

## BOQ Residential Covered Bond Trust - Monthly Investor Report

| Monthly Period  |   |                            |
|---|---|----------------------------|
| Calculation Period Start Date   |   | 01-October-2023            |
| Calculation Period End Date   |   | 31-October-2023            |
| Trust Payment Date  |   | 22-November-2023           |
| Programme Details   |   |                            |
| Issuer  | Bank of Queensland Limited                        |                            |
| Seller, Servicer  | Bank of Queensland Limited                        |                            |
| Trust Manager   | B.Q.L. Management Pty Ltd                         |                            |
| Covered Bond Guarantor  | Perpetual Corporate Trust Limited                 |                            |
| Security Trustee  | P.T. Limited                                      |                            |
| Covered Bond Swap Provider  | ING Bank N.V. and National Australia Bank Limited |                            |
| Bond Trustee  | BNY Trust Company of Australia Limited            |                            |
| Cover Pool Monitor  | KPMG Australia                                    |                            |
| Ratings Overview  |   |                            |
| Bank of Queensland Short Term Rating  | P2  | F2                         |
| Bank of Queensland Long Term Rating   | A3  | A-                         |
| Covered Bond Rating   | Aaa   | AAA                        |
| Compliance Tests  |   |                            |
| Asset Coverage Test   | PASS  |                            |
| Issuer Event of Default   | NO  |                            |
| Pre-Maturity Test   | NO  |                            |
| Notice to Pay   | NO  |                            |
| Covered Bond Guarantor Event of Default   | NO  |                            |
| Asset Coverage Test   |   |                            |
| <u>Calculation of Adjusted Aggregate Mortgage Loan Balance Amount</u>   |   |                            |
| <b>A</b> The lower of:  |   | \$ 4,660,078,795.14        |
| (i) Aggregate LVR Adjusted Mortgage Loan Balance Amounts  | 5,127,462,864.71                                  |                            |
| (ii) Aggregate Asset Percentage Adjusted Mortgage Loan Balance Amounts  | <u>4,660,078,795.14</u>                           |                            |
| <b>B</b> Aggregate Amount of any Proceeds of any Intercompany Notes and/or any Demand Notes which have not been applied as at the Collection Period                             |   | \$ -                       |
| <b>C</b> Aggregate Principal Balance of any Substitution Assets and Authorised Investments as at the Collection Period  |   | \$ -                       |
| <b>D</b> Aggregate amount of Principal Collections standing to the credit of GIC account and not applied in accordance with the applicable Priority of Payments                 |   | \$ 169,833,428.04          |
| <b>Z</b> Negative Carry Adjustment  |   | \$ -                       |
| <u>Adjusted Aggregate Mortgage Loan Amount</u>  |   |                            |
| (A + B + C + D) - Z   |   | <u>\$ 4,829,912,223.18</u> |
| <u>Results of Asset Coverage Test</u>   |   |                            |
| Adjusted Aggregate Mortgage Loan Amount   |   | \$ 4,829,912,223.18        |
| AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds   |   | \$ 3,557,235,000.00        |
| Excess/(Shortfall) over adjusted Mortgage Loan Amount   |   | \$ 1,272,677,223.18        |
| ACT Test Pass or Fail   |   | PASS                       |
| Asset Percentage  |   | 90.9%                      |
| <u>Overcollateralisation</u>  |   |                            |
| Legislative   |   | 103.0%                     |
| Current Contractual Minimum (based on Asset Percentage)   |   | 110.0%                     |
| Current   |   | 31.0%                      |
| <u>Indexation</u>   |   |                            |
| Indexation is applied to each residential loan based on the loan's approval date to derive the Aggregate LVR Adjusted Mortgage Loan Balance Amounts in the Asset Coverage Test. |   |                            |
| Indexation is applied 85% for upward revision and 100% for downward revision.   |   |                            |
| Indexation used is the CoreLogic "Hedonic Home Value Index" by State.   |   |                            |

