

## Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Jun 2024 to 30 Jun 2024 inclusive

Current Payment Date: 10 Jul 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	\$105,266,514.60
Pool Factor	0.239242079
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	\$ 90,909,599.71	0.22216422	5.2914%
Class B Notes	\$ 8,800,000.00	\$ 4,101,975.68	0.46613360	6.0414%
Class C Notes	\$ 4,400,000.00	\$ 2,050,987.84	0.46613360	6.2414%
Class D Notes	\$ 4,400,000.00	\$ 2,050,987.84	0.46613360	6.4414%
Class E Notes	\$ 4,400,000.00	\$ 2,050,987.84	0.46613360	7.0414%
Class F Notes	\$ 2,200,000.00	\$ 1,025,493.92	0.46613360	9.0914%
Class G Notes	\$ 6,600,000.00	\$ 3,076,481.76	0.46613360	14.2914%

Summary Report	
<b>Securitisation Reporting Period</b>	
This reporting period commences on	01-June-2024
This reporting period concludes on and includes	30-June-2024
Current Payment Date	10-July-2024
<b>Loan Analysis</b>	
	<b>Value</b>
Pool Balance	\$104,035,994.02
Number of Loans	1,774
Average Loan Size	\$164,866.17
Maximum Loan Size	\$814,213.45
<b>Term Analysis</b>	
Minimum Term (months)	0.00
Maximum Term (months)	53.00
Weighted Average Remaining Term (months)	20.16
Weighted Average Seasoning (months)	46.05

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	1701	96.05%	\$ 99,565,361.67	95.76%
> 0 days, up to and including 30 days	39	2.20%	\$ 2,352,255.93	2.26%
> 30 days, up to and including 60 days	5	0.28%	\$ 315,237.04	0.30%
> 60 days, up to and including 90 days	5	0.28%	\$ 398,046.18	0.38%
> 90 days, up to and including 120 days	3	0.17%	\$ 269,274.69	0.26%
> 120 days	18	1.02%	\$ 1,076,480.46	1.04%
<b>TOTAL</b>	<b>1,771</b>	<b>100.00%</b>	<b>103,976,656</b>	<b>100.00%</b>

\* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	453	25.54%	\$ 28,597,395.08	27.49%
NSW	621	35.01%	\$ 40,887,287.31	39.30%
ACT	25	1.41%	\$ 1,883,825.98	1.81%
VIC	328	18.49%	\$ 15,432,177.81	14.83%
SA	138	7.78%	\$ 6,448,127.46	6.20%
WA	182	10.26%	\$ 9,324,911.15	8.96%
NT	12	0.68%	\$ 346,568.95	0.33%
TAS	15	0.85%	\$ 1,115,700.28	1.07%
<b>TOTAL</b>	<b>1,774</b>	<b>100.00%</b>	<b>104,035,994</b>	<b>100.00%</b>

