



Central Coast Council
Business Paper
Ordinary Council Meeting
10 December 2024





COMMUNITY STRATEGIC PLAN 2018-2028

ONE – CENTRAL COAST IS THE COMMUNITY STRATEGIC PLAN (CSP) FOR THE CENTRAL COAST LOCAL GOVERNMENT AREA

ONE – CENTRAL COAST DEFINES THE COMMUNITY'S VISION AND IS OUR ROADMAP FOR THE FUTURE

ONE – CENTRAL COAST BRINGS TOGETHER EXTENSIVE COMMUNITY FEEDBACK TO SET KEY DIRECTIONS AND PRIORITIES

One - Central Coast will shape and inform Council's business activities, future plans, services and expenditure. Where actions are the responsibility of other organisations, sectors and groups to deliver, Council will work with key partners to advocate on behalf of our community.

Ultimately, every one of us who live on the Central Coast has an opportunity and responsibility to create a sustainable future from which we can all benefit. Working together we can make a difference.

RESPONSIBLE

WE'RE A RESPONSIBLE COUNCIL AND COMMUNITY, COMMITTED TO BUILDING STRONG RELATIONSHIPS AND DELIVERING A GREAT CUSTOMER EXPERIENCE IN ALL OUR INTERACTIONS.

We value transparent and meaningful communication and use community feedback to drive strategic decision making and expenditure, particularly around the delivery of essential infrastructure projects that increase the safety, liveability and sustainability of our region. We're taking a strategic approach to ensure our planning and development processes are sustainable and accessible and are designed to preserve the unique character of the coast.

 **Good governance and great partnerships**

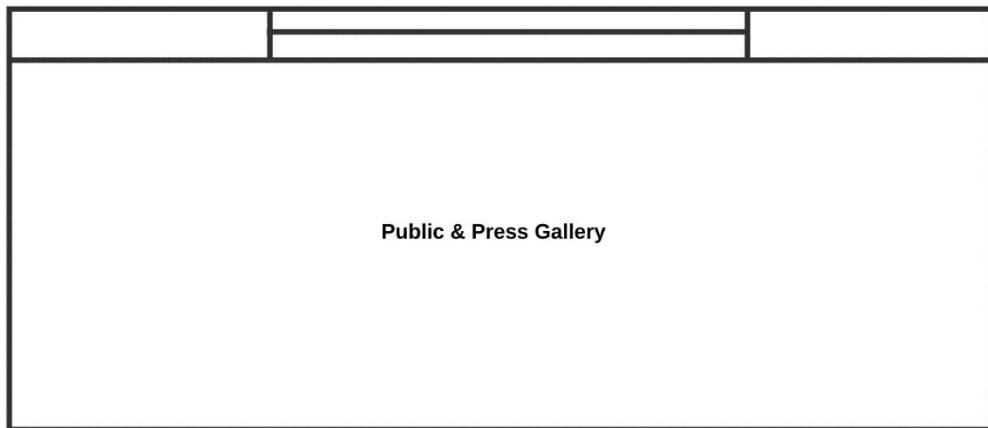
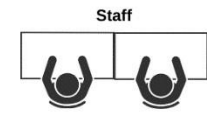
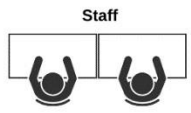
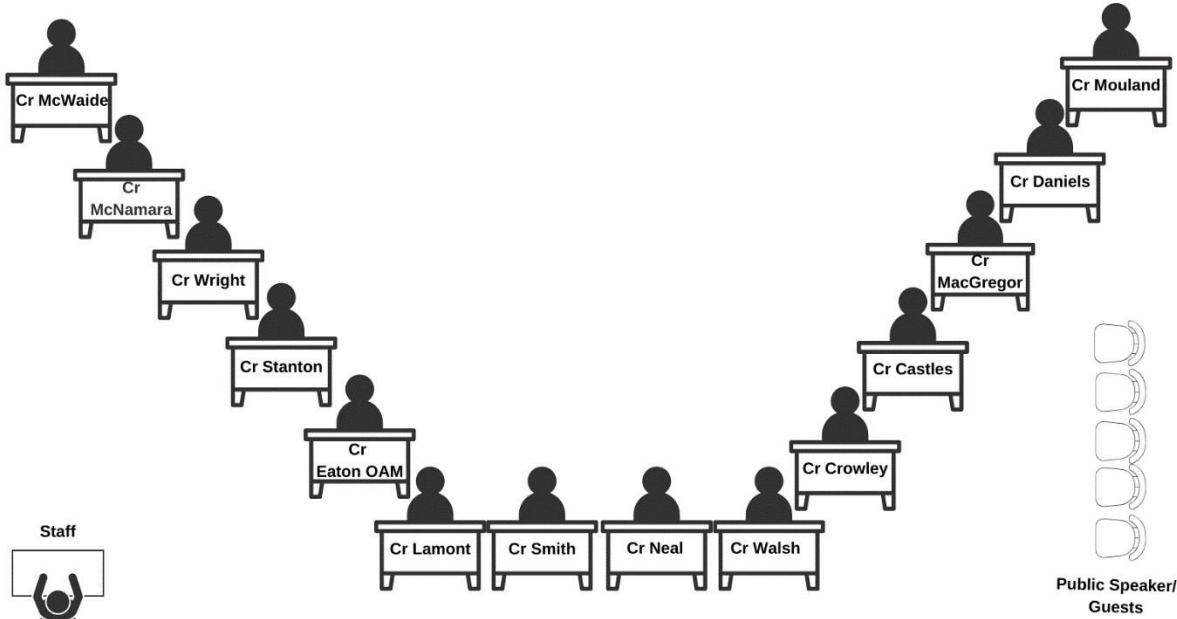
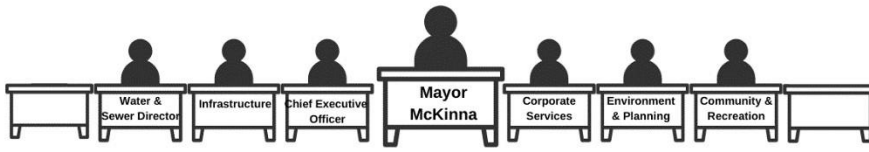
G2 Engage and communicate openly and honestly with the community to build a relationship based on trust, transparency, respect and use community participation and feedback to inform decision making

There are 5 themes, 12 focus areas and 48 objectives

COMMUNITY STRATEGIC PLAN 2018-2028 FRAMEWORK

All council reports contained within the Business Paper are now aligned to the Community Strategic Plan. Each report will contain a cross reference to a Theme, Focus Area and Objective within the framework of the Plan.





Oath or Affirmation of Office

Councillors are reminded of their Oath or Affirmation of Office to undertake their duties in the best interests of the people of the Central Coast and Council and to faithfully and impartially carry out the functions, powers, authorities, and discretions vested in them under the *Local Government Act 1993*, or any other Act to the best of their ability and judgement. Councillors are also reminded of their obligations under the Code of Conduct to disclose and appropriately manage conflicts of interest.

Disclosures of Interest

Councillors are reminded of their obligation under Council's Code of Conduct to declare any conflict of interest in a matter considered by Council.

Pecuniary interest: A Councillor who has a **pecuniary interest** in any matter with which the Council is concerned, and who is present at a meeting of the Council at which the matter is being considered, must disclose the nature of the interest to the meeting. The Councillor must not be present at, or in sight of, the meeting:

- a) At any time during which the matter is being considered or discussed, or
- b) At any time during which the Council is voting on any question in relation to the matter.

Non-Pecuniary conflict of interest: A Councillor who has a **non-pecuniary conflict of interest** in a matter, must disclose the relevant private interest in relation to the matter fully and on each occasion on which the non-pecuniary conflict of interest arises in relation to the matter.

Significant Non-Pecuniary conflict of interest: A Councillor who has a **significant** non-pecuniary conflict of interest in relation to a matter under consideration at a Council meeting, must manage the conflict of interest as if they had a pecuniary interest in the matter.

Non-Significant Non-Pecuniary interest: A Councillor who determines that they have a non-pecuniary conflict of interest in a matter that is **not significant** and does not require further action, when disclosing the interest it must also be explained why the conflict of interest is not significant and does not require further action in the circumstances.

Recording

In accordance with the *NSW Privacy and Personal Information Protection Act 1998*, you are advised that all discussion held during the Open Council meeting is recorded for the purpose of livestreaming the public meeting and verifying the minutes. This will include any public discussion involving a councillor, staff member or a member of the public.

Meeting Notice

**The Ordinary Council Meeting
of Central Coast Council
will be held in the Central Coast Council Chambers,
2 Hely Street, Wyong
on Tuesday 10 December 2024 at 6.30pm,
for the transaction of the business listed below:**

**The Public Forum will commence at 6.00pm, subject to any
registered speaker/s to items listed on this agenda.**

Further information and details on registration process:

www.centralcoast.nsw.gov.au/council/meetings-and-minutes/council-meetings

2 REPORTS

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David Farmer
Chief Executive Officer



Item No: 2.1
Title: Monthly Finance Report November 2024
Department: Corporate Services

10 December 2024 Ordinary Council Meeting

Reference: F2020/03205 - D16439248
Author: Garry Teesson, Section Manager Financial Planning and Business Support
Manager: Emma Galea, Chief Financial Officer
Executive: Marissa Racomelara, Director Corporate Services

Recommendation

That Council receives the Monthly Financial Report – November 2024

Report purpose

To present to Council the monthly financial report for November 2024.

Executive Summary

For 2024-25 FY Council has budgeted, on a consolidated basis, an adopted operating surplus before capital income of \$17.3M (including adopted Quarter 1 changes). As at 30 November 2024, Council has an operating surplus of \$25.6M, compared to a YTD budgeted operating surplus of \$9.7M.

The budgeted net operating position will fluctuate throughout the financial year, reflecting income and expenditure timing. This YTD variance of \$15.9M represents 2% of Council's gross annual operating expenditure budget of \$779M.

As at the end of the reporting period, there are no concerns regarding Council's performance against the adopted budget. Based on financial performance as at the end of the reporting period, Council is tracking to achieve a better operating result than budgeted.

As part of Council's financial management framework, actual results for income and expenditure, against the amounts estimated for the reporting period, are monitored monthly. Reasons for significant variations, as well as any mitigation actions required are identified. Any required budget changes are submitted to Council as part of the legislated Quarterly Budget Review process.

Background

The monthly financial report has been prepared in accordance with the requirements of the *Local Government Act 1993*, the 'Local Government (General) Regulation 2021', and the relevant accounting and reporting requirements of the Office of Local Government prescribed Code of Accounting Practice and Financial Reporting and Australian Accounting Standards.

Report

Consolidated Operating Statement

As at 30 November 2024, Council has a consolidated net operating surplus of \$25.6M, before capital income, which is favourable to YTD budget by \$15.9M. The overall variance is predominantly driven by a YTD favourable variance in operating income, being an overall favourable YTD variance of \$9.8M (1% of full year budget) of operating income and a YTD favourable variance in operating expenses against budget of \$6.1M (1% of full year budget).


Some of the variances are timing differences only. Where variances are permanent differences to the amounts anticipated for the financial year, amounts will be reviewed as part of the upcoming Q2 December 2024 Quarterly Budget Review process.

The net operating surplus including capital income is \$71.7M which is favourable to YTD budget by \$41.6M.

It is noted that the FY Budget includes adjustments adopted through Q1 September 2024 Quarterly Budget Review process. Ongoing monitoring will continue and if required further adjustments will be proposed in future Quarterly reviews.

2.1 Monthly Finance Report November 2024 (cont'd)

Table 1 – Consolidated (all Funds) Operating Statement November 2024

		Consolidated							
		Operating Statement							
		November 2024							
	PRIOR YEAR Actuals	Original Budget	FULL YEAR Budget	YTD Budget	YTD Actuals	Current Year Commitments	YTD Variance (excluding commitments)	YTD Variance (excluding commitments)	
	\$'000	\$'000		\$'000	\$'000	\$'000	\$'000	%	
Operating Income									
Rates and Annual Charges	421,528	460,606	461,704	193,869	193,858	-	(11)	0%	
User Charges and Fees	169,410	170,284	171,739	57,561	62,241	-	4,680	8%	
Other Revenue	24,155	15,532	16,696	3,926	4,641	-	715	18%	
Interest	38,249	26,022	26,790	9,440	10,841	-	1,401	15%	
Grants and Contributions	52,810	44,668	51,656	12,566	12,586	-	20	0%	
Gain on Disposal	3,084	-	265	265	458	-	192	73%	
Other Income	10,306	10,462	10,585	4,913	5,114	-	201	4%	
Internal Revenue	57,120	56,950	56,648	22,539	25,147	-	2,608	12%	
Total Income attributable to Operations	776,662	784,524	796,083	305,080	314,887	-	9,807	3%	
Operating Expenses									
Employee Costs	194,560	217,710	218,564	87,395	84,377	1	3,019	3%	
Borrowing Costs	12,466	12,010	11,119	2,212	2,057	-	155	7%	
Materials and Services	229,244	245,138	249,418	89,121	83,923	82,452	5,198	6%	
Depreciation and Amortisation	197,293	202,942	204,068	85,659	85,960	-	(301)	0%	
Other Expenses	43,096	47,217	46,743	11,463	11,355	194	108	1%	
Loss on Disposal	11,911	-	-	-	580	-	(580)	100%	
Internal Expenses	49,488	48,807	48,889	19,515	21,006	-	(1,491)	8%	
Overheads	(0)	-	-	(0)	(0)	-	(0)	100%	
Total Expenses attributable to Operations	738,060	773,823	778,800	295,366	289,258	82,647	6,107	2%	
Operating Result after Overheads and before Capital Amounts	38,602	10,701	17,284	9,714	25,628	-	15,914	164%	
Capital Grants	63,325	85,684	80,767	9,317	19,205	-	9,888	106%	
Capital Contributions	43,842	23,908	24,684	11,067	26,853	-	15,786	143%	
Grants and Contributions Capital Received	107,167	109,592	105,452	20,384	46,058	-	25,674	126%	
Net Operating Result	145,769	120,293	122,735	30,099	71,687	-	41,588	138%	

2.1 Monthly Finance Report November 2024 (cont'd)

Financial Performance by Fund

The following Tables summarise the financial performance for the reporting period by Fund.

Table 2 – General (including Drainage and Waste) Fund Operating Statement - November 2024

Total General (+Drainage & Waste) Fund								
Operating Statement								
November 2024								
	PRIOR YEAR Actuals	Original Budget	FULL YEAR Budget	YTD Budget	YTD Actuals	Current Year Commitments	YTD Variance (excluding commitments)	YTD Variance (excluding commitments)
	\$'000	\$'000		\$'000	\$'000	\$'000	\$'000	%
Operating Income								
Rates and Annual Charges	313,733	329,428	330,525	138,409	138,264	-	(145)	0%
User Charges and Fees	76,366	75,789	76,393	28,549	30,779	-	2,230	8%
Other Revenue	22,826	15,532	16,446	3,676	4,337	-	661	18%
Interest	28,347	22,440	22,331	7,473	8,077	-	605	8%
Grants and Contributions	52,506	44,668	51,560	12,527	12,591	-	63	1%
Gain on Disposal	2,482	-	265	265	458	-	192	73%
Other Income	10,306	10,462	10,585	4,913	5,114	-	201	4%
Internal Revenue	52,827	54,085	52,683	21,253	23,664	-	2,411	11%
Total Income attributable to Operations	559,392	552,403	560,788	217,066	223,284	-	6,219	3%
Operating Expenses								
Employee Costs	159,433	177,004	177,604	70,326	68,482	1	1,844	3%
Borrowing Costs	4,934	3,352	3,352	493	356	-	137	28%
Materials and Services	183,599	191,871	196,080	70,901	67,134	71,793	3,767	5%
Depreciation and Amortisation	116,976	118,464	119,223	50,275	50,575	-	(300)	1%
Other Expenses	42,817	47,217	46,743	11,463	11,326	194	137	1%
Loss on Disposal	8,703	-	-	-	577	-	(577)	100%
Internal Expenses	36,876	34,518	34,557	13,941	15,680	-	(1,739)	12%
Overheads	(24,514)	(23,585)	(23,585)	(9,827)	(9,827)	-	(0)	0%
Total Expenses attributable to Operations	528,824	548,841	553,974	207,572	204,304	71,988	3,269	2%
Operating Result after Overheads and before Capital Amounts	30,569	3,562	6,814	9,493	18,981	-	9,487	100%
Capital Grants	52,066	65,482	62,238	4,390	13,362	-	8,972	204%
Capital Contributions	36,009	17,908	17,908	7,790	22,729	-	14,939	192%
Grants and Contributions Capital Received	88,075	83,390	80,146	12,180	36,092	-	23,911	196%
Net Operating Result	118,644	86,951	86,960	21,674	55,073	-	33,399	154%



2.1 Monthly Finance Report November 2024 (cont'd)

Table 3 – Water and Sewer Fund Operating Statement - November 2024

Total Water & Sewer Fund								
Operating Statement								
November 2024								
	PRIOR YEAR Actuals	Original Budget	FULL YEAR Budget	YTD Budget	YTD Actuals	Current Year Commitments	YTD Variance (excluding commitments)	YTD Variance (excluding commitments)
	\$'000	\$'000		\$'000	\$'000	\$'000	\$'000	%
Operating Income								
Rates and Annual Charges	107,795	131,178	131,178	55,460	55,594	-	134	0%
User Charges and Fees	93,044	94,495	95,345	29,012	31,462	-	2,450	8%
Other Revenue	1,329	-	250	250	303	-	53	21%
Interest	9,902	3,582	4,460	1,968	2,764	-	796	40%
Grants and Contributions	304	-	96	39	(4)	-	(43)	111%
Gain on Disposal	602	-	-	-	-	-	-	100%
Other Income	-	-	-	-	-	-	-	100%
Internal Revenue	4,294	2,866	3,966	1,286	1,484	-	197	15%
Total Income attributable to Operations	217,269	232,122	235,295	88,015	91,602	-	3,588	4%
Operating Expenses								
Employee Costs	35,127	40,705	40,960	17,069	15,894	-	1,175	7%
Borrowing Costs	7,533	8,658	7,767	1,719	1,701	-	18	1%
Materials and Services	45,645	53,267	53,337	18,220	16,789	10,659	1,431	8%
Depreciation and Amortisation	80,317	84,478	84,845	35,384	35,384	-	(0)	0%
Other Expenses	279	-	-	-	29	-	(29)	100%
Loss on Disposal	3,208	-	-	-	3	-	(3)	100%
Internal Expenses	12,612	14,289	14,332	5,574	5,326	-	247	4%
Overheads	24,514	23,585	23,585	9,827	9,827	-	-	0%
Total Expenses attributable to Operations	209,236	224,982	224,826	87,794	84,955	10,659	2,839	3%
Operating Result after Overheads and before Capital Amounts	8,033	7,139	10,470	221	6,648	-	6,427	2908%
Capital Grants	11,259	20,202	18,529	4,927	5,843	-	916	19%
Capital Contributions	7,833	6,000	6,777	3,277	4,123	-	847	26%
Grants and Contributions Capital Received	19,092	26,202	25,306	8,204	9,966	-	1,763	21%
Net Operating Result	27,125	33,341	35,775	8,425	16,614	-	8,189	97%

Financial Performance Benchmarks

Below is a summary of Council's performance, on a consolidated basis against main industry financial performance benchmarks set by the Office of Local Government.