## BOND ISSUANCE

| Bonds         | Issue Date   | Maturity Date | ISIN         | Issue Amount      | Issue Amount AUD \$ | Exchange Rate  | Fixed/Floating | Coupon Frequency | Coupon Rate |
|---------------|--------------|---------------|--------------|-------------------|---------------------|----------------|----------------|------------------|-------------|
| Series 2017-1 | 10-July-2017 | 22-July-2022  | XS1640827843 | € 500,000,000.00  | \$743,580,000.00    | 0.67242260416  | Fixed          | Annually         | 0.5000      |
| Series 2019-1 | 04-June-2019 | 04-June-2024  | XS2003420465 | € 500,000,000.00  | \$810,770,000.00    | 0.6166977071   | Fixed          | Annually         | 0.1250      |
| Series 2020-1 | 14-May-2020  | 14-May-2025   | AU3FN0054086 | A\$750,000,000.00 | \$950,000,000.00    | 1.000000000000 | Floating       | Quarterly        | 1.0700      |
| Series 2022-1 | 09-June-2022 | 09-June-2027  | XS2489398185 | € 600,000,000.00  | \$896,465,000.00    | 1.49410833333  | Fixed          | Annually         | 1.8390      |
| Series 2023-1 | 09-May-2023  | 09-May-2028   | AU3FN0077798 | A\$900,000,000.00 | \$900,000,000.00    | 1.000000000000 | Floating       | Annually         | 1.2000      |

| Covered Bond Pool Summary   |  | 31-October-2023     |
|---|--|---------------------|
| Housing Loan Pool Size (AUD)                                      |  | \$ 5,133,005,645.42 |
| Number of Loans (Consolidated)                                    |  | 16,158              |
| Number of Loans (Unconsolidated)                                  |  | -                   |
| Average Loan Balance (Unconsolidated)                             |  | \$ 279,621.16       |
| Maximum Loan Balance (Unconsolidated)                             |  | \$ 1,974,545.00     |
| Weighted Average Current Loan-to-Value Ratio (CLVR)               |  | 54.34%              |
| Maximum Current Loan-to-Value Ratio (CLVR)                        |  | 80.47%              |
| Weighted Average Consolidated Indexed Current Loan-to-Value Ratio |  | 42.76%              |
| Weighted Average Seasoning (Months)                               |  | 48                  |
| Weighted Average Remaining Term to Maturity (Months)              |  | 292                 |
| Maximum Remaining Term to Maturity (Months)                       |  | 350                 |
| Weighted Average Mortgage Rate                                    |  | 5.89%               |

