

Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Nov 2024 to 30 Nov 2024 inclusive

Current Payment Date: 16 Dec 2024

Notice

No Guarantee by Bank of Queensland

Neither the Class A Notes nor the Class B 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 2021-1 EHP 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).

View offering documents and performance reports via the ABSPerpetual website (<https://secure.absperpetual.com>).

Trust Details

Austraclear ID	REDX20
Original Balance \$A	\$950,000,000.00
Current Balance \$A	\$233,378,653.86
Bond Factor	0.245661741
Asset Classes	Automobile and equipment backed finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	26-August-2021
Legal Maturity Date	15-February-2029

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$783,750,000.00	\$163,365,057.70	0.20844027	4.8600%
Class B Notes	\$166,250,000.00	\$70,013,596.17	0.42113441	Privately Placed

Losses and Recoveries

Write Offs	# of Contracts	% of month-	Gross Loss	Recoveries	Net Loss	% of original pool balance
Write Offs - Current Month	0	0.00%	\$ -	\$ -	\$ -	0.00%
Write Offs - Cumulative	39	0.66%	\$2,818,733.41	\$454,018.25	\$2,364,715.16	0.25%

Summary Report

Securitisation Reporting Period

This reporting period commences on	31-October-2024
This reporting period concludes on and includes	30-November-2024
Current Payment Date	16-December-2024

Loan Analysis

	Value
Pool Balance	\$230,233,055.97
Number of Loans	5,929
Average Loan Size	\$38,831.68
Maximum Loan Size	\$669,277.50

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	2.83 yrs
Weighted Average Remaining Term	1.21 yrs
Weighted Average Seasoning (months)	43.91

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	5672	95.67%	\$ 221,801,479.38	96.34%
> 0 days, up to and including 30 days	127	2.14%	\$ 4,216,557.33	1.83%
> 30 days, up to and including 60 days	48	0.81%	\$ 781,028.11	0.34%
> 60 days, up to and including 90 days	17	0.29%	\$ 872,548.75	0.38%
> 90 days, up to and including 120 days	15	0.25%	\$ 505,099.10	0.22%
> 120 days	50	0.84%	\$ 2,056,343.30	0.89%
TOTAL	5,929	100.00%	230,233,056	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	2648	44.66%	\$ 86,657,564.53	37.64%
NSW	1157	19.51%	\$ 50,014,407.75	21.72%
ACT	31	0.52%	\$ 1,426,069.13	0.62%
VIC	1257	21.20%	\$ 55,423,407.79	24.07%
SA	317	5.35%	\$ 14,456,546.45	6.28%
WA	401	6.76%	\$ 17,485,909.50	7.59%
NT	25	0.42%	\$ 1,171,302.49	0.51%
TAS	93	1.57%	\$ 3,597,848.33	1.56%
TOTAL	5,929	100.00%	230,233,056	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1950	32.89%	\$ 40,374,951.48	17.54%
> 6 months, up to and including 12 months	1643	27.71%	\$ 53,031,191.46	23.03%
> 12 months, up to and including 18 months	1369	23.09%	\$ 66,525,689.99	28.89%
> 18 months, up to and including 24 months	690	11.64%	\$ 46,929,850.34	20.38%
> 24 months, up to and including 30 months	242	4.08%	\$ 20,932,126.96	9.09%
> 30 months, up to and including 36 months	35	0.59%	\$ 2,439,245.74	1.06%
> 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%
TOTAL	5,929	100.00%	230,233,056	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3273	55.20%	\$ 37,594,083.98	16.33%
> A\$25,000, up to and including A\$50,000	1296	21.86%	\$ 45,393,408.85	19.72%
> A\$50,000, up to and including A\$75,000	520	8.77%	\$ 31,501,375.83	13.68%
> A\$75,000, up to and including A\$100,000	282	4.76%	\$ 24,404,878.71	10.60%
> A\$100,000, up to and including A\$125,000	195	3.29%	\$ 21,899,359.29	9.51%
> A\$125,000, up to and including A\$150,000	131	2.21%	\$ 17,906,331.54	7.78%
> A\$150,000, up to and including A\$175,000	70	1.18%	\$ 11,413,608.16	4.96%
> A\$175,000, up to and including A\$200,000	44	0.74%	\$ 8,267,473.94	3.59%
> A\$200,000, up to and including A\$225,000	36	0.61%	\$ 7,663,101.77	3.33%
> A\$225,000, up to and including A\$250,000	19	0.32%	\$ 4,534,910.11	1.97%
> A\$250,000, up to and including A\$275,000	17	0.29%	\$ 4,418,225.90	1.92%
> A\$275,000, up to and including A\$300,000	25	0.42%	\$ 7,133,565.50	3.10%
> A\$300,000, up to and including A\$325,000	7	0.12%	\$ 2,186,788.06	0.95%
> A\$325,000, up to and including A\$350,000	4	0.07%	\$ 1,350,278.61	0.59%
> A\$350,000, up to and including A\$75,000	1	0.02%	\$ 351,037.08	0.15%
> A\$375,000, up to and including A\$400,000	1	0.02%	\$ 389,059.85	0.17%
> A\$400,000, up to and including A\$425,000	2	0.03%	\$ 824,791.07	0.36%
> A\$425,000, up to and including A\$450,000	3	0.05%	\$ 1,304,156.83	0.57%
> A\$450,000, up to and including A\$475,000	1	0.02%	\$ 456,743.62	0.20%
> A\$475,000, up to and including A\$500,000	0	0.00%	-	0.00%
> A\$500,000, up to and including A\$1,000,000	2	0.03%	\$ 1,239,877.27	0.54%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	-	0.00%
TOTAL	5,929	100.00%	230,233,056	100.00%