Table 4 – Financial Performance Benchmarks - November 2024

Financial Performance Ratio	Industry Benchmark	Full year Forecast	Ratio – YTD Actuals	
Operating Performance Ratio	> 0%	1.47%	8.5%	✓
Own Source operating Revenue Ratio	> 60%	81.57%	82.4%	✓
Unrestricted Current Ratio	> 1.5x	2.57x	3.8x	✓
Cash Expense Cover Ratio	> 3 months	3.44 months	4.0 months	✓
Buildings and Infrastructure Renewals Ratio	100%	138%	103.8%	
Infrastructure Maintenance Ratio	100%	n/a	51.8%	

As at the end of the November 2024, on a consolidated basis, Council exceeded the mandated benchmark for the operating performance ratio, achieving 8.5%.

2.1 Monthly Finance Report November 2024 (cont'd)

Council has also performed favourably against the unrestricted current ratio, achieving 3.8x against a benchmark of >1.5x. This ratio considers all current assets and liabilities, including cash.

Council maintained positive performance regarding the cash expense cover. Council is in a strong liquidity position.

The infrastructure ratios are monitored each month and are based on a point in time. The Infrastructure Renewal Ratio is based on the actual renewal expenditure as at the end of the reporting period, compared to the depreciation over the same period. The Asset Maintenance Ratio is calculated based on actual maintenance as at the end of the reporting period compared to the required maintenance estimated over the same reporting period. Annual performance regarding these ratios is included in the Special Schedules in the annual Financial Statements, noting that the infrastructure section within the Schedules does not form part of the NSW Audit Office audit.

Noting the volatility in the timing of asset renewal and maintenance, performance as at the end of a reporting period, is an indication only of Council's likely performance against the benchmark for the year. To further enhance the reliability of these measures, a cross unit project is currently underway to ensure that all maintenance and renewal activities are appropriately captured and accounted for.

Cash and Investments

Details on cash and investments as at 30 November 2024 are included in the Monthly Investment Report November 2024.

Emergency Loans

In 2020 Council obtained emergency loans totalling \$150M. These loans were required to finance Council's working capital, cash reserves, maturing debt facilities and capital expenditure.

In December 2023, the \$100M Emergency Loan was settled and repaid in full, extinguishing the requirement to refinance any amount.

Council will continue to internally restrict funds with the aim of settling the remaining \$50M in November 2025, without the need to refinance any amount. The interest rates environment will be monitored and the timing and amount of any repayment or extinguishment of the loan will be optimised accordingly.

Capital Works

As at 30 November 2024 capital expenditure is \$102.1M against a YTD budget of \$108.8M for the same period, and a 2024-25 FY budget of \$316.5M. Commitments (approved purchase orders to external suppliers) of \$72.5M have been raised for delivery this year.

2.1 Monthly Finance Report November 2024 (cont'd)

The current expenditure against budget indicates that delivery of works is trending slightly behind of anticipated timing, noting that delivery of works will accelerate in the second half of the financial year. Delivery of works is impacted by several factors including weather conditions, availability of suppliers, and any required approval processes.

Table 5 – Capital Expenditure - November 2024

Department	Original Budget	FULL YEAR Budget	YTD Budgets	YTD Actuals	Commitments	YTD Variance	YTD Variance
	\$ 000s	\$ 000s	\$ 000s	\$ 000s	\$ 000s	\$ 000s	%
01. Office of the Chief Executive Officer	-	-	-	-	-	-	-
02. Community and Recreation Services	51,420	49,747	13,231	12,031	6,204	1,201	9.1%
03. Infrastructure Services	106,650	115,084	43,216	38,026	17,680	5,189	12.0%
04. Water and Sewer	122,366	122,366	43,217	42,984	36,756	233	0.5%
05. Environment and Planning	9,911	10,787	2,188	2,362	3,830	(174)	-8.0%
06. Corporate Services	18,180	18,560	6,952	6,687	8,079	265	3.8%
Total	308,527	316,545	108,804	102,090	72,549	6,714	6.2%

Figure 1 – Capital Expenditure by Directorate

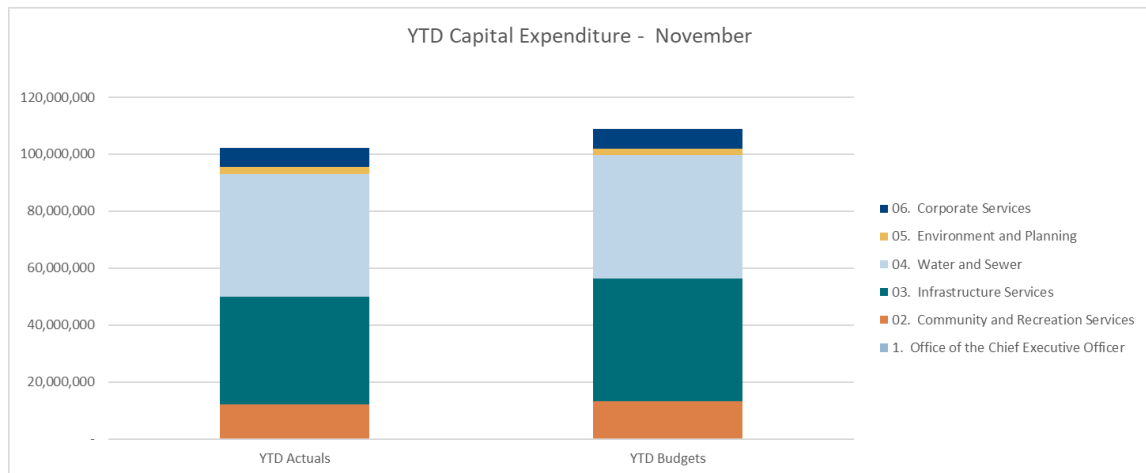
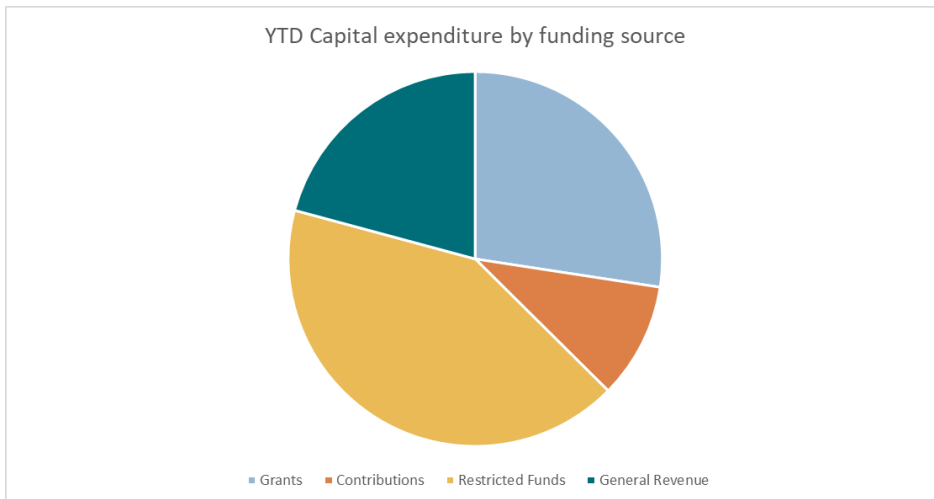


Figure 2 – Capital Expenditure by Funding Source



Stakeholder Engagement

The preparation of the November 2024 monthly financial report included consultation with business units across Council to identify the reasons and mitigation strategies for significant variances to budget.

Financial Considerations

Financial Year (FY) Implications

The proposal has cost and revenue implications for the current FY only.

Budget and Long-Term Financial Plan (LTFP) Impact.

The FY adopted budget includes funding for this proposal.

This report presents the financial position of Council as at 30 November 2024. To date, there are no concerns regarding Council's financial performance for the remainder of the financial year.

Link to Community Strategic Plan

Theme 4: Responsible

Goal G: Good governance and great partnerships

R-G3: Provide leadership that is transparent and accountable, makes decisions in the best interest of the community, ensures Council is financially sustainable and adheres to a strong audit process.

Risk Management

Council's financial management framework includes the monthly review and reporting of significant variances to budget. This ensures that any issues are identified and rectified in a timely manner, with any necessary adjustments being captured in the appropriate Quarterly Budget Review.

Critical Dates or Timeframes

Council receives monthly financial reports to ensure that Council is kept up to date with Council's financial performance.

Attachments

Nil.



Item No: 3.2
Title: Monthly Investment Report November 2024
Department: Corporate Services

10 December 2024 Ordinary Council Meeting

Reference: F2020/03205 - D16439232
Author: Michelle Best, Section Manager Financial Accounting and Assets
Manager: Emma Galea, Chief Financial Officer
Executive: Marissa Racomelara, Director Corporate Services

Recommendation

That Council:

- 1 Notes the Investment Report for November 2024.**
- 2 Notes that the November 2024 unrestricted funds deficit in the Drainage Fund is offset by the unrestricted funds available in the General Fund.**

Report purpose

To present the monthly Investment Report for November 2024.

Executive Summary

This report provides details of Council's investment portfolio and performance as at 30 November 2024.

Background

Clause 212 of the Local Government (General) Regulations 2021 stipulates:

- (1) The Responsible Accounting Officer of a Council*
 - a must provide the council with a written report (setting out details of all money that the council has invested under section 625 of the Act) to be presented*
 - i. if only one ordinary meeting of the council is held in a month, at that meeting, or*
 - ii. if more than one such meeting is held in a month, at whichever of those meetings the council by resolution determines, and*
 - b must include in the report a certificate as to whether the investment has been made in accordance with the Act, the regulations and the council's investment policies.*
- (2) The report must be made up to the last day of the month immediately preceding the meeting.*

Certification

I hereby certify the investments summarised in the report have been made in accordance with section 625 of the Local Government Act 1993, clause 212 of the Local Government (General) Regulations 2021 and Council's Investment Policy.

Emma Galea, Responsible Accounting Officer

Report

Council's current cash and investment portfolio totaled \$834.22M as at 30 November 2024. A listing of investments is attached as (Attachment 1) to this report.

Council continues to look for Environmental, Social and Green (ESG) investment opportunities subject to prevailing investment guidelines. Current ESG investments are highlighted green in (Attachment 1).

Council currently holds 2.27% or \$17M in ESG investments as at 30 November 2024.

Table 1 - Council's Cash and Investment Portfolio by Type

Type	Carrying Value (\$'000)
Investment Portfolio:	
At Call Account	\$21,557
Term Deposits	\$265,000
Floating Rate Notes	\$392,400
Fixed Rate Bonds	\$64,630
Floating Bonds	\$5,000
Transactional accounts and cash in hand	\$85,634
Total	\$834,221

Table 2 - Council's Portfolio by Fund

Council's portfolio is held in separate funds by purpose and is summarised as follows:

Fund	General Fund (\$'000)	Drainage Fund (\$'000)	General Fund Consolidated with Drainage Fund (\$'000)	Domestic Waste Fund (\$'000)	Water and Sewer Fund (\$'000)

External Restricted Cash	226,043	39,476	265,519	125,237	217,990
Internal Restricted Cash	143,065	19	143,084		
Total Restricted Cash	369,108	39,495	408,603	125,237	217,990
Unrestricted Cash	120,066	(37,675)	82,391		
Total Cash	489,174	1,820	490,994	125,237	217,990

Detailed restrictions have been provided in (Attachment 2). It is noted that the amount shown for each respective fund above may be reflected over various restrictions in (Attachment 2). The balances above will increase and decrease during each financial year as revenues are received and expenditures occur.

Council continues to set aside funds to enable extinguishment of the remaining emergency loan in November 2025, restricting \$1.4M each month for this purpose.

Council is continuing to manage the reported negative unrestricted funds balance in the Drainage Fund through its consolidation with the General Fund. The negative unrestricted funds balance in the Drainage Fund is currently \$37.68M. From 2026-27 the Drainage Fund will become part of Council’s General Fund as IPART will no longer regulate Stormwater Drainage prices.

In the interim, the unrestricted funds deficit of \$37.68M in the Drainage Fund is proposed to be offset through the General Fund’s available unrestricted cash balance.

Portfolio Management

Council’s Investment Portfolio is managed through term deposits, floating rate notes and bonds maturities and placements.

Council’s cash inflows including investment maturities have been used to manage outflows with maturities during the month re-invested taking into consideration operational cashflow requirements.

Table 3 – Portfolio Movement (Investments only)

	2024-25 YTD Actuals (\$'000)
Opening Balance	704,398
Net Movement	44,189

Closing balance	748,587
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Net movement includes maturities and new investments.

Refer to Portfolio Valuation Report in (Attachment 3) for more information.

Table 4 - Investment Maturities

Time Horizon	Percentage Holdings	Maturity on or before	Value \$'000
At Call	2.88%	Immediate	21,557
Investments			
0 - 3 months	12.02%	Feb-2025	90,000
4 - 6 months	9.62%	May-2025	72,000
7 - 12 months	22.56%	Nov-2025	168,880
1 - 2 years	33.22%	Nov-2026	248,700
2 - 3 years	14.67%	Nov-2027	109,850
3 - 4 years	5.02%	Nov-2028	37,600
4 - 5 years	0.00%	Nov-2029	0
Total Investments	97.12%		727,030
Total Portfolio	100.00%		748,587

Portfolio Performance

The Reserve Bank of Australia (RBA) maintained the cash rate at 4.35% at its meeting in November 2024. The next RBA meeting is scheduled for 9-10 December 2024. BBSW has also followed cash rate trends and has been stable since February 2024.

Investments are made within Council policy and at the best rates available at the time of placement. Interest rates on investments in the month, ranged from 1.20% to 6.40%.

A comparison of the weighted running yield to key indicators is shown below:

Table 5 – Investment returns

	Weighted running yield	RBA Cash Rate	BBSW benchmark
November 2024	4.99%	4.35%	4.31%

Table 6 – Performance Statistics

	1 Month	3 Month	12 Month	Since Inception
Portfolio Return ¹	0.38%	1.29%	5.59%	2.47%
Performance Index ²	0.36%	1.10%	4.46%	2.21%
Excess Performance	0.02%	0.19%	1.13%	0.26%

¹ Portfolio performance is the rate of return of the portfolio over the specified period

² The Performance index is the Bloomberg AusBond Bank Bill Index

³ Excess performance is the rate of return of the portfolio in excess of the Performance Index

Table 7 – Policy Compliance – Credit Rating

Credit Rating Group	% of portfolio	Policy Limit	
BBB	40.53%	60.0%	✓
A	40.24%	70.0%	✓
AA	19.23%	100.0%	✓
AAA	0.0%	100.0%	✓
	100%		

*Based on face value and Long-Term Rating of Institutions

Table 8 – Policy Compliance – Terms

Term	% of portfolio *	Policy Limit	
Cash At Call	2.88%		
Less than 1 year	44.20%	100%	✓
Between 1 and 3 years	47.90%	70%	✓
Between 3 and 5 years	5.02%	40%	✓
Over 5 years	0.0%	5%	✓
	100%		

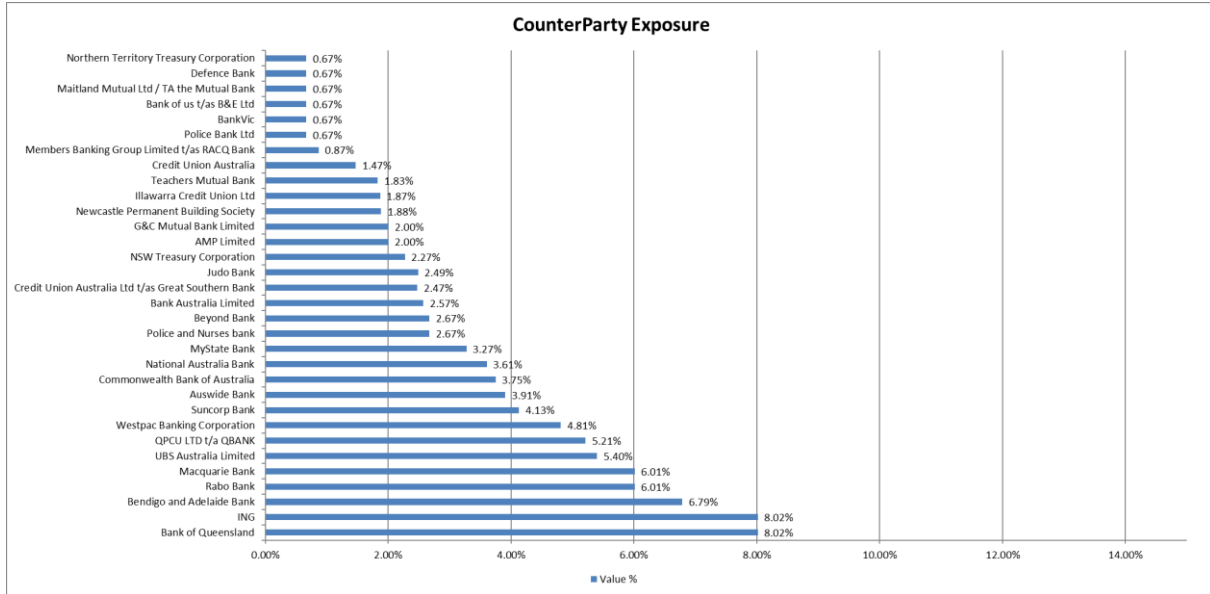
*Based on face value

✓ compliant

× non-compliant

Graph 1 – Counter Party Exposure

Exposure to counterparties will be restricted by their rating as per Council's Policy, so that single entity exposure is limited. Graph 1 shows Council's counter party exposure as at 30 November 2024.



Stakeholder Engagement

Nil

Financial Considerations

Financial Year (FY) Implications

The proposal has revenue financial implications for the current FY only.

Budget and Long-Term Financial Plan (LTFP) Impact.

The FY adopted budget includes the impact for this proposal.

Link to Community Strategic Plan

Theme 4: Responsible

Goal G: Good governance and great partnerships

R-G3: Provide leadership that is transparent and accountable, makes decisions in the best interest of the community, ensures Council is financially sustainable and adheres to a strong audit process.

Risk Management

Cash that is surplus to Council’s immediate requirements is invested within acceptable risk parameters to optimise interest income while ensuring the security of these funds.

Council’s investments are made in accordance with the *Local Government Act 1993*, Local Government (General) Regulation 2021, Council’s adopted Investments Management and Borrowings Policy, Ministerial Investment Order issued February 2011 and Division of Local Government (as it was then known) Investment Policy Guidelines published in May 2010.

Council monitors and manages the portfolio taking into consideration credit ratings of financial institutions, interest rates offered for the maturity dates required and counterparty exposure.

