



Portfolio Holdings

Organisation Name Real Asset Management
 Product Name RAM Australian Diversified Fixed Interest Fund
 Benchmark Name
 Date of holdings 30/04/2024

NB: For Fund of Fund products please include all holdings on look through basis
NB: Include all short positions if applicable

Stock ID (ASX)	Stock ID (ISIN)	Stock ID (SEDOL)	Security name	Sector	GICS	Asset class (multi-sector funds only)	% of portfolio	% variance to index	Short%	Net% (taking into account short position)
AMPPB			AMP Limited	Financials	Other Diversified Financial Services - 40201020		0.46%			0.46%
BOQPG			Bank of Queensland Limited	Financials	Regional Banks - 40101015		0.84%			0.84%
BOQPE			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.18%			1.18%
BOQPF			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.25%			1.25%
BENPH			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.49%			1.49%
BENPH			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.06%			1.06%
AN3PJ			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		0.35%			0.35%
AN3PK			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.89%			2.89%
AN3PL			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		0.70%			0.70%
AN3PI			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		3.08%			3.08%
AN3PH			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		3.11%			3.11%
CGFPD			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		2.05%			2.05%
CGFPC			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.99%			1.99%
CBAPK			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.81%			1.81%
CBAPJ			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.23%			2.23%
CBAPL			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.09%			2.09%
CBAPM			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.14%			1.14%
CBAPG			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		0.28%			0.28%
IAGPF			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		1.31%			1.31%
IAGPF			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		2.74%			2.74%
MBLPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		2.19%			2.19%
MBLPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.52%			1.52%
MQGPE			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.10%			1.10%
MQGPF			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.36%			1.36%
MQGPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.19%			1.19%
MQGPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.02%			1.02%
NABPI			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.83%			1.83%
NABPH			National Australia Bank Limited	Financials	Diversified Banks - 40101010		2.09%			2.09%
NABPF			National Australia Bank Limited	Financials	Diversified Banks - 40101010		0.39%			0.39%
SUNPI			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.50%			1.50%
SUNPH			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.53%			1.53%
SUNPG			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.33%			1.33%
WBPCP			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.84%			2.84%
WBPCJ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		2.70%			2.70%
WBPCL			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		1.40%			1.40%
WBPCP			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.12%			0.12%
WBCCZ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.39%			0.39%
LSEPA	LANDSDOWNE		Lansdowne Investment Company Pty Ltd	Financials	Other Diversified Financial Services - 40201020		0.14%			0.14%
AU3CB0289221	AU3CB0289221		A.N.Z.BKG.GR 22/25 MTN - A.N.Z.BKG.GR 22/25 MTN	Financials	Diversified Banks - 40101010		0.91%			0.91%
AU3FN0072161	AU3FN0072161		AMP BANK LIMITED BBSW+465.0bps	Financials	Other Diversified Financial Services - 40201020		2.37%			2.37%
AU3FN0049128	AU3FN0049128		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		2.30%			2.30%
AU3CB0243525	AU3CB0243525		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		0.89%			0.89%
AU3CB0291672	AU3CB0291672		CBA 4.2% BDS 18/08/25 AUD250000	Financials	Diversified Banks - 40101010		0.91%			0.91%
AU3FN0062600	AU3FN0062600		CBA FRN SRS 20/08/2031 AU03M+ 132 BPS	Financials	Diversified Banks - 40101010		2.29%			2.29%
AU3CB0292324	AU3CB0292324		CHALLENGER LIFE CO 7.186% BDS 16/09/37	Financials	Other Diversified Financial Services - 40201020		3.32%			3.32%
AU3CB0297653	AU3CB0297653		CMWLTB BK OF AUST 6.704% FRN SUB 15/03/38 AUD	Financials	Diversified Banks - 40101010		2.36%			2.36%
AU3CB0239366	AU3CB0239366		GPT RE LIMITED	Real Estate	Diversified REITS - 60101010		2.20%			2.20%
AU3FN0054284	AU3FN0054284		MACQUARIE BANK LTD	Financials	Diversified Capital Markets - 40203030		4.65%			4.65%
AU3FN0061065	AU3FN0061065		MACQUARIE GP LTD FRN LT2 06/2031 AUD10000	Financials	Diversified Capital Markets - 40203030		2.29%			2.29%
AU3FN0051587	AU3FN0051587		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.32%			2.32%
AU3FN0048724	AU3FN0048724		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.75%			2.75%
AU3CB0291284	AU3CB0291284		NATL AUSTRALIA BK 6.322% LT2 MTN 03/08/32 AUD	Financials	Diversified Banks - 40101010		2.33%			2.33%
AU3CB0306462	AU3CB0306462		NATL AUSTRALIA BK 5.74%-FRN LT2 09/02/34 AUD	Financials	Diversified Banks - 40101010		2.27%			2.27%
AU3CB0244861	AU3CB0244861		SCA PROPERTY GROUP 3.9% SNR MTN 07/06/2024 AUD	Real Estate	Retail REITS - 60101070		0.91%			0.91%
AU3FN0058343	AU3FN0058343		SUNAU Float 02/24/26	Financials	Property & Casualty Insurance - 40301040		2.28%			2.28%
AU3CB0234573	AU3CB0234573		WESTPAC BKG 15/26 MTN - WESTPAC BKG 15/26 MTN	Financials	Diversified Banks - 40101010		0.90%			0.90%
AU3FN0049672	AU3FN0049672		WESTPAC BKG CORP FRN SUB 08/2029 AUD100000	Financials	Diversified Banks - 40101010		4.13%			4.13%
AU3CB0302735	AU3CB0302735		WESTPAC BKG CORP 5% BDS 19/09/28 AUD100000	Financials	Diversified Banks - 40101010		0.91%			0.91%