

## Series 2018-1 REDS Trust Monthly Investor Report

Monthly Report from 03 Jun 2024 to 02 Jul 2024 inclusive

Current Payment Date: 16 Jul 2024

### 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	RSDSD20
Original Balance \$A	\$1,000,000,000.00
Current Balance \$A	\$182,595,331.60
Pool Factor	0.182595332
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	\$ 153,357,658.93	0.75545645	5.4950%	28.2686%	16.0123%
Class A2 Notes	\$ 26,000,000.00	\$ 9,502,243.62	0.36547091	5.4950%	4.4888%	10.8083%
Class AB Notes	\$ 9,400,000.00	\$ 3,435,426.54	0.36547091	5.7950%	3.7074%	8.9268%
Class B Notes	\$ 17,800,000.00	\$ 6,505,382.17	0.36547091	5.9950%	2.2278%	5.3641%
Class C Notes	\$ 13,400,000.00	\$ 4,897,310.17	0.36547091	6.6950%	1.1139%	2.6821%
Class D Notes	\$ 6,200,000.00	\$ 2,265,919.63	0.36547091	7.5950%	0.5985%	1.4411%
Class E Notes	\$ 7,200,000.00	\$ 2,631,390.54	0.36547091	10.1950%	N/A	N/A

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	03-June-2024
This reporting period concludes on and includes	02-July-2024
Current Payment Date	16-July-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$180,726,973.34
Number of Loans	1,068
Average Loan Size	169,220
Maximum Loan Size	759,209
<b>Security Information</b>	
Weighted Average initial LVR	64.74%
Weighted Average current LVR	47.15%
<b>Term Analysis</b>	
Minimum Term	0.42 yrs
Maximum Term	24.50 yrs
Average Remaining Term	17.97 yrs
Weighted Average Seasoning	101.41 mths
<b>Prepayment History</b>	
Monthly CPR *	24.10%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	1019	95.41%	\$ 166,120,998.25	91.92%
> 0 days, up to and including 30 days	28	2.62%	\$ 7,978,706.03	4.41%
> 30 days, up to and including 60 days	9	0.84%	\$ 3,216,013.27	1.78%
> 60 days, up to and including 90 days	2	0.19%	\$ 674,440.23	0.37%
> 90 days	10	0.94%	\$ 2,736,815.56	1.51%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>180,726,973</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	308	28.84%	\$ 57,661,624	31.91%
QLD Non Metro	379	35.49%	\$ 55,240,505	30.57%
NSW	144	13.48%	\$ 25,372,561	14.04%
ACT	16	1.50%	\$ 2,384,966	1.32%
VIC	79	7.40%	\$ 17,268,108	9.55%
SA	9	0.84%	\$ 893,216	0.49%
WA	111	10.39%	\$ 18,319,062	10.14%
NT	11	1.03%	\$ 2,191,918	1.21%
Tasmania	11	1.03%	\$ 1,395,013	0.77%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>180,726,973</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%	418	39.14%	\$ 26,732,549.32	14.79%
> 25%, up to and including 30%	62	5.81%	\$ 11,157,876.46	6.17%
> 30%, up to and including 35%	65	6.09%	\$ 12,359,825.69	6.84%
> 35%, up to and including 40%	64	5.99%	\$ 14,015,095.37	7.75%
> 40%, up to and including 45%	55	5.15%	\$ 13,707,354.13	7.58%
> 45%, up to and including 50%	70	6.55%	\$ 15,394,145.70	8.52%
> 50%, up to and including 55%	59	5.52%	\$ 13,307,208.66	7.36%
> 55%, up to and including 60%	63	5.90%	\$ 17,863,828.26	9.88%
> 60%, up to and including 65%	82	7.68%	\$ 20,656,623.00	11.43%
> 65%, up to and including 70%	73	6.84%	\$ 19,113,686.24	10.58%
> 70%, up to and including 75%	28	2.62%	\$ 7,845,255.86	4.34%
> 75%, up to and including 80%	20	1.87%	\$ 5,062,688.94	2.80%
> 80%, up to and including 85%	9	0.84%	\$ 3,510,835.71	1.94%
> 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>1,068</b>	<b>100.00%</b>	<b>180,726,973</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	394	36.89%	\$ 14,362,582.40	7.95%
> A\$100,000, up to and including A\$150,000	144	13.48%	\$ 17,850,700.14	9.88%
> A\$150,000, up to and including A\$200,000	138	12.92%	\$ 24,185,818.25	13.38%
> A\$200,000, up to and including A\$250,000	119	11.14%	\$ 26,707,509.05	14.78%
> A\$250,000, up to and including A\$300,000	95	8.90%	\$ 25,956,473.61	14.36%
> A\$300,000, up to and including A\$350,000	72	6.74%	\$ 23,318,124.09	12.90%
> A\$350,000, up to and including A\$400,000	45	4.21%	\$ 16,827,992.93	9.31%
> A\$400,000, up to and including A\$500,000	34	3.18%	\$ 15,247,406.23	8.44%
> A\$500,000, up to and including A\$750,000	25	2.34%	\$ 14,760,623.16	8.17%
> A\$750,000, up to and including A\$1,000,000	2	0.19%	\$ 1,509,743.48	0.84%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
HELIA	97	9.08%	\$ 21,201,049.75	11.73%
QBELMI	42	3.93%	\$ 11,165,240.45	6.18%
No Insurance	929	86.99%	\$ 148,360,683.14	82.09%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</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	1068	100.00%	\$ 180,726,973.34	100.00%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Original Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	8	0.75%	\$ -	0.00%
> 5 years, up to and including 10 years	135	12.64%	\$ 257,201.68	0.14%
> 10 years, up to and including 15 years	158	14.79%	\$ 3,592,150.55	1.99%
> 15 years, up to and including 20 years	337	31.55%	\$ 12,944,221.68	7.16%
> 20 years, up to and including 25 years	492	46.07%	\$ 25,084,291.50	13.88%
> 25 years	2076	194.38%	\$ 138,849,107.93	76.83%
<b>TOTAL</b>	<b>1,068</b>	<b>300.19%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	33	3.09%	\$ 493,870.98	0.27%
> 5 years, up to and including 10 years	80	7.49%	\$ 5,535,977.84	3.06%
> 10 years, up to and including 15 years	168	15.73%	\$ 21,326,961.64	11.80%
> 15 years, up to and including 20 years	173	16.20%	\$ 27,807,274.97	15.39%
> 20 years, up to and including 25 years	614	57.49%	\$ 125,562,887.91	69.48%
> 25 years	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	1021	95.60%	\$ 169,940,085.28	94.03%
Fixed	47	4.40%	\$ 10,786,888.06	5.97%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	1,052	98.50%	\$ 175,552,582.72	97.14%
Interest Only	16	1.50%	\$ 5,174,390.62	2.86%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	950	88.95%	\$ 159,032,431.90	88.00%
Investment	118	11.05%	\$ 21,694,541.44	12.00%
<b>TOTAL</b>	<b>1,068</b>	<b>100.00%</b>	<b>\$ 180,726,973</b>	<b>100.00%</b>

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

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