC	72	7.45%	\$ 14,839,169	9.36%
SA	8	0.83%	\$ 732,027	0.46%
WA	94	9.73%	\$ 15,500,151	9.78%
NT	10	1.04%	\$ 1,731,570	1.09%
Tasmania	11	1.14%	\$ 1,314,377	0.83%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>158,539,298</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%	385	39.86%	\$ 24,493,421.65	15.45%
> 25%, up to and including 30%	51	5.28%	\$ 8,878,261.69	5.60%
> 30%, up to and including 35%	70	7.25%	\$ 13,415,872.05	8.46%
> 35%, up to and including 40%	61	6.31%	\$ 12,990,877.55	8.19%
> 40%, up to and including 45%	52	5.38%	\$ 12,744,280.91	8.04%
> 45%, up to and including 50%	64	6.63%	\$ 13,550,794.47	8.55%
> 50%, up to and including 55%	46	4.76%	\$ 11,069,428.92	6.98%
> 55%, up to and including 60%	57	5.90%	\$ 14,990,082.07	9.46%
> 60%, up to and including 65%	71	7.35%	\$ 17,257,819.14	10.89%
> 65%, up to and including 70%	68	7.04%	\$ 17,538,439.57	11.06%
> 70%, up to and including 75%	25	2.59%	\$ 6,836,109.22	4.31%
> 75%, up to and including 80%	11	1.14%	\$ 2,722,520.57	1.72%
> 80%, up to and including 85%	5	0.52%	\$ 2,051,389.80	1.29%
> 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>966</b>	<b>100.00%</b>	<b>158,539,298</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	361	37.37%	\$ 12,337,652.70	7.78%
> A\$100,000, up to and including A\$150,000	132	13.66%	\$ 16,320,359.85	10.29%
> A\$150,000, up to and including A\$200,000	138	14.29%	\$ 24,029,012.72	15.16%
> A\$200,000, up to and including A\$250,000	107	11.08%	\$ 24,053,864.69	15.17%
> A\$250,000, up to and including A\$300,000	78	8.07%	\$ 21,484,561.00	13.55%
> A\$300,000, up to and including A\$350,000	61	6.31%	\$ 19,778,828.54	12.48%
> A\$350,000, up to and including A\$400,000	38	3.93%	\$ 14,156,799.32	8.93%
> A\$400,000, up to and including A\$500,000	28	2.90%	\$ 12,491,491.32	7.88%
> A\$500,000, up to and including A\$750,000	23	2.38%	\$ 13,886,727.47	8.76%
> A\$750,000, up to and including A\$1,000,000	0	0.00%	\$ -	0.00%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	87	9.01%	\$ 18,112,527.45	11.42%
QBELMI	39	4.04%	\$ 10,106,033.84	6.37%
No Insurance	840	86.96%	\$ 130,320,736.32	82.20%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</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	966	100.00%	\$ 158,539,297.61	100.00%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</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	20	2.07%	\$ 144,688.83	0.09%
> 10 years, up to and including 15 years	51	5.28%	\$ 2,665,457.25	1.68%
> 15 years, up to and including 20 years	112	11.59%	\$ 9,907,732.69	6.25%
> 20 years, up to and including 25 years	152	15.73%	\$ 21,999,740.00	13.88%
> 25 years	631	65.32%	\$ 123,821,678.84	78.10%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	29	3.00%	\$ 411,060.56	0.26%
> 5 years, up to and including 10 years	74	7.66%	\$ 5,258,867.82	3.32%
> 10 years, up to and including 15 years	154	15.94%	\$ 18,661,408.54	11.77%
> 15 years, up to and including 20 years	184	19.05%	\$ 30,383,729.76	19.16%
> 20 years, up to and including 25 years	525	54.35%	\$ 103,824,230.93	65.49%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	933	96.58%	\$ 151,313,162.47	95.44%
Fixed	33	3.42%	\$ 7,226,135.14	4.56%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	956	98.96%	\$ 155,273,787.80	97.94%
Interest Only	10	1.04%	\$ 3,265,509.81	2.06%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	860	89.03%	\$ 139,926,429.52	88.26%
Investment	106	10.97%	\$ 18,612,868.09	11.74%
<b>TOTAL</b>	<b>966</b>	<b>100.00%</b>	<b>\$ 158,539,298</b>	<b>100.00%</b>

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