

Table 1 – Assets

Portfolio Holdings Information for Bendigo Balanced Wholesale Fund – Assets				Summary
Cash				
Name of Institution	Currency	Value (AUD)	Weighting (%)	
AMP Limited	AUD	1,117,275.14	1.17%	
Auswide Bank Ltd	AUD	15,027.98	0.02%	
Bendigo and Adelaide Bank Limited	AUD	7,445,674.83	7.77%	
Challenger Life Company Limited	AUD	733,399.14	0.77%	
Credit Union Australia Ltd	AUD	30,055.97	0.03%	
Judo Bank Pty Ltd	AUD	1,430,348.00	1.49%	
Macquarie Bank Limited	AUD	1,923,689.05	2.01%	
Macquarie Bank Limited	USD	648,845.02	0.68%	
Macquarie Bank Limited	EUR	947.63	0.00%	
Macquarie Bank Limited	JPY	26,833.16	0.03%	
Macquarie Bank Limited	GBP	13,200.77	0.01%	
National Australia Bank Limited	AUD	72,597.47	0.08%	
Westpac Banking Corporation	AUD	29,362.50	0.03%	
Total		13,487,256.67	14.08%	
Fixed Income				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name of Issuer / Counterparty		Value (AUD)	Weighting (%)	
Apollo		6,573.99	0.01%	
Australia and New Zealand Banking Group Limited		90,326.12	0.09%	
Australian Unity Limited		38,505.52	0.04%	
Blackwattle		12,249.78	0.01%	
Case New Holland		30,447.98	0.03%	
Commonwealth Bank of Australia		52,834.03	0.06%	
Commonwealth of Australia		3,123,555.87	3.26%	
Firstmac		27,442.33	0.03%	
Liberty Financial Pty Ltd		2,249,563.20	2.35%	
Mortgage House		45,136.78	0.05%	
National Australia Bank Limited		51,379.26	0.05%	
Pepper		42,698.41	0.04%	
Pinnacle		12,196.87	0.01%	
REDS		6,365.28	0.01%	
RedZed		769,297.91	0.80%	
Sintex		29,695.43	0.03%	
Solaris		29,696.15	0.03%	
Think Tank		20,513.69	0.02%	
Triton		45,662.60	0.05%	
Vermilion		28,825.88	0.03%	
Westpac Banking Corporation		136,408.89	0.14%	
Total		6,849,375.96	7.15%	
Fixed Income				
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 (%)	
Janus Henderson Investors (Australia) Funds Management Limited		6,435,882.57	6.72%	
The Trust Company Limited		6,646,068.61	6.94%	
Vanguard Investments Australia Ltd		2,214,336.92	2.31%	
Total		15,296,288.11	15.96%	
Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
Betashares Global Banks ETF – Currency Hedged	BNKS	97,744.5	736,016.12	0.77%
iShares China Large-Cap ETF	IZZ	565.5	22,397.50	0.02%
VanEck Australian Resources ETF	MVR	38,619.3	1,332,366.96	1.39%
Total			2,090,780.58	2.18%
Unlisted Equity				
Held directly or by associated entities or by pooled superannuation trusts				
Internally managed				
Name/kind of investment item	% Ownership	Value (AUD)	Weighting (%)	
(none)				
Total		0.00	0.00%	
Unlisted Equity				
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 (%)	
AllianceBernstein Investment Management Australia Limited		101,551.18	0.11%	
Bennelong Funds Management Ltd		2,306,028.51	2.41%	
Equity Trustees Limited		6,295.80	0.01%	
FIL Responsible Entity (Australia) Limited		1,091,095.38	1.14%	
Ironbark Asset Management (Fund Services) Limited		12,986,134.49	13.55%	
Macquarie Investment Management Australia Limited		26,475,615.99	27.63%	
The Trust Company (RE Services) Limited		1,015,407.44	1.06%	
Total		43,982,128.79	45.90%	
Listed Property				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
(none)				
Total			0.00	0.00%

Unlisted Property
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)				
Total			0.00	0.00%

Unlisted Property
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)		
Total	0.00	0.00%

Listed Infrastructure

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

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

Name/kind of investment item	% Ownership	Value (AUD)	Weighting (%)
(none)			
Total		0.00	0.00%

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	2,820,081.26	2.94%
Total	2,820,081.26	2.94%

Listed Alternatives

Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
Global X Physical Gold	GOLD	66,294.1	2,147,267.48	2.24%
Total			2,147,267.48	2.24%

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

Name/kind of investment item	Value (AUD)	Weighting (%)
(none)		
Total	0.00	0.00%

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 (%)
Duxton Capital (Australia) Pty Ltd	4,048,363.28	4.23%
Pinnacle Fund Services Limited	2,092,069.30	2.18%
Spire Capital Ltd	2,946,164.36	3.07%
Total	9,086,596.94	9.48%

Total Investment Items	95,759,775.79	99.94%
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Table 2 – Derivatives by kind of derivative

Portfolio Holdings Information for Bendigo Balanced Wholesale Fund – Derivatives

Kind of derivative	Value	Weighting
Swaps	0.00	0.00%
Forwards	0.00	0.00%
Futures	56,001.27	0.06%
Options	0.00	0.00%
Total	56,001.27	0.06%

Table 3 – Derivatives by asset class

Portfolio Holdings Information for Bendigo Balanced 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	3.95%	-10.12%
Fixed Income	23.16%	0.05%
Equities	58.22%	10.14%
Property	0.00%	0.00%
Infrastructure	2.94%	0.00%
Alternatives	11.72%	0.00%
Total	100.00%	0.06%

Table 4 – Derivatives by currency

Portfolio Holdings Information for Bendigo Balanced 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	79.21%	13.25%
USD	12.28%	-11.80%
Currencies of other developed markets	4.36%	-1.39%
Currencies of emerging markets	4.16%	0.00%

Prepared by Bendigo Superannuation Pty Ltd ABN 23 644 620 128 AFSL 534006, as trustee of The Bendigo Superannuation Plan ABN 57 526 653 420. At 30 June 2024 was a subsidiary of the Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (Bendigo Bank). Bendigo Superannuation Pty Ltd (Bendigo Super) ceased to be a subsidiary of Bendigo Bank following the sale of Bendigo Super to Betashares Australia Holdings Pty Ltd ACN 646 306 167 on 1 September 2024.