

Series 2021-1 EHP REDS Trust Monthly Investor Report

01 Jul 2024 to 31 Jul 2024 inclusive

Current Payment Date: 15 Aug 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	\$310,664,735.50
Pool Factor	0.327015511
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	\$217,465,314.84	0.27746771	4.8500%
Class B Notes	\$ 166,250,000.00	\$ 93,199,420.66	0.56059802	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	0.47%	\$ 2,565,267.29	\$ 454,018.25	\$ 2,111,249.04	0.23%

Summary Report

Securitisation Reporting Period

This reporting period commences on	01-July-2024
This reporting period concludes on and includes	31-July-2024
Current Payment Date	15-August-2024

Loan Analysis

	Value
Pool Balance	\$306,496,617.40
Number of Loans	7,206
Average Loan Size	42,534
Maximum Loan Size	722,267

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	3.17 yrs
Weighted Average Remaining Term	1.43 yrs
Weighted Average Seasoning (months)	40.87

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	6969	96.71%	\$ 296,912,835.37	96.87%
> 0 days, up to and including 30 days	120	1.67%	\$ 4,925,296.81	1.61%
> 30 days, up to and including 60 days	53	0.74%	\$ 1,270,435.99	0.41%
> 60 days, up to and including 90 days	9	0.12%	\$ 183,032.50	0.06%
> 90 days, up to and including 120 days	9	0.12%	\$ 523,693.13	0.17%
> 120 days	46	0.64%	\$ 2,681,323.60	0.87%
TOTAL	7,206	100.00%	306,496,617	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	3268	45.35%	\$ 119,042,783.77	38.84%
NSW	1399	19.41%	\$ 65,064,226.69	21.23%
ACT	33	0.46%	\$ 1,796,746.03	0.59%
VIC	1529	21.22%	\$ 73,597,968.04	24.01%
SA	365	5.07%	\$ 18,635,492.19	6.08%
WA	475	6.59%	\$ 21,929,033.46	7.15%
NT	32	0.44%	\$ 1,600,182.86	0.52%
TAS	105	1.46%	\$ 4,830,184.36	1.58%
TOTAL	7,206	100.00%	306,496,617	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1678	23.29%	\$ 31,142,084.29	10.16%
> 6 months, up to and including 12 months	1974	27.39%	\$ 62,648,333.29	20.44%
> 12 months, up to and including 18 months	1596	22.15%	\$ 72,953,681.17	23.80%
> 18 months, up to and including 24 months	1252	17.37%	\$ 79,462,176.24	25.93%
> 24 months, up to and including 30 months	546	7.58%	\$ 44,684,495.07	14.58%
> 30 months, up to and including 36 months	147	2.04%	\$ 14,873,968.86	4.85%
> 36 months, up to and including 42 months	13	0.18%	\$ 731,878.48	0.24%
> 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	7,206	100.00%	306,496,617	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3715	51.55%	\$ 44,693,631.38	14.58%
> A\$25,000, up to and including A\$50,000	1660	23.04%	\$ 58,973,346.40	19.24%
> A\$50,000, up to and including A\$75,000	680	9.44%	\$ 41,485,459.62	13.54%
> A\$75,000, up to and including A\$100,000	386	5.36%	\$ 33,307,074.51	10.87%
> A\$100,000, up to and including A\$125,000	232	3.22%	\$ 25,900,591.72	8.45%
> A\$125,000, up to and including A\$150,000	196	2.72%	\$ 26,732,285.13	8.72%
> A\$150,000, up to and including A\$175,000	99	1.37%	\$ 15,927,591.61	5.20%
> A\$175,000, up to and including A\$200,000	68	0.94%	\$ 12,617,630.99	4.12%
> A\$200,000, up to and including A\$225,000	51	0.71%	\$ 10,855,326.64	3.54%
> A\$225,000, up to and including A\$250,000	30	0.42%	\$ 7,083,776.23	2.31%
> A\$250,000, up to and including A\$275,000	21	0.29%	\$ 5,560,034.39	1.81%
> A\$275,000, up to and including A\$300,000	17	0.24%	\$ 4,869,601.32	1.59%
> A\$300,000, up to and including A\$325,000	23	0.32%	\$ 7,192,195.74	2.35%
> A\$325,000, up to and including A\$350,000	13	0.18%	\$ 4,332,139.72	1.41%
> A\$350,000, up to and including A\$75,000	2	0.03%	\$ 703,443.95	0.23%
> A\$375,000, up to and including A\$400,000	3	0.04%	\$ 1,145,844.99	0.37%
> A\$400,000, up to and including A\$425,000	1	0.01%	\$ 423,177.95	0.14%
> A\$425,000, up to and including A\$450,000	1	0.01%	\$ 435,295.45	0.14%
> A\$450,000, up to and including A\$475,000	2	0.03%	\$ 921,746.83	0.30%
> A\$475,000, up to and including A\$500,000	2	0.03%	\$ 986,681.51	0.32%
> A\$500,000, up to and including A\$1,000,000	4	0.06%	\$ 2,349,741.32	0.77%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	7,206	100.00%	306,496,617	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	45	0.62%	\$	1,966,818.44	0.64%
> 24 months, up to and including 30 months	400	5.55%	\$	27,929,025.19	9.11%
> 30 months, up to and including 36 months	1082	15.02%	\$	63,964,547.87	20.87%
> 36 months, up to and including 42 months	1772	24.59%	\$	85,907,895.39	28.03%
> 42 months, up to and including 48 months	1915	26.58%	\$	69,219,052.66	22.58%
> 48 months, up to and including 54 months	1328	18.43%	\$	41,877,656.79	13.66%
> 54 months, up to and including 60 months	664	9.21%	\$	15,631,621.06	5.10%
> 60 months, up to and including 72 months	0	0.00%	\$	-	0.00%
TOTAL	7,206	100.00%	\$	306,496,617	100.00%

