

Series 2021-1 EHP REDS Trust Monthly Investor Report

31 Aug 2024 to 30 Sep 2024 inclusive

Current Payment Date: 15 Oct 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	\$269,714,166.76
Bond Factor	0.283909649
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	\$188,799,916.73	0.24089304	4.8565%
Class B Notes	\$ 166,250,000.00	\$ 80,914,250.03	0.48670226	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%	\$ -	\$ -	\$ -	0.04%
Write Offs - Cumulative	34	0.52%	\$ 2,565,267.29	\$ 454,018.25	\$ 2,111,249.04	0.23%

Summary Report

Securitisation Reporting Period

This reporting period commences on	31-August-2024
This reporting period concludes on and includes	30-September-2024
Current Payment Date	15-October-2024

Loan Analysis

	Value
Pool Balance	\$266,080,126.44
Number of Loans	6,558
Average Loan Size	40,573
Maximum Loan Size	695,856

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	3.00 yrs
Weighted Average Remaining Term	1.32 yrs
Weighted Average Seasoning (months)	42.42

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	6332	96.55%	\$ 257,472,776.96	96.77%
> 0 days, up to and including 30 days	127	1.94%	\$ 4,424,497.30	1.66%
> 30 days, up to and including 60 days	23	0.35%	\$ 878,654.55	0.33%
> 60 days, up to and including 90 days	27	0.41%	\$ 953,193.22	0.36%
> 90 days, up to and including 120 days	11	0.17%	\$ 430,565.49	0.16%
> 120 days	38	0.58%	\$ 1,920,438.92	0.72%
TOTAL	6,558	100.00%	266,080,126	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	2962	45.17%	\$ 102,094,542.21	38.37%
NSW	1265	19.29%	\$ 56,451,246.34	21.22%
ACT	33	0.50%	\$ 1,614,017.79	0.61%
VIC	1391	21.21%	\$ 64,339,361.30	24.18%
SA	341	5.20%	\$ 16,560,315.70	6.22%
WA	442	6.74%	\$ 19,505,517.94	7.33%
NT	29	0.44%	\$ 1,293,706.29	0.49%
TAS	95	1.45%	\$ 4,221,418.87	1.59%
TOTAL	6,558	100.00%	266,080,126	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1671	25.48%	\$ 33,641,019.69	12.64%
> 6 months, up to and including 12 months	1930	29.43%	\$ 59,144,854.39	22.23%
> 12 months, up to and including 18 months	1557	23.74%	\$ 73,983,318.68	27.80%
> 18 months, up to and including 24 months	940	14.33%	\$ 59,402,972.49	22.33%
> 24 months, up to and including 30 months	352	5.37%	\$ 29,125,461.91	10.95%
> 30 months, up to and including 36 months	108	1.65%	\$ 10,782,499.28	4.05%
> 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	6,558	100.00%	266,080,126	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3510	53.52%	\$ 41,720,932.13	15.68%
> A\$25,000, up to and including A\$50,000	1462	22.29%	\$ 51,513,894.80	19.36%
> A\$50,000, up to and including A\$75,000	612	9.33%	\$ 37,216,063.60	13.99%
> A\$75,000, up to and including A\$100,000	312	4.76%	\$ 26,910,803.09	10.11%
> A\$100,000, up to and including A\$125,000	228	3.48%	\$ 25,568,925.77	9.61%
> A\$125,000, up to and including A\$150,000	153	2.33%	\$ 20,872,281.09	7.84%
> A\$150,000, up to and including A\$175,000	82	1.25%	\$ 13,173,970.26	4.95%
> A\$175,000, up to and including A\$200,000	56	0.85%	\$ 10,391,380.15	3.91%
> A\$200,000, up to and including A\$225,000	42	0.64%	\$ 8,862,136.67	3.33%
> A\$225,000, up to and including A\$250,000	26	0.40%	\$ 6,114,035.23	2.30%
> A\$250,000, up to and including A\$275,000	22	0.34%	\$ 5,783,062.50	2.17%
> A\$275,000, up to and including A\$300,000	17	0.26%	\$ 4,925,498.84	1.85%
> A\$300,000, up to and including A\$325,000	17	0.26%	\$ 5,196,193.29	1.95%
> A\$325,000, up to and including A\$350,000	7	0.11%	\$ 2,327,470.75	0.87%
> A\$350,000, up to and including A\$75,000	3	0.05%	\$ 1,096,036.65	0.41%
> A\$375,000, up to and including A\$400,000	0	0.00%	-	0.00%
> A\$400,000, up to and including A\$425,000	1	0.02%	\$ 406,168.58	0.15%
> A\$425,000, up to and including A\$450,000	3	0.05%	\$ 1,303,515.26	0.49%
> A\$450,000, up to and including A\$475,000	2	0.03%	\$ 932,284.29	0.35%
> A\$475,000, up to and including A\$500,000	1	0.02%	\$ 477,454.93	0.18%
> A\$500,000, up to and including A\$1,000,000	2	0.03%	\$ 1,288,018.56	0.48%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	-	0.00%
TOTAL	6,558	100.00%	266,080,126	100.00%