All of Council's investments were within Policy guidelines as at 30 November 2024.

Critical

Nil

Attachment

- 1 ↓
- 2 ↓
- 3 ↓

Central Coast Council Summary of Investments as at 30-November-2024								
Financial Institution	Type of Investment	Short Term Rating	Long Term Rating	Maturity Date	Portfolio Balance \$	As a % of the total Portfolio	Interest Rate %	
CASH AT CALL:								
Commonwealth Bank of Australia	Business On-line Saver	A-1+	AA	Daily	21,550,676	2.88%	4.35%	
AMP limited	At Call	A-2	BBB	Daily	6,426	0.00%	5.20%	
Total Cash At Call					21,557,102	2.88%		
TERM DEPOSITS, FLOATING RATE NOTES & BONDS:								
Macquarie Bank	Bonds	A-1	A	12-Feb-2025	25,000,000	3.34%	1.70%	
Auswide Bank	Floating Rate Note	A3	BBB	14-Feb-2025	5,000,000	0.67%	5.18%	
Auswide Bank	Floating Rate Note	A3	BBB	17-Mar-2025	5,000,000	0.67%	5.32%	
NSW Treasury Corporation	Bonds	A-1+	AA	20-Mar-2025	6554771	0.27%	1.25%	
QPCU LTD t/a QBANK	Floating Rate Note	A3	BBB	19-May-2025	5,000,000	0.67%	5.78%	
Auswide Bank	Floating Rate Note	A3	BBB	10-Jun-2025	5,000,000	0.67%	5.72%	
Bank of Queensland	Term Deposit	A-2	A	16-Jun-2025	6554771	1.34%	1.53%	
MyState Bank	Floating Rate Note	P-2	BBB	16-Jun-2025	9,500,000	1.27%	5.07%	
UBS Australia Limited	Bonds	A	A	30-Jul-2025	4,000,000	0.53%	1.20%	
UBS Australia Limited	Floating Rate Note	A	A	30-Jul-2025	10,000,000	1.34%	5.26%	
MyState Bank	Floating Rate Note	P-2	BBB	13-Oct-2025	10,000,000	1.34%	5.72%	
Credit Union Australia Ltd t/as Great Southern Bank	Floating Rate Note	A2	BBB	01-Dec-2025	3,500,000	0.47%	5.98%	
Bendigo and Adelaide Bank	Floating Rate Note	A-2	A	02-Dec-2025	35,500,000	4.74%	4.92%	
QPCU LTD t/a QBANK	Floating Rate Note	A3	BBB	06-Dec-2025	10,000,000	1.34%	6.15%	
Macquarie Bank	Floating Rate Note	A-1	A	09-Dec-2025	20,000,000	2.67%	4.89%	
SunCorp Bank	Floating Rate Note	A	AA	24-Feb-2026	5,000,000	0.67%	4.87%	
UBS Australia Limited	Floating Rate Note	A	A	26-Feb-2026	18,800,000	2.51%	4.92%	
Newcastle Permanent Building Society	Floating Rate Note	A-2	BBB	04-Mar-2026	1,000,000	0.13%	5.04%	
Credit Union Australia	Floating Rate Note	A2	BBB	22-Apr-2026	11,000,000	1.47%	5.07%	
Bank of Queensland	Floating Rate Note	A-2	A	06-May-2026	5,000,000	0.67%	5.05%	
Teachers Mutual Bank	Floating Rate Note	A2	BBB	16-Jun-2026	1,700,000	0.23%	5.10%	
QPCU LTD t/a QBANK	Floating Rate Note	A3	BBB	16-Jun-2026	4,500,000	0.60%	6.12%	
Bendigo and Adelaide Bank	Floating Rate Note	A-2	A	18-Jun-2026	15,300,000	2.04%	5.07%	
Bank of Queensland	Term Deposit	A-2	A	08-Jul-2026	5,000,000	0.67%	5.00%	
Bank of Queensland	Floating Rate Note	A-2	A	22-Jul-2026	3,000,000	0.40%	4.97%	
National Australia Bank	Floating Rate Note	A-1+	AA	24-Aug-2026	7,000,000	0.94%	4.83%	
Suncorp Bank	Floating Rate Note	A	AA	15-Sep-2026	12,900,000	1.72%	4.90%	
Bank of Queensland	Floating Rate Note	A-2	A	27-Oct-2026	22,000,000	2.94%	5.20%	
Northern Territory Treasury Corporation	Bonds	A	AA	15-Dec-2026	5,000,000	0.67%	1.40%	
Commonwealth Bank of Australia	Floating Rate Note	A-1+	AA	14-Jan-2027	6,500,000	0.87%	5.12%	
Suncorp Bank	Floating Rate Note	A	AA	25-Jan-2027	13,000,000	1.74%	5.16%	
Westpac Banking Corporation	Floating Rate Note	A-1+	AA	25-Jan-2027	16,000,000	2.14%	5.08%	
Bank Australia Limited	Floating Rate Note	A2	BBB	22-Feb-2027	9,250,000	1.24%	5.97%	
Auswide Bank	Floating Rate Note	A3	BBB	17-Mar-2027	4,500,000	0.60%	5.92%	
Bank of Queensland	Floating Rate Note	A-2	A	09-May-2028	5,000,000	0.67%	5.61%	
NSW Treasury Corporation	Bonds	A-1+	AA	15-Nov-2028	15,000,000	2.00%	3.00%	
UBS Australia Limited	Floating Rate Note	A	A	12-May-2028	7,600,000	1.02%	5.97%	
QPCU LTD t/a QBANK	Floating Rate Note	A3	BBB	18-Sep-2026	9,500,000	1.27%	6.07%	
Illawarra Credit Union Ltd	Floating Rate Note	A3	BBB	21-Sep-2026	9,000,000	1.20%	6.13%	
Teachers Mutual Bank	Floating Rate Note	A2	BBB	28-Oct-2025	2,000,000	0.27%	5.90%	
Credit Union Australia Ltd t/as Great Southern Bank	Floating Rate Note	A2	BBB	09-Feb-2027	12,500,000	1.67%	6.06%	
Police Bank Ltd	Floating Rate Note	A2	BBB	17-Nov-2026	5,000,000	0.67%	5.98%	
QPCU LTD t/a QBANK	Floating Rate Note	A3	BBB	01-Dec-2026	10,000,000	1.34%	6.05%	
Members Banking Group Limited t/as RACQ Bank	Floating Rate Note	A2	BBB	24-Feb-2026	6,500,000	0.87%	5.92%	
Auswide Bank	Floating Rate Note	A3	BBB	07-Nov-2025	9,750,000	1.30%	5.29%	
Judo Bank	Bonds	A3	BBB	26-Sep-2025	8,630,000	1.15%	6.40%	
Newcastle Permanent Building Society	Floating Rate Note	A-2	BBB	10-Feb-2027	13,100,000	1.75%	5.41%	
Credit Union Australia Ltd t/as Great Southern Bank	Floating Rate Note	A2	BBB	23-Oct-2026	2,500,000	0.33%	6.00%	
BankVic	Term Deposit	A2	BBB	19-Nov-2025	5,000,000	0.67%	5.25%	
Police and Nurses bank	Term Deposit	A2	BBB	30-Dec-2024	5,000,000	0.67%	5.25%	
Police and Nurses bank	Term Deposit	A2	BBB	30-May-2025	5,000,000	0.67%	5.35%	
National Australia Bank	Term Deposit	A-1+	AA	30-Apr-2025	5,000,000	0.67%	5.25%	

Central Coast Council Summary of Investments as at 30-November-2024							
Financial Institution	Type of Investment	Short Term Rating	Long Term Rating	Maturity Date	Portfolio Balance \$	As a % of the total Portfolio	Interest Rate %
Maitland Mutual Ltd / TA the Mutual Bank	Term Deposit	A2	BBB	16-Apr-2025	5,000,000	0.67%	5.30%
Judo Bank	Term Deposit	A3	BBB	05-Mar-2025	5,000,000	0.67%	5.25%
Judo Bank	Term Deposit	A3	BBB	22-Jan-2025	5,000,000	0.67%	5.25%
Bank Australia Limited	Floating Rate Note	A2	BBB	21-Feb-2028	10,000,000	1.34%	1.70%
National Australia Bank	Term Deposit	A-1+	AA	26-Feb-2025	5,000,000	0.67%	5.15%
Illawarra Credit Union Ltd	Term Deposit	A3	BBB	04-Jun-2025	5,000,000	0.67%	5.40%
Bank of us t'as B&E Ltd	Term Deposit	A	BBB	24-Dec-2024	5,000,000	0.67%	5.20%
Bank of Queensland	Term Deposit	A-2	A	04-Dec-2024	5,000,000	0.67%	5.20%
MyState Bank	Term Deposit	P-2	BBB	29-Jan-2025	5,000,000	0.67%	5.25%
G&C Mutual Bank Limited	Term Deposit	A2	BBB	16-Jul-2025	5,000,000	0.67%	5.35%
G&C Mutual Bank Limited	Term Deposit	A2	BBB	20-Aug-2025	5,000,000	0.67%	5.35%
G&C Mutual Bank Limited	Term Deposit	A2	BBB	17-Sep-2025	5,000,000	0.67%	5.35%
Police and Nurses bank	Term Deposit	A2	BBB	25-Jun-2025	5,000,000	0.67%	5.35%
Bank of Queensland	Bonds	A-2	A	27-Jan-2027	5,000,000	0.67%	4.70%
Rabo Bank	Term Deposit	P-1	A	07-May-2025	5,000,000	0.67%	5.32%
Rabo Bank	Term Deposit	P-1	A	09-Jul-2025	5,000,000	0.67%	5.32%
Rabo Bank	Term Deposit	P-1	A	06-Aug-2025	5,000,000	0.67%	5.32%
AMP limited	Term Deposit	A-2	BBB	08-Jan-2025	5,000,000	0.67%	5.15%
ING	Term Deposit	A2	A	05-Feb-2025	10,000,000	1.34%	5.12%
ING	Term Deposit	A2	A	12-Mar-2025	5,000,000	0.67%	5.11%
National Australia Bank	Term Deposit	A-1+	AA	02-Jul-2025	5,000,000	0.67%	5.20%
National Australia Bank	Term Deposit	A-1+	AA	23-Jul-2025	5,000,000	0.67%	5.20%
Teachers Mutual Bank	Floating Rate Note	A2	BBB	21-Jun-2027	10,000,000	1.34%	5.71%
AMP limited	Term Deposit	A-2	BBB	16-Jan-2025	5,000,000	0.67%	5.15%
Westpac Banking Corporation	Term Deposit	A-1+	AA	11-Dec-2024	5,000,000	0.67%	4.86%
Westpac Banking Corporation	Term Deposit	A-1+	AA	18-Dec-2024	5,000,000	0.67%	4.86%
Rabo Bank	Term Deposit	P-1	A	15-Jul-2025	5,000,000	0.67%	5.15%
Rabo Bank	Term Deposit	P-1	A	18-Feb-2026	5,000,000	0.67%	4.85%
Rabo Bank	Term Deposit	P-1	A	16-Jun-2025	5,000,000	0.67%	5.16%
ING	Term Deposit	A2	A	10-Sep-2025	5,000,000	0.67%	4.95%
Beyond Bank	Term Deposit	A2	BBB	03-Apr-2025	10,000,000	1.34%	4.95%
Police and Nurses bank	Term Deposit	A2	BBB	26-Mar-2025	5,000,000	0.67%	5.06%
Westpac Banking Corporation	Term Deposit	A-1+	AA	09-Apr-2025	5,000,000	0.67%	4.95%
Westpac Banking Corporation	Term Deposit	A-1+	AA	23-Apr-2025	5,000,000	0.67%	4.95%
AMP limited	Floating Rate Note	A-2	BBB	13-Sep-2027	5,000,000	0.67%	1.27%
Rabo Bank	Term Deposit	P-1	A	14-May-2025	5,000,000	0.67%	5.08%
ING	Term Deposit	A2	A	08-Oct-2025	5,000,000	0.67%	5.03%
ING	Term Deposit	A2	A	22-Oct-2025	5,000,000	0.67%	5.03%
Beyond Bank	Term Deposit	A2	BBB	13-Aug-2025	5,000,000	0.67%	5.15%
Beyond Bank	Term Deposit	A2	BBB	27-Aug-2025	5,000,000	0.67%	5.15%
ING	Term Deposit	A2	A	12-Nov-2025	5,000,000	0.67%	5.10%
ING	Term Deposit	A2	A	26-Nov-2025	5,000,000	0.67%	5.10%
ING	Term Deposit	A2	A	19-Dec-2025	5,000,000	0.67%	5.10%
ING	Term Deposit	A2	A	07-Jan-2026	5,000,000	0.67%	5.10%
Rabo Bank	Term Deposit	P-1	A	28-Jan-2026	5,000,000	0.67%	5.10%
Rabo Bank	Term Deposit	P-1	A	20-May-2026	5,000,000	0.67%	5.10%
Defence Bank	Term Deposit	A2	BBB	03-Sep-2025	5,000,000	0.67%	5.09%
ING	Term Deposit	A2	A	19-Dec-2025	5,000,000	0.67%	5.11%
ING	Term Deposit	A2	A	24-Dec-2025	5,000,000	0.67%	5.11%
Total Term Deposit & Bonds:					727,030,000	97.12%	
TOTAL PORTFOLIO					748,587,102	100.00%	
Current					352,437,102	47.08%	
Non-Current					396,150,000	52.92%	
TOTAL PORTFOLIO					748,587,102	100.00%	

Central Coast Council Summary of Investments as at 30-November-2024							
Financial Institution	Type of Investment	Short Term Rating	Long Term Rating	Maturity Date	Portfolio Balance \$	As a % of the total Portfolio	Interest Rate %

Green Investments

Central Coast Council
External and Internal Restrictions as at 30 November 2024

Restrictions	2024/25 Opening Balance	2024/25 YTD Transfers to/(from)	Closing Balance as at 30 November 2024
External Restrictions			
Developer Contributions	239,950,758	3,739,208	243,689,966
Unexpended Grants	34,656,937	(1,861,964)	32,794,973
Stormwater Levy	547,140	0	547,140
Caravan Park Surplus	14,604,824	(14,604,824)	0
Cemeteries Surplus	582,176	(31,555)	550,622
Coastal Open Space	7,143,736	116,092	7,259,829
Biobanking Agreement 161	323,319	(31,347)	291,972
Crown Land Business Enterprises	2,205,938	(2,205,938)	0
Crown Land Patonga Camping Ground	1,215,477	(1,215,477)	0
The Entrance Town Centre Special Rate Levy	0	368,015	368,015
Toukley Town Centre Special Rate Levy	0	149,087	149,087
Wyang Town Centre Special Rate Levy	0	30,281	30,281
Tourism Special Rate Levy	2,767,403	1,020,727	3,788,130
Gosford CBD Special Rate Levy	0	437,440	437,440
Gosford Parking Station Special Rate Levy	1,532,965	227,106	1,760,071
Crown Lands	0	19,367,639	19,367,639
Other External Restrictions	476,481	(10,789)	465,691
Domestic Waste Management	116,121,266	9,079,327	125,200,593
Water Supply Authority	116,066,154	13,918,137	129,984,291
Total External Restrictions	538,194,573	28,491,166	566,685,740
Internal Restrictions			
Self Insurance Claims	11,574,000	0	11,574,000
Employee Leave Entitlements	12,316,718	0	12,316,718
Tip Rehabilitation	37,269,050	0	37,269,050
Land Development	1,065,195	(1,065,195)	0
Davistown Wetland	1,436,049	(1,436,049)	0
Regional Library	9,236,932	0	9,236,932
St Huberts Drainage Licence Fee	771,523	0	771,523
Waste Management Infrastructure	32,919,817	5,437,100	38,356,917
Emergency Services Levy savings	243,710	(243,710)	0
Employment Generating Projects	2,656,356	(2,656,356)	0
Emergency Loans Repayments	15,800,000	7,000,000	22,800,000
Strategic Priorities	7,296,804	3,515,706	10,812,510
Multi Year Projects	5,804,329	(3,601,783)	2,202,547
Conservation Fund	0	2,129,306	2,129,306
Section 355 Advances and Deposits	264,386	(264,386)	0
Total Internal Restrictions	138,654,869	8,814,633	147,469,502
Grand Total	676,849,442	37,305,800	714,155,242



Investment Report Pack

Central Coast Council

1 November 2024 to 30 November 2024



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1. Securities Held By Trading Book Maturing Post 30 November 2024