Asset Type	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
Trucks, cars, buses	3622	50.26%	\$	127,758,257.94	41.68%
Agricultural machinery	687	9.53%	\$	32,765,137.33	10.69%
Mine, quarry and construction	737	10.23%	\$	43,750,816.49	14.27%
Bodies - vehicles, trailers	664	9.21%	\$	32,750,595.29	10.69%
Lifting, handling equipment	336	4.66%	\$	18,538,594.81	6.05%
Other transport equipment	12	0.17%	\$	702,380.78	0.23%
Other special purpose machinery	659	9.15%	\$	31,309,782.74	10.22%
Furniture & fittings	59	0.82%	\$	3,366,163.36	1.10%
Machine tools	103	1.43%	\$	5,501,057.84	1.79%
Other General Purpose Equipment	69	0.96%	\$	1,756,679.24	0.57%
Computers	11	0.15%	\$	529,466.93	0.17%
Medical, optical, precision equipment	65	0.90%	\$	1,920,055.37	0.63%
Office Machines	20	0.28%	\$	491,104.26	0.16%
Machine - textile production	3	0.04%	\$	193,423.37	0.06%
Food/Beverage Processing	76	1.05%	\$	2,915,800.95	0.95%
Pump, compressor etc	21	0.29%	\$	655,359.30	0.21%
Communications equipment	18	0.25%	\$	317,251.51	0.10%
Marine	17	0.24%	\$	632,416.33	0.21%
Domestic appliances	10	0.14%	\$	242,435.63	0.08%
Solar Panels Systems	17	0.24%	\$	399,837.65	0.13%
TOTAL	7,206	100.00%	\$	306,496,617	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%	5036	69.89%	\$	158,661,215.14	51.77%
5% to 9.99%	187	2.60%	\$	8,449,887.60	2.76%
10% to 14.99%	28	0.39%	\$	1,545,980.23	0.50%
15% to 19.99%	54	0.75%	\$	3,460,704.00	1.13%
20% to 24.99%	324	4.50%	\$	17,513,001.28	5.71%
25% to 29.99%	207	2.87%	\$	14,840,889.20	4.84%
30% to 34.99%	840	11.66%	\$	58,020,551.25	18.93%
35% to 39.99%	306	4.25%	\$	27,289,777.38	8.90%
40% to 44.99%	138	1.92%	\$	9,941,900.85	3.24%
45% to 49.99%	35	0.49%	\$	2,486,882.87	0.81%
50% to 69.99%	43	0.60%	\$	3,710,640.25	1.21%
> 70%	8	0.11%	\$	575,187.35	0.19%
TOTAL	7,206	100.00%	\$	306,496,617	100.00%

Program Type	Number of Loans	% By Number	Current Balance		% of Value
			Outstanding		
Finance Leases	98	1.36%	\$	4,154,310.61	1.36%
Rental Agreements	3	0.04%	\$	27,878.81	0.01%
SSA	7105	98.60%	\$	302,314,427.98	98.64%
TOTAL	7,206	100.00%	\$	306,496,617	100.00%

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Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	7206	100.00%	\$ 306,496,617.40	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	7,206	100.00%	\$ 306,496,617	100.00%

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