| Original Loan to Value (LVR) - Unconsolidated | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|---|-----------------|----------------|-------------------------|-----------------------------|----------------|
|   |                 | Loans          | % By Number             |                             |                |
| Up to and including 5%                        | 65              | 0.35%          | 1,833,197.93            |                             | 0.04%          |
| > 5%, up to and including 10%                 | 180             | 0.98%          | 11,381,397.87           |                             | 0.22%          |
| > 10%, up to and including 15%                | 221             | 1.20%          | 18,822,279.11           |                             | 0.37%          |
| > 15%, up to and including 20%                | 329             | 1.79%          | 41,696,651.61           |                             | 0.81%          |
| > 20%, up to and including 25%                | 445             | 2.42%          | 68,240,508.82           |                             | 1.33%          |
| > 25%, up to and including 30%                | 563             | 3.07%          | 113,955,167.41          |                             | 2.22%          |
| > 30%, up to and including 35%                | 647             | 3.52%          | 135,289,186.97          |                             | 2.64%          |
| > 35%, up to and including 40%                | 825             | 4.49%          | 188,412,939.78          |                             | 3.67%          |
| > 40%, up to and including 45%                | 928             | 5.06%          | 229,236,350.85          |                             | 4.47%          |
| > 45%, up to and including 50%                | 1,126           | 6.13%          | 292,840,936.68          |                             | 5.71%          |
| > 50%, up to and including 55%                | 1,229           | 6.69%          | 349,158,185.93          |                             | 6.80%          |
| > 55%, up to and including 60%                | 1,402           | 7.64%          | 415,282,448.07          |                             | 8.09%          |
| > 60%, up to and including 65%                | 1,311           | 7.14%          | 398,232,363.27          |                             | 7.76%          |
| > 65%, up to and including 70%                | 1,830           | 9.97%          | 573,811,213.87          |                             | 11.18%         |
| > 70%, up to and including 75%                | 1,637           | 8.92%          | 524,168,546.10          |                             | 10.21%         |
| > 75%, up to and including 80%                | 4,744           | 25.84%         | 1,590,910,738.08        |                             | 30.99%         |
| > 80%, up to and including 85%                | 473             | 2.58%          | 101,239,066.42          |                             | 1.97%          |
| > 85%, up to and including 90%                | 155             | 0.84%          | 33,535,893.83           |                             | 0.65%          |
| > 90%, up to and including 95%                | 116             | 0.63%          | 24,439,926.66           |                             | 0.48%          |
| > 95%, up to and including 100%               | 131             | 0.71%          | 20,518,646.16           |                             | 0.40%          |
| <b>TOTAL</b>                                  | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b> |                             | <b>100.00%</b> |

| Current Loan to Value (CLVR) - Unconsolidated | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|---|-----------------|----------------|-------------------------|-----------------------------|----------------|
|   |                 | Loans          | % By Number             |                             |                |
| Up to and including 5%                        | 1,336           | 7.28%          | 15,813,772.43           |                             | 0.31%          |
| > 5%, up to and including 10%                 | 657             | 3.58%          | 42,185,574.27           |                             | 0.82%          |
| > 10%, up to and including 15%                | 711             | 3.87%          | 75,102,228.80           |                             | 1.46%          |
| > 15%, up to and including 20%                | 734             | 4.00%          | 107,013,902.55          |                             | 2.08%          |
| > 20%, up to and including 25%                | 876             | 4.77%          | 170,549,451.08          |                             | 3.32%          |
| > 25%, up to and including 30%                | 889             | 4.84%          | 205,850,308.37          |                             | 4.01%          |
| > 30%, up to and including 35%                | 1,060           | 5.77%          | 254,764,974.41          |                             | 4.96%          |
| > 35%, up to and including 40%                | 1,101           | 6.00%          | 306,658,798.62          |                             | 5.97%          |
| > 40%, up to and including 45%                | 1,116           | 6.08%          | 317,130,365.71          |                             | 6.18%          |
| > 45%, up to and including 50%                | 1,227           | 6.68%          | 377,326,186.41          |                             | 7.35%          |
| > 50%, up to and including 55%                | 1,332           | 7.26%          | 446,629,482.76          |                             | 8.70%          |
| > 55%, up to and including 60%                | 1,358           | 7.40%          | 476,072,073.25          |                             | 9.27%          |
| > 60%, up to and including 65%                | 1,439           | 7.84%          | 516,514,198.50          |                             | 10.06%         |
| > 65%, up to and including 70%                | 1,540           | 8.39%          | 575,780,702.26          |                             | 11.22%         |
| > 70%, up to and including 75%                | 1,693           | 9.22%          | 685,757,109.07          |                             | 13.36%         |
| > 75%, up to and including 80%                | 1,278           | 6.96%          | 555,580,077.78          |                             | 10.82%         |
| > 80%, up to and including 85%                | 10              | 0.05%          | 4,276,439.15            |                             | 0.08%          |
| > 85%, up to and including 90%                | 0               | 0.00%          | -                       |                             | 0.00%          |
| > 90%, up to and including 95%                | 0               | 0.00%          | -                       |                             | 0.00%          |
| > 95%, up to and including 100%               | 0               | 0.00%          | -                       |                             | 0.00%          |
| <b>TOTAL</b>                                  | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b> |                             | <b>100.00%</b> |

