

# Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Sep 2024 to 30 Sep 2024 inclusive

Current Payment Date: 10 Oct 2024

## Notice

### No Guarantee by Bank of Queensland

Neither the Class A Notes, Class B Notes, Class C Notes, Class D Notes, Class E Notes, Class F Notes nor the Class G 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 2022-1 REDS MHP 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).

## Trust Details

Austraclear ID	REEB20
Original Balance \$A	\$440,000,000.00
Current Balance \$A	\$87,202,240.50
Pool Factor	0.198186910
Asset Classes	Automobile and equipment backed commercial hire purchase, finance leases and specific security agreements
Program Sponsor	Bank of Queensland Limited
Issue Date	24-March-2022
Legal Maturity Date	10-May-2030

Class	Original Balance	Current Balance	Bond Factor	Current Coupon Rate
Class A Notes	\$ 409,200,000.00	\$ 75,309,045.87	0.18403970	5.3025%
Class B Notes	\$ 8,800,000.00	\$ 3,398,055.61	0.38614268	6.0525%
Class C Notes	\$ 4,400,000.00	\$ 1,699,027.80	0.38614268	6.2525%
Class D Notes	\$ 4,400,000.00	\$ 1,699,027.80	0.38614268	6.4525%
Class E Notes	\$ 4,400,000.00	\$ 1,699,027.80	0.38614268	7.0525%
Class F Notes	\$ 2,200,000.00	\$ 849,513.90	0.38614268	9.1025%
Class G Notes	\$ 6,600,000.00	\$ 2,548,541.71	0.38614268	14.3025%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-September-2024
This reporting period concludes on and includes	30-September-2024
Current Payment Date	10-October-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$86,182,460.81
Number of Loans	1,500
Average Loan Size	\$171,391.90
Maximum Loan Size	\$757,376.21
<b>Term Analysis</b>	
Minimum Term (months)	0.00
Maximum Term (months)	50.00
Weighted Average Remaining Term (months)	18.67
Weighted Average Seasoning (months)	48.26

