Table 1 - Assets

ortfolio Holdings Information for Bendigo Defensive Wholesale Fund – Assets		Summary	
Cash			
Name of Institution	Currency	Value (AUD)	Weighting (%)
AMP Limited	AUD	667,578.24	4.70%
Auswide Bank Ltd	AUD	2,684.70	0.02%
Bendigo and Adelaide Bank Limited	AUD	2,594,375.46	18.27%
Challenger Life Company Limited	AUD	338,345.27	2.38%
Credit Union Australia Ltd	AUD	5,369.41	0.04%
Macquarie Bank Limited	AUD	232,817.05	1.64%
Macquarie Bank Limited	USD	56,295.23	0.40%
Macquarie Bank Limited	EUR	108.31	0.00%
Macquarie Bank Limited	JPY	6,734.53	0.05%
National Australia Bank Limited	AUD	12,969.32	0.09%
Westpac Banking Corporation	AUD	5,245.52	0.04%
Total		3.922.523.06	27.62%

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

Name of Issuer / Counterparty	Value (AUD)	Weighting (%)
Apollo	1,174.42	0.01%
Australia and New Zealand Banking Group Limited	16,136.49	0.11%
Australian Unity Limited	6,878.90	0.05%
Blackwattle	2,188.39	0.02%
Case New Holland	5,439.44	0.04%
Commonwealth Bank of Australia	9,438.64	0.07%
Commonwealth of Australia	1,011,239.74	7.12%
Firstmac	4,902.49	0.03%
Liberty Financial Pty Ltd	687,341.21	4.84%
Mortgage House	8,063.55	0.06%
National Australia Bank Limited	9,178.75	0.06%
Pepper	7,627.94	0.05%
Pinnacle	2,178.93	0.02%
REDS	1,137.14	0.01%
RedZed	2,079.66	0.01%
Sintex	5,305.00	0.04%
Solaris	5,305.13	0.04%
Think Tank	3,664.71	0.03%
Triton	8,157.49	0.06%
Vermilion	5,149.66	0.04%
Westpac Banking Corporation	24,369.04	0.17%
Total	1,826,956.72	12.87%

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	2,626,830.65	18.50%
The Trust Company Limited	1,157,932.95	8.15%
Vanguard Investments Australia Ltd	1,016,002.49	7.15%
Total	4,800,766.09	33.81%

Listed Equity				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%)
Betashares Energy Transition Metals ETF	XMET	1,222.8	9,121.94	0.06%
Global X Copper Miners ETF	WIRE	755.2	10,346.06	0.07%
iShares China Large-Cap ETF	IZZ	2,165.4	85,771.88	0.60%
VanEck Australian Resources ETF	MVR	947.4	32,684.15	0.23%
Total			137,924.03	0.97%

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 (%)
Bennelong Funds Management Ltd	159,605.63	1.12%
FIL Responsible Entity (Australia) Limited	77,669.03	0.55%
Ironbark Asset Management (Fund Services) Limited	745,797.69	5.25%
Macquarie Investment Management Australia Limited	1,158,683.37	8.16%
Total	2,141,755.73	15.08%