| Current Indexed Loan to Value (CLVR) - Consolidated * | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|---|-----------------|----------------|-------------------------|-----------------------------|----------------|
|   |                 | By Number      | %                       |                             |                |
| Up to and including 5%                                | 1,510           | 10.58%         | 26,575,018.75           |                             | 0.63%          |
| > 5%, up to and including 10%                         | 902             | 6.32%          | 83,493,447.27           |                             | 1.98%          |
| > 10%, up to and including 15%                        | 894             | 6.27%          | 133,094,948.57          |                             | 3.16%          |
| > 15%, up to and including 20%                        | 970             | 6.80%          | 202,012,512.56          |                             | 4.80%          |
| > 20%, up to and including 25%                        | 1,048           | 7.35%          | 259,923,594.83          |                             | 6.18%          |
| > 25%, up to and including 30%                        | 1,080           | 7.57%          | 316,137,407.18          |                             | 7.51%          |
| > 30%, up to and including 35%                        | 1,074           | 7.53%          | 346,491,260.13          |                             | 8.23%          |
| > 35%, up to and including 40%                        | 1,107           | 7.76%          | 386,903,998.23          |                             | 9.19%          |
| > 40%, up to and including 45%                        | 1,118           | 7.84%          | 423,071,833.95          |                             | 10.05%         |
| > 45%, up to and including 50%                        | 1,212           | 8.50%          | 477,744,182.47          |                             | 11.35%         |
| > 50%, up to and including 55%                        | 1,160           | 8.13%          | 491,269,481.99          |                             | 11.67%         |
| > 55%, up to and including 60%                        | 950             | 6.66%          | 430,110,947.43          |                             | 10.22%         |
| > 60%, up to and including 65%                        | 652             | 4.57%          | 310,544,030.85          |                             | 7.38%          |
| > 65%, up to and including 70%                        | 365             | 2.56%          | 190,740,050.25          |                             | 4.53%          |
| > 70%, up to and including 75%                        | 188             | 1.32%          | 107,230,331.86          |                             | 2.55%          |
| > 75%, up to and including 80%                        | 36              | 0.25%          | 22,962,059.39           |                             | 0.55%          |
| > 80%, up to and including 85%                        | 1               | 0.01%          | 745,194.35              |                             | 0.02%          |
| > 85%, up to and including 90%                        | 0               | 0.00%          | -                       |                             | 0.00%          |
| > 90%, up to and including 95%                        | 0               | 0.00%          | -                       |                             | 0.00%          |
| > 95%, up to and including 100%                       | 0               | 0.00%          | -                       |                             | 0.00%          |
| <b>TOTAL</b>  | <b>14,267</b>   | <b>100.00%</b> | <b>4,209,050,300.06</b> |                             | <b>100.00%</b> |