Latest Deal Code	Latest Deal Settlement Date	Issuer	ISIN	WAL / Interim Maturity Date	Next Coupon Date	Coupon Rate/Latest Yield	Coupon Frequency	Security Type	Security Rating	Face Value Notional	Current Face Value Notional	Market Value
Central Coast Council												
LC222929	1 Nov 2024	AMP Bank Ltd		1 Dec 2024		0.55	Nil	At Call	S&P BBB	6,426.34	6,426.34	6,426.34
LC226121	28 Nov 2024	Commonwealth Bank of Australia Ltd		1 Dec 2024		0.00	Nil	At Call	S&P AA-	21,550,675.87	21,550,675.87	21,550,675.87
LX209077	13 Jun 2024	Bank of Queensland Ltd		4 Dec 2024	4 Dec 2024	5.20	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,121,095.90
LX214997	15 Aug 2024	Westpac Banking Corporation Ltd		11 Dec 2024	11 Dec 2024	4.86	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,071,235.60
LX214999	15 Aug 2024	Westpac Banking Corporation Ltd		18 Dec 2024	18 Dec 2024	4.86	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,071,235.60
LX209074	13 Jun 2024	Bank of us t/as B&E Ltd		24 Dec 2024	24 Dec 2024	5.24	Maturity	TD	Fitch ST F2	5,000,000.00	5,000,000.00	5,122,027.40
LX207922	30 May 2024	P&N Bank Ltd		30 Dec 2024	30 Dec 2024	5.25	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,132,328.75
LC213681	1 Aug 2024	AMP Bank Ltd		8 Jan 2025	8 Jan 2025	5.15	Maturity	TD	Moody's ST P-2	5,000,000.00	5,000,000.00	5,085,363.00
LC214991	15 Aug 2024	AMP Bank Ltd		16 Jan 2025	16 Jan 2025	5.15	Maturity	TD	Moody's ST P-2	5,000,000.00	5,000,000.00	5,075,486.30
LX207968	30 May 2024	Judo Bank		22 Jan 2025	22 Jan 2025	5.25	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,132,328.75
LX209078	13 Jun 2024	MyState Bank Ltd		29 Jan 2025	29 Jan 2025	5.25	Maturity	TD	Moody's ST P-2	5,000,000.00	5,000,000.00	5,122,260.25
LX213682	1 Aug 2024	ING Bank Australia Limited		5 Feb 2025	5 Feb 2025	5.12	Maturity	TD	S&P ST A1	10,000,000.00	10,000,000.00	10,169,731.50
LC100354	14 Jan 2021	Macquarie Bank Ltd	AU3CB0270387	12 Feb 2025	12 Feb 2025	1.70	Semi Annual	Fixed	S&P A+	25,000,000.00	25,000,000.00	24,971,750.00
LC133971	14 Feb 2022	Auswide Bank Limited	AU3FN0066320	14 Feb 2025	14 Feb 2025	5.18	Quarterly	FRN	Moody's Baa2	5,000,000.00	5,000,000.00	5,010,250.00
LX209069	13 Jun 2024	National Australia Bank Ltd		26 Feb 2025	26 Feb 2025	5.15	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,119,931.50
LX207967	30 May 2024	Judo Bank		5 Mar 2025	5 Mar 2025	5.25	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,132,328.75
LX213685	1 Aug 2024	ING Bank Australia Limited		12 Mar 2025	12 Mar 2025	5.11	Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,084,700.00
LC136560	17 Mar 2022	Auswide Bank Limited	AU3FN0067393	17 Mar 2025	17 Dec 2024	5.32	Quarterly	FRN	Moody's Baa2	5,000,000.00	5,000,000.00	5,054,300.00
LC141827	21 Nov 2019	NSW Treasury Corporation	AU3SG0002025	20 Mar 2025	20 Mar 2025	1.25	Semi Annual	Fixed	S&P AA+	2,000,000.00	2,000,000.00	1,986,460.00
LX217991	11 Sep 2024	P&N Bank Ltd		26 Mar 2025	26 Mar 2025	5.06	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,055,452.05
LC218029	11 Sep 2024	Beyond Bank Australia Ltd		3 Apr 2025	3 Apr 2025	4.95	Maturity	TD	S&P ST A2	10,000,000.00	10,000,000.00	10,108,493.20
LX217993	11 Sep 2024	Westpac Banking Corporation Ltd		9 Apr 2025	9 Apr 2025	4.95	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,054,246.60
LX207966	30 May 2024	Maitland Mutual Ltd t/as The Mutual Bank		16 Apr 2025	16 Apr 2025	5.30	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,133,589.05
LX217995	11 Sep 2024	Westpac Banking Corporation Ltd		23 Apr 2025	23 Apr 2025	4.95	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,054,246.60
LX207930	30 May 2024	National Australia Bank Ltd		30 Apr 2025	30 Apr 2025	5.25	Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,132,328.75
LC210137	26 Jun 2024	Rabobank Australia Ltd		7 May 2025	7 May 2025	5.32	Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,114,416.45
LC220907	17 Oct 2024	Rabobank Australia Ltd		14 May 2025	14 May 2025	5.08	Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,030,619.20
LC143209	17 May 2022	QPCU LTD t/as QBANK	AU3FN0069175	19 May 2025	17 Feb 2025	5.78	Quarterly	FRN	S&P BBB-	5,000,000.00	5,000,000.00	5,022,200.00
LX207925	30 May 2024	P&N Bank Ltd		30 May 2025	30 May 2025	5.35	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,134,849.30
LX209073	13 Jun 2024	Illawarra Credit Union Ltd		4 Jun 2025	4 Jun 2025	5.40	Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,125,753.40
LC145373	10 Jun 2022	Auswide Bank Limited	AU3FN0069555	10 Jun 2025	10 Dec 2024	5.72	Quarterly	FRN	Moody's Baa2	5,000,000.00	5,000,000.00	5,072,400.00



Latest Deal Code	Latest Deal Settlement Date	Issuer	ISIN	WAL / Interim Maturity Date	Next Coupon Date	Coupon Rate	Latest Yield	Coupon Frequency	Security Type	Security Rating	Face Value Notional	Current Face Value Notional	Market Value
LC218001	11 Sep 2024	Rabobank Australia Ltd		16 Jun 2025	16 Jun 2025	5.00		Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,054,794.50
LC107738	16 Jun 2021	MyState Bank Ltd	AU3FN0061024	16 Jun 2025	16 Dec 2024	5.07		Quarterly	FRN	Moody's Baa2	9,500,000.00	9,500,000.00	9,591,200.00
LC96637	16 Jun 2020	Bank of Queensland Ltd		16 Jun 2025	16 Jun 2025	1.53		Annual	TD	Moody's A3	10,000,000.00	10,000,000.00	10,070,002.70
LC209232	14 Jun 2024	P&N Bank Ltd		25 Jun 2025	14 Jun 2025	5.35		Semi Annual	TD	S&P BBB	5,000,000.00	5,000,000.00	5,123,856.15
LX213689	1 Aug 2024	National Australia Bank Ltd		2 Jul 2025	2 Jul 2025	5.20		Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,086,191.80
LC210140	26 Jun 2024	Rabobank Australia Ltd		9 Jul 2025	9 Jul 2025	5.32		Maturity	TD	S&P A+	5,000,000.00	5,000,000.00	5,114,416.45
LC217987	11 Sep 2024	Rabobank Australia Ltd		15 Jul 2025	15 Jul 2025	5.00		Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,054,794.50
LX209090	13 Jun 2024	G&C Mutual Bank Limited		16 Jul 2025	16 Jul 2025	5.35		Maturity	TD	S&P BBB+	5,000,000.00	5,000,000.00	5,124,589.05
LX213692	1 Aug 2024	National Australia Bank Ltd		23 Jul 2025	23 Jul 2025	5.20		Maturity	TD	S&P ST A1+	5,000,000.00	5,000,000.00	5,086,191.80
LC100329	14 Jan 2021	UBS Australia Ltd	AU3CB0273407	30 Jul 2025	30 Jan 2025	1.20		Semi Annual	Fixed	Moody's Aa3	4,000,000.00	4,000,000.00	3,924,280.00
LC104737	7 Apr 2021	UBS Australia Ltd	AU3FN0055307	30 Jul 2025	30 Jan 2025	5.26		Quarterly	FRN	S&P A+	10,000,000.00	10,000,000.00	10,075,100.00
LC210145	26 Jun 2024	Rabobank Australia Ltd		6 Aug 2025	6 Aug 2025	5.32		Maturity	TD	S&P A+	5,000,000.00	5,000,000.00	5,114,416.45
LC223234	7 Nov 2024	Beyond Bank Australia Ltd		13 Aug 2025	13 Aug 2025	5.15		Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,016,226.05
LX209091	13 Jun 2024	G&C Mutual Bank Limited		20 Aug 2025	20 Aug 2025	5.35		Maturity	TD	S&P BBB+	5,000,000.00	5,000,000.00	5,124,589.05
LC223235	7 Nov 2024	Beyond Bank Australia Ltd		27 Aug 2025	27 Aug 2025	5.15		Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,016,226.05
LX225649	28 Nov 2024	Defence Bank Ltd		3 Sep 2025	3 Sep 2025	5.09		Maturity	TD	S&P ST A2	5,000,000.00	5,000,000.00	5,001,394.50
LC218018	11 Sep 2024	ING Bank Australia Limited		10 Sep 2025	10 Sep 2025	4.95		Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,054,246.60
LX209092	13 Jun 2024	G&C Mutual Bank Limited		17 Sep 2025	17 Sep 2025	5.35		Maturity	TD	S&P BBB+	5,000,000.00	5,000,000.00	5,124,589.05
LC190925	19 Jan 2024	Judo Bank	AU3CB0292480	26 Sep 2025	26 Mar 2025	6.40		Semi Annual	Fixed	S&P BBB	8,630,000.00	8,630,000.00	8,722,254.70
LX220905	17 Oct 2024	ING Bank Australia Limited		8 Oct 2025	8 Oct 2025	5.03		Maturity	TD	S&P ST A1	5,000,000.00	5,000,000.00	5,030,317.80
LC155063	13 Oct 2022	MyState Bank Ltd	AU3FN0072369	13 Oct 2025	13 Jan 2025	5.72		Quarterly	FRN	Moody's Baa2	10,000,000.00	10,000,000.00	10,112,600.00
LX220906	17 Oct 2024	ING Bank Australia Limited		22 Oct 2025	22 Oct 2025	5.03		Maturity	TD	S&P A	5,000,000.00	5,000,000.00	5,030,317.80
LC181158	29 Sep 2023	Teachers Mutual Bank Ltd	AU3FN0072740	28 Oct 2025	28 Jan 2025	5.90		Quarterly	FRN	Moody's Baa1	2,000,000.00	2,000,000.00	2,024,840.00
LC188385	11 Dec 2023	Auswide Bank Limited	AU3FN0073037	7 Nov 2025	7 Feb 2025	5.92		Quarterly	FRN	Moody's Baa2	9,750,000.00	9,750,000.00	9,821,565.00
LC223313	7 Nov 2024	ING Bank Australia Limited		12 Nov 2025	7 Nov 2025	5.10		Semi Annual	TD	S&P A	5,000,000.00	5,000,000.00	5,016,068.50
LC208078	30 May 2024	BankVic		19 Nov 2025	19 Nov 2025	5.25		Maturity	TD	S&P BBB	5,000,000.00	5,000,000.00	5,132,328.75
LC223315	7 Nov 2024	ING Bank Australia Limited		26 Nov 2025	7 Nov 2025	5.10		Semi Annual	TD	S&P A	5,000,000.00	5,000,000.00	5,016,068.50
LC157929	1 Dec 2022	Credit Union Australia Ltd t/as Great Southern Bank	AU3FN0073961	1 Dec 2025	2 Dec 2024	5.98		Quarterly	FRN	Moody's Baa1	3,500,000.00	3,500,000.00	3,580,710.00
LC112609	20 Sep 2021	Bendigo & Adelaide Bank Ltd	AU3FN0057634	2 Dec 2025	2 Dec 2024	4.92		Quarterly	FRN	S&P A-	35,500,000.00	35,500,000.00	35,929,195.00
LC157906	6 Dec 2022	QPCU LTD t/a QBANK	AU3FN0073979	6 Dec 2025	6 Dec 2024	6.15		Quarterly	FRN	S&P BBB-	10,000,000.00	10,000,000.00	10,231,900.00
LX105597	19 Apr 2021	Macquarie Bank Ltd	AU3FN0057709	9 Dec 2025	9 Dec 2024	4.89		Quarterly	FRN	S&P A+	20,000,000.00	20,000,000.00	20,221,600.00
LC223316	7 Nov 2024	ING Bank Australia Limited		19 Dec 2025	7 Nov 2025	5.10		Semi Annual	TD	S&P A	5,000,000.00	5,000,000.00	5,016,068.50
LX225654	28 Nov 2024	ING Bank Australia Limited		19 Dec 2025	19 Dec 2025	5.11		Maturity	TD	S&P A	5,000,000.00	5,000,000.00	5,001,400.00



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LX225655	28 Nov 2024	ING Bank Australia Limited		24 Dec 2025	24 Dec 2025	5.11		Maturity	TD	S&P A	5,000,000.00	5,000,000.00	5,001,400.00
LC223317	7 Nov 2024	ING Bank Australia Limited		7 Jan 2026	7 Nov 2025	5.10		Semi Annual	TD	S&P A	5,000,000.00	5,000,000.00	5,016,068.50
LC225657	28 Nov 2024	Rabobank Australia Ltd		28 Jan 2026	28 Jan 2026	5.10		Maturity	TD	S&P A+	5,000,000.00	5,000,000.00	5,001,397.25
LC217990	11 Sep 2024	Rabobank Australia Ltd		18 Feb 2026	11 Sep 2025	4.85		Annual	TD	S&P A+	5,000,000.00	5,000,000.00	5,053,150.70
LC188379	11 Dec 2023	Members Banking Group Limited t/as RACQ Bank	AU3FN0075453	24 Feb 2026	24 Feb 2025	5.92		Quarterly	FRN	Moody's Baa1	6,500,000.00	6,500,000.00	6,550,440.00
LC112608	20 Sep 2021	Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	AU3FN0058343	24 Feb 2026	24 Feb 2025	4.87		Quarterly	FRN	S&P AA-	5,000,000.00	5,000,000.00	5,002,400.00
LC103543	11 Mar 2021	UBS Australia Ltd	AU3FN0058608	26 Feb 2026	26 Feb 2025	4.92		Quarterly	FRN	Moody's Aa3	18,800,000.00	18,800,000.00	18,807,520.00
LC103141	4 Mar 2021	Newcastle Greater Mutual Group Ltd	AU3FN0058699	4 Mar 2026	4 Dec 2024	5.04		Quarterly	FRN	S&P BBB+	1,000,000.00	1,000,000.00	1,010,190.00
LC164300	17 Mar 2023	Auswide Bank Limited	AU3FN0076352	17 Mar 2026	17 Dec 2024	5.92		Quarterly	FRN	Moody's Baa2	4,500,000.00	4,500,000.00	4,572,540.00
LC105450	22 Apr 2021	Credit Union Australia Ltd t/as Great Southern Bank	AU3FN0059721	22 Apr 2026	22 Jan 2025	5.07		Quarterly	FRN	Moody's Baa1	11,000,000.00	11,000,000.00	11,041,910.00
LC109088	9 Jul 2021	Bank of Queensland Ltd	AU3FN0060406	6 May 2026	6 Feb 2025	5.05		Quarterly	FRN	S&P A-	5,000,000.00	5,000,000.00	5,012,650.00
LC225658	28 Nov 2024	Rabobank Australia Ltd		20 May 2026	20 May 2026	5.10		Maturity	TD	S&P A+	5,000,000.00	5,000,000.00	5,001,397.25
LC169762	16 Jun 2023	QPCU LTD t/a QBANK	AU3FN0078895	16 Jun 2026	16 Dec 2024	6.12		Quarterly	FRN	S&P BBB-	4,500,000.00	4,500,000.00	4,609,755.00
LC137828	1 Apr 2022	Teachers Mutual Bank Ltd	AU3FN0061016	16 Jun 2026	16 Dec 2024	5.10		Quarterly	FRN	Moody's Baa1	1,700,000.00	1,700,000.00	1,713,804.00
LC109586	23 Jul 2021	Bendigo & Adelaide Bank Ltd	AU3FN0061081	18 Jun 2026	18 Dec 2024	5.07		Quarterly	FRN	S&P A-	15,300,000.00	15,300,000.00	15,464,628.00
LX109029	8 Jul 2021	Bank of Queensland Ltd		8 Jul 2026	8 Jan 2025	5.00		Quarterly	FRD	Moody's A3	5,000,000.00	5,000,000.00	5,036,336.95
LX109587	22 Jul 2021	Bank of Queensland Ltd		22 Jul 2026	22 Jan 2025	4.97		Quarterly	FRD	Moody's A3	3,000,000.00	3,000,000.00	3,015,918.42
LC112610	20 Sep 2021	National Australia Bank Ltd	AU3FN0062659	24 Aug 2026	24 Feb 2025	4.83		Quarterly	FRN	S&P AA-	7,000,000.00	7,000,000.00	6,994,050.00
LC113804	15 Oct 2021	Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	AU3FN0062964	15 Sep 2026	16 Dec 2024	4.90		Quarterly	FRN	S&P AA-	12,900,000.00	12,900,000.00	13,009,263.00
LC180295	18 Sep 2023	QPCU LTD t/a QBANK	AU3FN0081295	18 Sep 2026	18 Dec 2024	6.07		Quarterly	FRN	S&P BBB-	9,500,000.00	9,500,000.00	9,734,270.00
LC180163	20 Sep 2023	Illawarra Credit Union Ltd	AU3FN0081287	21 Sep 2026	23 Dec 2024	6.13		Quarterly	FRN	S&P BBB-	9,000,000.00	9,000,000.00	9,102,960.00
LC190930	23 Jan 2024	Credit Union Australia Ltd t/as Great Southern Bank	AU3FN0084299	23 Oct 2026	23 Jan 2025	6.00		Quarterly	FRN	Moody's Baa1	2,500,000.00	2,500,000.00	2,548,050.00
LC116445	17 Dec 2021	Bank of Queensland Ltd	AU3FN0063764	27 Oct 2026	27 Jan 2025	5.20		Quarterly	FRN	S&P A-	22,000,000.00	22,000,000.00	22,115,500.00
LX185851	17 Nov 2023	Police Bank Ltd	AU3FN0083028	17 Nov 2026	17 Feb 2025	5.98		Quarterly	FRN	S&P BBB+	5,000,000.00	5,000,000.00	5,048,950.00
LC187340	1 Dec 2023	QPCU LTD t/a QBANK	AU3FN0083549	1 Dec 2026	2 Dec 2024	6.05		Quarterly	FRN	S&P BBB-	10,000,000.00	10,000,000.00	10,278,400.00
LC111486	26 Aug 2021	Northern Territory Treasury Corporation		15 Dec 2026	15 Dec 2024	1.40		Semi Annual	Fixed	Moody's Aa3	5,000,000.00	5,000,000.00	5,032,200.00
LC116992	14 Jan 2022	Commonwealth Bank of Australia Ltd	AU3FN0065579	14 Jan 2027	14 Jan 2025	5.12		Quarterly	FRN	S&P AA-	6,500,000.00	6,500,000.00	6,557,525.00
LC117174	25 Jan 2022	Westpac Banking Corporation Ltd	AU3FN0065702	25 Jan 2027	27 Jan 2025	5.08		Quarterly	FRN	S&P AA-	16,000,000.00	16,000,000.00	16,116,000.00
LC117127	25 Jan 2022	Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	AU3FN0065694	25 Jan 2027	27 Jan 2025	5.16		Quarterly	FRN	S&P AA-	13,000,000.00	13,000,000.00	13,106,730.00
LC209063	17 Jun 2024	Bank of Queensland Ltd	AU3CB0296168	27 Jan 2027	27 Jan 2025	4.70		Semi Annual	Fixed	S&P A-	5,000,000.00	5,000,000.00	5,060,150.00
LC181165	29 Sep 2023	Credit Union Australia Ltd t/as Great Southern Bank	AU3FN0074787	9 Feb 2027	10 Feb 2025	6.06		Quarterly	FRN	Moody's Baa1	12,500,000.00	12,500,000.00	12,728,375.00



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LX190938	19 Jan 2024	Newcastle Greater Mutual Group Ltd	AU3FN0066221	10 Feb 2027	10 Feb 2025	5.41	Quarterly	FRN	S&P BBB+	13,100,000.00	13,100,000.00	13,141,920.00
LC169102	2 Jun 2023	Bank Australia Limited	AU3FN0075461	22 Feb 2027	24 Feb 2025	5.97	Quarterly	FRN	S&P BBB+	9,250,000.00	9,250,000.00	9,356,005.00
LC213714	6 Aug 2024	Teachers Mutual Bank Ltd	AU3FN0089132	21 Jun 2027	23 Dec 2024	5.73	Quarterly	FRN	Moody's Baa1	10,000,000.00	10,000,000.00	10,181,200.00
LC218004	13 Sep 2024	AMP Bank Ltd	AU3FN0091674	13 Sep 2027	13 Dec 2024	5.69	Quarterly	FRN	S&P BBB+	5,000,000.00	5,000,000.00	5,072,500.00
LC207926	3 Jun 2024	Bank Australia Limited	AU3FN0085031	21 Feb 2028	21 Feb 2025	6.12	Quarterly	FRN	S&P BBB+	10,000,000.00	10,000,000.00	10,156,200.00
LC167397	9 May 2023	Bank of Queensland Ltd	AU3FN0077798	9 May 2028	10 Feb 2025	5.61	Quarterly	COVERED FLO	S&P AAA	5,000,000.00	5,000,000.00	5,073,050.00
LC179277	6 Sep 2023	UBS Australia Ltd	AU3FN0077970	12 May 2028	12 Feb 2025	5.97	Quarterly	FRN	S&P A+	7,600,000.00	7,600,000.00	7,795,396.00
LC142120	15 Nov 2018	NSW Treasury Corporation	AU3SG0001878	15 Nov 2028	15 May 2025	3.00	Semi Annual	Fixed	Moody's Aaa	15,000,000.00	15,000,000.00	14,349,450.00
										748,587,102.21	748,587,102.21	756,172,499.43
Total										748,587,102.21	748,587,102.21	756,172,499.43

Coupon Rate is the full coupon rate at the next coupon date if that next coupon exists.



