Portfolio holdings disclosure: Bendigo Defensive Index Fund (30 June 2024)

Bendigo

Superannuation Table 1 - Assets Summary Portfolio Holding Cash Name of Institution Weighting (%) 5.10% AUD Value (AUD) AMP Limited 1,593,744.84 Bank of Queensland Limited 321.649.30 1.03% Bendiao and Adelaide Bank Limited 3,441,749.93 11.02% AUD Challenger Life Company Limited AUD 4,362,302.32 13.97% Macquarie Bank Limited Macquarie Bank Limited 278.307.50 0.89% 101,427.33 0.32% USD Macquarie Bank Limited EUR 5,818.10 0.02% Macquarie Bank Limited JPY 5.455.87 0.02% Macquarie Bank Limited GBP 7,121.63 0.02% Total 10.117.576.83 32.40% Fixed Income Held directly or by associated entities or by pooled superannuation trusts Internally managed Name of Issuer / Counterparty Value (AUD) Weighting (%) (none) Total 0.00 0.00% 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 (%) Vanguard Investments Australia Ltd Total 15,495,771.45 49.62% 15,495,771.45 49.62% Listed Equity Name/kind of investment item Security Identifier Units held Value (AUD) Weighting (%) (none) Total 0.00 0.00% 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 (%) Vanguard Investments Australia Ltd Total 5,290,956,40 16.94% 5,290,956.40 16.94% Listed Property Name/kind of investment item Security Identifier Value (AUD) Units held Weighting (%) (none) 0.00% Total 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 Vanguard Investments Australia Ltd Weighting (%) Value (AUD) 24,097.42 Total 24.097.42 0.08% 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) 0.00% Total 0.00

Name of Fund Manager			Value (AUD)	Weighting (%
Vanguard Investments Australia Ltd			313,963.08	1.019
Total			313,963.08	1.019
Listed Alternatives				
Name/kind of investment item	Security Identifier	Units held	Value (AUD)	Weighting (%
(none)				
Total			0.00	0.00%
Held directly or by associated entities or by pooled superannuation trusts Internally managed			Value (AUD)	Weiahtina (%
Unlisted Alternatives Held directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item			Value (AUD)	Weighting (%
Held directly or by associated entities or by pooled superannuation trusts Internally managed			Value (AUD)	Weighting (%
Held directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item (none)				
Held directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item (none)				
Held directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item (none) Total Unlisted Alternative Investment in non - associated entities; Held directly or by associated entities or by pooled superannuation trusts				
Held directly or by associated entities or by pooled superannuation trusts Internally managed Name/kind of investment item (none) Total Unlisted Alternative Investment in non - associated entities; Held directly or by associated entities; Evel directly or by associated entities or by pooled superannuation trusts Externally managed			0.00	0.009

Table 2 - Derivatives by kind of derivative

ortfolio Holdings Information for Bendigo Defensive Index Fund – Derivatives		
Kind of derivative	Value	Weighting
Swaps	0.00	0.00%
Forwards	0.00	0.00%
Futures	-11,793.87	-0.04%
Options	0.00	0.00%
Total	-11,793.87	-0.04%

Table 3 - Derivatives by asset class

Portfolio Holdings Information for Bendigo Defensive 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	23.75%	-8.64%
Fixed Income	49.64%	0.02%
Equities	21.21%	4.27%
Property	0.08%	0.00%
Infrastructure	1.01%	0.00%
Alternatives	4.32%	4.32%
Total	100.00%	-0.04%

Table 4 – Derivatives by currency

Portfolio Holdings Information for Bendigo Defensive Index Fund – Derivatives by Currency	Actual currency exposure	Effect of derivatives exposure (% of assets and
Currency exposure	(% of assets and derivatives under management)	
AUD	93.01%	0.00%
USD	4.66%	-0.04%
Currencies of other developed markets	1.33%	0.00%
Currencies of emerging markets	1.00%	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.