

Portfolio Holdings

Organisation Name Real Asset Management
 Product Name RAM Australian Diversified Fixed Interest Fund
 Benchmark Name
 Date of holdings 31/03/2023

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		0.40%			0.40%
BOQPG			Bank of Queensland Limited	Financials	Regional Banks - 40101015		0.74%			0.74%
BOQPE			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.15%			1.15%
BOQPF			Bank of Queensland Limited	Financials	Regional Banks - 40101015		1.23%			1.23%
BENPH			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.06%			1.06%
BENPG			Bendigo and Adelaide Bank Limited	Financials	Regional Banks - 40101015		1.33%			1.33%
AN3PK			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.81%			2.81%
AN3PI			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.81%			2.81%
AN3PH			Australia and New Zealand Banking Group Limited	Financials	Diversified Banks - 40101010		2.84%			2.84%
CGFPC			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.84%			1.84%
CGFPBX			Challenger Limited	Financials	Other Diversified Financial Services - 40201020		1.92%			1.92%
CBAPK			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.61%			1.61%
CBAPJ			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.56%			2.56%
CBAPL			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		2.04%			2.04%
CBAPH			Commonwealth Bank of Australia	Financials	Diversified Banks - 40101010		1.44%			1.44%
IAGPE			Insurance Australia Group Limited	Financials	Property & Casualty Insurance - 40301040		2.46%			2.46%
MBLPD			Macquarie Bank Limited	Financials	Diversified Capital Markets - 40203030		2.06%			2.06%
MBLPC			Macquarie Bank Limited	Financials	Diversified Capital Markets - 40203030		1.39%			1.39%
MQGPE			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		0.98%			0.98%
MQGPF			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.21%			1.21%
MQGPC			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		1.48%			1.48%
MQGPD			Macquarie Group Limited	Financials	Diversified Capital Markets - 40203030		0.89%			0.89%
NABPE			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.95%			1.95%
NABPI			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.79%			1.79%
NABPH			National Australia Bank Limited	Financials	Diversified Banks - 40101010		1.66%			1.66%
SUNPI			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.12%			1.12%
SUNPH			Suncorp Group Limited	Financials	Property & Casualty Insurance - 40301040		1.37%			1.37%
SUNPG			Suncorp Group Limited	Financials	Diversified Banks - 40101010		1.34%			1.34%
WBCPH			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		3.31%			3.31%
WBCPJ			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		3.01%			3.01%
WBCPL			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		1.25%			1.25%
WBCPI			Westpac Banking Corporation	Financials	Diversified Banks - 40101010		0.10%			0.10%
LSEPA			Lansdowne Investment Company Pty Ltd	Financials	Other Diversified Financial Services - 40201020		0.12%			0.12%
	AU3FN0051587		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		3.91%			3.91%
	AU3FN0049128		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		3.94%			3.94%
	AU3FN0055992		CMNWLTH BK OF AUST FRN LT2 MTN 09/30	Financials	Diversified Banks - 40101010		1.96%			1.96%
	AU3FN0044046		CMNWLTH BK OF AUST FRN SNR 08/2023	Financials	Diversified Banks - 40101010		1.57%			1.57%
	AU3CB0261774		STOCKLAND TRUST MG 3.3% GTD SNR 22/03/2024	Real Estate	Diversified REITs - 60101010		1.94%			1.94%
	AU3CB0239366		GPT RE LIMITED	Real Estate	Diversified REITs - 60101010		1.91%			1.91%
	AU3FN0058343		SUNAU Float 02/24/26	Financials	Property & Casualty Insurance - 40301040		1.93%			1.93%
	AU3FN0061065		MACQUARIE GP LTD FRN LT2 06/2031 AUD10000	Financials	Diversified Capital Markets - 40203030		1.92%			1.92%
	AU3CB0291284		NATL AUSTRALIA BK 6.322% LT2 MTN 03/08/32 AUD	Financials	Diversified Banks - 40101010		2.01%			2.01%
	AU3CB0291672		CBA 4.2% BDS 18/08/25 AUD250000	Financials	Diversified Banks - 40101010		0.79%			0.79%
	AU3CB0292324		Challenger Life Company Limited 7.186% 16 September 2037	Financials	Other Diversified Financial Services - 40201020		2.81%			2.81%
	AU3CB0240539		GPT RE LIMIED AS RE OF IHE GENERAL PROPERTY TRUST	Real Estate	Diversified REITs - 60101010		1.56%			1.56%
	AU3FN0048724		NATIONAL AUSTRALIA BANK	Financials	Diversified Banks - 40101010		2.37%			2.37%
	AU3FN0054284		MACQUARIE BANK LTD	Financials	Diversified Capital Markets - 40203030		3.97%			3.97%
	AU3CB0244861		SCA PROPERTY GROUP 3.9% SNR MTN 07/06/2024 AUD	Real Estate	Retail REITs - 60101070		0.78%			0.78%
	AU3FN0058129		WESTPAC BKG CORP FRN LT2 01/31 AUD10000 REGS	Financials	Diversified Banks - 40101010		0.77%			0.77%
	AU3FN0062600		CBA FRN SRS 20/08/2031 AUD03M+ 132 BPS	Financials	Diversified Banks - 40101010		1.91%			1.91%
	AU3FN0072161		AMP BANK LIMITED BBSW+465.0bps	Financials	Other Diversified Financial Services - 40201020		2.05%			2.05%
	AU3FN0049672		WESTPAC BKG CORP FRN SUB 08/2029 AUD100000	Financials	Diversified Banks - 40101010		3.55%			3.55%
	AU3CB0297653		CMNWLTH BK OF AUST 6.704% FRN SUB 15/03/38 AUD	Financials	Diversified Banks - 40101010		2.02%			2.02%
	AU3CB0243525		AUST & NZ BANKING GROUP	Financials	Diversified Banks - 40101010		0.78%			0.78%
CASH							2.26%			2.26%