

## Portfolio Holdings Disclosure - Bendigo Growth Index Fund

### Table 1 - Assets

## Bendigo Superannuation

#### Portfolio Holdings Information for Bendigo Growth Index Fund—Assets

		Summary	
<b>Cash</b>			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	<i>25,083,199.10</i>	<i>6.77%</i>
<i>Bank of Queensland</i>	<i>AUD</i>	<i>9,598,785.21</i>	<i>2.59%</i>
<i>Challanger Life Ltd</i>	<i>AUD</i>	<i>21,982,996.91</i>	<i>5.93%</i>
<i>Macquarie Bank</i>	<i>AUD</i>	<i>2,235,253.67</i>	<i>0.60%</i>
<i>Macquarie Bank</i>	<i>USD</i>	<i>1,120,968.13</i>	<i>0.30%</i>
<i>Macquarie Bank</i>	<i>JPY</i>	<i>116,571.25</i>	<i>0.03%</i>
<b>Total</b>		<b>60,137,774.27</b>	<b>16.22%</b>
<b>Bank Bills</b>			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	<i>AUD</i>	<i>4,243,000.44</i>	<i>1.14%</i>
<i>National Australia Bank</i>	<i>AUD</i>	<i>13,507,567.68</i>	<i>3.64%</i>
<b>Total</b>		<b>17,750,568.12</b>	<b>4.79%</b>
<b>Fixed Income</b>			
<b>Held directly or by associated entities or by PSTs</b>			
<b>Internally managed</b>			
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>			
<b>Investment in non-associated entities;</b>			
<b>Held directly or by associated entities or by PSTs</b>			
<b>Externally managed</b>			
Name of Fund Manager		Value (AUD)	Weighting
<i>Vanguard Investments Australia</i>		<i>45,175,559.06</i>	<i>12.19%</i>
<b>Total</b>		<b>45,175,559.06</b>	<b>12.19%</b>

Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Equity				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting
Total				
Total			0.00	0.00%
Unlisted Equity				
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			232,683,450.58	62.76%
Total			232,683,450.58	62.76%
Listed Property				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Property				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	Address	% of property held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%

<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>
Vanguard Investments Australia			656,272.44	0.18%
<b>Total</b>			<b>656,272.44</b>	<b>0.18%</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>
Vanguard Investments Australia			14,899,993.01	4.02%
<b>Total</b>			<b>14,899,993.01</b>	<b>4.02%</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>371,303,617.47</b>	<b>100.15%</b>

## Table 2—Derivatives by kind of derivative

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

Kind of derivative	Value (AUD)	Weighting
Swaps	0	0
Forwards	0	0
Futures	-556,667.74	-0.15%
Options	0.00	0
<b>Total</b>	<b>-556,667.74</b>	<b>-0.15%</b>

### Table 3—Derivatives by asset class

#### Portfolio Holdings Information for Bendigo Growth 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	20.86%	-0.15%
Fixed Income	12.19%	0.00%
Equities	62.76%	0.00%
Property	0.18%	0.00%
Infrastructure	4.02%	0.00%
Alternatives	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>-0.15%</b>

### Table 4—Derivatives by currency

#### Portfolio Holdings Information for Bendigo Growth 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	68.2%	-0.02%
USD	20.1%	-0.13%
Currencies of other developed markets	6.6%	0.00%
Currencies of emerging markets	5.1%	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.