2. Interest and Distribution Income Received For 1 November 2024 to 30 November 2024

Security ISIN	Security	Issuer	Income Expense Code	Settlement Date	Face Value (Basis of Interest Calculation)	Consideration Notional	Income Type	Trading Book
	CBA At Call	Commonwealth Bank of Australia Ltd	IEI391621	1 Nov 2024		116,135.56	Bank Interest	Central Coast Council
AU3FN0060406	BOQ 0.63 06 May 2026 FRN	Bank of Queensland Ltd	IEI391660	6 Nov 2024	5,000,000.00	62,814.58	Security Coupon Interest	Central Coast Council
	NAB 4.83 06 Nov 2024 83DAY TD	National Australia Bank Ltd	IEI375636	6 Nov 2024	5,000,000.00	54,916.44	Security Coupon Interest	Central Coast Council
AU3FN0073037	Auswide 1.5 07 Nov 2025 FRN	Auswide Bank Limited	IEI391771	7 Nov 2024	9,750,000.00	144,756.14	Security Coupon Interest	Central Coast Council
AU3FN0077798	BOQ 1.2 09 May 2028 COVEREDFLO	Bank of Queensland Ltd	IEI392125	11 Nov 2024	5,000,000.00	71,840.47	Security Coupon Interest	Central Coast Council
AU3FN0074787	CUA 1.65 09 Feb 2027 FRN	Credit Union Australia Ltd t/as Great Southern Bank	IEI392124	11 Nov 2024	12,500,000.00	194,087.47	Security Coupon Interest	Central Coast Council
AU3FN0066221	NPBS 1 10 Feb 2027 FRN	Newcastle Greater Mutual Group Ltd	IEI392123	11 Nov 2024	13,100,000.00	175,480.39	Security Coupon Interest	Central Coast Council
AU3FN0077970	UBS Aust 1.55 12 May 2028 FRN	UBS Australia Ltd	IEI392632	12 Nov 2024	7,600,000.00	113,460.05	Security Coupon Interest	Central Coast Council
	NAB 4.95 13 Nov 2024 90DAY TD	National Australia Bank Ltd	IEI375637	13 Nov 2024	5,000,000.00	61,027.40	Security Coupon Interest	Central Coast Council
AU3FN0066320	Auswide 0.75 14 Feb 2025 FRN	Auswide Bank Limited	IEI392976	14 Nov 2024	5,000,000.00	63,440.71	Security Coupon Interest	Central Coast Council
AU3SG0001878	NSWTC 3 15 Nov 2028 Fixed	NSW Treasury Corporation	IEI393615	15 Nov 2024	15,000,000.00	225,000.00	Security Coupon Interest	Central Coast Council
AU3FN0083028	PCU 1.55 17 Nov 2026 FRN	Police Bank Ltd	IEI394270	18 Nov 2024	5,000,000.00	73,724.96	Security Coupon Interest	Central Coast Council
AU3FN0069175	Qld Police 1.35 19 May 2025 FRN	QPCU LTD t/a QBANK	IEI394269	18 Nov 2024	5,000,000.00	71,231.81	Security Coupon Interest	Central Coast Council
AU3FN0085031	BAL 1.7 21 Feb 2028 FRN	Bank Australia Limited	IEI395508	21 Nov 2024	10,000,000.00	153,231.67	Security Coupon Interest	Central Coast Council
AU3FN0075461	BAL 1.55 22 Feb 2027 FRN	Bank Australia Limited	IEI395647	22 Nov 2024	9,250,000.00	137,910.96	Security Coupon Interest	Central Coast Council
AU3FN0064705	MYS 0.6 22 Nov 2024 FRN	MyState Bank Ltd	IEI395646	22 Nov 2024	12,000,000.00	150,177.27	Security Coupon Interest	Central Coast Council
AU3FN0062659	NAB 0.41 24 Aug 2026 FRN	National Australia Bank Ltd	IEI396178	25 Nov 2024	7,000,000.00	83,090.98	Security Coupon Interest	Central Coast Council
AU3FN0075453	RACB 1.5 24 Feb 2026 FRN	Members Banking Group Limited t/as RACQ Bank	IEI396179	25 Nov 2024	6,500,000.00	94,819.88	Security Coupon Interest	Central Coast Council
AU3FN0058343	SunBank 0.45 24 Feb 2026 FRN	Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	IEI396177	25 Nov 2024	5,000,000.00	59,849.33	Security Coupon Interest	Central Coast Council
AU3FN0058608	UBS Aust 0.5 26 Feb 2026 FRN	UBS Australia Ltd	IEI396381	26 Nov 2024	18,800,000.00	229,875.69	Security Coupon Interest	Central Coast Council
	MYS 5.25 29 Nov 2024 183DAY TD	MyState Bank Ltd	IEI362104	29 Nov 2024	5,000,000.00	131,609.59	Security Coupon Interest	Central Coast Council
						2,468,481.35		



3. Acquisitions, Disposals and Maturities Between 1 November 2024 and 30 November 2024

Security	Issuer	Security ISIN	Deal Code	Acquisition/ Disposal	Transaction Date	Settlement Date	Face Value Original	Face Value Current	Bond Factor	Capital Price	Accrued Interest Price	Gross Price	Consideration Notional
AMP At Call	AMP Bank Ltd		LC222929	Acquisition	1 Nov 2024	1 Nov 2024	28.26	28.26	1.00000000	100.000	0.000	100.000	28.26
CBA At Call	Commonwealth Bank of Australia Ltd		LC222930	Acquisition	1 Nov 2024	1 Nov 2024	116,135.56	116,135.56	1.00000000	100.000	0.000	100.000	116,135.56
NAB 4.83 06 Nov 2024 83DAY TD	National Australia Bank Ltd		LX215002	Maturity	6 Nov 2024		5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	(5,000,000.00)
BBA 5.15 13 Aug 2025 279DAY TD	Beyond Bank Australia Ltd		LC223234	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
BBA 5.15 27 Aug 2025 293DAY TD	Beyond Bank Australia Ltd		LC223235	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.1 12 Nov 2025 370DAY TD	ING Bank Australia Limited		LC223313	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.1 26 Nov 2025 384DAY TD	ING Bank Australia Limited		LC223315	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.1 19 Dec 2025 407DAY TD	ING Bank Australia Limited		LC223316	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.1 07 Jan 2026 426DAY TD	ING Bank Australia Limited		LC223317	Acquisition	7 Nov 2024	7 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
NAB 4.95 13 Nov 2024 90DAY TD	National Australia Bank Ltd		LX215004	Maturity	13 Nov 2024		5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	(5,000,000.00)
MYS 0.6 22 Nov 2024 FRN	MyState Bank Ltd	AU3FN0064705	LC114925	Maturity	22 Nov 2024		12,000,000.00	12,000,000.00	1.00000000	100.000	0.000	100.000	(12,000,000.00)
RABO 5.1 28 Jan 2026 426DAY TD	Rabobank Australia Ltd		LC225657	Acquisition	28 Nov 2024	28 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
RABO 5.1 20 May 2026 538DAY TD	Rabobank Australia Ltd		LC225658	Acquisition	28 Nov 2024	28 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
CBA At Call	Commonwealth Bank of Australia Ltd		LC226121	Disposal	28 Nov 2024	28 Nov 2024	10,000,000.00	10,000,000.00	1.00000000	100.000	0.000	100.000	(10,000,000.00)
DFB 5.09 03 Sep 2025 279DAY TD	Defence Bank Ltd		LX225649	Acquisition	28 Nov 2024	28 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.11 19 Dec 2025 386DAY TD	ING Bank Australia Limited		LX225654	Acquisition	28 Nov 2024	28 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
ING 5.11 24 Dec 2025 391DAY TD	ING Bank Australia Limited		LX225655	Acquisition	28 Nov 2024	28 Nov 2024	5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	5,000,000.00
MYS 5.25 29 Nov 2024 183DAY TD	MyState Bank Ltd		LX207919	Maturity	29 Nov 2024		5,000,000.00	5,000,000.00	1.00000000	100.000	0.000	100.000	(5,000,000.00)
													18,116,163.82

Notes

1. The maturity of 'MBS' type securities are excluded from the above list
2. At maturity, securities are assumed to be priced at capital price = 100, accrued interest = 0
3. To avoid misleading maturity data, the reporting period should start immediately after a month end and the reporting period should be kept small (e.g. 1 month).



4. Interest Income Accrued As At 30 November 2024

Latest Deal Code	Security	WAL / Interim Maturity Date	Issue Date	Prior Coupon Date	Next Coupon Date	Accrual Period (Days)	Coupon Rate	Franking Credit Rate	Coupon Frequency	Face Value Notional	Current Face Value Notional	Latest Purchase Consideration	Market Value	Accrued Interest
LC222929	AMP At Call	1 Dec 2024	31 Oct 2020	2 Feb 2023		667	3.8000		Nil	6,426.34	6,426.34	28.26	6,426.34	446.25
LC226121	CBA At Call	1 Dec 2024	31 Oct 2020	30 Sep 2023		427	4.1000		Nil	21,550,675.87	21,550,675.87	10,000,000.00	21,550,675.87	1,033,664.88
LX209077	BOQ 5.2 04 Dec 2024 174DAY TD	4 Dec 2024	13 Jun 2024		4 Dec 2024	170	5.2000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,121,095.90	121,095.89
LX214997	Westpac 4.86 11 Dec 2024 118DAY TD	11 Dec 2024	15 Aug 2024		11 Dec 2024	107	4.8600		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,071,235.60	71,235.62
LX214999	Westpac 4.86 18 Dec 2024 125DAY TD	18 Dec 2024	15 Aug 2024		18 Dec 2024	107	4.8600		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,071,235.60	71,235.62
LX209074	B&E 5.24 24 Dec 2024 194DAY TD	24 Dec 2024	13 Jun 2024		24 Dec 2024	170	5.2400		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,122,027.40	122,027.40
LX207922	P&NB 5.25 30 Dec 2024 214DAY TD	30 Dec 2024	30 May 2024		30 Dec 2024	184	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,132,328.75	132,328.77
LC213681	AMP 5.15 08 Jan 2025 160DAY TD	8 Jan 2025	1 Aug 2024		8 Jan 2025	121	5.1500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,085,363.00	85,363.01
LC214991	AMP 5.15 16 Jan 2025 154DAY TD	16 Jan 2025	15 Aug 2024		16 Jan 2025	107	5.1500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,075,486.30	75,486.30
LX207968	JUDO 5.25 22 Jan 2025 237DAY TD	22 Jan 2025	30 May 2024		22 Jan 2025	184	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,132,328.75	132,328.77
LX209078	MYS 5.25 29 Jan 2025 230DAY TD	29 Jan 2025	13 Jun 2024		29 Jan 2025	170	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,122,260.25	122,260.27
LX213682	ING 5.12 05 Feb 2025 188DAY TD	5 Feb 2025	1 Aug 2024		5 Feb 2025	121	5.1200		Maturity	10,000,000.00	10,000,000.00	10,000,000.00	10,169,731.50	169,731.51
LC100354	MACQ 1.7 12 Feb 2025 Fixed	12 Feb 2025	12 Feb 2020	12 Aug 2024	12 Feb 2025	110	1.7000		Semi Annual	25,000,000.00	25,000,000.00	10,510,000.00	24,971,750.00	128,082.19
LC133971	Auswide 0.75 14 Feb 2025 FRN	14 Feb 2025	14 Feb 2022	14 Nov 2024	14 Feb 2025	16	5.1773		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,010,250.00	11,347.51
LX209069	NAB 5.15 26 Feb 2025 258DAY TD	26 Feb 2025	13 Jun 2024		26 Feb 2025	170	5.1500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,119,931.50	119,931.51
LX207967	JUDO 5.25 05 Mar 2025 279DAY TD	5 Mar 2025	30 May 2024		5 Mar 2025	184	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,132,328.75	132,328.77
LX213685	ING 5.11 12 Mar 2025 223DAY TD	12 Mar 2025	1 Aug 2024		12 Mar 2025	121	5.1100		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,084,700.00	84,700.00
LC136560	Auswide 0.9 17 Mar 2025 FRN	17 Mar 2025	17 Mar 2022	17 Sep 2024	17 Dec 2024	74	5.3177		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,054,300.00	53,905.45
LC141827	NSWTC 1.25 20 Mar 2025 Fixed	20 Mar 2025	21 Nov 2019	20 Sep 2024	20 Mar 2025	71	1.2500		Semi Annual	2,000,000.00	2,000,000.00	2,004,760.00	1,986,460.00	4,863.01
LX217991	P&NB 5.06 26 Mar 2025 196DAY TD	26 Mar 2025	11 Sep 2024		26 Mar 2025	80	5.0600		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,055,452.05	55,452.05
LC218029	BBA 4.95 03 Apr 2025 204DAY TD	3 Apr 2025	11 Sep 2024		3 Apr 2025	80	4.9500		Maturity	10,000,000.00	10,000,000.00	10,000,000.00	10,108,493.20	108,493.15
LX217993	Westpac 4.95 09 Apr 2025 210DAY TD	9 Apr 2025	11 Sep 2024		9 Apr 2025	80	4.9500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,054,246.60	54,246.58
LX207966	MMB 5.3 16 Apr 2025 321DAY TD	16 Apr 2025	30 May 2024		16 Apr 2025	184	5.3000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,133,589.05	133,589.04
LX217995	Westpac 4.95 23 Apr 2025 224DAY TD	23 Apr 2025	11 Sep 2024		23 Apr 2025	80	4.9500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,054,246.60	54,246.58
LX207930	NAB 5.25 30 Apr 2025 335DAY TD	30 Apr 2025	30 May 2024		30 Apr 2025	184	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,132,328.75	132,328.77
LC210137	RABO 5.32 07 May 2025 315DAY TD	7 May 2025	26 Jun 2024		7 May 2025	157	5.3200		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,114,416.45	114,416.44
LC220907	RABO 5.08 14 May 2025 209DAY TD	14 May 2025	17 Oct 2024		14 May 2025	44	5.0800		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,030,619.20	30,619.18
LC143209	Qld Police 1.35 19 May 2025 FRN	19 May 2025	17 May 2022	18 Nov 2024	17 Feb 2025	12	5.7763		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,022,200.00	9,495.29
LX207925	P&NB 5.35 30 May 2025 365DAY TD	30 May 2025	30 May 2024		30 May 2025	184	5.3500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,134,849.30	134,849.32
LX209073	CACU 5.4 04 Jun 2025 356DAY TD	4 Jun 2025	13 Jun 2024		4 Jun 2025	170	5.4000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,125,753.40	125,753.42
LC145373	Auswide 1.3 10 Jun 2025 FRN	10 Jun 2025	10 Jun 2022	10 Sep 2024	10 Dec 2024	81	5.7210		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,072,400.00	63,479.59
LC218001	RABO 5.16 Jun 2025 278DAY TD	16 Jun 2025	11 Sep 2024		16 Jun 2025	80	5.0000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,054,794.50	54,794.52
LC107738	MYS 0.65 16 Jun 2025 FRN	16 Jun 2025	16 Jun 2021	16 Sep 2024	16 Dec 2024	75	5.0661		Quarterly	9,500,000.00	9,500,000.00	9,500,000.00	9,591,200.00	98,893.05



