

Series 2021-1 EHP REDS Trust Monthly Investor Report

Monthly Report from 01 Feb 2024 to 29 Feb 2024 inclusive

Current Payment Date: 15 Mar 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	\$432,710,766.13
Pool Factor	0.455485017
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	\$ 302,897,536.29	0.38647214	4.8450%
Class B Notes	\$ 166,250,000.00	\$ 129,813,229.85	0.78083146	Privately Placed

SERIES 2021-1 REDS EHP Trust

Losses and Recoveries

Write Offs

	# of Contracts	% of month-end no. of contracts	Gross Loss	Recoveries	Net Loss	% of original pool balance
Write Offs - Current Month	1	0.02%	\$ 84,062.73	\$ -	\$ 84,062.73	0.01%
Write Offs - Cumulative	24	0.26%	\$ 2,058,476.62	\$ 224,751.60	\$ 1,833,725.02	0.20%

Summary Report	
Securitisation Reporting Period	
This reporting period commences on	01-February-2024
This reporting period concludes on and includes	29-February-2024
Current Payment Date	15-March-2024
Loan Analysis	
	Value
Pool Balance	\$426,931,745.34
Number of Loans	9,075
Average Loan Size	47,045
Maximum Loan Size	787,569
Term Analysis	
Minimum Term	0.00 yrs
Maximum Term	43.00 yrs
Weighted Average Remaining Term	20.27 yrs
Weighted Average Seasoning (months)	37.20

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	0	0.00%	\$ -	0.00%
> 0 days, up to and including 30 days	8832	97.70%	\$ 415,161,475.79	97.76%
> 30 days, up to and including 60 days	143	1.58%	\$ 6,688,119.73	1.57%
> 60 days, up to and including 90 days	40	0.44%	\$ 1,397,304.52	0.33%
> 90 days, up to and including 120 days	15	0.17%	\$ 709,051.01	0.17%
> 120 days	10	0.11%	\$ 705,011.12	0.17%
TOTAL	9,040	100.00%	424,660,962	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	4170	45.95%	\$ 168,792,139.46	39.54%
NSW	1753	19.32%	\$ 89,970,950.94	21.07%
ACT	45	0.50%	\$ 2,837,487.18	0.66%
VIC	1895	20.88%	\$ 101,524,641.13	23.78%
SA	429	4.73%	\$ 24,780,168.62	5.80%
WA	610	6.72%	\$ 30,478,248.60	7.14%
NT	44	0.48%	\$ 2,037,694.77	0.48%
TAS	129	1.42%	\$ 6,510,414.64	1.52%
TOTAL	9,075	100.00%	426,931,745	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1958	21.58%	\$ 37,975,086.28	8.89%
> 6 months, up to and including 12 months	1548	17.06%	\$ 49,784,943.52	11.66%
> 12 months, up to and including 18 months	2069	22.80%	\$ 88,878,315.37	20.82%
> 18 months, up to and including 24 months	1726	19.02%	\$ 98,658,906.97	23.11%
> 24 months, up to and including 30 months	1143	12.60%	\$ 90,494,092.78	21.20%
> 30 months, up to and including 36 months	495	5.45%	\$ 45,355,257.32	10.62%
> 36 months, up to and including 42 months	133	1.47%	\$ 15,500,486.89	3.63%
> 42 months, up to and including 48 months	3	0.03%	\$ 284,656.21	0.07%
> 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	9,075	100.00%	426,931,745	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	4309	47.48%	\$ 53,625,281.02	12.56%
> A\$25,000, up to and including A\$50,000	2167	23.88%	\$ 76,992,662.40	18.03%
> A\$50,000, up to and including A\$75,000	981	10.81%	\$ 59,773,967.29	14.00%
> A\$75,000, up to and including A\$100,000	531	5.85%	\$ 45,710,601.46	10.71%
> A\$100,000, up to and including A\$125,000	298	3.28%	\$ 33,609,555.05	7.87%
> A\$125,000, up to and including A\$150,000	233	2.57%	\$ 31,849,180.70	7.46%
> A\$150,000, up to and including A\$175,000	182	2.01%	\$ 29,469,867.72	6.90%
> A\$175,000, up to and including A\$200,000	109	1.20%	\$ 20,326,756.72	4.76%
> A\$200,000, up to and including A\$225,000	63	0.69%	\$ 13,371,994.39	3.13%
> A\$225,000, up to and including A\$250,000	55	0.61%	\$ 13,118,923.22	3.07%
> A\$250,000, up to and including A\$275,000	39	0.43%	\$ 10,239,463.73	2.40%
> A\$275,000, up to and including A\$300,000	20	0.22%	\$ 5,721,080.72	1.34%
> A\$300,000, up to and including A\$325,000	20	0.22%	\$ 6,230,258.16	1.46%
> A\$325,000, up to and including A\$350,000	23	0.25%	\$ 7,764,440.91	1.82%
> A\$350,000, up to and including A\$75,000	16	0.18%	\$ 5,763,018.48	1.35%
> A\$375,000, up to and including A\$400,000	12	0.13%	\$ 4,618,571.84	1.08%
> A\$400,000, up to and including A\$425,000	4	0.04%	\$ 1,647,717.93	0.39%
> A\$425,000, up to and including A\$450,000	3	0.03%	\$ 1,315,136.79	0.31%
> A\$450,000, up to and including A\$475,000	1	0.01%	\$ 465,270.41	0.11%
> 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	9	0.10%	\$ 5,317,996.40	1.25%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	9,075	100.00%	\$ 426,931,745	100.00%

