

## Series 2019-1 REDS Trust Monthly Investor Report

Monthly Report from 09 Feb 2025 to 08 Mar 2025 inclusive

Current Payment Date: 24 Mar 2025

### Notice

#### No Guarantee by Bank of Queensland

Neither the Class A Notes, AB Notes, Class B Notes, Class C Notes, Class D Notes, Class E Notes nor the Class F 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 2019-1 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	\$180,881,018.12
Bond Factor	0.180881018
Asset Classes	Residential mortgage-backed securities
Collateral Type	Prime, domestic, full-doc residential mortgages
Program Sponsor	Bank of Queensland Limited
Issue Date	29-August-2019
Legal Maturity Date	23-February-2051

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate	Original Subordination	Current Subordination
Class A Notes	\$ 920,000,000.00	\$ 0.00	0.00000000	5.0725%	8.0000%	16.3637%
Class A-R Notes	\$ 180,000,000.00	\$ 151,282,253.23	0.84045696	5.0425%	16.4300%	16.3637%
Class AB Notes	\$ 27,400,000.00	\$ 10,137,576.97	0.36998456	5.6925%	5.4000%	10.7591%
Class B Notes	\$ 18,000,000.00	\$ 6,659,722.10	0.36998456	5.8925%	4.4600%	7.0773%
Class C Notes	\$ 14,600,000.00	\$ 5,401,774.59	0.36998456	6.5425%	2.6800%	4.0909%
Class D Notes	\$ 8,500,000.00	\$ 3,144,868.77	0.36998456	7.1425%	1.3400%	2.3523%
Class E Notes	\$ 5,000,000.00	\$ 1,849,922.81	0.36998456	8.5925%	0.7200%	1.3295%
Class F Notes	\$ 6,500,000.00	\$ 2,404,899.65	0.36998456	9.8925%	N/A	N/A

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	09-February-2025
This reporting period concludes on and includes	08-March-2025
Current Payment Date	24-March-2025
<b>Loan Analysis</b>	<b>Value</b>
Pool Balance	\$179,025,105.52
Number of Loans	786
Average Loan Size	227,767
Maximum Loan Size	886,978
<b>Security Information</b>	
Weighted Average initial LVR	63.91%
Weighted Average current LVR	49.61%
<b>Term Analysis</b>	
Minimum Term	0.92 yrs
Maximum Term	25.50 yrs
Average Remaining Term	20.41 yrs
Weighted Average Seasoning	89.66 mths
<b>Prepayment History</b>	
Monthly CPR *	24.89%

\* Based on S&P Methodology

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	768	97.71%	\$ 173,259,215.64	96.78%
> 0 days, up to and including 30 days	11	1.40%	\$ 3,162,377.84	1.77%
> 30 days, up to and including 60 days	0	0.00%	\$ -	0.00%
> 60 days, up to and including 90 days	3	0.38%	\$ 792,730.27	0.44%
> 90 days	4	0.51%	\$ 1,810,781.77	1.01%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>179,025,106</b>	<b>100.00%</b>

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Brisbane Metropolitan	223	28.37%	\$ 48,629,676	27.16%
QLD Non Metro	162	20.61%	\$ 28,327,808	15.82%
NSW	164	20.87%	\$ 42,220,981	23.58%
ACT	7	0.89%	\$ 1,743,723	0.97%
VIC	117	14.89%	\$ 33,324,485	18.61%
SA	8	1.02%	\$ 1,307,579	0.73%
WA	90	11.45%	\$ 20,285,120	11.33%
NT	3	0.38%	\$ 886,164	0.49%
Tasmania	12	1.53%	\$ 2,299,569	1.28%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>179,025,106</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%	212	26.97%	\$ 24,801,799.51	13.85%
> 25%, up to and including 30%	38	4.83%	\$ 9,640,620.63	5.39%
> 30%, up to and including 35%	45	5.73%	\$ 10,572,261.07	5.91%
> 35%, up to and including 40%	46	5.85%	\$ 10,960,319.19	6.12%
> 40%, up to and including 45%	48	6.11%	\$ 11,058,649.95	6.18%
> 45%, up to and including 50%	37	4.71%	\$ 8,606,249.00	4.81%
> 50%, up to and including 55%	85	10.81%	\$ 20,711,488.60	11.57%
> 55%, up to and including 60%	67	8.52%	\$ 17,415,074.72	9.73%
> 60%, up to and including 65%	67	8.52%	\$ 19,210,602.99	10.73%
> 65%, up to and including 70%	79	10.05%	\$ 23,085,997.73	12.90%
> 70%, up to and including 75%	39	4.96%	\$ 14,035,327.71	7.84%
> 75%, up to and including 80%	16	2.04%	\$ 6,297,103.54	3.52%
> 80%, up to and including 85%	6	0.76%	\$ 2,301,835.05	1.29%
> 85%, up to and including 90%	1	0.13%	\$ 327,775.83	0.18%
> 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>786</b>	<b>100.00%</b>	<b>179,025,106</b>	<b>100.00%</b>