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Latest Deal Code	Security	WAL / Interim Maturity Date	Issue Date	Prior Coupon Date	Next Coupon Date	Accrual Period (Days)	Coupon Rate	Franking Credit Rate	Coupon Frequency	Face Value Notional	Current Face Value Notional	Latest Purchase Consideration	Market Value	Accrued Interest
LC96637	BOQ 1.53 16 Jun 2025 1826DAY TD	16 Jun 2025	16 Jun 2020	16 Jun 2024	16 Jun 2025	167	1.5300		Annual	10,000,000.00	10,000,000.00	10,000,000.00	10,070,002.70	70,002.74
LC209232	P&NB 5.35 25 Jun 2025 376DAY TD	25 Jun 2025	14 Jun 2024		14 Jun 2025	169	5.3500		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,123,856.15	123,856.16
LX213689	NAB 5.2 02 Jul 2025 335DAY TD	2 Jul 2025	1 Aug 2024		2 Jul 2025	121	5.2000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,086,191.80	86,191.78
LC210140	RABO 5.32 09 Jul 2025 378DAY TD	9 Jul 2025	26 Jun 2024		9 Jul 2025	157	5.3200		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,114,416.45	114,416.44
LC217987	RABO 5 15 Jul 2025 307DAY TD	15 Jul 2025	11 Sep 2024		15 Jul 2025	80	5.0000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,054,794.50	54,794.52
LX209090	G&C MB 5.35 16 Jul 2025 398DAY TD	16 Jul 2025	13 Jun 2024		16 Jul 2025	170	5.3500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,124,589.05	124,589.04
LX213692	NAB 5.2 23 Jul 2025 356DAY TD	23 Jul 2025	1 Aug 2024		23 Jul 2025	121	5.2000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,086,191.80	86,191.78
LC100329	UBS Aust 1.2 30 Jul 2025 Fixed	30 Jul 2025	30 Jul 2020	30 Jul 2024	30 Jan 2025	123	1.2000		Semi Annual	4,000,000.00	4,000,000.00	4,120,240.00	3,924,280.00	16,175.34
LC104737	UBS Aust 0.87 30 Jul 2025 FRN	30 Jul 2025	30 Jul 2020	30 Oct 2024	30 Jan 2025	31	5.2605		Quarterly	10,000,000.00	10,000,000.00	5,083,750.00	10,075,100.00	44,678.22
LC210145	RABO 5.32 06 Aug 2025 406DAY TD	6 Aug 2025	26 Jun 2024		6 Aug 2025	157	5.3200		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,114,416.45	114,416.44
LC223234	BBA 5.15 13 Aug 2025 279DAY TD	13 Aug 2025	7 Nov 2024		13 Aug 2025	23	5.1500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,016,226.05	16,226.03
LX209091	G&C MB 5.35 20 Aug 2025 433DAY TD	20 Aug 2025	13 Jun 2024		20 Aug 2025	170	5.3500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,124,589.05	124,589.04
LC223235	BBA 5.15 27 Aug 2025 293DAY TD	27 Aug 2025	7 Nov 2024		27 Aug 2025	23	5.1500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,016,226.05	16,226.03
LX225649	DFB 5.09 03 Sep 2025 279DAY TD	3 Sep 2025	28 Nov 2024		3 Sep 2025	2	5.0900		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,001,394.50	1,394.52
LC218018	ING 4.95 10 Sep 2025 364DAY TD	10 Sep 2025	11 Sep 2024		10 Sep 2025	80	4.9500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,054,246.60	54,246.58
LX209092	G&C MB 5.35 17 Sep 2025 461DAY TD	17 Sep 2025	13 Jun 2024		17 Sep 2025	170	5.3500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,124,589.05	124,589.04
LC190925	JUDO 6.4 26 Sep 2025 Fixed	26 Sep 2025	26 Sep 2022	26 Sep 2024	26 Mar 2025	65	6.4000		Semi Annual	8,630,000.00	8,630,000.00	3,705,830.70	8,722,254.70	98,358.36
LX220905	ING 5.03 08 Oct 2025 356DAY TD	8 Oct 2025	17 Oct 2024		8 Oct 2025	44	5.0300		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,030,317.80	30,317.81
LC155063	MYS 1.3 13 Oct 2025 FRN	13 Oct 2025	13 Oct 2022	14 Oct 2024	13 Jan 2025	47	5.7150		Quarterly	10,000,000.00	10,000,000.00	10,000,000.00	10,112,600.00	73,590.41
LX220906	ING 5.03 22 Oct 2025 370DAY TD	22 Oct 2025	17 Oct 2024		22 Oct 2025	44	5.0300		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,030,317.80	30,317.81
LC181158	TMB 1.5 28 Oct 2025 FRN	28 Oct 2025	28 Oct 2022	28 Oct 2024	28 Jan 2025	33	5.8956		Quarterly	2,000,000.00	2,000,000.00	2,033,180.00	2,024,840.00	10,660.54
LC188385	Auswide 1.5 07 Nov 2025 FRN	7 Nov 2025	7 Nov 2022	7 Nov 2024	7 Feb 2025	23	5.9150		Quarterly	9,750,000.00	9,750,000.00	2,518,275.00	9,821,565.00	36,340.79
LC223313	ING 5.1 12 Nov 2025 370DAY TD	12 Nov 2025	7 Nov 2024		7 Nov 2025	23	5.1000		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,016,068.50	16,068.49
LC208078	BVIC 5.25 19 Nov 2025 538DAY TD	19 Nov 2025	30 May 2024		19 Nov 2025	184	5.2500		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,132,328.75	132,328.77
LC223315	ING 5.1 26 Nov 2025 384DAY TD	26 Nov 2025	7 Nov 2024		7 Nov 2025	23	5.1000		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,016,068.50	16,068.49
LC157929	CUA 1.58 01 Dec 2025 FRN	1 Dec 2025	1 Dec 2022	2 Sep 2024	2 Dec 2024	89	5.9766		Quarterly	3,500,000.00	3,500,000.00	3,500,000.00	3,580,710.00	51,005.78
LC112609	BENAU 0.52 02 Dec 2025 FRN	2 Dec 2025	2 Dec 2020	2 Sep 2024	2 Dec 2024	89	4.9166		Quarterly	35,500,000.00	35,500,000.00	4,512,240.00	35,929,195.00	425,588.98
LC157906	Qld Police 1.75 06 Dec 2025 FRN	6 Dec 2025	6 Dec 2022	6 Sep 2024	6 Dec 2024	85	6.1527		Quarterly	10,000,000.00	10,000,000.00	10,000,000.00	10,231,900.00	143,282.05
LX105597	MACQ 0.48 09 Dec 2025 FRN	9 Dec 2025	9 Dec 2020	9 Sep 2024	9 Dec 2024	82	4.8853		Quarterly	20,000,000.00	20,000,000.00	9,979,100.00	20,221,600.00	219,503.89
LC223316	ING 5.1 19 Dec 2025 407DAY TD	19 Dec 2025	7 Nov 2024		7 Nov 2025	23	5.1000		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,016,068.50	16,068.49
LX225654	ING 5.11 19 Dec 2025 386DAY TD	19 Dec 2025	28 Nov 2024		19 Dec 2025	2	5.1100		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,001,400.00	1,400.00
LX225655	ING 5.11 24 Dec 2025 391DAY TD	24 Dec 2025	28 Nov 2024		24 Dec 2025	2	5.1100		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,001,400.00	1,400.00
LC223317	ING 5.1 07 Jan 2026 426DAY TD	7 Jan 2026	7 Nov 2024		7 Nov 2025	23	5.1000		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,016,068.50	16,068.49
LC225657	RABO 5.1 28 Jan 2026 426DAY TD	28 Jan 2026	28 Nov 2024		28 Jan 2026	2	5.1000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,001,397.25	1,397.26
LC217990	RABO 4.85 18 Feb 2026 525DAY TD	18 Feb 2026	11 Sep 2024		11 Sep 2025	80	4.8500		Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,053,150.70	53,150.68



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LC188379	RACB 1.5 24 Feb 2026 FRN	24 Feb 2026	24 Feb 2023	25 Nov 2024	24 Feb 2025	5	5.9151		Quarterly	6,500,000.00	6,500,000.00	2,758,855.00	6,550,440.00	5,266.87
LC112608	SunBank 0.45 24 Feb 2026 FRN	24 Feb 2026	24 Feb 2021	25 Nov 2024	24 Feb 2025	5	4.8651		Quarterly	5,000,000.00	5,000,000.00	5,010,350.00	5,002,400.00	3,332.26
LC103543	UBS Aust 0.5 26 Feb 2026 FRN	26 Feb 2026	26 Feb 2021	26 Nov 2024	26 Feb 2025	4	4.9179		Quarterly	18,800,000.00	18,800,000.00	12,013,800.00	18,807,520.00	10,132.22
LC103141	NPBS 0.63 04 Mar 2026 FRN	4 Mar 2026	4 Mar 2021	4 Sep 2024	4 Dec 2024	87	5.0394		Quarterly	1,000,000.00	1,000,000.00	1,002,420.00	1,010,190.00	12,011.72
LC164300	Auswide 1.5 17 Mar 2026 FRN	17 Mar 2026	17 Mar 2023	17 Sep 2024	17 Dec 2024	74	5.9177		Quarterly	4,500,000.00	4,500,000.00	4,500,000.00	4,572,540.00	53,988.88
LC105450	CUA 0.68 22 Apr 2026 FRN	22 Apr 2026	22 Apr 2021	22 Oct 2024	22 Jan 2025	39	5.0660		Quarterly	11,000,000.00	11,000,000.00	11,000,000.00	11,041,910.00	59,542.85
LC109088	BOQ 0.63 06 May 2026 FRN	6 May 2026	6 May 2021	6 Nov 2024	6 Feb 2025	24	5.0531		Quarterly	5,000,000.00	5,000,000.00	5,026,950.00	5,012,650.00	16,612.93
LC225658	RABO 5.1 20 May 2026 538DAY TD	20 May 2026	28 Nov 2024		20 May 2026	2	5.1000		Maturity	5,000,000.00	5,000,000.00	5,000,000.00	5,001,397.25	1,397.26
LC169762	Old Police 1.7 16 Jun 2026 FRN	16 Jun 2026	16 Jun 2021	16 Sep 2024	16 Dec 2024	75	6.1161		Quarterly	4,500,000.00	4,500,000.00	4,500,000.00	4,609,755.00	56,552.98
LC137828	TMB 0.68 16 Jun 2026 FRN	16 Jun 2026	16 Jun 2021	16 Sep 2024	16 Dec 2024	75	5.0961		Quarterly	1,700,000.00	1,700,000.00	1,674,194.00	1,713,804.00	17,801.45
LC109586	BENAU 0.65 18 Jun 2026 FRN	18 Jun 2026	18 Jun 2021	18 Sep 2024	18 Dec 2024	73	5.0731		Quarterly	15,300,000.00	15,300,000.00	3,019,110.00	15,464,628.00	155,236.86
LX109029	BOQ 0.58 08 Jul 2026 1826DAY FRD	8 Jul 2026	8 Jul 2021	8 Oct 2024	8 Jan 2025	53	5.0049		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,036,336.95	36,336.95
LX109587	BOQ 0.58 22 Jul 2026 1826DAY FRD	22 Jul 2026	22 Jul 2021	22 Oct 2024	22 Jan 2025	39	4.9660		Quarterly	3,000,000.00	3,000,000.00	3,000,000.00	3,015,918.42	15,918.41
LC112610	NAB 0.41 24 Aug 2026 FRN	24 Aug 2026	24 Aug 2021	25 Nov 2024	24 Feb 2025	5	4.8251		Quarterly	7,000,000.00	7,000,000.00	7,012,180.00	6,994,050.00	4,626.81
LC113804	SunBank 0.48 15 Sep 2026 FRN	15 Sep 2026	15 Sep 2021	16 Sep 2024	16 Dec 2024	75	4.8961		Quarterly	12,900,000.00	12,900,000.00	9,989,800.00	13,009,263.00	129,780.18
LC180295	Old Police 1.65 18 Sep 2026 FRN	18 Sep 2026	18 Sep 2023	18 Sep 2024	18 Dec 2024	73	6.0731		Quarterly	9,500,000.00	9,500,000.00	9,500,000.00	9,734,270.00	115,388.90
LC180163	CACU 1.7 21 Sep 2026 FRN	21 Sep 2026	20 Sep 2023	23 Sep 2024	23 Dec 2024	68	6.1283		Quarterly	9,000,000.00	9,000,000.00	9,000,000.00	9,102,960.00	102,753.96
LC190930	CUA 1.6 23 Oct 2026 FRN	23 Oct 2026	23 Jan 2024	23 Oct 2024	23 Jan 2025	38	5.9976		Quarterly	2,500,000.00	2,500,000.00	2,506,975.00	2,548,050.00	15,610.19
LC116445	BOQ 0.8 27 Oct 2026 FRN	27 Oct 2026	27 Oct 2021	28 Oct 2024	27 Jan 2025	33	5.1956		Quarterly	22,000,000.00	22,000,000.00	15,059,400.00	22,115,500.00	103,342.62
LX185851	PCU 1.55 17 Nov 2026 FRN	17 Nov 2026	17 Nov 2023	18 Nov 2024	17 Feb 2025	12	5.9763		Quarterly	5,000,000.00	5,000,000.00	5,000,000.00	5,048,950.00	9,824.05
LC187340	Old Police 1.65 01 Dec 2026 FRN	1 Dec 2026	1 Dec 2023	2 Sep 2024	2 Dec 2024	89	6.0466		Quarterly	10,000,000.00	10,000,000.00	10,000,000.00	10,278,400.00	147,437.64
LC111486	NTTC 1.4 15 Dec 2026 - Issued 26 August 2021 - CCC Fixed	15 Dec 2026	26 Aug 2021	15 Jun 2024	15 Dec 2024	168	1.4000		Semi Annual	5,000,000.00	5,000,000.00	5,000,000.00	5,032,200.00	32,219.18
LC116992	CBA 0.7 14 Jan 2027 FRN	14 Jan 2027	14 Jan 2022	14 Oct 2024	14 Jan 2025	47	5.1150		Quarterly	6,500,000.00	6,500,000.00	6,500,000.00	6,557,525.00	42,811.85
LC117174	Westpac 0.7 25 Jan 2027 FRN	25 Jan 2027	25 Jan 2022	25 Oct 2024	27 Jan 2025	36	5.0836		Quarterly	16,000,000.00	16,000,000.00	16,000,000.00	16,116,000.00	80,223.39
LC117127	SunBank 0.78 25 Jan 2027 FRN	25 Jan 2027	25 Jan 2022	25 Oct 2024	27 Jan 2025	36	5.1636		Quarterly	13,000,000.00	13,000,000.00	13,000,000.00	13,106,730.00	66,207.25
LC209063	BOQ 4.7 27 Jan 2027 Fixed	27 Jan 2027	27 Jan 2023	27 Jul 2024	27 Jan 2025	126	4.7000		Semi Annual	5,000,000.00	5,000,000.00	5,039,500.00	5,060,150.00	81,123.29
LC181165	CUA 1.65 09 Feb 2027 FRN	9 Feb 2027	9 Feb 2023	11 Nov 2024	10 Feb 2025	19	6.0631		Quarterly	12,500,000.00	12,500,000.00	7,646,550.00	12,728,375.00	39,451.68
LX190938	NPBS 1 10 Feb 2027 FRN	10 Feb 2027	10 Feb 2022	11 Nov 2024	10 Feb 2025	19	5.4131		Quarterly	13,100,000.00	13,100,000.00	9,991,700.00	13,141,920.00	36,912.89
LC169102	BAL 1.55 22 Feb 2027 FRN	22 Feb 2027	22 Feb 2023	22 Nov 2024	24 Feb 2025	8	5.9729		Quarterly	9,250,000.00	9,250,000.00	4,287,995.00	9,356,005.00	12,109.44
LC213714	TMB 1.3 21 Jun 2027 FRN	21 Jun 2027	21 Jun 2024	23 Sep 2024	23 Dec 2024	68	5.7283		Quarterly	10,000,000.00	10,000,000.00	10,114,900.00	10,181,200.00	106,719.01
LC218004	AMP 1.27 13 Sep 2027 FRN	13 Sep 2027	13 Sep 2024		13 Dec 2024	78	5.6945		Quarterly	5,000,000.00	5,000,000.00	5,009,700.00	5,072,500.00	60,845.34
LC207926	BAL 1.7 21 Feb 2028 FRN	21 Feb 2028	21 Feb 2024	21 Nov 2024	21 Feb 2025	9	6.1227		Quarterly	10,000,000.00	10,000,000.00	10,114,700.00	10,156,200.00	15,097.07
LC167397	BOQ 1.2 09 May 2028 COVERDFLO	9 May 2028	9 May 2023	11 Nov 2024	10 Feb 2025	19	5.6131		Quarterly	5,000,000.00	5,000,000.00	5,022,250.00	5,073,050.00	14,609.44
LC179277	UBS Aust 1.55 12 May 2028 FRN	12 May 2028	12 May 2023	12 Nov 2024	12 Feb 2025	18	5.9665		Quarterly	7,600,000.00	7,600,000.00	5,090,950.00	7,795,396.00	22,362.12



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Latest Deal Code	Security	WAL / Interim Maturity Date	Issue Date	Prior Coupon Date	Next Coupon Date	Accrual Period (Days)	Coupon Rate	Franking Credit Rate	Coupon Frequency	Face Value Notional	Current Face Value Notional	Latest Purchase Consideration	Market Value	Accrued Interest
LC142120	NSWTC 3 15 Nov 2028 Fixed	15 Nov 2028	15 Nov 2018	15 Nov 2024	15 May 2025	15	3.0000		Semi Annual	15,000,000.00	15,000,000.00	14,700,900.00	14,349,450.00	18,493.15
										748,587,102.21	748,587,102.21		756,172,499.43	8,090,601.59

Notes:

1. Coupon Rate is the full coupon rate at the next coupon date if that next coupon exists.
2. Accrued Interest is calculated as Current Face Value x Coupon Rate (Adjusted by Franking Credit Rate) x (Days Since Prior Coupon or Issue Date / 365).
3. The accrued interest component of the Market Value does not consider the franking credit rate and is instead based upon market prices.
4. Immaterial differences in Accrued Interest and the accrued interest portion of Market Value may arise because Market Value is calculated using a rounded "price per 100" value.



5. Portfolio Valuation As At 30 November 2024

Security	Security Rating	ISIN	Face Value Original	Face Value Current	Fl Cap Price/ Unit Price/ Share Price	Unit Count/ Share Count	Accrued Interest Price	Market Value	% Total Value	Running Yield	Weighted Running Yield
At Call Deposit											
AMP At Call	S&P BBB		6,426.34	6,426.34	100.000		0.000	6,426.34	0.00%	3.80%	
CBA At Call	S&P AA-		21,550,675.87	21,550,675.87	100.000		0.000	21,550,675.87	2.85%	4.10%	
			21,557,102.21	21,557,102.21				21,557,102.21	2.85%		4.10%
Covered Floating Bond											
BOQ 1.2 09 May 2028 COVEREDFLO	S&P AAA	AU3FN0077798	5,000,000.00	5,000,000.00	101.169		0.292	5,073,050.00	0.67%	5.59%	
			5,000,000.00	5,000,000.00				5,073,050.00	0.67%		5.59%
Fixed Rate Bond											
BOQ 4.7 27 Jan 2027 Fixed	S&P A-	AU3CB0296168	5,000,000.00	5,000,000.00	99.594		1.609	5,060,150.00	0.67%	4.75%	
JUDO 6.4 26 Sep 2025 Fixed	S&P BBB	AU3CB0292480	8,630,000.00	8,630,000.00	99.920		1.149	8,722,254.70	1.15%	6.36%	
MACQ 1.7 12 Feb 2025 Fixed	S&P A+	AU3CB0270387	25,000,000.00	25,000,000.00	99.379		0.508	24,971,750.00	3.30%	1.63%	
NTTC 1.4 15 Dec 2026 - Issued 26 August 2021 - CCC Fixed	Moody's Aa3		5,000,000.00	5,000,000.00	100.000		0.644	5,032,200.00	0.67%	1.40%	
NSWTC 1.25 20 Mar 2025 Fixed	S&P AA+	AU3SG0002025	2,000,000.00	2,000,000.00	99.078		0.245	1,986,460.00	0.26%	1.25%	
NSWTC 3 15 Nov 2028 Fixed	Moody's Aaa	AU3SG0001878	15,000,000.00	15,000,000.00	95.539		0.124	14,349,450.00	1.90%	3.06%	
UBS Aust 1.2 30 Jul 2025 Fixed	Moody's Aa3	AU3CB0273407	4,000,000.00	4,000,000.00	97.706		0.401	3,924,280.00	0.52%	1.17%	
			64,630,000.00	64,630,000.00				64,046,544.70	8.47%		2.76%
Floating Rate Deposit											
BOQ 0.58 08 Jul 2026 1826DAY FRD	S&P A-		5,000,000.00	5,000,000.00	100.000		0.727	5,036,336.95	0.67%	5.00%	
BOQ 0.58 22 Jul 2026 1826DAY FRD	S&P A-		3,000,000.00	3,000,000.00	100.000		0.531	3,015,918.42	0.40%	4.97%	
			8,000,000.00	8,000,000.00				8,052,255.37	1.06%		4.99%
Floating Rate Note											
AMP 1.27 13 Sep 2027 FRN	S&P BBB+	AU3FN0091674	5,000,000.00	5,000,000.00	100.233		1.217	5,072,500.00	0.67%	5.68%	
Auswide 0.75 14 Feb 2025 FRN	Moody's Baa2	AU3FN0066320	5,000,000.00	5,000,000.00	99.978		0.227	5,010,250.00	0.66%	5.18%	
Auswide 0.9 17 Mar 2025 FRN	Moody's Baa2	AU3FN0067393	5,000,000.00	5,000,000.00	100.008		1.078	5,054,300.00	0.67%	5.32%	
Auswide 1.3 10 Jun 2025 FRN	Moody's Baa2	AU3FN0069555	5,000,000.00	5,000,000.00	100.178		1.270	5,072,400.00	0.67%	5.72%	
Auswide 1.5 07 Nov 2025 FRN	Moody's Baa2	AU3FN0073037	9,750,000.00	9,750,000.00	100.361		0.373	9,821,565.00	1.30%	5.91%	
Auswide 1.5 17 Mar 2026 FRN	Moody's Baa2	AU3FN0076352	4,500,000.00	4,500,000.00	100.412		1.200	4,572,540.00	0.60%	5.92%	
BAL 1.55 22 Feb 2027 FRN	S&P BBB+	AU3FN0075461	9,250,000.00	9,250,000.00	101.015		0.131	9,356,005.00	1.24%	5.94%	
BAL 1.7 21 Feb 2028 FRN	S&P BBB+	AU3FN0085031	10,000,000.00	10,000,000.00	101.411		0.151	10,156,200.00	1.34%	6.07%	
BOQ 0.63 06 May 2026 FRN	S&P A-	AU3FN0060406	5,000,000.00	5,000,000.00	99.921		0.332	5,012,650.00	0.66%	5.03%	
BOQ 0.8 27 Oct 2026 FRN	S&P A-	AU3FN0063764	22,000,000.00	22,000,000.00	100.055		0.470	22,115,500.00	2.92%	5.18%	
BENAU 0.52 02 Dec 2025 FRN	S&P A-	AU3FN0057634	35,500,000.00	35,500,000.00	100.010		1.199	35,929,195.00	4.75%	4.90%	
BENAU 0.65 18 Jun 2026 FRN	S&P A-	AU3FN0061081	15,300,000.00	15,300,000.00	100.061		1.015	15,464,628.00	2.05%	5.05%	



