

## 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
Bendigo Bank	AUD	16,121,846.50	5.26%
Bank of Queensland	AUD	1,815,408.08	0.59%
Challenger Life Ltd	AUD	30,765,309.96	10.03%
Macquarie Bank	AUD	3,196,255.97	1.04%
Macquarie Bank	USD	(0.05)	0.00%
Macquarie Bank	EUR	0.05	0.00%
<b>Total</b>		<b>51,898,820.51</b>	<b>16.92%</b>
<b>Bank Bills</b>			
Name of Institution	Currency	Value (AUD)	Weighting
Bendigo Bank	AUD	4,608,856.98	1.50%
<b>Total</b>		<b>4,608,856.98</b>	<b>1.50%</b>
<b>Fixed Income</b>			
Held directly or by associated entities or by PSTs			
Internally managed			
Name of Issuer / Counterparty		Value (AUD)	Weighting
N/A			
<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
Vanguard Investments Australia		72,738,395.25	23.71%
<b>Total</b>		<b>72,738,395.25</b>	<b>23.71%</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			160,023,292.19	52.16%
<b>Total</b>			<b>160,023,292.19</b>	<b>52.16%</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>			28,052.20	0.01%	
<b>Total</b>			<b>28,052.20</b>	<b>0.01%</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>			16,383,145.51	5.34%	
<b>Total</b>			<b>16,383,145.51</b>	<b>5.34%</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>305,680,562.63</b>	<b>99.64%</b>

## Table 2—Derivatives by kind of derivative

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

Kind of derivative	Value (AUD)	Weighting
Swaps	-	-
Forwards	-	-
Futures	1,094,734.37	0.36%
Options	-	-
<b>Total</b>	<b>1,094,734.37</b>	<b>0.36%</b>

### Table 3—Derivatives by asset class

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

Asset class	Actual asset allocation (% of total assets (including derivatives) in the investment option)	Effect of derivatives exposure (% of total assets (including derivatives) in the investment option)
Cash	18.50%	0.08%
Fixed Income	23.78%	0.07%
Equities	52.30%	0.14%
Property	0.01%	0.00%
Infrastructure	5.34%	0.00%
Alternatives	0.07%	0.07%
<b>Total</b>	100.00%	0.36%

### Table 4—Derivatives by currency

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

Currency exposure	Actual currency exposure (% of assets and derivatives under management)	Effect of derivatives exposure (% of assets and derivatives under management)
AUD	82.4%	0.11%
USD	10.5%	0.23%
Currencies of other developed markets	3.8%	0.00%
Currencies of emerging markets	3.4%	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.