

Series 2021-1 EHP REDS Trust Monthly Investor Report

31 May 2024 to 30 Jun 2024 inclusive

Current Payment Date: 15 Jul 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	\$333,449,446.69
Pool Factor	0.350999418
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	\$233,414,612.67	0.29781769	4.8450%
Class B Notes	\$ 166,250,000.00	\$ 100,034,834.02	0.60171329	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	0.45%	\$ 2,565,267.29	\$ 454,018.25	\$ 2,111,249.04	0.23%

Summary Report

Securitisation Reporting Period

This reporting period commences on	31-May-2024
This reporting period concludes on and includes	30-June-2024
Current Payment Date	15-July-2024

Loan Analysis

	Value
Pool Balance	\$329,003,150.94
Number of Loans	7,544
Average Loan Size	43,611
Maximum Loan Size	735,411

Term Analysis

Minimum Remaining Term	0.00 yrs
Maximum Remaining Term	3.25 yrs
Weighted Average Remaining Term	1.49 yrs
Weighted Average Seasoning (months)	40.13

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Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	7291	96.65%	\$ 319,083,770.05	96.99%
> 0 days, up to and including 30 days	147	1.95%	\$ 5,388,195.30	1.64%
> 30 days, up to and including 60 days	31	0.41%	\$ 996,208.54	0.30%
> 60 days, up to and including 90 days	16	0.21%	\$ 589,081.34	0.18%
> 90 days, up to and including 120 days	13	0.17%	\$ 477,992.87	0.15%
> 120 days	46	0.61%	\$ 2,467,902.84	0.75%
TOTAL	7,544	100.00%	\$ 329,003,151	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	3435	45.53%	\$ 128,357,869.22	39.01%
NSW	1465	19.42%	\$ 69,695,574.55	21.18%
ACT	34	0.45%	\$ 1,962,073.68	0.60%
VIC	1593	21.12%	\$ 78,857,890.29	23.97%
SA	382	5.06%	\$ 19,751,247.56	6.00%
WA	494	6.55%	\$ 23,497,270.40	7.14%
NT	32	0.42%	\$ 1,687,362.87	0.51%
TAS	109	1.44%	\$ 5,193,862.37	1.58%
TOTAL	7,544	100.00%	\$ 329,003,151	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	1723	22.84%	\$ 32,657,591.33	9.93%
> 6 months, up to and including 12 months	1941	25.73%	\$ 62,632,866.34	19.04%
> 12 months, up to and including 18 months	1661	22.02%	\$ 74,356,721.35	22.60%
> 18 months, up to and including 24 months	1369	18.15%	\$ 84,425,095.75	25.66%
> 24 months, up to and including 30 months	648	8.59%	\$ 54,577,113.14	16.59%
> 30 months, up to and including 36 months	178	2.36%	\$ 18,924,178.17	5.75%
> 36 months, up to and including 42 months	24	0.32%	\$ 1,429,584.86	0.43%
> 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	7,544	100.00%	\$ 329,003,151	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$25,000	3802	50.40%	\$ 46,373,255.63	14.10%
> A\$25,000, up to and including A\$50,000	1781	23.61%	\$ 63,600,374.71	19.33%
> A\$50,000, up to and including A\$75,000	731	9.69%	\$ 44,764,096.10	13.61%
> A\$75,000, up to and including A\$100,000	393	5.21%	\$ 33,722,614.52	10.25%
> A\$100,000, up to and including A\$125,000	264	3.50%	\$ 29,421,203.62	8.94%
> A\$125,000, up to and including A\$150,000	193	2.56%	\$ 26,445,280.25	8.04%
> A\$150,000, up to and including A\$175,000	121	1.60%	\$ 19,457,378.26	5.91%
> A\$175,000, up to and including A\$200,000	74	0.98%	\$ 13,850,177.32	4.21%
> A\$200,000, up to and including A\$225,000	50	0.66%	\$ 10,639,390.66	3.23%
> A\$225,000, up to and including A\$250,000	37	0.49%	\$ 8,692,140.03	2.64%
> A\$250,000, up to and including A\$275,000	20	0.27%	\$ 5,225,958.94	1.59%
> A\$275,000, up to and including A\$300,000	20	0.27%	\$ 5,677,910.52	1.73%
> A\$300,000, up to and including A\$325,000	21	0.28%	\$ 6,546,375.88	1.99%
> A\$325,000, up to and including A\$350,000	18	0.24%	\$ 5,993,182.68	1.82%
> A\$350,000, up to and including A\$75,000	6	0.08%	\$ 2,163,357.33	0.66%
> A\$375,000, up to and including A\$400,000	2	0.03%	\$ 766,587.24	0.23%
> A\$400,000, up to and including A\$425,000	1	0.01%	\$ 404,012.25	0.12%
> A\$425,000, up to and including A\$450,000	2	0.03%	\$ 865,927.66	0.26%
> A\$450,000, up to and including A\$475,000	0	0.00%	\$ -	0.00%
> A\$475,000, up to and including A\$500,000	2	0.03%	\$ 963,974.80	0.29%
> A\$500,000, up to and including A\$1,000,000	6	0.08%	\$ 3,429,952.54	1.04%
> A\$1,000,000, up to and including A\$2,000,000	0	0.00%	\$ -	0.00%
TOTAL	7,544	100.00%	\$ 329,003,151	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	101	1.34%	\$ 5,495,106.06	1.67%
> 24 months, up to and including 30 months	471	6.24%	\$ 34,537,705.61	10.50%
> 30 months, up to and including 36 months	1252	16.60%	\$ 70,781,918.38	21.51%
> 36 months, up to and including 42 months	1825	24.19%	\$ 89,308,196.86	27.15%
> 42 months, up to and including 48 months	2050	27.17%	\$ 74,042,857.27	22.51%
> 48 months, up to and including 54 months	1154	15.30%	\$ 39,080,114.63	11.88%
> 54 months, up to and including 60 months	691	9.16%	\$ 15,757,252.13	4.79%
> 60 months, up to and including 72 months	0	0.00%	\$ -	0.00%
TOTAL	7,544	100.00%	\$ 329,003,151	100.00%