\* Based on quarterly data provided by CoreLogic

| Mortgage Pool by Mortgage Loan Interest Rate | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-------------------------|-----------------------------|----------------|
|  |                 | By Number      | %                       |                             |                |
| Up to and including 6.10%                    | 7,925           | 43.17%         | 2,670,818,253.02        |                             | 52.03%         |
| > 6.10%, up to and including 6.35%           | 3,572           | 19.46%         | 1,055,747,359.14        |                             | 20.57%         |
| > 6.35%, up to and including 6.60%           | 2,003           | 10.91%         | 522,325,363.95          |                             | 10.18%         |
| > 6.60%, up to and including 6.85%           | 1,615           | 8.80%          | 394,372,520.29          |                             | 7.68%          |
| > 6.85%, up to and including 7.10%           | 1,141           | 6.22%          | 224,893,135.02          |                             | 4.38%          |
| > 7.10%, up to and including 7.35%           | 752             | 4.10%          | 124,108,189.04          |                             | 2.42%          |
| > 7.35%, up to and including 7.60%           | 332             | 1.81%          | 49,474,268.72           |                             | 0.96%          |
| > 7.60%, up to and including 7.85%           | 253             | 1.38%          | 25,265,615.59           |                             | 0.49%          |
| > 7.85%, up to and including 8.10%           | 309             | 1.68%          | 23,350,449.87           |                             | 0.45%          |
| > 8.10%, up to and including 8.35%           | 87              | 0.47%          | 9,861,834.46            |                             | 0.19%          |
| > 8.35%, up to and including 8.60%           | 174             | 0.95%          | 14,125,181.32           |                             | 0.28%          |
| > 8.60%, up to and including 8.85%           | 71              | 0.39%          | 7,714,859.31            |                             | 0.15%          |
| > 8.85%, up to and including 9.10%           | 64              | 0.35%          | 7,641,082.02            |                             | 0.15%          |
| > 9.10%, up to and including 9.35%           | 52              | 0.28%          | 3,009,632.41            |                             | 0.06%          |
| > 9.35%, up to and including 9.60%           | 4               | 0.02%          | 189,612.75              |                             | 0.00%          |
| > 9.60%                                      | 3               | 0.02%          | 108,288.51              |                             | 0.00%          |
| <b>TOTAL</b>                                 | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b> |                             | <b>100.00%</b> |

| Interest Rate Type | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|--------------------|-----------------|----------------|-------------------------|-----------------------------|----------------|
|                    |                 | By Number      | %                       |                             |                |
| Variable           | 16,526          | 90.03%         | 4,518,160,585.38        |                             | 88.02%         |
| Fixed              | 1,831           | 9.97%          | 614,845,060.04          |                             | 11.98%         |
| <b>TOTAL</b>       | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b> |                             | <b>100.00%</b> |

| Mortgage Pool by Interest Option       | Number of Loans | Number of      |                         | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-------------------------|-----------------------------|----------------|
|  |                 | By Number      | %                       |                             |                |
| Total Variable                         | 16,526          | 90.03%         | 4,518,160,585.38        |                             | 88.02%         |
| Up to an including 1 year              | 1,061           | 5.78%          | 359,294,416.39          |                             | 7.00%          |
| > 1 year, up to and including 2 years  | 621             | 3.38%          | 207,328,538.04          |                             | 4.04%          |
| > 2 years, up to and including 3 years | 149             | 0.81%          | 48,222,105.61           |                             | 0.94%          |
| > 3 years, up to and including 4 years | 0               | 0.00%          | -                       |                             | 0.00%          |
| > 4 years, up to and including 5 years | 0               | 0.00%          | -                       |                             | 0.00%          |
| Total Fixed                            | 1,831           | 9.97%          | 614,845,060.04          |                             | 11.98%         |
| <b>TOTAL</b>                           | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b> |                             | <b>100.00%</b> |