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Security	Security Rating	ISIN	Face Value Original	Face Value Current	FI Cap Price/ Unit Price/ Share Price	Unit Count/ Share Count	Accrued Interest Price	Market Value	% Total Value	Running Yield	Weighted Running Yield
CBA 0.7 14 Jan 2027 FRN	S&P AA-	AU3FN0065579	6,500,000.00	6,500,000.00	100.226		0.659	6,557,525.00	0.87%	5.12%	
CUA 1.58 01 Dec 2025 FRN	Moody's Baa1	AU3FN0073961	3,500,000.00	3,500,000.00	100.849		1.457	3,580,710.00	0.47%	5.98%	
CUA 0.68 22 Apr 2026 FRN	Moody's Baa1	AU3FN0059721	11,000,000.00	11,000,000.00	99.840		0.541	11,041,910.00	1.46%	5.07%	
CUA 1.6 23 Oct 2026 FRN	Moody's Baa1	AU3FN0084299	2,500,000.00	2,500,000.00	101.298		0.624	2,548,050.00	0.34%	5.98%	
CUA 1.65 09 Feb 2027 FRN	Moody's Baa1	AU3FN0074787	12,500,000.00	12,500,000.00	101.511		0.316	12,728,375.00	1.68%	6.00%	
CACU 1.7 21 Sep 2026 FRN	S&P BBB-	AU3FN0081287	9,000,000.00	9,000,000.00	100.002		1.142	9,102,960.00	1.20%	6.13%	
MACQ 0.48 09 Dec 2025 FRN	S&P A+	AU3FN0057709	20,000,000.00	20,000,000.00	100.010		1.098	20,221,600.00	2.67%	4.89%	
RACB 1.5 24 Feb 2026 FRN	Moody's Baa1	AU3FN0075453	6,500,000.00	6,500,000.00	100.695		0.081	6,550,440.00	0.87%	5.91%	
MYS 0.65 16 Jun 2025 FRN	Moody's Baa2	AU3FN0061024	9,500,000.00	9,500,000.00	99.919		1.041	9,591,200.00	1.27%	5.07%	
MYS 1.3 13 Oct 2025 FRN	Moody's Baa2	AU3FN0072369	10,000,000.00	10,000,000.00	100.390		0.736	10,112,600.00	1.34%	5.72%	
NAB 0.41 24 Aug 2026 FRN	S&P AA-	AU3FN0062659	7,000,000.00	7,000,000.00	99.849		0.066	6,994,050.00	0.92%	4.82%	
NPBS 0.63 04 Mar 2026 FRN	S&P BBB+	AU3FN0058699	1,000,000.00	1,000,000.00	99.818		1.201	1,010,190.00	0.13%	5.03%	
NPBS 1 10 Feb 2027 FRN	S&P BBB+	AU3FN0066221	13,100,000.00	13,100,000.00	100.038		0.282	13,141,920.00	1.74%	5.46%	
PCU 1.55 17 Nov 2026 FRN	S&P BBB+	AU3FN0083028	5,000,000.00	5,000,000.00	100.783		0.196	5,048,950.00	0.67%	5.98%	
Qld Police 1.35 19 May 2025 FRN	S&P BBB-	AU3FN0069175	5,000,000.00	5,000,000.00	100.254		0.190	5,022,200.00	0.66%	5.78%	
Qld Police 1.75 06 Dec 2025 FRN	S&P BBB-	AU3FN0073979	10,000,000.00	10,000,000.00	100.886		1.433	10,231,900.00	1.35%	6.15%	
Qld Police 1.7 16 Jun 2026 FRN	S&P BBB-	AU3FN0078895	4,500,000.00	4,500,000.00	101.182		1.257	4,609,755.00	0.61%	6.12%	
Qld Police 1.65 18 Sep 2026 FRN	S&P BBB-	AU3FN0081295	9,500,000.00	9,500,000.00	101.251		1.215	9,734,270.00	1.29%	6.07%	
Qld Police 1.65 01 Dec 2026 FRN	S&P BBB-	AU3FN0083549	10,000,000.00	10,000,000.00	101.310		1.474	10,278,400.00	1.36%	6.05%	
SunBank 0.45 24 Feb 2026 FRN	S&P AA-	AU3FN0058343	5,000,000.00	5,000,000.00	99.981		0.067	5,002,400.00	0.66%	4.86%	
SunBank 0.48 15 Sep 2026 FRN	S&P AA-	AU3FN0062964	12,900,000.00	12,900,000.00	99.841		1.006	13,009,263.00	1.72%	4.90%	
SunBank 0.78 25 Jan 2027 FRN	S&P AA-	AU3FN0065694	13,000,000.00	13,000,000.00	100.312		0.509	13,106,730.00	1.73%	5.16%	
TMB 1.5 28 Oct 2025 FRN	Moody's Baa1	AU3FN0072740	2,000,000.00	2,000,000.00	100.709		0.533	2,024,840.00	0.27%	5.86%	
TMB 0.68 16 Jun 2026 FRN	Moody's Baa1	AU3FN0061016	1,700,000.00	1,700,000.00	99.765		1.047	1,713,804.00	0.23%	5.18%	
TMB 1.3 21 Jun 2027 FRN	Moody's Baa1	AU3FN0089132	10,000,000.00	10,000,000.00	100.745		1.067	10,181,200.00	1.35%	5.70%	
UBS Aust 0.87 30 Jul 2025 FRN	S&P A+	AU3FN0055307	10,000,000.00	10,000,000.00	100.304		0.447	10,075,100.00	1.33%	5.17%	
UBS Aust 0.5 26 Feb 2026 FRN	Moody's Aa3	AU3FN0058608	18,800,000.00	18,800,000.00	99.986		0.054	18,807,520.00	2.49%	4.91%	
UBS Aust 1.55 12 May 2028 FRN	S&P A+	AU3FN0077970	7,600,000.00	7,600,000.00	102.277		0.294	7,795,396.00	1.03%	5.90%	
Westpac 0.7 25 Jan 2027 FRN	S&P AA-	AU3FN0065702	16,000,000.00	16,000,000.00	100.224		0.501	16,116,000.00	2.13%	5.08%	
			384,400,000.00	384,400,000.00				388,576,991.00	51.39%		5.40%
Term Deposit											
AMP 5.15 08 Jan 2025 160DAY TD	Moody's ST P-2		5,000,000.00	5,000,000.00	100.000		1.707	5,085,363.00	0.67%	5.15%	
AMP 5.15 16 Jan 2025 154DAY TD	Moody's ST P-2		5,000,000.00	5,000,000.00	100.000		1.510	5,075,486.30	0.67%	5.15%	
BOQ 5.2 04 Dec 2024 174DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.422	5,121,095.90	0.68%	5.20%	
BOQ 1.53 16 Jun 2025 1826DAY TD	S&P ST A2		10,000,000.00	10,000,000.00	100.000		0.700	10,070,002.70	1.33%	1.53%	
B&E 5.24 24 Dec 2024 194DAY TD	Fitch ST F2		5,000,000.00	5,000,000.00	100.000		2.441	5,122,027.40	0.68%	5.24%	



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Security	Security Rating	ISIN	Face Value Original	Face Value Current	FI Cap Price/ Unit Price/ Share Price	Unit Count/ Share Count	Accrued Interest Price	Market Value	% Total Value	Running Yield	Weighted Running Yield
BVIC 5.25 19 Nov 2025 538DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.647	5,132,328.75	0.68%	5.25%	
BBA 4.95 03 Apr 2025 204DAY TD	S&P ST A2		10,000,000.00	10,000,000.00	100.000		1.085	10,108,493.20	1.34%	4.95%	
BBA 5.15 13 Aug 2025 279DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		0.325	5,016,226.05	0.66%	5.15%	
BBA 5.15 27 Aug 2025 293DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		0.325	5,016,226.05	0.66%	5.15%	
DFB 5.09 03 Sep 2025 279DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		0.028	5,001,394.50	0.66%	5.09%	
G&C MB 5.35 16 Jul 2025 398DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.492	5,124,589.05	0.68%	5.35%	
G&C MB 5.35 20 Aug 2025 433DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.492	5,124,589.05	0.68%	5.35%	
G&C MB 5.35 17 Sep 2025 461DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.492	5,124,589.05	0.68%	5.35%	
CACU 5.4 04 Jun 2025 356DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.515	5,125,753.40	0.68%	5.40%	
ING 5.12 05 Feb 2025 188DAY TD	S&P ST A1		10,000,000.00	10,000,000.00	100.000		1.697	10,169,731.50	1.34%	5.12%	
ING 5.11 12 Mar 2025 223DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		1.694	5,084,700.00	0.67%	5.11%	
ING 4.95 10 Sep 2025 364DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		1.085	5,054,246.60	0.67%	4.95%	
ING 5.03 08 Oct 2025 356DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		0.606	5,030,317.80	0.67%	5.03%	
ING 5.03 22 Oct 2025 370DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		0.606	5,030,317.80	0.67%	5.03%	
ING 5.1 12 Nov 2025 370DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		0.321	5,016,068.50	0.66%	5.10%	
ING 5.1 26 Nov 2025 384DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		0.321	5,016,068.50	0.66%	5.10%	
ING 5.1 19 Dec 2025 407DAY TD	S&P A		5,000,000.00	5,000,000.00	100.000		0.321	5,016,068.50	0.66%	5.10%	
ING 5.11 19 Dec 2025 386DAY TD	S&P A		5,000,000.00	5,000,000.00	100.000		0.028	5,001,400.00	0.66%	5.11%	
ING 5.11 24 Dec 2025 391DAY TD	S&P A		5,000,000.00	5,000,000.00	100.000		0.028	5,001,400.00	0.66%	5.11%	
ING 5.1 07 Jan 2026 426DAY TD	S&P A		5,000,000.00	5,000,000.00	100.000		0.321	5,016,068.50	0.66%	5.10%	
JUDO 5.25 22 Jan 2025 237DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.647	5,132,328.75	0.68%	5.25%	
JUDO 5.25 05 Mar 2025 279DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.647	5,132,328.75	0.68%	5.25%	
MMB 5.3 16 Apr 2025 321DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.672	5,133,589.05	0.68%	5.30%	
MYS 5.25 29 Jan 2025 230DAY TD	Moody's ST P-2		5,000,000.00	5,000,000.00	100.000		2.445	5,122,260.25	0.68%	5.25%	
NAB 5.15 26 Feb 2025 258DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		2.399	5,119,931.50	0.68%	5.15%	
NAB 5.25 30 Apr 2025 335DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		2.647	5,132,328.75	0.68%	5.25%	
NAB 5.2 02 Jul 2025 335DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.724	5,086,191.80	0.67%	5.20%	
NAB 5.2 23 Jul 2025 356DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.724	5,086,191.80	0.67%	5.20%	
P&NB 5.25 30 Dec 2024 214DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.647	5,132,328.75	0.68%	5.25%	
P&NB 5.06 26 Mar 2025 196DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		1.109	5,055,452.05	0.67%	5.06%	
P&NB 5.35 30 May 2025 365DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.697	5,134,849.30	0.68%	5.35%	
P&NB 5.35 25 Jun 2025 376DAY TD	S&P ST A2		5,000,000.00	5,000,000.00	100.000		2.477	5,123,856.15	0.68%	5.35%	
RABO 5.32 07 May 2025 315DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		2.288	5,114,416.45	0.68%	5.32%	
RABO 5.08 14 May 2025 209DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		0.612	5,030,619.20	0.67%	5.08%	
RABO 5 16 Jun 2025 278DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		1.096	5,054,794.50	0.67%	5.00%	
RABO 5.32 09 Jul 2025 378DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		2.288	5,114,416.45	0.68%	5.32%	



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Security	Security Rating	ISIN	Face Value Original	Face Value Current	FI Cap Price/ Unit Price/ Share Price	Unit Count/ Share Count	Accrued Interest Price	Market Value	% Total Value	Running Yield	Weighted Running Yield
RABO 5 15 Jul 2025 307DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		1.096	5,054,794.50	0.67%	5.00%	
RABO 5.32 06 Aug 2025 406DAY TD	S&P ST A1		5,000,000.00	5,000,000.00	100.000		2.288	5,114,416.45	0.68%	5.32%	
RABO 5.1 28 Jan 2026 426DAY TD	S&P A+		5,000,000.00	5,000,000.00	100.000		0.028	5,001,397.25	0.66%	5.10%	
RABO 4.85 18 Feb 2026 525DAY TD	S&P A+		5,000,000.00	5,000,000.00	100.000		1.063	5,053,150.70	0.67%	4.85%	
RABO 5.1 20 May 2026 538DAY TD	S&P A+		5,000,000.00	5,000,000.00	100.000		0.028	5,001,397.25	0.66%	5.10%	
Westpac 4.86 11 Dec 2024 118DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.425	5,071,235.60	0.67%	4.86%	
Westpac 4.86 18 Dec 2024 125DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.425	5,071,235.60	0.67%	4.86%	
Westpac 4.95 09 Apr 2025 210DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.085	5,054,246.60	0.67%	4.95%	
Westpac 4.95 23 Apr 2025 224DAY TD	S&P ST A1+		5,000,000.00	5,000,000.00	100.000		1.085	5,054,246.60	0.67%	4.95%	
			265,000,000.00	265,000,000.00				268,866,556.15	35.56%		5.01%
Total Portfolio			748,587,102.21	748,587,102.21				756,172,499.43	100.00%		4.99%



6. Portfolio Valuation By Categories As At 30 November 2024

Short Term Issuer/Security Rating Group	Market Value	% Total Value
A2	122,215,157.45	16.16%
A1	70,884,908.25	9.37%
A1+	40,675,608.25	5.38%
Portfolio Total	233,775,673.95	30.92%

Market Value by Security Rating Group (Short Term)



Long Term Issuer/Security Rating Group	Market Value	% Total Value
BBB+ to BBB-	201,098,115.04	26.59%
A+ to A-	189,789,106.57	25.10%
AA+ to AA-	112,087,103.87	14.82%
AAA	19,422,500.00	2.57%
Portfolio Total	522,396,825.48	69.08%

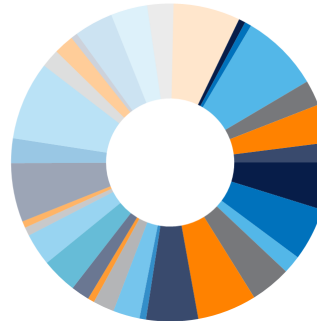
Market Value by Security Rating Group (Long Term)





Issuer	Market Value	% Total Value
AMP Bank Ltd	15,239,775.64	2.02%
Auswide Bank Limited	29,531,055.00	3.91%
Bank Australia Limited	19,512,205.00	2.58%
Bank of Queensland Ltd	60,504,703.97	8.00%
Bank of us t/as B&E Ltd	5,122,027.40	0.68%
BankVic	5,132,328.75	0.68%
Bendigo & Adelaide Bank Ltd	51,393,823.00	6.80%
Beyond Bank Australia Ltd	20,140,945.30	2.66%
Commonwealth Bank of Australia Ltd	28,108,200.87	3.72%
Credit Union Australia Ltd t/as Great Southern Bank	29,899,045.00	3.95%
Defence Bank Ltd	5,001,394.50	0.66%
G&C Mutual Bank Limited	15,373,767.15	2.03%
Illawarra Credit Union Ltd	14,228,713.40	1.88%
ING Bank Australia Limited	60,436,387.70	7.99%
Judo Bank	18,986,912.20	2.51%
Macquarie Bank Ltd	45,193,350.00	5.98%
Maitland Mutual Ltd t/as The Mutual Bank	5,133,589.05	0.68%
Members Banking Group Limited t/as RACQ Bank	6,550,440.00	0.87%
MyState Bank Ltd	24,826,060.25	3.28%
National Australia Bank Ltd	27,418,693.85	3.63%
Newcastle Greater Mutual Group Ltd	14,152,110.00	1.87%
Northern Territory Treasury Corporation	5,032,200.00	0.67%
NSW Treasury Corporation	16,335,910.00	2.16%
P&N Bank Ltd	20,446,486.25	2.70%
Police Bank Ltd	5,048,950.00	0.67%
QPCU LTD t/a QBANK	39,876,525.00	5.27%
Rabobank Australia Ltd	45,539,402.75	6.02%
Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	31,118,393.00	4.12%
Teachers Mutual Bank Ltd	13,919,844.00	1.84%
UBS Australia Ltd	40,602,296.00	5.37%
Westpac Banking Corporation Ltd	36,366,964.40	4.81%
Portfolio Total	756,172,499.43	100.00%

Market Value by Issuer

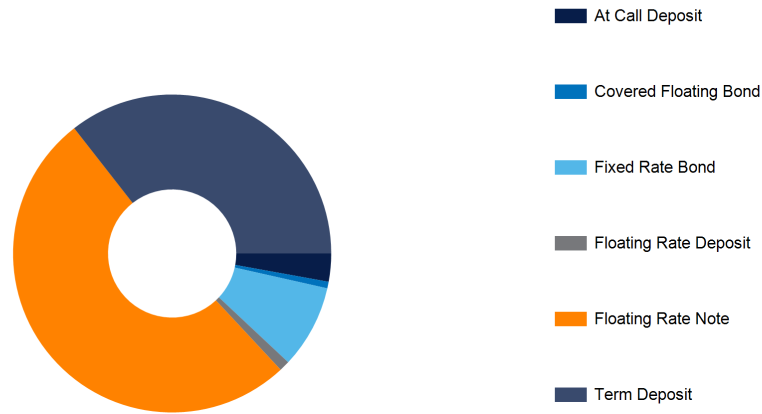


- AMP Bank Ltd
- Auswide Bank Limited
- Bank Australia Limited
- Bank of Queensland Ltd
- Bank of us t/as B&E Ltd
- BankVic
- Bendigo & Adelaide Bank Ltd
- Beyond Bank Australia Ltd
- Commonwealth Bank of Australia Ltd
- Credit Union Australia Ltd t/as Great Southern Bank
- Defence Bank Ltd
- G&C Mutual Bank Limited
- Illawarra Credit Union Ltd
- ING Bank Australia Limited
- Judo Bank
- Macquarie Bank Ltd
- Maitland Mutual Ltd t/as The Mutual Bank
- Members Banking Group Limited t/as RACQ Bank
- MyState Bank Ltd
- National Australia Bank Ltd
- Newcastle Greater Mutual Group Ltd
- Northern Territory Treasury Corporation
- NSW Treasury Corporation
- P&N Bank Ltd
- Police Bank Ltd
- QPCU LTD t/a QBANK
- Rabobank Australia Ltd
- Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ
- Teachers Mutual Bank Ltd
- UBS Australia Ltd
- Westpac Banking Corporation Ltd



Security Type	Market Value	% Total Value
At Call Deposit	21,557,102.21	2.85%
Covered Floating Bond	5,073,050.00	0.67%
Fixed Rate Bond	64,046,544.70	8.47%
Floating Rate Deposit	8,052,255.37	1.06%
Floating Rate Note	388,576,991.00	51.39%
Term Deposit	268,866,556.15	35.56%
Portfolio Total	756,172,499.43	100.00%

Market Value by Security Type





Term Remaining	Market Value	% Total Value
0 to < 1 Year	356,721,975.86	47.17%
1 to < 3 Years	362,076,427.57	47.88%
3 to < 5 Years	37,374,096.00	4.94%
Portfolio Total	756,172,499.43	100.00%

Note: Term Remaining is calculated using a weighted average life date (WAL) where appropriate and available otherwise the interim (initial) maturity date is used.

