

Series 2022-1 MHP REDS Trust Monthly Investor Report

Monthly Report from 01 Jul 2024 to 31 Jul 2024 inclusive

Current Payment Date: 12 Aug 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.

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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	\$99,022,328.14
Pool Factor	0.225050746
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	\$ 85,517,035.00	0.20898591	5.3025%
Class B Notes	\$ 8,800,000.00	\$ 3,858,655.18	0.43848354	6.0525%
Class C Notes	\$ 4,400,000.00	\$ 1,929,327.59	0.43848354	6.2525%
Class D Notes	\$ 4,400,000.00	\$ 1,929,327.59	0.43848354	6.4525%
Class E Notes	\$ 4,400,000.00	\$ 1,929,327.59	0.43848354	7.0525%
Class F Notes	\$ 2,200,000.00	\$ 964,663.80	0.43848354	9.1025%
Class G Notes	\$ 6,600,000.00	\$ 2,893,991.39	0.43848354	14.3025%

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	12-August-2024
Loan Analysis	
	Value
Pool Balance	\$97,864,396.48
Number of Loans	1,678
Average Loan Size	\$168,130.63
Maximum Loan Size	\$795,314.20
Term Analysis	
Minimum Term (months)	0.00
Maximum Term (months)	52.00
Weighted Average Remaining Term (months)	19.70
Weighted Average Seasoning (months)	46.79

Arrears*	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Current	1617	96.71%	\$ 94,243,363.34	96.44%
> 0 days, up to and including 30 days	24	1.44%	\$ 1,614,997.97	1.65%
> 30 days, up to and including 60 days	8	0.48%	\$ 438,568.99	0.45%
> 60 days, up to and including 90 days	2	0.12%	\$ 21,881.57	0.02%
> 90 days, up to and including 120 days	2	0.12%	\$ 102,373.34	0.10%
> 120 days	19	1.14%	\$ 1,298,012.36	1.33%
TOTAL	1,672	100.00%	97,719,198	100.00%

* Based on S&P Methodology

Geographical Position	Number of Loans	% By Number	Current Balance Outstanding	% of Value
QLD	430	25.63%	\$ 27,102,126.27	27.69%
NSW	588	35.04%	\$ 38,472,882.61	39.31%
ACT	22	1.31%	\$ 1,798,094.48	1.84%
VIC	312	18.59%	\$ 14,209,301.74	14.52%
SA	134	7.99%	\$ 6,179,740.27	6.31%
WA	170	10.13%	\$ 8,825,381.93	9.02%
NT	10	0.60%	\$ 255,098.73	0.26%
TAS	12	0.72%	\$ 1,021,770.45	1.04%
TOTAL	1,678	100.00%	97,864,396	100.00%

Remaining Contract Term	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including 6 months	393	23.42%	\$ 10,982,610.05	11.22%
> 6 months, up to and including 12 months	470	28.01%	\$ 18,081,599.38	18.48%
> 12 months, up to and including 18 months	311	18.53%	\$ 16,462,122.69	16.82%
> 18 months, up to and including 24 months	294	17.52%	\$ 24,059,586.67	24.58%
> 24 months, up to and including 30 months	127	7.57%	\$ 12,783,554.62	13.06%
> 30 months, up to and including 36 months	44	2.62%	\$ 7,141,076.13	7.30%
> 36 months, up to and including 42 months	22	1.31%	\$ 4,778,507.33	4.88%
> 42 months, up to and including 48 months	15	0.89%	\$ 3,260,507.77	3.33%
> 48 months, up to and including 54 months	2	0.12%	\$ 314,831.84	0.32%
> 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%
TOTAL	1,678	100.00%	97,864,396	100.00%

Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Up to and including A\$10,000	352	20.98%	\$ 1,788,882.83	1.83%
> \$10,000, up to and including \$20,000	278	16.57%	\$ 4,166,713.98	4.26%
> \$20,000, up to and including \$30,000	234	13.95%	\$ 5,826,405.27	5.95%
> \$30,000, up to and including \$40,000	164	9.77%	\$ 5,655,865.18	5.78%
> \$40,000, up to and including \$50,000	124	7.39%	\$ 5,535,152.87	5.66%
> \$50,000, up to and including \$60,000	76	4.53%	\$ 4,173,629.63	4.26%
> \$60,000, up to and including \$70,000	53	3.16%	\$ 3,425,715.18	3.50%
> \$70,000, up to and including \$80,000	55	3.28%	\$ 4,075,483.41	4.16%
> \$80,000, up to and including \$90,000	36	2.15%	\$ 3,070,400.10	3.14%
> \$90,000, up to and including \$100,000	41	2.44%	\$ 3,888,423.82	3.97%
> \$100,000, up to and including \$200,000	167	9.95%	\$ 22,906,545.92	23.41%
> \$200,000, up to and including \$300,000	43	2.56%	\$ 10,301,068.20	10.53%
> \$300,000, up to and including \$400,000	31	1.85%	\$ 10,507,113.43	10.74%
> \$400,000, up to and including \$500,000	15	0.89%	\$ 6,897,438.45	7.05%
> \$500,000, up to and including \$600,000	4	0.24%	\$ 2,165,004.28	2.21%
> \$600,000, up to and including \$700,000	3	0.18%	\$ 1,966,835.69	2.01%
> \$700,000, up to and including \$800,000	2	0.12%	\$ 1,513,718.24	1.55%
> \$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%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

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	220	13.11%	\$ 15,393,209.03	15.73%
> 36 months, up to and including 42 months	404	24.08%	\$ 28,525,488.88	29.15%
> 42 months, up to and including 48 months	328	19.55%	\$ 16,141,632.31	16.49%
> 48 months, up to and including 54 months	299	17.82%	\$ 13,656,268.56	13.95%
> 54 months, up to and including 60 months	226	13.47%	\$ 10,646,412.79	10.88%
> 60 months, up to and including 66 months	87	5.18%	\$ 6,887,434.64	7.04%
> 66 months, up to and including 72 months	42	2.50%	\$ 3,350,862.78	3.42%
> 72 months, up to and including 78 months	34	2.03%	\$ 1,749,453.55	1.79%
> 78 months, up to and including 84 months	30	1.79%	\$ 1,222,452.83	1.25%
> 84 months, up to and including 90 months	8	0.48%	\$ 291,181.11	0.30%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

Equipment Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Computer Equipment	3	0.18%	\$ 31,543.46	0.03%
Dental Equipment	388	23.12%	\$ 18,440,670.11	18.84%
Fixtures & Fittings	358	21.33%	\$ 38,907,626.77	39.76%
Medical Equipment	380	22.65%	\$ 23,413,532.77	23.92%
Motor Vehicle	549	32.72%	\$ 17,071,023.37	17.44%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

Balloon Payment Distribution Contract Balance Outstanding	Number of Loans	% By Number	Current Balance Outstanding	% of Value
0% - No Balloon	973	57.99%	\$ 39,163,727.81	40.02%
1 to 10%	145	8.64%	\$ 14,272,425.31	14.58%
11 to 20%	134	7.99%	\$ 9,830,786.71	10.05%
21 to 30%	217	12.93%	\$ 14,921,281.92	15.25%
31 to 40%	135	8.05%	\$ 10,576,636.88	10.81%
41 to 50%	60	3.58%	\$ 6,410,426.11	6.55%
51 to 60%	13	0.77%	\$ 2,530,656.83	2.59%
61 to 70%	1	0.06%	\$ 158,454.91	0.16%
71 to 80%	0	0.00%	\$ -	0.00%
81 to 90%	0	0.00%	\$ -	0.00%
> 90%	0	0.00%	\$ -	0.00%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

Program Type	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Chattel/Mortgage	1527	91.00%	\$ 80,209,861.96	81.96%
Lease	151	9.00%	\$ 17,654,534.52	18.04%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

Metro / Non Metro Location	Number of Loans	% By Number	Current Balance Outstanding	% of Value
Metropolitan	1415	84.33%	\$ 83,365,326.35	85.18%
Non Metropolitan	263	15.67%	\$ 14,499,070.13	14.82%
TOTAL	1,678	100.00%	\$ 97,864,396	100.00%

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