Asset Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Trucks, cars, buses	3798	50.34%	\$ 137,481,365.69	41.79%
Agricultural machinery	710	9.41%	\$ 34,564,594.57	10.51%
Mine, quarry and construction	777	10.30%	\$ 46,995,482.22	14.28%
Bodies - vehicles, trailers	695	9.21%	\$ 35,128,529.79	10.68%
Lifting, handling equipment	348	4.61%	\$ 19,652,674.28	5.97%
Other transport equipment	13	0.17%	\$ 736,772.22	0.22%
Other special purpose machinery	687	9.11%	\$ 33,844,778.93	10.29%
Furniture & fittings	60	0.80%	\$ 3,640,152.49	1.11%
Machine tools	109	1.44%	\$ 5,870,777.91	1.78%
Other General Purpose Equipment	72	0.95%	\$ 1,999,048.34	0.61%
Computers	11	0.15%	\$ 581,749.55	0.18%
Medical, optical, precision equipment	68	0.90%	\$ 2,082,559.06	0.63%
Office Machines	21	0.28%	\$ 550,875.45	0.17%
Machine - textile production	3	0.04%	\$ 209,170.04	0.06%
Food/Beverage Processing	82	1.09%	\$ 3,199,998.00	0.97%
Pump, compressor etc	21	0.28%	\$ 699,752.52	0.21%
Communications equipment	22	0.29%	\$ 368,421.45	0.11%
Marine	18	0.24%	\$ 703,217.52	0.21%
Domestic appliances	11	0.15%	\$ 262,289.39	0.08%
Solar Panels Systems	18	0.24%	\$ 430,941.19	0.13%
TOTAL	7,544	100.00%	\$ 329,003,151	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%	5283	70.03%	\$ 172,543,541.51	52.44%
5% to 9.99%	198	2.62%	\$ 9,201,667.59	2.80%
10% to 14.99%	29	0.38%	\$ 1,782,909.88	0.54%
15% to 19.99%	54	0.72%	\$ 3,718,676.86	1.13%
20% to 24.99%	344	4.56%	\$ 18,960,308.38	5.76%
25% to 29.99%	216	2.86%	\$ 15,558,058.72	4.73%
30% to 34.99%	860	11.40%	\$ 60,616,028.21	18.42%
35% to 39.99%	319	4.23%	\$ 28,742,663.24	8.74%
40% to 44.99%	149	1.98%	\$ 10,729,620.80	3.26%
45% to 49.99%	38	0.50%	\$ 2,655,797.07	0.81%
50% to 69.99%	46	0.61%	\$ 3,909,990.11	1.19%
> 70%	8	0.11%	\$ 583,888.57	0.18%
TOTAL	7,544	100.00%	\$ 329,003,151	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Finance Leases	104	1.38%	\$ 4,522,848.80	1.37%
Rental Agreements	4	0.05%	\$ 27,901.62	0.01%
SSA	7436	98.57%	\$ 324,452,400.52	98.62%
TOTAL	7,544	100.00%	\$ 329,003,151	100.00%

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Current Payment Date: 15 Jul 2024

Payment Frequency	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Monthly	7544	100.00%	\$ 329,003,150.94	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	7,544	100.00%	\$ 329,003,151	100.00%

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