

Portfolio Holdings Disclosure - Sandhurst Strategic Income Fund (Class B units)

Table 1 - Assets

Bendigo
Superannuation

Portfolio Holdings Information for Sandhurst Strategic Income Fund (Class B units) —Assets

		Summary	
Cash			
Name of Institution	Currency	Value (AUD)	Weighting
Auswide	AUD	149,363.38	4.36%
Bendigo and Adelaide Bank	AUD	5,586.04	0.16%
National Australia Bank	AUD	321,068.19	9.38%
Macquarie Bank	AUD	99,576.66	2.91%
Total		575,594.27	16.82%
Bank Bills			
Name of Institution	Currency	Value (AUD)	Weighting
Westpac		97,279.37	2.84%
CommBank		97,240.30	2.84%
Total		194,519.67	5.68%
Fixed Income			
Held directly or by associated entities or by PSTs			
Internally managed			
Name of Issuer / Counterparty		Value (AUD)	Weighting
Australian Unity		128,011.51	3.74%
AFG 2022-2 A2 FRN BBSW 1MTH+2.35% 10-JAN-2054		136,371.93	3.99%
ANZ162 - ANZ FRN 3MTH BBSW +0.93% 11-SEP-2028 - AU3FN0080966		199,454.87	5.83%
APOLLO 2017-2 B 1MTH BBSW + 2.05% 13-APR-2049		24,336.29	0.71%
BLACKWATTLE SERIES CLASS B FRN 1MTH BBSW + 1.6% 12-MAY-2053		47,765.60	1.40%
CB3147 - CBA FRN 3 MTH BBSW +0.95% 17-AUG-2028		74,856.61	2.19%
CB3149 - CBA FRN 3 MTH BBSW +0.75% 17-AUG-2026		99,660.80	2.91%
FIRSTMAC NO.4 EAGLE 1B 1MTH BBSW + 1.4% 19-FEB-2053		83,255.06	2.43%
FMAC NO.4 2018-1 A2		4,086.24	0.12%
FIRSTMAC MORTG FUND NO 4 SERIES 3-2016 A-2		22,854.21	0.67%
LIBERTY FINANCIAL FRN 3MTH BBSW + 2.35% 26-FEB-2024		174,110.30	5.09%
LIBERTY 2022-1 B AUTO RMBS 1MTH BBSW +1.2% 25-MAY 2029		29,627.60	0.87%
MET147 - AU3FN0083135 - SUNCORP METWAY FRN 3 MTH BBSW +1.1% 24-MAY-2027		74,848.89	2.19%
NAB FRN 3MTH BBSW + 0.78% 12-MAY-2026 - AU3FN0077822		99,808.89	2.92%
NC3007 - AU3FN0082996 - NAB FRN 3MONTH BBSW +1.03% 16-NOV-2028		170,147.42	4.97%
PINNACLE 2021-T1 A2 FRN 1M BBSW+ 1.25% 20-OCT-2053		47,238.13	1.38%
PRWRO2 - AU3FN0081626 - PEPPER PRIME CLASS A2 FRN - 1MTH BBSW + 1.65% - 13-MAR-2055		49,487.31	1.45%
PRWRO3 - AU3FN0081634 CLASS B FRN - 1MTH BBSW +2.45 % - 13-MAR-2055 PERMANENT CUSTODIANS LTD ATO PE		88,991.91	2.60%
REDS TRUST SERIES 2015-1 B		22,984.33	0.67%
REZRO2 - AU3FN0082665 - REDZED 2023-3 CLASS A-2 FRN 1MTH BBSW+1.7% 9-APR-2055		49,525.77	1.45%
RESIMAC 2019-2 AB		20,967.59	0.61%
SOLARIS 2021-1 B 1MTH BBSW + 2% 15-JUN-2052		29,063.94	0.85%
SINTEX RMBS WAREHOUSE TRUST No. 2 CLASS D 1MTH BBSW+7.2% 23-NOV-2059		119,221.75	3.48%

TRITON 2020-1 AB		58,404.03	1.71%
TRITON 2023-2 SERIES 1 CLASS AB FRN 1MTH BBSW +2.45% 18-DEC-2054		99,536.27	2.91%
THINK TANK 2012-2 CLASS A2 1MTH BBSW +1.20% 10-MAR-2054		40,257.13	1.18%
TTW104 - AU3FN0062204 - THINK TANK 2021-1 C 1 MTH BBSW 1.75% 10-JUL-2053		43,351.98	1.27%
THINK TANK CLASS A2 FRN 1 MTH BBSW+ 2.4% 10-JAN-2055		62,800.25	1.84%
TTW602 - THINK TANK 2023-2 CLASS A2 RMBS 1 MTH BBSW+ 2.35% 10-MAY-2055		82,250.07	2.40%
VERMILION 2023 SERIES 1 CLASS A2 FRN BBSW 1MTH +2.75% 12-JUN-2055		99,781.27	2.92%
VICTORIA POWER NETWORKS FRN 3MBBSW+ 0.5% 23-AUG-2024		99,484.83	2.91%
WBC FRN 3 MTH BBSW + 0.8% 11-AUG-2025		99,936.42	2.92%
WP2276 - WESTPAC FRN 3 MTH BBSW +0.75% 10-AUG-2026 AU3FN0080305		69,765.41	2.04%
WP2278 WESTPAC FRN 3 MTH BBSW +0.93% 19-SEP-2028		99,662.44	2.91%
Total		2,651,907.06	77.50%
Fixed Income			
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			
Total		0.00	0.00%
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
N/A			
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	
N/A					
Total			0.00	0.00%	
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%
Unlisted Property					
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					
Total			0.00	0.00%	
Listed Infrastructure					
Name/kind of investment item		Security Identifier	Units held	Value (AUD)	Weighting
N/A					
Total				0.00	0.00%

Unlisted Infrastructure				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Infrastructure				
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				
Total			0.00	0.00%
Listed Alternatives				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
Unlisted Alternatives				
Held directly or by associated entities or by PSTs				
Internally managed				
Name/kind of investment item			Value (AUD)	Weighting
N/A				
Total			0.00	0.00%
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				
Total			0.00	0.00%
Total Investment Items			3,422,021.00	100.00%

Table 2—Derivatives by kind of derivative

Portfolio Holdings Information for Sandhurst Strategic Income Fund (Class B units) —Derivatives

Kind of derivative	Value (AUD)	Weighting
Swaps	-	-
Forwards	-	-
Futures	-	-
Options	-	-
Total	-	-

Table 3—Derivatives by asset class

Portfolio Holdings Information for Sandhurst Strategic Income Fund (Class B units) —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	22.50%	0.00%
Fixed Income	77.50%	0.00%
Equities	0.00%	0.00%
Property	0.00%	0.00%
Infrastructure	0.00%	0.00%
Alternatives	0.00%	0.00%
Total	100.00%	0.00%

Table 4—Derivatives by currency

Portfolio Holdings Information for Sandhurst Strategic Income Fund (Class B units) —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	100.00%	0.00%
USD	0.00%	0.00%
Currencies of other developed markets	0.00%	0.00%
Currencies of emerging markets	0.00%	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.