

Table 1 – Assets

Portfolio Holdings Information for Bendigo Balanced Index Fund – Assets				Summary
<b>Cash</b>				
Name of Institution	Currency		Value (AUD)	Weighting (%)
AMP Limited	AUD		2,214,714.77	0.71%
Bank of Queensland Limited	AUD		1,340,622.66	0.43%
Bendigo and Adelaide Bank Limited	AUD		16,245,086.33	5.22%
Challenger Life Company Limited	AUD		30,688,792.91	9.86%
Macquarie Bank Limited	AUD		1,411,016.23	0.45%
Macquarie Bank Limited	USD		789,900.85	0.25%
Macquarie Bank Limited	EUR		24,437.31	0.01%
Macquarie Bank Limited	GBP		13,959.70	0.00%
Macquarie Bank Limited	JPY		30,150.64	0.01%
<b>Total</b>			<b>52,758,681.40</b>	<b>16.95%</b>
<b>Fixed Income</b>				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name of Issuer / Counterparty			Value (AUD)	Weighting (%)
(none)				
<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 pooled superannuation trusts				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting (%)
Vanguard Investments Australia Ltd			69,602,858.31	22.36%
<b>Total</b>			<b>69,602,858.31</b>	<b>22.36%</b>
<b>Listed Equity</b>				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>
<b>Unlisted Equity</b>				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>
<b>Unlisted Equity</b>				
Investment in non - associated entities;				
Held directly or by associated entities or by pooled superannuation trusts				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting (%)
Vanguard Investments Australia Ltd			171,946,002.80	55.23%
<b>Total</b>			<b>171,946,002.80</b>	<b>55.23%</b>
<b>Listed Property</b>				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>
<b>Unlisted Property</b>				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name/kind of investment item	Address	% of property held	Value (AUD)	Weighting (%)
(none)				
<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 pooled superannuation trusts				
Externally managed				
Name of Fund Manager			Value (AUD)	Weighting (%)
Vanguard Investments Australia Ltd			31,148.03	0.01%
<b>Total</b>			<b>31,148.03</b>	<b>0.01%</b>
<b>Listed Infrastructure</b>				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>
<b>Unlisted Infrastructure</b>				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>

Unlisted Infrastructure  
Investment in non - associated entities;  
Held directly or by associated entities or by pooled superannuation trusts  
Externally managed

Name of Fund Manager	Value (AUD)	Weighting (%)
Vanguard Investments Australia Ltd	17,106,195.30	5.49%
<b>Total</b>	<b>17,106,195.30</b>	<b>5.49%</b>

**Listed Alternatives**

Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
(none)				
<b>Total</b>			<b>0.00</b>	<b>0.00%</b>

Unlisted Alternatives  
Held directly or by associated entities or by pooled superannuation trusts  
Internally managed

Name/kind of investment item	Value (AUD)	Weighting (%)
(none)		
<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 pooled superannuation trusts  
Externally managed

Name of Fund Manager	Value (AUD)	Weighting (%)
(none)		
<b>Total</b>	<b>0.00</b>	<b>0.00%</b>

<b>Total Investment Items</b>	<b>311,444,885.83</b>	<b>100.03%</b>
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**Table 2 – Derivatives by kind of derivative**

**Portfolio Holdings Information for Bendigo Balanced Index Fund – Derivatives**

Kind of derivative	Value	Weighting
Swaps	0.00	0.00%
Forwards	0.00	0.00%
Futures	-101,314.80	-0.03%
Options	0.00	0.00%
<b>Total</b>	<b>-101,314.80</b>	<b>-0.03%</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	11.49%	-5.45%
Fixed Income	22.36%	0.01%
Equities	57.28%	2.06%
Property	0.01%	0.00%
Infrastructure	5.49%	0.00%
Alternatives	3.35%	3.35%
<b>Total</b>	<b>100.00%</b>	<b>-0.03%</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	81.81%	1.42%
USD	10.85%	-1.92%
Currencies of other developed markets	3.50%	0.00%
Currencies of emerging markets	3.84%	0.46%