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	24	0.26%	\$ 1,250,034.68	0.29%
> 18 months, up to and including 24 months	322	3.55%	\$ 24,602,006.12	5.76%
> 24 months, up to and including 30 months	1068	11.77%	\$ 74,304,188.49	17.40%
> 30 months, up to and including 36 months	2105	23.20%	\$ 113,611,119.57	26.61%
> 36 months, up to and including 42 months	2097	23.11%	\$ 95,267,485.54	22.31%
> 42 months, up to and including 48 months	2029	22.36%	\$ 73,876,446.36	17.30%
> 48 months, up to and including 54 months	817	9.00%	\$ 27,154,207.65	6.36%
> 54 months, up to and including 60 months	612	6.74%	\$ 16,860,619.93	3.95%
> 60 months, up to and including 72 months	1	0.01%	\$ 5,637.00	0.00%
TOTAL	9,075	100.00%	\$ 426,931,745	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	4603	50.72%	\$ 178,053,087.56	41.71%
Agricultural machinery	812	8.95%	\$ 44,203,549.41	10.35%
Mine, quarry and construction	923	10.17%	\$ 61,227,513.75	14.34%
Bodies - vehicles, trailers	834	9.19%	\$ 44,712,652.24	10.47%
Lifting, handling equipment	413	4.55%	\$ 25,902,292.32	6.07%
Other transport equipment	17	0.19%	\$ 928,217.79	0.22%
Other special purpose machinery	844	9.30%	\$ 45,145,350.82	10.57%
Furniture & fittings	70	0.77%	\$ 4,563,435.54	1.07%
Machine tools	126	1.39%	\$ 7,554,415.58	1.77%
Other General Purpose Equipment	93	1.02%	\$ 2,582,564.44	0.60%
Computers	17	0.19%	\$ 806,014.80	0.19%
Medical, optical, precision equipment	82	0.90%	\$ 2,695,211.70	0.63%
Office Machines	24	0.26%	\$ 771,716.43	0.18%
Machine - textile production	5	0.06%	\$ 262,623.97	0.06%
Food/Beverage Processing	103	1.13%	\$ 4,161,317.74	0.97%
Pump, compressor etc	26	0.29%	\$ 902,180.57	0.21%
Communications equipment	33	0.36%	\$ 620,534.13	0.15%
Marine	19	0.21%	\$ 947,639.14	0.22%
Domestic appliances	12	0.13%	\$ 342,478.19	0.08%
Solar Panels Systems	19	0.21%	\$ 548,949.91	0.13%
TOTAL	9,075	100.00%	\$ 426,931,746	100.00%