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	1448	96.53%	\$ 82,960,636.75	96.26%
> 0 days, up to and including 30 days	27	1.80%	\$ 1,606,735.19	1.86%
> 30 days, up to and including 60 days	4	0.27%	\$ 150,605.98	0.17%
> 60 days, up to and including 90 days	5	0.33%	\$ 146,712.46	0.17%
> 90 days, up to and including 120 days	0	0.00%	\$ -	0.00%
> 120 days	16	1.07%	\$ 1,317,770.43	1.53%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	381	25.40%	\$ 23,821,976.81	27.64%
NSW	532	35.47%	\$ 34,253,573.64	39.75%
ACT	22	1.47%	\$ 1,684,245.35	1.95%
VIC	275	18.33%	\$ 12,229,111.22	14.19%
SA	119	7.93%	\$ 5,301,629.37	6.15%
WA	153	10.20%	\$ 7,767,889.34	9.01%
NT	9	0.60%	\$ 222,061.48	0.26%
TAS	9	0.60%	\$ 901,973.60	1.05%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	370	24.67%	\$ 10,685,429.98	12.40%
> 6 months, up to and including 12 months	423	28.20%	\$ 14,910,105.45	17.30%
> 12 months, up to and including 18 months	297	19.80%	\$ 17,814,059.92	20.67%
> 18 months, up to and including 24 months	262	17.47%	\$ 20,673,516.77	23.99%
> 24 months, up to and including 30 months	83	5.53%	\$ 10,098,453.02	11.72%
> 30 months, up to and including 36 months	36	2.40%	\$ 5,770,852.86	6.70%
> 36 months, up to and including 42 months	17	1.13%	\$ 3,658,918.85	4.25%
> 42 months, up to and including 48 months	11	0.73%	\$ 2,388,528.49	2.77%
> 48 months, up to and including 54 months	1	0.07%	\$ 182,595.47	0.21%
> 54 months, up to and including 60 months	0	0.00%	\$ -	0.00%
> 60 months, up to and including 66 months	0	0.00%	\$ -	0.00%
> 66 months, up to and including 72 months	0	0.00%	\$ -	0.00%
> 72 months, up to and including 78 months	0	0.00%	\$ -	0.00%
> 78 months, up to and including 84 months	0	0.00%	\$ -	0.00%
> 84 months, up to and including 90 months	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$10,000	321	21.40%	\$ 1,590,201.46	1.85%
> \$10,000, up to and including \$20,000	257	17.13%	\$ 3,797,797.92	4.41%
> \$20,000, up to and including \$30,000	219	14.60%	\$ 5,412,822.15	6.28%
> \$30,000, up to and including \$40,000	141	9.40%	\$ 4,903,323.04	5.69%
> \$40,000, up to and including \$50,000	95	6.33%	\$ 4,223,731.50	4.90%
> \$50,000, up to and including \$60,000	67	4.47%	\$ 3,691,698.93	4.28%
> \$60,000, up to and including \$70,000	52	3.47%	\$ 3,381,541.49	3.92%
> \$70,000, up to and including \$80,000	38	2.53%	\$ 2,837,481.46	3.29%
> \$80,000, up to and including \$90,000	41	2.73%	\$ 3,473,635.99	4.03%
> \$90,000, up to and including \$100,000	41	2.73%	\$ 3,916,492.95	4.54%
> \$100,000, up to and including \$200,000	139	9.27%	\$ 19,378,638.16	22.49%
> \$200,000, up to and including \$300,000	42	2.80%	\$ 10,165,273.48	11.80%
> \$300,000, up to and including \$400,000	26	1.73%	\$ 8,646,977.96	10.03%
> \$400,000, up to and including \$500,000	14	0.93%	\$ 6,396,326.38	7.42%
> \$500,000, up to and including \$600,000	3	0.20%	\$ 1,639,652.28	1.90%
> \$600,000, up to and including \$700,000	3	0.20%	\$ 1,969,489.45	2.29%
> \$700,000, up to and including \$800,000	1	0.07%	\$ 757,376.21	0.88%
> \$800,000, up to and including \$900,000	0	0.00%	\$ -	0.00%
> \$900,000, up to and including \$1,000,000	0	0.00%	\$ -	0.00%
> \$1,000,000	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</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	0	0.00%	\$ -	0.00%
> 18 months, up to and including 24 months	0	0.00%	\$ -	0.00%
> 24 months, up to and including 30 months	0	0.00%	\$ -	0.00%
> 30 months, up to and including 36 months	109	7.27%	\$ 8,045,372.45	9.34%
> 36 months, up to and including 42 months	394	26.27%	\$ 27,605,624.62	32.03%
> 42 months, up to and including 48 months	303	20.20%	\$ 15,769,131.43	18.30%
> 48 months, up to and including 54 months	276	18.40%	\$ 13,094,838.72	15.19%
> 54 months, up to and including 60 months	223	14.87%	\$ 8,894,096.79	10.32%
> 60 months, up to and including 66 months	84	5.60%	\$ 6,007,657.85	6.97%
> 66 months, up to and including 72 months	38	2.53%	\$ 3,584,339.13	4.16%
> 72 months, up to and including 78 months	41	2.73%	\$ 2,052,503.59	2.38%
> 78 months, up to and including 84 months	21	1.40%	\$ 664,562.62	0.77%
> 84 months, up to and including 90 months	11	0.73%	\$ 464,333.61	0.54%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	3	0.20%	\$ 24,958.92	0.03%
Dental Equipment	354	23.60%	\$ 16,068,795.68	18.65%
Fixtures & Fittings	331	22.07%	\$ 35,209,772.57	40.85%
Medical Equipment	337	22.47%	\$ 20,211,759.26	23.45%
Motor Vehicle	475	31.67%	\$ 14,667,174.38	17.02%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	877	58.47%	\$ 33,903,621.78	39.34%
1 to 10%	130	8.67%	\$ 12,680,443.43	14.71%
11 to 20%	118	7.87%	\$ 8,798,379.16	10.21%
21 to 30%	200	13.33%	\$ 13,538,351.79	15.71%
31 to 40%	115	7.67%	\$ 9,457,999.05	10.97%
41 to 50%	47	3.13%	\$ 5,491,617.01	6.37%
51 to 60%	12	0.80%	\$ 2,155,571.59	2.50%
61 to 70%	1	0.07%	\$ 156,477.00	0.18%
71 to 80%	0	0.00%	\$ -	0.00%
81 to 90%	0	0.00%	\$ -	0.00%
> 90%	0	0.00%	\$ -	0.00%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	1360	90.67%	\$ 70,262,147.21	81.53%
Lease	140	9.33%	\$ 15,920,313.60	18.47%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	1273	84.87%	\$ 73,817,265.22	85.65%
Non Metropolitan	227	15.13%	\$ 12,365,195.59	14.35%
<b>TOTAL</b>	<b>1,500</b>	<b>100.00%</b>	<b>\$ 86,182,461</b>	<b>100.00%</b>

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