

Portfolio Holdings Disclosure - Bendigo Growth Wholesale Fund

Table 1 - Assets

Bendigo  
Superannuation

Portfolio Holdings Information for Bendigo Growth Wholesale Fund—Assets

		Summary	
Cash			
Name of Institution	Currency	Value (AUD)	Weighting
<i>Bendigo Bank</i>	AUD	794,856.47	1.29%
<i>Members Equity Bank</i>	AUD	789,155.22	1.28%
<i>Macquarie Bank</i>	AUD	1,763,111.38	2.86%
<i>Macquarie Bank</i>	USD	(234.53)	0.00%
<i>Macquarie Bank</i>	YEN	(19.47)	0.00%
<b>Total</b>		<b>3,346,869.06</b>	<b>5.43%</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>Sandhurst Trustees (See Strategic Income Fund for further breakdown)</i>		965,669.08	1.57%
<b>Total</b>		<b>965,669.08</b>	<b>1.57%</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>		3,384,138.83	5.49%
<i>Janus Henderson Australia Funds Management</i>		650,381.30	1.06%
<i>Metrics Credit Partners</i>		1,735,153.20	2.82%
<i>Payden Regal Asset Management</i>		339,670.36	0.55%
<b>Total</b>		<b>6,109,343.69</b>	<b>9.91%</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>
<i>Betashares Capital Limited</i>	BNKS AU	303,251.20	2,033,465.36	3.30%
<i>Betashares Capital Limited</i>	NDQ AU	9,715.14	347,775.55	0.56%
<b>Total</b>			<b>2,381,240.91</b>	<b>3.86%</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>
<i>N/A</i>				
<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>
<i>AllianceBernstein Investment Management Australia</i>			4,965,430.07	8.06%
<i>Ausbil Investment Management</i>			2,588,582.12	4.20%
<i>Antipodes Partners Limited</i>			4,615,929.13	7.49%
<i>Bennelong Funds Management</i>			5,715,863.70	9.28%
<i>DNR Capital</i>			4,854,497.45	7.88%
<i>Ellerston Capital</i>			2,926,085.64	4.75%
<i>Franklin Templeton Australia</i>			4,816,689.93	7.82%
<i>Fidelity International Investment Management</i>			2,462,065.65	4.00%
<i>T. Rowe Price Australia</i>			10,098,146.05	16.39%
<b>Total</b>			<b>43,043,289.75</b>	<b>69.85%</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>
<i>N/A</i>				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>

<b>Unlisted Property</b>				
Held directly or by associated entities or by PSTs				
Internally managed				
<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>
Vanguard Investments Australia			27,051.74	0.04%
<b>Total</b>			<b>27,051.74</b>	<b>0.04%</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			1,407,692.60	2.28%
<b>Total</b>			<b>1,407,692.60</b>	<b>2.28%</b>

Listed Alternatives				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting
ETFS Investment Management	GOLD AU	9,495.86	2,196,772.78	3.56%
<b>Total</b>			<b>2,196,772.78</b>	<b>3.56%</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
<i>Duxton Capital</i>			2,081,816.05	3.38%
<b>Total</b>			<b>2,081,816.05</b>	<b>3.38%</b>
<b>Total Investment Items</b>			<b>61,559,745.65</b>	<b>99.89%</b>

## Table 2—Derivatives by kind of derivative

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

Kind of derivative	Value (AUD)	Weighting
Swaps	0	0
Forwards	0	0
Futures	65,902.03	0.11%
Options	0.00	0
<b>Total</b>	<b>65,902.03</b>	<b>0.11%</b>

### Table 3—Derivatives by asset class

#### Portfolio Holdings Information for Bendigo Growth Wholesale 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	2.20%	-3.23%
Fixed Income	11.48%	0.00%
Equities	77.05%	3.34%
Property	0.04%	0.00%
Infrastructure	2.28%	0.00%
Alternatives	6.94%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>0.11%</b>

### Table 4—Derivatives by currency

#### Portfolio Holdings Information for Bendigo Growth Wholesale 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	67.7%	5.3%
USD	17.3%	-5.3%
Currencies of other developed markets	7.2%	0.0%
Currencies of emerging markets	7.8%	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.