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	442	24.92%	\$ 12,043,143.41	11.58%
> 6 months, up to and including 12 months	454	25.59%	\$ 18,217,900.41	17.51%
> 12 months, up to and including 18 months	334	18.83%	\$ 17,211,985.39	16.54%
> 18 months, up to and including 24 months	302	17.02%	\$ 24,600,665.31	23.65%
> 24 months, up to and including 30 months	155	8.74%	\$ 15,207,372.22	14.62%
> 30 months, up to and including 36 months	42	2.37%	\$ 7,179,276.36	6.90%
> 36 months, up to and including 42 months	28	1.58%	\$ 5,930,952.32	5.70%
> 42 months, up to and including 48 months	14	0.79%	\$ 3,045,128.09	2.93%
> 48 months, up to and including 54 months	3	0.17%	\$ 599,570.51	0.58%
> 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>1,774</b>	<b>100.00%</b>	<b>104,035,994</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	380	21.42%	\$ 1,943,377.83	1.87%
> \$10,000, up to and including \$20,000	271	15.28%	\$ 4,091,352.56	3.93%
> \$20,000, up to and including \$30,000	250	14.09%	\$ 6,193,294.61	5.95%
> \$30,000, up to and including \$40,000	182	10.26%	\$ 6,245,341.76	6.00%
> \$40,000, up to and including \$50,000	134	7.55%	\$ 6,042,565.81	5.81%
> \$50,000, up to and including \$60,000	74	4.17%	\$ 4,069,106.80	3.91%
> \$60,000, up to and including \$70,000	68	3.83%	\$ 4,375,897.44	4.21%
> \$70,000, up to and including \$80,000	59	3.33%	\$ 4,430,677.16	4.26%
> \$80,000, up to and including \$90,000	31	1.75%	\$ 2,619,299.06	2.52%
> \$90,000, up to and including \$100,000	44	2.48%	\$ 4,180,945.30	4.02%
> \$100,000, up to and including \$200,000	180	10.15%	\$ 24,882,908.72	23.92%
> \$200,000, up to and including \$300,000	44	2.48%	\$ 10,630,167.19	10.22%
> \$300,000, up to and including \$400,000	31	1.75%	\$ 10,634,345.34	10.22%
> \$400,000, up to and including \$500,000	14	0.79%	\$ 6,380,617.86	6.13%
> \$500,000, up to and including \$600,000	7	0.39%	\$ 3,751,361.68	3.61%
> \$600,000, up to and including \$700,000	2	0.11%	\$ 1,305,836.45	1.26%
> \$700,000, up to and including \$800,000	2	0.11%	\$ 1,444,685.00	1.39%
> \$800,000, up to and including \$900,000	1	0.06%	\$ 814,213.45	0.78%
> \$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>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</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	354	19.95%	\$ 26,121,951.65	25.11%
> 36 months, up to and including 42 months	361	20.35%	\$ 24,028,435.57	23.10%
> 42 months, up to and including 48 months	392	22.10%	\$ 17,818,394.86	17.13%
> 48 months, up to and including 54 months	254	14.32%	\$ 12,462,183.72	11.98%
> 54 months, up to and including 60 months	225	12.68%	\$ 10,915,169.22	10.49%
> 60 months, up to and including 66 months	77	4.34%	\$ 6,349,865.37	6.10%
> 66 months, up to and including 72 months	45	2.54%	\$ 3,410,868.95	3.28%
> 72 months, up to and including 78 months	32	1.80%	\$ 1,748,134.50	1.68%
> 78 months, up to and including 84 months	27	1.52%	\$ 956,369.15	0.92%
> 84 months, up to and including 90 months	7	0.39%	\$ 224,621.03	0.22%
<b>TOTAL</b>	<b>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</b>	<b>100.00%</b>

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	3	0.17%	\$ 34,822.15	0.03%
Dental Equipment	406	22.89%	\$ 19,743,289.54	18.98%
Fixtures & Fittings	374	21.08%	\$ 40,968,027.02	39.38%
Medical Equipment	405	22.83%	\$ 24,670,385.36	23.71%
Motor Vehicle	586	33.03%	\$ 18,619,469.95	17.90%
<b>TOTAL</b>	<b>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</b>	<b>100.00%</b>

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	1022	57.61%	\$ 41,761,549.57	40.14%
1 to 10%	153	8.62%	\$ 14,993,496.28	14.41%
11 to 20%	142	8.00%	\$ 10,308,687.01	9.91%
21 to 30%	228	12.85%	\$ 15,713,959.87	15.10%
31 to 40%	142	8.00%	\$ 11,004,462.56	10.58%
41 to 50%	71	4.00%	\$ 7,321,357.03	7.04%
51 to 60%	15	0.85%	\$ 2,773,042.45	2.67%
61 to 70%	1	0.06%	\$ 159,439.25	0.15%
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>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</b>	<b>100.00%</b>

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	1616	91.09%	\$ 85,484,178.25	82.17%
Lease	158	8.91%	\$ 18,551,815.77	17.83%
<b>TOTAL</b>	<b>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</b>	<b>100.00%</b>

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	1495	84.27%	\$ 88,816,585.31	85.37%
Non Metropolitan	279	15.73%	\$ 15,219,408.71	14.63%
<b>TOTAL</b>	<b>1,774</b>	<b>100.00%</b>	<b>\$ 104,035,994</b>	<b>100.00%</b>

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