Portfolio holdings disclosure: Bendigo Conservative Wholesale Fund (30 June 2024)

Table 1 – Assets

Bendigo Superannuation

Summary

Portfolio Holdings Information for Bendigo Conservative Wholesale Fund - Assets

Cash			
Name of Institution	Currency	Value (AUD)	Weighting (%)
AMP Limited	AUD	737,712.56	1.10%
Auswide Bank Ltd	AUD	30,966.71	0.05%
Bendigo and Adelaide Bank Limited	AUD	7,052,219.08	10.51%
Challenger Life Company Limited	AUD	661,595.93	0.99%
Credit Union Australia Ltd	AUD	61,933.42	0.09%
Judo Bank Pty Ltd	AUD	967,690.02	1.44%
Macquarie Bank Limited	AUD	1,007,983.04	1.50%
Macquarie Bank Limited	USD	389,453.85	0.58%
Macquarie Bank Limited	EUR	-2,397.73	0.00%
Macquarie Bank Limited	JPY	19,739.59	0.03%
Macquarie Bank Limited	GBP	7,767.70	0.01%
National Australia Bank Limited	AUD	149,594.58	0.22%
Westpac Banking Corporation	AUD	60,504.46	0.09%
Total		11,144,763.20	16.61%

Fixed Income Held directly or by associated entities or by pooled superannuation trusts Internally managed

Name of Issuer / Counterparty	Value (AUD)	Weighting (%)
Apollo	13,546.38	0.02%
L vestralia and New Zealand Banking Group Limited	186,126.29	0.28%
Australian Unity Limited	79.344.60	0.12%
Blackwattle	25.241.95	0.04%
Case New Holland	62,741.20	0.09%
Commonwealth Bank of Australia	108,869.97	0.16%
Commonwealth of Australia	1,977,364.98	2.95%
Firstmac	56,547.76	0.08%
Liberty Financial Pty Ltd	2,070,050.67	3.08%
Mortgage House	93,008.99	0.14%
National Australia Bank Limited	105,872.26	0.16%
Pepper	87,984.49	0.13%
Pinnacle	25,132.90	0.04%
REDS	13,116.31	0.02%
RedZed	563,935.91	0.84%
Sintex	61,190.50	0.09%
Solaris	61,191.99	0.09%
Think Tank	42,270.57	0.06%
Triton	94,092.50	0.14%
Vermilion	59,398.70	0.09%
Westpac Banking Corporation	281,084.59	0.42%
Total	6,068,113.51	9.04%

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	9,412,036.34	14.03%
The Trust Company Limited	5,328,804.77	7.94%
Vanguard Investments Australia Ltd	4,235,955.96	6.31%
Total	18,976,797.08	28.28%

Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
Betashares Energy Transition Metals ETF	XMET	12,057.6	89,949.59	0.13%
Betashares Global Banks ETF – Currency Hedged	BNKS	60,316.4	454,182.32	0.68%
Global X Copper Miners ETF	WIRE	10,935.5	149,816.61	0.22%
iShares China Large-Cap ETF	IZZ	17,863.1	707,557.00	1.05%
VanEck Australian Resources ETF	MVR	7,806.8	269,335.70	0.40%
Total			1,670,841.22	2.49%

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

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

Externally managea		
Name of Fund Manager	Value (AUD)	Weighting (%)
AllianceBernstein Investment Management Australia Limited	255,848.29	0.38%
Bennelong Funds Management Ltd	1,012,710.30	1.51%
FIL Responsible Entity (Australia) Limited	653,985.77	0.97%
Ironbark Asset Management (Fund Services) Limited	6,840,284.51	10.19%
Macquarie Investment Management Australia Limited	10,166,688.16	15.15%
The Trust Company (RE Services) Limited	968,574.36	1.44%
Total	19,898,091.39	29.65%

Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%
one) otal			0.00	0.00
			0.00	0.00
nlisted Property eld directly or by associated entities or by pooled superannuation trusts ternally managed				
lame/kind of investment item	Address % d	of property held	Value (AUD)	Weighting (
none) Total			0.00	0.00
Inlisted Property nvestment in non - associated entities; leld directly or by associated entities or by pooled superannuation trusts xternally managed				
lame of Fund Manager			Value (AUD)	Weighting (
none) Fotal			0.00	0.00
			0.00	0.00
isted Infrastructure				
Name/kind of investment item none)	Security Identifier	Units held	Value (AUD)	Weighting (
Total			0.00	0.00
Jnlisted Infrastructure feld directly or by associated entities or by pooled superannuation trusts nternally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting (
Fotal Jnlisted Infrastructure nvestment in non - associated entities;			0.00	0.00
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Fotal Unlisted Infrastructure nvestment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Vanguard Investments Australia Ltd Fotal Isted Alternatives Name/kind of investment item Slobal X Physical Gold	Security Identifier GOLD	Units held 81,303.5	Value (AUD) 1.305,292.30 1,305,292.30 Value (AUD) 2,633,421.13	Weighting (195 195 195 195 195 195 195 195 195 195
Fotal Unlisted Infrastructure nvestment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Vanguard Investments Australia Ltd Fotal Isted Alternatives Name/kind of investment item Slobal X Physical Gold			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD)	Weighting (195 1.95 Weighting (3.92
Fotal Unlisted Infrastructure nvestment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Vanue of Fund Manager //anguard Investments Australia Ltd Fotal Listed Alternatives Vanne/kind of investment item Slobal X Physical Gold Fotal Julisted Alternatives Held directly or by associated entities or by pooled superannuation trusts			Value (AUD) 1.305,292.30 1,305,292.30 Value (AUD) 2,633,421.13	Weighting (195 195 195 195 195 195 195 195 195 195
Fotal Julisted Infrastructure nvestment in non - associated entities; teld directly or by associated entities or by pooled superannuation trusts txternally managed Vanguard Investments Australia Ltd Total Listed Alternatives Global X Physical Gold Fotal Julisted Alternatives teld directly or by associated entities or by pooled superannuation trusts teld directly or by associated entities or by pooled superannuation trusts teld directly or by associated entities or by pooled superannuation trusts memalymanaged Vanguard Investment item			Value (AUD) 1.305,292.30 1,305,292.30 Value (AUD) 2,633,421.13	Weighting (195 195 Weighting (392 392
Incone) Total Unlisted Infrastructure Investment in non - associated entities; Iteld directly or by associated entities or by pooled superannuation trusts Externally managed Vanue of Fund Manager Vanguard Investments Australia Ltd Total Listed Alternatives Stabal X Physical Gold Total Unlisted Alternatives Iteld directly or by associated entities or by pooled superannuation trusts Iteld directly or by associated entities or by pooled superannuation trusts Name/Kind of investment item Incone) Total			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD) 2.633,421.13 2,633,421.13	Weighting (1.99 1.99 1.99 Weighting (3.92 3.92 3.92 Weighting (
Total Inlisted Infrastructure Investment in non - associated entities; Ield directly or by associated entities or by pooled superannuation trusts Externally managed Iame of Fund Manager Iame of Iam Manager Iame / Iam			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD) 2.633,421.13 2,633,421.13 Value (AUD)	Weighting (1.99 1.99 1.99 Weighting (3.92 3.92 3.92 Weighting (
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Total Inlisted Infrastructure Investment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Internally managed Investments Australia Ltd Total Inlisted Alternatives Held directly or by associated entities or by pooled superannuation trusts Internally managed Inlisted Alternatives Internally managed Inlisted Alternative Investment item Invest			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD) 2.633,421.13 2,633,421.13 Value (AUD)	Weighting (1.95 1.95 Weighting (3.92 3.92 Weighting (0.00 Weighting (
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Fotal Julisted Infrastructure Investment in non - associated entities; teld directly or by associated entities or by pooled superannuation trusts Externally managed Vame of Fund Manager /anguard Investments Australia Ltd Fotal Julisted Alternatives Vame/fund of investment item Slobal X Physical Gold Total Julisted Alternatives teld directly or by associated entities or by pooled superannuation trusts neme/fund of investment item Slobal X Physical Gold Total Julisted Alternatives teld directly or by associated entities; Testal Dusted Alternative Name of Fund Manager Duston Capital (Australia) Pty Ltd Innacle Fund Services Limited Spire Capital Ltd			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD) 2.633,421.13 2.633,421.13 Value (AUD) 0.00 Value (AUD) 2.282,505,95 1.425,412.70	Weighting (° 1.95 1.95 1.95 Weighting (° 0.00 Weighting (° 0.00 Weighting (° 0.00 Weighting (° 2.12 2.48
Fotal Inlisted Infrastructure Investment in non - associated entities; Ield directly or by associated entities or by pooled superannuation trusts Externally managed Canguard Investments Australia Ltd Fotal Isted Alternatives Isted Alternatives Fotal Fo			Value (AUD) 1.305,292.30 1.305,292.30 Value (AUD) 2.633,421.13 2.633,421.13 Value (AUD) 0.00 Value (AUD) 2.282,505.95 1.425,412.70 1.661,075.66	0.00 Weighting (? 1.95 1.95 3.92 3.92 Weighting (? 0.00 0.00 Weighting (? 3.40 2.12 2.48 8.00 99.94

Table 2 - Derivatives by kind of derivative

Portfolio Holdings Information for Bendigo Conservative Wholesale Fund – Derivatives		
Kind of derivative	Value	Weighting
Swaps	0.00	0.00%
Forwards	0.00	0.00%
Futures	38,982.27	0.06%
Options	0.00	0.00%
Total	38,982.27	0.06%

Table 3 – Derivatives by asset class

Portfolio Holdings Information for Bendigo Conservative Wholesale Fund – Derivatives by Asset Cla	155	
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	8.69%	-7.92%
Fixed Income	37.37%	0.05%
Equities	40.07%	7.93%
Property	0.00%	0.00%
Infrastructure	1.95%	0.00%
Alternatives	11.93%	0.00%
Total	100.00%	0.06%

Table 4 – Derivatives by currency

Portfolio Holdings Information for Bendigo Conservative 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	84.24%	9.71%
USD	9.69%	-8.86%
Currencies of other developed markets	3.13%	-0.80%
Currencies of emerging markets	2.94%	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.