| Mortgage Pool by Consolidated Loan Balance       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-----------------------------|----------------|
| Up to an including A\$100,000                    | 2,830           | 17.52%         | 110,868,515.20              | 2.16%          |
| > A\$100,000, up to and including A\$200,000     | 2,788           | 17.26%         | 424,862,652.22              | 8.28%          |
| > A\$200,000, up to and including A\$300,000     | 3,236           | 20.03%         | 812,472,759.73              | 15.83%         |
| > A\$300,000, up to and including A\$400,000     | 2,642           | 16.35%         | 919,307,354.60              | 17.91%         |
| > A\$400,000, up to and including A\$500,000     | 1,860           | 11.51%         | 832,348,840.89              | 16.22%         |
| > A\$500,000, up to and including A\$600,000     | 1,086           | 6.72%          | 591,405,951.60              | 11.52%         |
| > A\$600,000, up to and including A\$700,000     | 639             | 3.96%          | 413,738,900.51              | 8.06%          |
| > A\$700,000, up to and including A\$800,000     | 366             | 2.27%          | 272,752,054.74              | 5.31%          |
| > A\$800,000, up to and including A\$900,000     | 222             | 1.37%          | 188,297,536.81              | 3.67%          |
| > A\$900,000, up to and including A\$1,000,000   | 146             | 0.90%          | 137,865,412.10              | 2.69%          |
| > A\$1,000,000, up to and including A\$1,250,000 | 206             | 1.28%          | 229,263,384.81              | 4.47%          |
| > A\$1,250,000, up to and including A\$1,500,000 | 82              | 0.51%          | 110,685,403.09              | 2.16%          |
| > A\$1,500,000, up to and including A\$1,750,000 | 41              | 0.25%          | 66,882,171.21               | 1.30%          |
| > A\$1,750,000, up to and including A\$2,000,000 | 12              | 0.07%          | 22,254,707.91               | 0.43%          |
| > A\$2,000,000                                   | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                                     | <b>16,156</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Mortgage Pool by Geographic Distribution       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-----------------------------|----------------|
| Queensland                                     | 9,888           | 53.87%         | 2,414,804,527.41            | 47.05%         |
| New South Wales & Australian Capital Territory | 3,767           | 20.52%         | 1,296,292,803.97            | 25.26%         |
| Victoria                                       | 2,362           | 12.87%         | 802,896,066.41              | 15.64%         |
| South Australia                                | 419             | 2.28%          | 120,607,003.81              | 2.35%          |
| Western Australia                              | 1,601           | 8.72%          | 416,584,624.37              | 8.12%          |
| Tasmania                                       | 223             | 1.21%          | 55,979,376.42               | 1.09%          |
| Northern Territory                             | 96              | 0.52%          | 25,282,124.53               | 0.49%          |
| <b>TOTAL</b>                                   | <b>18,356</b>   | <b>100.00%</b> | <b>5,132,446,526.92</b>     | <b>100.00%</b> |

| Mortgage Pool by Region | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|-------------------------|-----------------|----------------|-----------------------------|----------------|
| Metropolitan            | 11,176          | 60.88%         | 3,412,105,754.49            | 66.48%         |
| Non Metropolitan        | 7,036           | 38.33%         | 1,682,140,273.33            | 32.77%         |
| Inner City              | 144             | 0.78%          | 38,200,499.10               | 0.74%          |
| <b>TOTAL</b>            | <b>18,356</b>   | <b>100.00%</b> | <b>5,132,446,526.92</b>     | <b>100.00%</b> |