Loan Size	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$100,000	180	22.90%	\$ 7,322,840.34	4.09%
> A\$100,000, up to and including A\$150,000	89	11.32%	\$ 11,098,657.45	6.20%
> A\$150,000, up to and including A\$200,000	101	12.85%	\$ 17,748,322.64	9.91%
> A\$200,000, up to and including A\$250,000	110	13.99%	\$ 24,555,680.67	13.72%
> A\$250,000, up to and including A\$300,000	72	9.16%	\$ 19,647,199.81	10.97%
> A\$300,000, up to and including A\$350,000	73	9.29%	\$ 23,636,534.35	13.20%
> A\$350,000, up to and including A\$400,000	42	5.34%	\$ 15,765,701.50	8.81%
> A\$400,000, up to and including A\$500,000	72	9.16%	\$ 31,537,720.46	17.62%
> A\$500,000, up to and including A\$750,000	44	5.60%	\$ 25,200,963.14	14.08%
> A\$750,000, up to and including A\$1,000,000	3	0.38%	\$ 2,511,485.16	1.40%
> A\$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

Mortgage Insurance	Number of Loans	% By Number	Current Balance Outstanding	% of Value
GENWORTH	36	4.58%	\$ 9,412,518.81	5.26%
QBELMI	11	1.40%	\$ 2,497,570.52	1.40%
No Insurance	739	94.02%	\$ 167,115,016.19	93.35%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</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	786	100.00%	\$ 179,025,105.52	100.00%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</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	8	1.02%	\$ 163,499.16	0.09%
> 10 years, up to and including 15 years	23	2.93%	\$ 2,114,976.60	1.18%
> 15 years, up to and including 20 years	44	5.60%	\$ 4,417,455.14	2.47%
> 20 years, up to and including 25 years	85	10.81%	\$ 18,687,468.69	10.44%
> 25 years	626	79.64%	\$ 153,641,705.93	85.82%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

Remaining Loan Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 5 years	15	1.91%	\$ 450,717.05	0.25%
> 5 years, up to and including 10 years	24	3.05%	\$ 2,511,757.56	1.40%
> 10 years, up to and including 15 years	47	5.98%	\$ 5,690,351.17	3.18%
> 15 years, up to and including 20 years	126	16.03%	\$ 27,529,337.52	15.38%
> 20 years, up to and including 25 years	573	72.90%	\$ 142,536,138.23	79.62%
> 25 years	1	0.13%	\$ 306,803.99	0.17%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

Interest Option	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Variable	743	94.53%	\$ 167,708,557.33	93.68%
Fixed	43	5.47%	\$ 11,316,548.19	6.32%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

Loan Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Principle & Interest	762	96.95%	\$ 170,690,011.98	95.34%
Interest Only	24	3.05%	\$ 8,335,093.54	4.66%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

Occupancy Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Owner Occupied	484	61.58%	\$ 105,679,495.70	59.03%
Investment	302	38.42%	\$ 73,345,609.82	40.97%
<b>TOTAL</b>	<b>786</b>	<b>100.00%</b>	<b>\$ 179,025,106</b>	<b>100.00%</b>

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