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Loan Seasoning	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
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	8	0.12%	\$	440,966.49	0.17%
> 24 months, up to and including 30 months	251	3.83%	\$	17,047,019.37	6.41%
> 30 months, up to and including 36 months	831	12.67%	\$	46,738,469.16	17.57%
> 36 months, up to and including 42 months	1436	21.90%	\$	72,275,101.83	27.16%
> 42 months, up to and including 48 months	1899	28.96%	\$	68,952,087.81	25.91%
> 48 months, up to and including 54 months	1489	22.71%	\$	44,937,501.06	16.89%
> 54 months, up to and including 60 months	643	9.80%	\$	15,683,122.48	5.89%
> 60 months, up to and including 72 months	1	0.02%	\$	5,858.24	0.00%
TOTAL	6,558	100.00%	\$	266,080,126	100.00%

Asset Type	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
Trucks, cars, buses	3302	50.35%	\$	110,484,180.13	41.52%
Agricultural machinery	646	9.85%	\$	29,314,828.11	11.02%
Mine, quarry and construction	666	10.16%	\$	37,640,113.86	14.15%
Bodies - vehicles, trailers	603	9.19%	\$	28,559,662.61	10.73%
Lifting, handling equipment	302	4.61%	\$	16,111,191.22	6.06%
Other transport equipment	12	0.18%	\$	647,523.91	0.24%
Other special purpose machinery	596	9.09%	\$	27,107,073.14	10.19%
Furniture & fittings	55	0.84%	\$	2,931,253.39	1.10%
Machine tools	95	1.45%	\$	4,882,254.43	1.83%
Other General Purpose Equipment	60	0.91%	\$	1,461,569.09	0.55%
Computers	10	0.15%	\$	428,609.81	0.16%
Medical, optical, precision equipment	59	0.90%	\$	1,637,417.28	0.62%
Office Machines	16	0.24%	\$	400,075.14	0.15%
Machine - textile production	2	0.03%	\$	175,154.04	0.07%
Food/Beverage Processing	70	1.07%	\$	2,576,205.13	0.97%
Pump, compressor etc	16	0.24%	\$	563,416.51	0.21%
Communications equipment	12	0.18%	\$	201,689.38	0.08%
Marine	12	0.18%	\$	403,985.76	0.15%
Domestic appliances	9	0.14%	\$	204,768.03	0.08%
Solar Panels Systems	15	0.23%	\$	349,156.19	0.13%
TOTAL	6,558	100.00%	\$	266,080,126	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
0% - No Balloon	0	0.00%	\$	-	0.00%
0% to 4.99%	4541	69.24%	\$	134,172,329.37	50.43%
5% to 9.99%	174	2.65%	\$	7,224,713.85	2.72%
10% to 14.99%	25	0.38%	\$	1,367,205.23	0.51%
15% to 19.99%	51	0.78%	\$	2,678,803.33	1.01%
20% to 24.99%	303	4.62%	\$	15,938,247.02	5.99%
25% to 29.99%	195	2.97%	\$	13,556,959.64	5.10%
30% to 34.99%	785	11.97%	\$	52,158,526.58	19.60%
35% to 39.99%	278	4.24%	\$	24,405,619.61	9.17%
40% to 44.99%	127	1.94%	\$	8,705,001.26	3.27%
45% to 49.99%	34	0.52%	\$	2,256,689.41	0.85%
50% to 69.99%	37	0.56%	\$	3,055,764.17	1.15%
> 70%	8	0.12%	\$	560,266.97	0.21%
TOTAL	6,558	100.00%	\$	266,080,126	100.00%

Program Type	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
Finance Leases	86	1.31%	\$	3,426,225.19	1.29%
Rental Agreements	2	0.03%	\$	19,812.36	0.01%
SSA	6470	98.66%	\$	262,634,088.89	98.70%
TOTAL	6,558	100.00%	\$	266,080,126	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	6558	100.00%	\$ 266,080,126.44	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	6,558	100.00%	\$ 266,080,126	100.00%

Bank of Queensland Contacts

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