

## Portfolio Holdings Disclosure - Bendigo Balanced Index Fund

Table 1 - Assets

## Bendigo Superannuation

| Portfolio Holdings Information for Bendigo Balanced Index Fund—Assets |            | Summary              |               |
|---|------------|----------------------|---------------|
| <b>Cash</b>   |            |                      |               |
| Name of Institution   | Currency   | Value (AUD)          | Weighting     |
| <i>Bendigo Bank</i>   | <i>AUD</i> | 26,153,297.03        | 8.49%         |
| <i>Bank of Queensland</i>   | <i>AUD</i> | 3,888,033.90         | 1.26%         |
| <i>Challenger Life Ltd</i>  | <i>AUD</i> | 24,451,068.51        | 7.93%         |
| <i>Macquarie Bank</i>   | <i>AUD</i> | 1,703,966.73         | 0.55%         |
| <i>Macquarie Bank</i>   | <i>USD</i> | 1,205,384.02         | 0.39%         |
| <i>Macquarie Bank</i>   | <i>JPY</i> | 102,958.34           | 0.03%         |
| <b>Total</b>  |            | <b>57,504,708.54</b> | <b>18.66%</b> |
| <b>Bank Bills</b>   |            |                      |               |
| Name of Institution   | Currency   | Value (AUD)          | Weighting     |
| <i>Bendigo Bank</i>   | <i>AUD</i> | 4,158,670.54         | 1.35%         |
| <i>National Australia Bank</i>  | <i>AUD</i> | 17,964,747.26        | 5.83%         |
| <b>Total</b>  |            | <b>22,123,417.80</b> | <b>7.18%</b>  |
| <b>Fixed Income</b>   |            |                      |               |
| Held directly or by associated entities or by PSTs                    |            |                      |               |
| Internally managed  |            |                      |               |
| Name of Issuer / Counterparty   |            | Value (AUD)          | Weighting     |
| <i>N/A</i>  |            |                      |               |
| <b>Total</b>  |            | <b>0.00</b>          | <b>0.00%</b>  |
| <b>Fixed Income</b>   |            |                      |               |
| Investment in non-associated entities;                                |            |                      |               |
| Held directly or by associated entities or by PSTs                    |            |                      |               |
| Externally managed  |            |                      |               |
| Name of Fund Manager  |            | Value (AUD)          | Weighting     |
| <i>Vanguard Investments Australia</i>                                 |            | 62,157,817.60        | 20.17%        |
| <b>Total</b>  |            | <b>62,157,817.60</b> | <b>20.17%</b> |

| <b>Listed Equity</b>                                      |                            |                           |                       |                  |
|---|----------------------------|---------------------------|-----------------------|------------------|
| <b>Name/kind of investment item</b>                       | <b>Security Identifier</b> | <b>Units held</b>         | <b>Value (AUD)</b>    | <b>Weighting</b> |
| N/A   |                            |                           |                       |                  |
| <b>Total</b>  |                            |                           | <b>0.00</b>           | <b>0.00%</b>     |
| <b>Unlisted Equity</b>                                    |                            |                           |                       |                  |
| <b>Held directly or by associated entities or by PSTs</b> |                            |                           |                       |                  |
| <b>Internally managed</b>                                 |                            |                           |                       |                  |
| <b>Name/kind of investment item</b>                       | <b>% Ownership</b>         |                           | <b>Value (AUD)</b>    | <b>Weighting</b> |
| N/A   |                            |                           |                       |                  |
| <b>Total</b>  |                            |                           | <b>0.00</b>           | <b>0.00%</b>     |
| <b>Unlisted Equity</b>                                    |                            |                           |                       |                  |
| <b>Investment in non-associated entities;</b>             |                            |                           |                       |                  |
| <b>Held directly or by associated entities or by PSTs</b> |                            |                           |                       |                  |
| <b>Externally managed</b>                                 |                            |                           |                       |                  |
| <b>Name of Fund Manager</b>                               |                            |                           | <b>Value (AUD)</b>    | <b>Weighting</b> |
| Vanguard Investments Australia                            |                            |                           | 154,615,852.00        | 50.17%           |
| <b>Total</b>  |                            |                           | <b>154,615,852.00</b> | <b>50.17%</b>    |
| <b>Listed Property</b>                                    |                            |                           |                       |                  |
| <b>Name/kind of investment item</b>                       | <b>Security Identifier</b> | <b>Units held</b>         | <b>Value (AUD)</b>    | <b>Weighting</b> |
| N/A   |                            |                           |                       |                  |
| <b>Total</b>  |                            |                           | <b>0.00</b>           | <b>0.00%</b>     |
| <b>Unlisted Property</b>                                  |                            |                           |                       |                  |
| <b>Held directly or by associated entities or by PSTs</b> |                            |                           |                       |                  |
| <b>Internally managed</b>                                 |                            |                           |                       |                  |
| <b>Name/kind of investment item</b>                       | <b>Address</b>             | <b>% of property held</b> | <b>Value (AUD)</b>    | <b>Weighting</b> |
| N/A   |                            |                           |                       |                  |
| <b>Total</b>  |                            |                           | <b>0.00</b>           | <b>0.00%</b>     |

