

# Series 2021-1 EHP REDS Trust Monthly Investor Report

Monthly Report from 01 Jan 2024 to 31 Jan 2024 inclusive

Current Payment Date: 15 Feb 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	\$462,321,662.76
Pool Factor	0.486654382
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	\$ 323,625,163.93	0.41291887	4.8550%
Class B Notes	\$ 166,250,000.00	\$ 138,696,498.84	0.83426465	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	4	0.05%	\$ 540,712.78	\$ 128,169.30	\$ 412,543.48	0.04%
Write Offs - Cumulative	23	0.24%	\$ 1,974,413.89	\$ 224,751.60	\$ 1,749,662.29	0.19%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-January-2024
This reporting period concludes on and includes	31-January-2024
Current Payment Date	15-February-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$456,205,421.02
Number of Loans	9,469
Average Loan Size	48,179
Maximum Loan Size	800,506
<b>Term Analysis</b>	
Minimum Term	0.00 yrs
Maximum Term	44.00 yrs
Weighted Average Remaining Term	20.85 yrs
Weighted Average Seasoning (months)	36.46

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	9228	97.85%	\$ 445,648,339.72	98.17%
> 30 days, up to and including 60 days	139	1.47%	\$ 5,611,805.44	1.24%
> 60 days, up to and including 90 days	41	0.43%	\$ 1,484,082.46	0.33%
> 90 days, up to and including 120 days	15	0.16%	\$ 556,214.04	0.12%
> 120 days	8	0.08%	\$ 676,835.78	0.15%
<b>TOTAL</b>	<b>9,431</b>	<b>100.00%</b>	<b>453,977,277</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	4345	45.89%	\$ 179,786,183.79	39.41%
NSW	1841	19.44%	\$ 96,432,569.60	21.14%
ACT	46	0.49%	\$ 2,972,054.53	0.65%
VIC	1954	20.64%	\$ 107,130,781.16	23.48%
SA	451	4.76%	\$ 26,720,176.10	5.86%
WA	655	6.92%	\$ 34,178,871.01	7.49%
NT	46	0.49%	\$ 2,140,627.82	0.47%
TAS	131	1.38%	\$ 6,844,157.01	1.50%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>456,205,421</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	2007	21.20%	\$ 39,702,284.96	8.70%
> 6 months, up to and including 12 months	1570	16.58%	\$ 48,608,571.39	10.65%
> 12 months, up to and including 18 months	2108	22.26%	\$ 94,666,160.54	20.75%
> 18 months, up to and including 24 months	1713	18.09%	\$ 97,979,508.24	21.48%
> 24 months, up to and including 30 months	1329	14.04%	\$ 102,422,403.08	22.45%
> 30 months, up to and including 36 months	578	6.10%	\$ 54,605,754.27	11.97%
> 36 months, up to and including 42 months	151	1.59%	\$ 17,416,206.87	3.82%
> 42 months, up to and including 48 months	13	0.14%	\$ 804,531.67	0.18%
> 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%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>456,205,421</b>	<b>100.00%</b>

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	4399	46.46%	\$ 55,200,881.31	12.10%
> A\$25,000, up to and including A\$50,000	2291	24.19%	\$ 81,649,437.55	17.90%
> A\$50,000, up to and including A\$75,000	1042	11.00%	\$ 63,699,697.74	13.96%
> A\$75,000, up to and including A\$100,000	575	6.07%	\$ 49,653,618.14	10.88%
> A\$100,000, up to and including A\$125,000	301	3.18%	\$ 33,794,400.84	7.41%
> A\$125,000, up to and including A\$150,000	250	2.64%	\$ 34,059,348.63	7.47%
> A\$150,000, up to and including A\$175,000	188	1.99%	\$ 30,287,698.68	6.64%
> A\$175,000, up to and including A\$200,000	134	1.42%	\$ 24,942,588.76	5.47%
> A\$200,000, up to and including A\$225,000	69	0.73%	\$ 14,608,430.06	3.20%
> A\$225,000, up to and including A\$250,000	52	0.55%	\$ 12,351,970.35	2.71%
> A\$250,000, up to and including A\$275,000	45	0.48%	\$ 11,755,512.73	2.58%
> A\$275,000, up to and including A\$300,000	31	0.33%	\$ 8,850,230.39	1.94%
> A\$300,000, up to and including A\$325,000	18	0.19%	\$ 5,635,467.34	1.24%
> A\$325,000, up to and including A\$350,000	20	0.21%	\$ 6,755,401.41	1.48%
> A\$350,000, up to and including A\$75,000	22	0.23%	\$ 7,960,988.78	1.75%
> A\$375,000, up to and including A\$400,000	10	0.11%	\$ 3,895,976.76	0.85%
> A\$400,000, up to and including A\$425,000	7	0.07%	\$ 2,878,162.63	0.63%
> A\$425,000, up to and including A\$450,000	2	0.02%	\$ 868,960.79	0.19%
> A\$450,000, up to and including A\$475,000	3	0.03%	\$ 1,384,535.25	0.30%
> 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	10	0.11%	\$ 5,972,112.88	1.31%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>\$ 456,205,421</b>	<b>100.00%</b>