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Loan Seasoning	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Up to and including 6 months	0	0.00%	\$ -	0.00%
> 6 months, up to and including 12 months	0	0.00%	\$ -	0.00%
> 12 months, up to and including 18 months	0	0.00%	\$ -	0.00%
> 18 months, up to and including 24 months	1	0.02%	\$ 78,480.55	0.03%
> 24 months, up to and including 30 months	160	2.70%	\$ 10,699,113.95	4.65%
> 30 months, up to and including 36 months	519	8.75%	\$ 29,790,734.27	12.94%
> 36 months, up to and including 42 months	1145	19.31%	\$ 57,728,597.25	25.07%
> 42 months, up to and including 48 months	1734	29.25%	\$ 65,497,955.42	28.45%
> 48 months, up to and including 54 months	1638	27.63%	\$ 49,025,450.01	21.29%
> 54 months, up to and including 60 months	732	12.35%	\$ 17,412,724.52	7.56%
> 60 months, up to and including 72 months	0	0.00%	\$ -	0.00%
TOTAL	5,929	100.00%	\$ 230,233,056	100.00%

Asset Type	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Trucks, cars, buses	2980	50.26%	\$ 95,655,348.98	41.55%
Agricultural machinery	601	10.14%	\$ 26,137,131.44	11.35%
Mine, quarry and construction	580	9.78%	\$ 31,830,503.98	13.83%
Bodies - vehicles, trailers	556	9.38%	\$ 24,882,577.71	10.81%
Lifting, handling equipment	274	4.62%	\$ 13,952,687.57	6.06%
Other transport equipment	12	0.20%	\$ 594,060.27	0.26%
Other special purpose machinery	535	9.02%	\$ 23,272,298.36	10.11%
Furniture & fittings	52	0.88%	\$ 2,550,639.91	1.11%
Machine tools	84	1.42%	\$ 4,273,594.06	1.86%
Other General Purpose Equipment	57	0.96%	\$ 1,211,013.65	0.53%
Computers	10	0.17%	\$ 329,452.69	0.14%
Medical, optical, precision equipment	55	0.93%	\$ 1,385,826.87	0.60%
Office Machines	15	0.25%	\$ 337,370.25	0.15%
Machine - textile production	2	0.03%	\$ 162,040.62	0.07%
Food/Beverage Processing	61	1.03%	\$ 2,282,081.47	0.99%
Pump, compressor etc	15	0.25%	\$ 499,354.29	0.22%
Communications equipment	10	0.17%	\$ 162,064.74	0.07%
Marine	9	0.15%	\$ 243,757.42	0.11%
Domestic appliances	8	0.13%	\$ 167,013.08	0.07%
Solar Panels Systems	13	0.22%	\$ 304,239.09	0.13%
TOTAL	5,929	100.00%	\$ 230,233,056	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
0% - No Balloon	0	0.00%	\$ -	0.00%
0% to 4.99%	4092	69.02%	\$ 112,217,156.04	48.74%
5% to 9.99%	158	2.66%	\$ 6,076,721.72	2.64%
10% to 14.99%	21	0.35%	\$ 1,060,148.71	0.46%
15% to 19.99%	45	0.76%	\$ 2,278,458.20	0.99%
20% to 24.99%	274	4.62%	\$ 14,160,124.79	6.15%
25% to 29.99%	178	3.00%	\$ 12,179,629.74	5.29%
30% to 34.99%	719	12.13%	\$ 47,081,764.34	20.45%
35% to 39.99%	259	4.37%	\$ 22,564,587.62	9.80%
40% to 44.99%	114	1.92%	\$ 7,487,199.36	3.25%
45% to 49.99%	31	0.52%	\$ 1,984,402.28	0.86%
50% to 69.99%	31	0.52%	\$ 2,650,161.44	1.15%
> 70%	7	0.12%	\$ 492,701.73	0.21%
TOTAL	5,929	100.00%	\$ 230,233,056	100.00%

Program Type	Number of Loans	% By Number	Current Balance	
			Outstanding	% of Value
Finance Leases	70	1.18%	\$ 2,885,622.67	1.25%
Rental Agreements	1	0.02%	\$ 19,821.49	0.01%
SSA	5858	98.80%	\$ 227,327,611.81	98.74%
TOTAL	5,929	100.00%	\$ 230,233,056	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	5929	100.00%	\$ 230,233,055.97	100.00%
Quarterly	0	0.00%	\$ -	0.00%
Semi Annual	0	0.00%	\$ -	0.00%
Yearly	0	0.00%	\$ -	0.00%
Variable	0	0.00%	\$ -	0.00%
TOTAL	5,929	100.00%	\$ 230,233,056	100.00%

Bank of Queensland Contacts

Tim Blumke
Head of Funding, BOQ Group Treasury
+61 7 3212 3438
tim.blumke@boq.com.au

Ally Tang
Senior Manager Structured Finance, BOQ Group Treasury
+61 7 3212 3989
ally.tang@boq.com.au

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