| Repayment Type       | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------------|-----------------|----------------|-----------------------------|----------------|
| Principal & Interest | 17,291          | 94.19%         | 4,711,047,932.36            | 91.78%         |
| Interest Only        | 1,066           | 5.81%          | 421,957,713.06              | 8.22%          |
| <b>TOTAL</b>         | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Interest Only Remaining Term                            | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|---|-----------------|----------------|-----------------------------|----------------|
| Principal & Interest (Amortising)                       | 17,291          | 94.19%         | 4,711,047,932.36            | 91.78%         |
| Interest Only Loans: Up to and including 1 yr           | 271             | 1.48%          | 116,349,235.81              | 2.27%          |
| Interest Only Loans: > 1 yrs, up to and including 2 yrs | 205             | 1.12%          | 80,886,111.78               | 1.58%          |
| Interest Only Loans: > 2 yrs, up to and including 3 yrs | 231             | 1.26%          | 86,220,835.01               | 1.68%          |
| Interest Only Loans: > 3 yrs, up to and including 4 yrs | 325             | 1.77%          | 126,926,561.30              | 2.47%          |
| Interest Only Loans: > 4 yrs, up to and including 5 yrs | 34              | 0.19%          | 11,574,969.16               | 0.23%          |
| <b>TOTAL</b>  | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Occupancy Type | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|----------------|-----------------|----------------|-----------------------------|----------------|
| Owner Occupied | 12,670          | 69.02%         | 3,406,459,046.57            | 66.36%         |
| Investment     | 5,687           | 30.98%         | 1,726,546,598.85            | 33.64%         |
| <b>TOTAL</b>   | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Loan Documentation Type | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|-------------------------|-----------------|----------------|-----------------------------|----------------|
| Full Documentation      | 18,357          | 100.00%        | 5,133,005,645.42            | 100.00%        |
| Low Documentation       | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>            | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Seasoning Distribution                     | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-----------------------------|----------------|
| 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 | 1,022           | 5.57%          | 404,926,914.39              | 7.89%          |
| > 18 months, up to and including 24 months | 3,571           | 19.45%         | 1,242,818,188.15            | 24.21%         |
| > 24 months, up to and including 30 months | 2,597           | 14.15%         | 838,663,234.41              | 16.34%         |
| > 30 months, up to and including 36 months | 1,984           | 10.81%         | 646,022,700.06              | 12.59%         |
| > 36 months, up to and including 48 months | 1,847           | 10.06%         | 590,154,787.71              | 11.50%         |
| > 48 months, up to and including 60 months | 890             | 4.85%          | 248,371,552.75              | 4.84%          |
| > 60 months                                | 6,446           | 35.11%         | 1,162,048,267.95            | 22.64%         |
| <b>TOTAL</b>                               | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Remaining Term                           | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-----------------------------|----------------|
| Up to and including 5 years              | 226             | 1.23%          | 6,345,006.82                | 0.12%          |
| > 5 years, up to and including 6 years   | 53              | 0.29%          | 2,178,252.88                | 0.04%          |
| > 6 years, up to and including 7 years   | 66              | 0.36%          | 4,840,213.05                | 0.09%          |
| > 7 years, up to and including 8 years   | 153             | 0.83%          | 11,572,993.25               | 0.23%          |
| > 8 years, up to and including 9 years   | 186             | 1.01%          | 17,734,776.89               | 0.35%          |
| > 9 years, up to and including 10 years  | 167             | 0.91%          | 19,019,553.45               | 0.37%          |
| > 10 years, up to and including 15 years | 2,066           | 11.25%         | 273,756,416.23              | 5.33%          |
| > 15 years, up to and including 20 years | 3,835           | 20.89%         | 760,010,258.64              | 14.81%         |
| > 20 years, up to and including 25 years | 3,373           | 18.37%         | 964,087,447.32              | 18.78%         |
| > 25 years, up to and including 30 years | 8,232           | 44.84%         | 3,073,460,726.89            | 59.88%         |
| > 30 years                               | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                             | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

| Mortgage Insurer | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|------------------|-----------------|----------------|-----------------------------|----------------|
| No LMI           | 7               | 1.66%          | 1,804,704.16                | 3.29%          |
| QBE LMI          | 408             | 96.68%         | 51,191,709.39               | 93.41%         |
| Helia            | 7               | 1.66%          | 1,804,704.16                | 3.29%          |
| <b>TOTAL</b>     | <b>422</b>      | <b>100.00%</b> | <b>54,801,117.71</b>        | <b>100.00%</b> |

| Arrears Days                           | Number of Loans | % By Number    | Current Balance Outstanding | % By Balance   |
|--|-----------------|----------------|-----------------------------|----------------|
| Current                                | 18,102          | 98.61%         | 5,037,483,066.07            | 98.14%         |
| > 1 day, up to and including 31 days   | 243             | 1.32%          | 89,186,818.53               | 1.74%          |
| > 31 days, up to and including 61 days | 12              | 0.07%          | 6,335,760.82                | 0.12%          |
| > 61 days, up to and including 91 days | 0               | 0.00%          | -                           | 0.00%          |
| > 91 days                              | 0               | 0.00%          | -                           | 0.00%          |
| <b>TOTAL</b>                           | <b>18,357</b>   | <b>100.00%</b> | <b>5,133,005,645.42</b>     | <b>100.00%</b> |

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