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	52	0.55%	\$ 2,413,774.23	0.53%
> 18 months, up to and including 24 months	439	4.64%	\$ 35,184,049.73	7.71%
> 24 months, up to and including 30 months	1193	12.60%	\$ 83,936,198.70	18.40%
> 30 months, up to and including 36 months	2258	23.85%	\$ 119,891,986.57	26.28%
> 36 months, up to and including 42 months	2115	22.34%	\$ 98,563,855.61	21.61%
> 42 months, up to and including 48 months	1943	20.52%	\$ 70,216,042.11	15.39%
> 48 months, up to and including 54 months	870	9.19%	\$ 29,502,526.02	6.47%
> 54 months, up to and including 60 months	598	6.32%	\$ 16,491,351.05	3.61%
> 60 months, up to and including 72 months	1	0.01%	\$ 5,637.00	0.00%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>\$ 456,205,421</b>	<b>100.00%</b>

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	4791	50.60%	\$ 189,546,995.84	41.55%
Agricultural machinery	863	9.11%	\$ 48,706,366.61	10.68%
Mine, quarry and construction	950	10.03%	\$ 64,803,879.85	14.20%
Bodies - vehicles, trailers	870	9.19%	\$ 47,855,889.39	10.49%
Lifting, handling equipment	423	4.47%	\$ 27,162,871.19	5.95%
Other transport equipment	17	0.18%	\$ 962,786.66	0.21%
Other special purpose machinery	888	9.38%	\$ 48,520,445.76	10.64%
Furniture & fittings	71	0.75%	\$ 4,841,395.19	1.06%
Machine tools	133	1.40%	\$ 7,963,158.37	1.75%
Other General Purpose Equipment	98	1.03%	\$ 2,759,416.85	0.60%
Computers	19	0.20%	\$ 921,970.41	0.20%
Medical, optical, precision equipment	91	0.96%	\$ 2,938,197.59	0.64%
Office Machines	28	0.30%	\$ 851,470.24	0.19%
Machine - textile production	5	0.05%	\$ 272,320.37	0.06%
Food/Beverage Processing	106	1.12%	\$ 4,397,133.75	0.96%
Pump, compressor etc	27	0.29%	\$ 965,341.44	0.21%
Communications equipment	37	0.39%	\$ 692,738.09	0.15%
Marine	20	0.21%	\$ 1,098,945.87	0.24%
Domestic appliances	12	0.13%	\$ 362,861.91	0.08%
Solar Panels Systems	20	0.21%	\$ 581,236.33	0.13%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>\$ 456,205,422</b>	<b>100.00%</b>

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%	6686	70.61%	\$ 250,505,168.40	54.91%
5% to 9.99%	257	2.71%	\$ 13,236,966.42	2.90%
10% to 14.99%	36	0.38%	\$ 2,399,304.86	0.53%
15% to 19.99%	66	0.70%	\$ 4,890,173.93	1.07%
20% to 24.99%	424	4.48%	\$ 25,023,445.46	5.49%
25% to 29.99%	261	2.76%	\$ 20,191,129.53	4.43%
30% to 34.99%	1021	10.78%	\$ 79,118,449.73	17.34%
35% to 39.99%	388	4.10%	\$ 35,713,227.20	7.83%
40% to 44.99%	196	2.07%	\$ 14,195,046.94	3.11%
45% to 49.99%	53	0.56%	\$ 4,030,885.78	0.88%
50% to 69.99%	67	0.71%	\$ 5,562,762.65	1.22%
> 70%	14	0.15%	\$ 1,338,860.12	0.29%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>\$ 456,205,421</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	168	96.00%	\$ 8,065,740.70	99.27%
SSA	7	4.00%	\$ 59,085.65	0.73%
<b>TOTAL</b>	<b>175</b>	<b>100.00%</b>	<b>\$ 8,124,826</b>	<b>100.00%</b>

Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	9469	100.00%	\$ 456,205,421.02	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%
<b>TOTAL</b>	<b>9,469</b>	<b>100.00%</b>	<b>\$ 456,205,421</b>	<b>100.00%</b>

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