

## 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>	15,303,332.59	4.27%
<i>Bank of Queensland</i>	<i>AUD</i>	18,474,577.75	5.16%
<i>Challenger Life Ltd</i>	<i>AUD</i>	17,054,103.77	4.76%
<i>Members Equity Bank</i>	<i>AUD</i>	214,157.62	0.06%
<i>Macquarie Bank</i>	<i>AUD</i>	4,004,105.27	1.12%
<i>Macquarie Bank</i>	<i>USD</i>	(3,732.74)	0.00%
<i>Macquarie Bank</i>	<i>YEN</i>	(61.49)	0.00%
<b>Total</b>		<b>55,046,482.78</b>	<b>15.36%</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>		95,705,918.18	26.71%
<b>Total</b>		<b>95,705,918.18</b>	<b>26.71%</b>

Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
<b>Total</b>			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				
<b>Total</b>			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			195,500,015.77	54.56%
<b>Total</b>			195,500,015.77	54.56%
Listed Property				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
N/A				
<b>Total</b>			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				
<b>Total</b>			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>
<i>Vanguard Investments Australia</i>			1,306,622.25	0.36%
<b>Total</b>			<b>1,306,622.25</b>	<b>0.36%</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>			10,074,395.75	2.81%
<b>Total</b>			<b>10,074,395.75</b>	<b>2.81%</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>

<b>Unlisted Alternatives</b>		
Held directly or by associated entities or by PSTs		
Internally managed		
<b>Name/kind of investment item</b>	<b>Value (AUD)</b>	<b>Weighting</b>
N/A		
<b>Total</b>	<b>0.00</b>	<b>0.00%</b>
<b>Unlisted Alternative</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>
N/A		
<b>Total</b>	<b>0.00</b>	<b>0.00%</b>
<b>Total Investment Items</b>	<b>357,633,434.73</b>	<b>99.81%</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	667,364.77	0.19%
Options	0.00	0
<b>Total</b>	<b>667,364.77</b>	<b>0.19%</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	9.07%	-6.29%
Fixed Income	26.71%	0.00%
Equities	57.40%	2.84%
Property	0.36%	0.00%
Infrastructure	2.81%	0.00%
Alternatives	3.64%	3.64%
<b>Total</b>	<b>100.00%</b>	<b>0.19%</b>

### 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	74.5%	6.1%
USD	11.3%	-6.1%
Currencies of other developed markets	8.6%	0.0%
Currencies of emerging markets	5.7%	0.0%

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.