|  |  |                            |                      |                    |                  |
|--|--|----------------------------|----------------------|--------------------|------------------|
| <b>Unlisted Property</b>                           |  |                            |                      |                    |                  |
| Investment in non-associated entities;             |  |                            |                      |                    |                  |
| Held directly or by associated entities or by PSTs |  |                            |                      |                    |                  |
| Externally managed                                 |  |                            |                      |                    |                  |
| <b>Name of Fund Manager</b>                        |  |                            | <b>Value (AUD)</b>   | <b>Weighting</b>   |                  |
| <i>Vanguard Investments Australia</i>              |  |                            | 172,591.81           | 0.06%              |                  |
| <b>Total</b>                                       |  |                            | <b>172,591.81</b>    | <b>0.06%</b>       |                  |
| <b>Listed Infrastructure</b>                       |  |                            |                      |                    |                  |
| <b>Name/kind of investment item</b>                |  | <b>Security Identifier</b> | <b>Units held</b>    | <b>Value (AUD)</b> | <b>Weighting</b> |
| N/A  |  |                            |                      |                    |                  |
| <b>Total</b>                                       |  |                            | <b>0.00</b>          | <b>0.00%</b>       |                  |
| <b>Unlisted Infrastructure</b>                     |  |                            |                      |                    |                  |
| Held directly or by associated entities or by PSTs |  |                            |                      |                    |                  |
| Internally managed                                 |  |                            |                      |                    |                  |
| <b>Name/kind of investment item</b>                |  | <b>% Ownership</b>         | <b>Value (AUD)</b>   | <b>Weighting</b>   |                  |
| N/A  |  |                            |                      |                    |                  |
| <b>Total</b>                                       |  |                            | <b>0.00</b>          | <b>0.00%</b>       |                  |
| <b>Unlisted Infrastructure</b>                     |  |                            |                      |                    |                  |
| Investment in non-associated entities;             |  |                            |                      |                    |                  |
| Held directly or by associated entities or by PSTs |  |                            |                      |                    |                  |
| Externally managed                                 |  |                            |                      |                    |                  |
| <b>Name of Fund Manager</b>                        |  |                            | <b>Value (AUD)</b>   | <b>Weighting</b>   |                  |
| <i>Vanguard Investments Australia</i>              |  |                            | 12,170,580.53        | 3.95%              |                  |
| <b>Total</b>                                       |  |                            | <b>12,170,580.53</b> | <b>3.95%</b>       |                  |
| <b>Listed Alternatives</b>                         |  |                            |                      |                    |                  |
| <b>Name/kind of investment item</b>                |  | <b>Security Identifier</b> | <b>Units held</b>    | <b>Value (AUD)</b> | <b>Weighting</b> |
| N/A  |  |                            |                      |                    |                  |
| <b>Total</b>                                       |  |                            | <b>0.00</b>          | <b>0.00%</b>       |                  |

| Unlisted Alternatives                              |                       |                |
|--|-----------------------|----------------|
| Held directly or by associated entities or by PSTs |                       |                |
| Internally managed                                 |                       |                |
| Name/kind of investment item                       | Value (AUD)           | Weighting      |
| N/A  |                       |                |
| <b>Total</b>                                       | <b>0.00</b>           | <b>0.00%</b>   |
| Unlisted Alternative                               |                       |                |
| Investment in non-associated entities;             |                       |                |
| Held directly or by associated entities or by PSTs |                       |                |
| Externally managed                                 |                       |                |
| Name of Fund Manager                               | Value (AUD)           | Weighting      |
| N/A  |                       |                |
| <b>Total</b>                                       | <b>0.00</b>           | <b>0.00%</b>   |
| <b>Total Investment Items</b>                      | <b>308,744,968.28</b> | <b>100.18%</b> |

## Table 2—Derivatives by kind of derivative

### Portfolio Holdings Information for Bendigo Balanced Index Fund—Derivatives

| Kind of derivative | Value (AUD)        | Weighting     |
|--------------------|--------------------|---------------|
| Swaps              | 0                  | 0             |
| Forwards           | 0                  | 0             |
| Futures            | -560,058.56        | -0.18%        |
| Options            | 0.00               | 0             |
| <b>Total</b>       | <b>-560,058.56</b> | <b>-0.18%</b> |

### Table 3—Derivatives by asset class

#### Portfolio Holdings Information for Bendigo Balanced Index Fund—Derivatives by Asset Class

| Asset class    | Actual asset allocation<br>(% of total assets<br>(including derivatives) in<br>the investment option) | Effect of derivatives<br>exposure (% of total<br>assets (including<br>derivatives) in the<br>investment option) |
|----------------|---|---|
| Cash           | 25.66%  | -0.18%  |
| Fixed Income   | 20.17%  | 0.00%   |
| Equities       | 50.17%  | 0.00%   |
| Property       | 0.06%   | 0.00%   |
| Infrastructure | 3.95%   | 0.00%   |
| Alternatives   | 0.00%   | 0.00%   |
| <b>Total</b>   | 100.00%   | -0.18%  |

### Table 4—Derivatives by currency

#### Portfolio Holdings Information for Bendigo Balanced Index Fund—Derivatives by Currency

| Currency exposure                     | Actual currency exposure<br>(% of assets and<br>derivatives under<br>management) | Effect of derivatives<br>exposure (% of assets<br>and derivatives under<br>management) |
|---------------------------------------|--|--|
| AUD                                   | 72.5%  | -0.03%   |
| USD                                   | 17.8%  | -0.15%   |
| Currencies of other developed markets | 5.6%   | 0.00%  |
| Currencies of emerging markets        | 4.1%   | 0.00%  |

Prepared by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 as trustee of Bendigo Superannuation Plan ABN 57 526 653 420.