



**Portfolio Holdings**

Organisation Name Real Asset Management  
 Product Name RAM Australian Diversified Fixed Interest Fund  
 Benchmark Name  
 Date of holdings 30/06/2024

**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)
AMPFB			AMP Limited - Cap Note 3-Bbsw+4.50% Perp Non-Cum Red T-12-25	Financials	Other Diversified Financial Services - 40201020	Diversified Banks - 40101010	2.55%	0.48%		2.55%
AN3PH			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-03-25	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.48%	0.72%		0.48%
AN3PI			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+3.00 Perp Non-Cum Red T-03-28	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.72%	2.84%		0.72%
AN3PJ			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.70% Perp Non-Cum Red T-03-29	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.84%	3.19%		2.84%
AN3PK			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-03-30	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	3.19%	0.37%		3.19%
AN3PL			Australia and New Zealand Banking Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-03-31	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.37%	2.98%		0.37%
BENPH			Bendigo and Adelaide Bank Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-27	Financials	Regional Banks - 40101015	Regional Banks - 40101015	2.98%	0.96%		2.98%
BENPI			Bendigo and Adelaide Bank Limited - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-12-30	Financials	Regional Banks - 40101015	Regional Banks - 40101015	0.96%	0.94%		0.96%
BOQPE			Bank of Queensland Limited - Cap Note 3-Bbsw+3.75% Perp Non-Cum Red T-08-24	Financials	Regional Banks - 40101015	Regional Banks - 40101015	0.94%	2.43%		0.94%
BOQPF			Bank of Queensland Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-05-27	Financials	Regional Banks - 40101015	Regional Banks - 40101015	2.43%	1.23%		2.43%
BOQPG			Bank of Queensland Limited - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-12-28	Financials	Regional Banks - 40101015	Regional Banks - 40101015	1.23%	1.31%		1.23%
CBAPG			Commonwealth Bank of Australia - Cap Note 3-Bbsw+1.40% Perp Non-Cum Red T-04-25	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.31%	0.86%		1.31%
CBAPJ			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-10-26	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.86%	1.57%		0.86%
CBAPK			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.75% Perp Non-Cum Red T-06-29	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.57%	1.10%		1.57%
CBAPL			Commonwealth Bank of Australia - Cap Note 3-Bbsw+2.85% Perp Non-Cum Red T-06-28	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.10%	3.55%		1.10%
CBAPM			Commonwealth Bank of Australia - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-30	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	3.55%	2.05%		3.55%
CGFPF			Challenger Limited - Cap Note 3-Bbsw+4.60% Perp Non-Cum Red T-05-26	Financials	Other Diversified Financial Services - 40201020	Other Diversified Financial Services - 40201020	2.05%	2.10%		2.05%
CGFPD			Challenger Limited - Cap Note 3-Bbsw+3.60% Perp Non-Cum Red T-05-29	Financials	Other Diversified Financial Services - 40201020	Other Diversified Financial Services - 40201020	2.10%	2.42%		2.10%
IAGPE			Insurance Australia Group Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-06-29	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	2.42%	2.56%		2.42%
IAGPF			Insurance Australia Group Limited - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-12-30	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	2.56%	0.29%		2.56%
MBLPC			Macquarie Bank Limited - Cap Note 3-Bbsw+4.70% Perp Non-Cum Red T-12-25	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	0.29%	2.30%		0.29%
MBLPD			Macquarie Bank Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-28	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	2.30%	1.80%		2.30%
MQGFC			Macquarie Group Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-12-24	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	1.80%	1.42%		1.80%
MQGPD			Macquarie Group Limited - Cap Note 3-Bbsw+4.15% Perp Non-Cum Red T-09-26	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	1.42%	1.19%		1.42%
MQGPE			Macquarie Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-09-27	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	1.19%	2.34%		1.19%
MQGPF			Macquarie Group Limited - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-09-29	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	2.34%	1.36%		2.34%