.isted Property Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%
one)			0.00	0.00
nlisted Property eld directly or by associated entities or by pooled superannuation trusts				
nternally managed lame/kind of investment item	Address %	of property held	Value (AUD)	Weighting (9
none)		ppy		
Total Control			0.00	0.00
Jnlisted Property nvestment in non - associated entities; teld directly or by associated entities or by pooled superannuation trusts ixternally managed				
Name of Fund Manager			Value (AUD)	Weighting (%
none)				
Fotal .			0.00	0.009
.isted Infrastructure				
Name/kind of investment item none)	Security Identifier	Units held	Value (AUD)	Weighting (%
Total			0.00	0.009
Unlisted Infrastructure leld directly or by associated entities or by pooled superannuation trusts Internally managed				
Name/kind of investment item	% Ownership		Value (AUD)	Weighting (%
none)	·		0.00	0.009
Inlisted Infrastructure nvestment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts ixternally managed Name of Fund Manager			Value (AUD)	Weighting (%
Fotal Unlisted Infrastructure Province To associated entities; Peld directly or by associated entities or by pooled superannuation trusts Externally managed Wanne of Fund Manager Vanguard Investments Australia Ltd	·		Value (AUD) 141,609.37	Weighting (%
Inlisted Infrastructure nvestment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts ixternally managed Name of Fund Manager	·		Value (AUD)	Weighting (9
Inlisted Infrastructure Investment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Itame of Fund Manager Vanguard Investments Australia Ltd Total			Value (AUD) 141,609.37 141,609.37	Weighting (9 1.00° 1.00°
Unlisted Infrastructure nvestment in non - associated entities; leld directly or by associated entities or by pooled superannuation trusts Externally managed Name of Fund Manager /anguard investments Australia Ltd Total Listed Alternatives Name/kind of investment item	Security Identifier	Units held	Value (AUD) 141,609,37 141,609,37 Value (AUD)	Weighting (? 1.005 1.005 Weighting (?
Inlisted Infrastructure Investment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Itame of Fund Manager Vanguard Investments Australia Ltd Total	Security Identifier GOLD	Units held 13,540.6	Value (AUD) 141,609.37 141,609.37	Weighting (% 1.00°
Jollisted Infrastructure Applicated Infrastructure Application of the state of th			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32	Weighting (% 1.00°
Unlisted Infrastructure Investment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts Externally managed Name of Fund Manager Vanguard Investments Australia Ltd Total Listed Alternatives Name/Rind of investment item Jobal X Physical Gold Total Unlisted Alternatives			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32	Weighting (% 1.009 1.009 Weighting (% 3.099
Julisted Infrastructure Application of the property of the pr			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32	Weighting (% 1.009 1.009 1.009 Weighting (% 3.099 3.099
Julisted Infrastructure Investment in non - associated entities; Idel directly or by associated entities or by pooled superannuation trusts Externally managed Vanguard Investments Australia Ltd Fotal Listed Alternatives Name/kind of investment item Clobal X Physical Gold Fotal Julisted Alternatives Idel directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item Rome/kind of investment item			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32 Value (AUD)	Weighting (% 1.009 1.009 1.009 Weighting (% 3.099 3.099
Jollisted Infrastructure Incompany of the Manager Incompany of the Mana			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32 Value (AUD)	Weighting (? 1.00: 1.00: Weighting (? 3.09: 3.09:
Julisted Infrastructure Julisted Alternatives Julisted Alternative Julisted			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32 Value (AUD)	Weighting (? 1.00: Weighting (? 3.09: Weighting (?
Julisted Infrastructure Investment in non - associated entities; Idel directly or by associated entities or by pooled superannuation trusts Internally managed Identify and Investments Australia Ltd Internatives Identify Internative Identify Internati			Value (AUD) 141,609,37 141,609,37 141,609,37 Value (AUD) 438,579,32 438,579,32 Value (AUD) 0.00 Value (AUD) 311,277,65	Weighting (% 1.005 1.005 Weighting (% 3.095 3.095 0.0005 Weighting (% 0.005
Julisted Infrastructure Julisted Infrastructu			Value (AUD) 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32 Value (AUD) 0.00 Value (AUD) 311,277,65 228,140,63	Weighting (9 1.00: 1.00: Weighting (9 3.09: Weighting (9 0.00:
Jolisted Infrastructure Application of the property of the pr			Value (AUD) 141,609,37 141,609,37 141,609,37 Value (AUD) 438,579,32 438,579,32 Value (AUD) 0.00 Value (AUD) 311,277,65	Weighting (9 1.00) 1.00) Weighting (9 3.09) Weighting (9 0.00) Weighting (10 1.61)
Julisted Infrastructure Investment in non - associated entities; Ideld directly or by associated entities or by pooled superannuation trusts externally managed Investments Australia Ltd Investment Item Investment Investment Item Investmen			Value (AUD) 141,609.37 141,609.37 141,609.37 Value (AUD) 438,579.32 438,579.32 Value (AUD) 0.00 Value (AUD) 311,277.65 228,140.63 237,856.35	Weighting (% 1.009 1.009 Weighting (% 3.099 3.099 Weighting (% 2.199 1.619 1.689 5.479

Portfolio Holdings Information for Bendigo Defensive Wholesale Fund – Derivatives		
Kind of derivative	Value	Weighting
Swaps	0.00	0.00%
Forwards	0.00	0.00%
Futures	12,784.01	0.09%
Options	0.00	0.00%
Total	12,784.01	0.09%

Table 3 – Derivatives by asset class

Portfolio Holdings Information for Bendigo Defensive 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	21.87%	-5.76%
Fixed Income	46.74%	0.06%
Equities	21.84%	5.78%
Property	0.00%	0.00%
Infrastructure	1.00%	0.00%
Alternatives	8.56%	0.00%
Total	100.00%	0.09%

Table 4 - Derivatives by currency

Portfolio Holdings Information for Bendigo Defensive Wholesale Fund – Derivatives by Current Currency exposure	Actual currency exposure (% of assets and derivatives under management)	Effect of derivatives exposure (% of assets and derivatives under management)
AUD	90.95%	5.72%
USD	6.08%	-4.68%
Currencies of other developed markets	1.06%	-0.95%
Currencies of emerging markets	1.91%	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.