NABPF			National Australia Bank Limited - Cap Note 3-Bbsw+4.00% Perp Non-Cum Red T-06-26	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.36%	2.85%		1.36%
NABPH			National Australia Bank Limited - Cap Note 3-Bbsw+3.50% Perp Non-Cum Red T-12-27	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.85%	0.14%		2.85%
NABPJ			National Australia Bank Limited - Cap Note 3-Bbsw+3.15% Perp Non-Cum Red T-12-29	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.14%	1.22%		0.14%
NABPK			National Australia Bank Limited - Cap Note 3-Bbsw+2.60% Perp Non-Cum Red T-03-32	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.22%	1.06%		1.22%
SUNPH			Suncorp Group Limited - Cap Note 3-Bbsw+3.00% Perp Non-Cum Red T-06-26	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	1.06%	1.14%		1.06%
SUNPI			Suncorp Group Limited - Cap Note 3-Bbsw+2.90% Perp Non-Cum Red T-06-28	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	1.14%	1.41%		1.14%
SUNPJ			Suncorp Group Limited - Cap Note 3-Bbsw+3.80% Perp Non-Cum Red T-06-30	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	1.41%	1.58%		1.41%
WBCPH			Westpac Banking Corporation - Cap Note 3-Bbsw+3.20% Perp Non-Cum Red T-09-25	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.58%	2.17%		1.58%
WBCPI			Westpac Banking Corporation - Cap Note 3-Bbsw+3.70% Perp Non-Cum Red T-07-24	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.17%	2.41%		2.17%
WBCPJ			Westpac Banking Corporation - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-03-27	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.41%	4.90%		2.41%
WBCPL			Westpac Banking Corporation - Cap Note 3-Bbsw+3.40% Perp Non-Cum Red T-09-28	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	4.90%	0.40%		4.90%
WBCPM			Westpac Banking Corporation - Cap Note 3-Bbsw+3.10% Perp Non-Cum Red T-09-31	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.40%	1.95%		0.40%
AU3CB0289221	AU3CB0289221		AUST & NZ BANKING GROUP 4.05 5/12/2025	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.95%	1.91%		1.95%
AU3CB0302735	AU3CB0302735		WESTPAC BANKING CORP 5 9/19/2028	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.91%	0.99%		1.91%
AU3FN0049128	AU3FN0049128		AUST & NZ BANKING GROUP 6.3564 7/26/2029	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.99%	2.45%		0.99%
AU3FN0049672	AU3FN0049672		WESTPAC BANKING CORP 6.3149 8/27/2029	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.45%	2.51%		2.45%
AU3FN0051587	AU3FN0051587		NATIONAL AUSTRALIA BANK 6.36 11/16/2031	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.51%	2.46%		2.51%
AU3FN0054284	AU3FN0054284		MACQUARIE BANK LTD 7.2398 5/28/2030	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	2.46%	1.79%		2.46%
AU3FN0058343	AU3FN0058343		SUNCORP-METWAY LTD 4.7856 2/24/2026	Financials	Property & Casualty Insurance - 40301040	Property & Casualty Insurance - 40301040	1.79%	1.59%		1.79%
AU3FN0061065	AU3FN0061065		MACQUARIE BANK LTD 5.9125 6/17/2031	Financials	Diversified Capital Markets - 40203030	Diversified Capital Markets - 40203030	1.59%	1.54%		1.59%
AU3FN0062600	AU3FN0062600		COMMONWEALTH BANK AUST 5.6529 8/20/2031	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.54%	2.40%		1.54%
AU3FN0072161	AU3FN0072161		AMP BANK LIMITED 5.9987 10/7/2032	Financials	Other Diversified Financial Services - 40201020	Other Diversified Financial Services - 40201020	2.40%	0.41%		2.40%
AU3CB0234573	AU3CB0234573		WESTPAC BANKING CORP 4.125 6/4/2026	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.41%	0.95%		0.41%
AU3CB0239366	AU3CB0239366		GENERAL PROPERTY TRUST 3.657 8/4/2026	Real Estate	Diversified REITS - 60101010	Diversified REITS - 60101010	0.95%	0.97%		0.95%
AU3CB0243525	AU3CB0243525		AUST & NZ BANKING GROUP 4.1 9/28/2027	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	0.97%	4.35%		0.97%
AU000265563	AU000265563		LANDSDOWNE INVESTMENT C-PREF	Financials	Other Diversified Financial Services - 40201020	Other Diversified Financial Services - 40201020	4.35%	2.94%		4.35%
AU3CB0291284	AU3CB0291284		NATIONAL AUSTRALIA BANK 6.32 8/3/2032	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.94%	0.12%		2.94%
AU3CB0292324	AU3CB0292324		CHALLENGER LIFE CO LTD 7.186 9/16/2037	Financials	Other Diversified Financial Services - 40201020	Other Diversified Financial Services - 40201020	0.12%	2.78%		0.12%
AU3CB0297653	AU3CB0297653		COMMONWEALTH BANK AUST 6.704 3/15/2038	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	2.78%	1.45%		2.78%
AU3CB0306462	AU3CB0306462		NATIONAL AUSTRALIA BANK 5.74 2/9/2034	Financials	Diversified Banks - 40101010	Diversified Banks - 40101010	1.45%	0.21%		1.45%
CASH			CASH	N/A	N/A					0.21%