Market Value by Term Remaining





7. Performance Statistics For Period Ending 30 November 2024

Trading Book		1 Month	3 Month	12 Month	Since Inception
Central Coast Council					
	Portfolio Return (1)	0.38%	1.29%	5.59%	2.47%
	Performance Index (2)	0.36%	1.10%	4.46%	2.21%
	Excess Performance (3)	0.02%	0.19%	1.13%	0.26%

Notes

- 1 Portfolio performance is the rate of return of the portfolio over the specified period
- 2 The Performance Index is the Bloomberg AusBond Bank Bill Index (Bloomberg Page BAUBIL)
- 3 Excess performance is the rate of return of the portfolio in excess of the Performance Index

Trading Book	Weighted Average Running Yield
Central Coast Council	4.99



9. Realised Gains (Losses) - Fixed Interest Dealing For 1 November 2024 to 30 November 2024

No realised gains or losses from fixed interest dealing to report for entered period.



9b. Realised Gains (Losses) - Share Dealing For 1 November 2024 to 30 November 2024

No realised gains or losses from share dealing to report for entered period.



10. Realised Gains (Losses) - Principal Repayments For 1 November 2024 to 30 November 2024

No realised gains or losses from principal repayments to report for entered period.

Total Realised Gains (Losses)			
Fixed Interest Dealing	Principal Repayments	Total	Notes (1) The Acquisition Gross Price includes any accrued interest included in the purchase price.
		0.00	



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11. Unrealised FI Capital Gains (Losses) As At 30 November 2024

Security	Acquisition Deal	Acquisition Date	Acquisition Yield/ Interest Rate	Acquisition Face Value Original	Balance Face Value Original	Bond Factor Current	Balance Face Value Current	Acquisition Capital Price	Acquisition Capital Consideration	Current Capital Price	CCP For Discount Securities	Current Capital Consideration	Current Capital Consideration Adjusted	Unrealised Capital Gain (Loss)
AMP 1.27 13 Sep 2027 FRN														
	LC218004	11 Sep 2024	1.20000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.194	5,009,700.00	100.233000	100.233000	5,011,650.00	5,011,650.00	1,950.00
					5,000,000.00		5,000,000.00	100.194	5,009,700.00			5,011,650.00	5,011,650.00	1,950.00
Auswide 0.75 14 Feb 2025 FRN														
	LC133971	7 Feb 2022	0.75000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	99.978000	99.978000	4,998,900.00	4,998,900.00	(1,100.00)
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			4,998,900.00	4,998,900.00	(1,100.00)
Auswide 0.9 17 Mar 2025 FRN														
	LC136560	10 Mar 2022	0.90000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	100.008000	100.008000	5,000,400.00	5,000,400.00	400.00
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			5,000,400.00	5,000,400.00	400.00
Auswide 1.3 10 Jun 2025 FRN														
	LC145373	6 Jun 2022	1.30000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	100.178000	100.178000	5,008,900.00	5,008,900.00	8,900.00
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			5,008,900.00	5,008,900.00	8,900.00
Auswide 1.5 07 Nov 2025 FRN														
	LC156239	27 Oct 2022	1.50000	7,250,000.00	7,250,000.00	1.00000000	7,250,000.00	100.000	7,250,000.00	100.361000	100.361000	7,276,172.50	7,276,172.50	26,172.50
	LC188385	7 Dec 2023	1.40000	2,500,000.00	2,500,000.00	1.00000000	2,500,000.00	100.184	2,504,600.00	100.361000	100.361000	2,509,025.00	2,509,025.00	4,425.00
					9,750,000.00		9,750,000.00	100.047	9,754,600.00			9,785,197.50	9,785,197.50	30,597.50
Auswide 1.5 17 Mar 2026 FRN														
	LC164300	9 Mar 2023	1.50000	4,500,000.00	4,500,000.00	1.00000000	4,500,000.00	100.000	4,500,000.00	100.412000	100.412000	4,518,540.00	4,518,540.00	18,540.00
					4,500,000.00		4,500,000.00	100.000	4,500,000.00			4,518,540.00	4,518,540.00	18,540.00
BAL 1.55 22 Feb 2027 FRN														
	LC164137	8 Mar 2023	1.40000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.512	5,025,600.00	101.015000	101.015000	5,050,750.00	5,050,750.00	25,150.00
	LC169102	31 May 2023	1.33000	4,250,000.00	4,250,000.00	1.00000000	4,250,000.00	100.729	4,280,982.50	101.015000	101.015000	4,293,137.50	4,293,137.50	12,155.00
					9,250,000.00		9,250,000.00	100.612	9,306,582.50			9,343,887.50	9,343,887.50	37,305.00
BAL 1.7 21 Feb 2028 FRN														
	LC207926	30 May 2024	1.42000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.932	10,093,200.00	101.411000	101.411000	10,141,100.00	10,141,100.00	47,900.00
					10,000,000.00		10,000,000.00	100.932	10,093,200.00			10,141,100.00	10,141,100.00	47,900.00
BENAU 0.52 02 Dec 2025 FRN														
	LC100679	22 Jan 2021	0.43000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.427	10,042,700.00	100.010000	100.010000	10,001,000.00	10,001,000.00	(41,700.00)
	LC103542	9 Mar 2021	0.47000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.229	10,022,900.00	100.010000	100.010000	10,001,000.00	10,001,000.00	(21,900.00)
	LC104738	1 Apr 2021	0.48000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.183	10,018,300.00	100.010000	100.010000	10,001,000.00	10,001,000.00	(17,300.00)
	LC112607	16 Sep 2021	0.46000	1,000,000.00	1,000,000.00	1.00000000	1,000,000.00	100.246	1,002,460.00	100.010000	100.010000	1,000,100.00	1,000,100.00	(2,360.00)
	LC112609	16 Sep 2021	0.46000	4,500,000.00	4,500,000.00	1.00000000	4,500,000.00	100.246	4,511,070.00	100.010000	100.010000	4,500,450.00	4,500,450.00	(10,620.00)
					35,500,000.00		35,500,000.00	100.274	35,597,430.00			35,503,550.00	35,503,550.00	(93,880.00)



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Security	Acquisition Deal	Acquisition Date	Acquisition Yield/ Interest Rate	Acquisition Face Value Original	Balance Face Value Original	Bond Factor Current	Balance Face Value Current	Acquisition Capital Price	Acquisition Capital Consideration	Current Capital Price	CCP For Discount Securities	Current Capital Consideration	Current Capital Consideration Adjusted	Unrealised Capital Gain (Loss)
BENAU 0.65 18 Jun 2026 FRN														
	LC108717	30 Jun 2021	0.580000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.334	10,033,400.00	100.061000	100.061000	10,006,100.00	10,006,100.00	(27,300.00)
	LC109084	7 Jul 2021	0.570000	2,300,000.00	2,300,000.00	1.00000000	2,300,000.00	100.382	2,308,786.00	100.061000	100.061000	2,301,403.00	2,301,403.00	(7,383.00)
	LC109586	21 Jul 2021	0.530000	3,000,000.00	3,000,000.00	1.00000000	3,000,000.00	100.573	3,017,190.00	100.061000	100.061000	3,001,830.00	3,001,830.00	(15,360.00)
					15,300,000.00		15,300,000.00	100.388	15,359,376.00			15,309,333.00	15,309,333.00	(50,043.00)
BOQ 0.63 06 May 2026 FRN														
	LC109088	7 Jul 2021	0.540000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.422	5,021,100.00	99.921000	99.921000	4,996,050.00	4,996,050.00	(25,050.00)
					5,000,000.00		5,000,000.00	100.422	5,021,100.00			4,996,050.00	4,996,050.00	(25,050.00)
BOQ 0.8 27 Oct 2026 FRN														
	LC115705	25 Nov 2021	0.770000	7,000,000.00	7,000,000.00	1.00000000	7,000,000.00	100.142	7,009,940.00	100.055000	100.055000	7,003,850.00	7,003,850.00	(6,090.00)
	LC116445	15 Dec 2021	0.740000	15,000,000.00	15,000,000.00	1.00000000	15,000,000.00	100.278	15,041,700.00	100.055000	100.055000	15,008,250.00	15,008,250.00	(33,450.00)
					22,000,000.00		22,000,000.00	100.235	22,051,640.00			22,012,100.00	22,012,100.00	(39,540.00)
BOQ 1.2 09 May 2028 COVERDFLO														
	LC167397	4 May 2023	1.100000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.445	5,022,250.00	101.169000	101.169000	5,058,450.00	5,058,450.00	36,200.00
					5,000,000.00		5,000,000.00	100.445	5,022,250.00			5,058,450.00	5,058,450.00	36,200.00
BOQ 4.7 27 Jan 2027 Fixed														
	LC209063	13 Jun 2024	5.130000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	98.956	4,947,800.00	99.594000	99.594000	4,979,700.00	4,979,700.00	31,900.00
					5,000,000.00		5,000,000.00	98.956	4,947,800.00			4,979,700.00	4,979,700.00	31,900.00
CACU 1.7 21 Sep 2026 FRN														
	LC180163	7 Sep 2023	1.700000	9,000,000.00	9,000,000.00	1.00000000	9,000,000.00	100.000	9,000,000.00	100.002000	100.002000	9,000,180.00	9,000,180.00	180.00
					9,000,000.00		9,000,000.00	100.000	9,000,000.00			9,000,180.00	9,000,180.00	180.00
CBA 0.7 14 Jan 2027 FRN														
	LC116992	12 Jan 2022	0.700000	6,500,000.00	6,500,000.00	1.00000000	6,500,000.00	100.000	6,500,000.00	100.226000	100.226000	6,514,690.00	6,514,690.00	14,690.00
					6,500,000.00		6,500,000.00	100.000	6,500,000.00			6,514,690.00	6,514,690.00	14,690.00
CUA 0.68 22 Apr 2026 FRN														
	LC105450	13 Apr 2021	0.680000	11,000,000.00	11,000,000.00	1.00000000	11,000,000.00	100.000	11,000,000.00	99.840000	99.840000	10,982,400.00	10,982,400.00	(17,600.00)
					11,000,000.00		11,000,000.00	100.000	11,000,000.00			10,982,400.00	10,982,400.00	(17,600.00)
CUA 1.58 01 Dec 2025 FRN														
	LC157929	25 Nov 2022	1.580000	3,500,000.00	3,500,000.00	1.00000000	3,500,000.00	100.000	3,500,000.00	100.849000	100.849000	3,529,715.00	3,529,715.00	29,715.00
					3,500,000.00		3,500,000.00	100.000	3,500,000.00			3,529,715.00	3,529,715.00	29,715.00
CUA 1.6 23 Oct 2026 FRN														
	LC190930	17 Jan 2024	1.490000	2,500,000.00	2,500,000.00	1.00000000	2,500,000.00	100.279	2,506,975.00	101.298000	101.298000	2,532,450.00	2,532,450.00	25,475.00
					2,500,000.00		2,500,000.00	100.279	2,506,975.00			2,532,450.00	2,532,450.00	25,475.00



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Security	Acquisition Deal	Acquisition Date	Acquisition Yield/ Interest Rate	Acquisition Face Value Original	Balance Face Value Original	Bond Factor Current	Balance Face Value Current	Acquisition Capital Price	Acquisition Capital Consideration	Current Capital Price	CCP For Discount Securities	Current Capital Consideration	Current Capital Consideration Adjusted	Unrealised Capital Gain (Loss)
CUA 1.65 09 Feb 2027 FRN														
	LC179275	4 Sep 2023	1.300000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	101.100	5,055,000.00	101.511000	101.511000	5,075,550.00	5,075,550.00	20,550.00
	LC181165	27 Sep 2023	1.280000	7,500,000.00	7,500,000.00	1.00000000	7,500,000.00	101.140	7,585,500.00	101.511000	101.511000	7,613,325.00	7,613,325.00	27,825.00
					12,500,000.00		12,500,000.00	101.124	12,640,500.00			12,688,875.00	12,688,875.00	48,375.00
JUDO 6.4 26 Sep 2025 Fixed														
	LC165395	28 Mar 2023	6.000000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.911	5,045,550.00	99.920000	99.920000	4,996,000.00	4,996,000.00	(49,550.00)
	LC190925	17 Jan 2024	6.350000	3,630,000.00	3,630,000.00	1.00000000	3,630,000.00	100.067	3,632,432.10	99.920000	99.920000	3,627,096.00	3,627,096.00	(5,336.10)
					8,630,000.00		8,630,000.00	100.556	8,677,982.10			8,623,096.00	8,623,096.00	(54,886.10)
MACQ 0.48 09 Dec 2025 FRN														
	LC103204	2 Mar 2021	0.470000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.046	10,004,600.00	100.010000	100.010000	10,001,000.00	10,001,000.00	(3,600.00)
	LX105597	15 Apr 2021	0.540000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	99.733	9,973,300.00	100.010000	100.010000	10,001,000.00	10,001,000.00	27,700.00
					20,000,000.00		20,000,000.00	99.890	19,977,900.00			20,002,000.00	20,002,000.00	24,100.00
MACQ 1.7 12 Feb 2025 Fixed														
	LC100341	12 Jan 2021	0.610000	15,000,000.00	15,000,000.00	1.00000000	15,000,000.00	104.384	15,657,600.00	99.379000	99.379000	14,906,850.00	14,906,850.00	(750,750.00)
	LC100354	12 Jan 2021	0.610000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	104.384	10,438,400.00	99.379000	99.379000	9,937,900.00	9,937,900.00	(500,500.00)
					25,000,000.00		25,000,000.00	104.384	26,096,000.00			24,844,750.00	24,844,750.00	(1,251,250.00)
MYS 0.65 16 Jun 2025 FRN														
	LC107738	7 Jun 2021	0.650000	9,500,000.00	9,500,000.00	1.00000000	9,500,000.00	100.000	9,500,000.00	99.919000	99.919000	9,492,305.00	9,492,305.00	(7,695.00)
					9,500,000.00		9,500,000.00	100.000	9,500,000.00			9,492,305.00	9,492,305.00	(7,695.00)
MYS 1.3 13 Oct 2025 FRN														
	LC155063	6 Oct 2022	1.300000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.000	10,000,000.00	100.390000	100.390000	10,039,000.00	10,039,000.00	39,000.00
					10,000,000.00		10,000,000.00	100.000	10,000,000.00			10,039,000.00	10,039,000.00	39,000.00
NAB 0.41 24 Aug 2026 FRN														
	LC112610	16 Sep 2021	0.380000	7,000,000.00	7,000,000.00	1.00000000	7,000,000.00	100.143	7,010,010.00	99.849000	99.849000	6,989,430.00	6,989,430.00	(20,580.00)
					7,000,000.00		7,000,000.00	100.143	7,010,010.00			6,989,430.00	6,989,430.00	(20,580.00)
NPBS 0.63 04 Mar 2026 FRN														
	LC103141	2 Mar 2021	0.580000	1,000,000.00	1,000,000.00	1.00000000	1,000,000.00	100.242	1,002,420.00	99.818000	99.818000	998,180.00	998,180.00	(4,240.00)
					1,000,000.00		1,000,000.00	100.242	1,002,420.00			998,180.00	998,180.00	(4,240.00)
NPBS 1 10 Feb 2027 FRN														
	LC137829	30 Mar 2022	1.050000	3,100,000.00	3,100,000.00	1.00000000	3,100,000.00	99.781	3,093,211.00	100.038000	100.038000	3,101,178.00	3,101,178.00	7,967.00
	LX190938	17 Jan 2024	1.400300	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	98.879	9,887,900.00	100.038000	100.038000	10,003,800.00	10,003,800.00	115,900.00
					13,100,000.00		13,100,000.00	99.092	12,981,111.00			13,104,978.00	13,104,978.00	123,867.00
NSWTC 1.25 20 Mar 2025 Fixed														
	LC141827	14 Nov 2019	1.245300	2,000,000.00	2,000,000.00	1.00000000	2,000,000.00	100.025	2,000,500.00	99.078000	99.078000	1,981,560.00	1,981,560.00	(18,940.00)
					2,000,000.00		2,000,000.00	100.025	2,000,500.00			1,981,560.00	1,981,560.00	(18,940.00)



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Security	Acquisition Deal	Acquisition Date	Acquisition Yield/ Interest Rate	Acquisition Face Value Original	Balance Face Value Original	Bond Factor Current	Balance Face Value Current	Acquisition Capital Price	Acquisition Capital Consideration	Current Capital Price	CCP For Discount Securities	Current Capital Consideration	Current Capital Consideration Adjusted	Unrealised Capital Gain (Loss)
NSWTC 3 15 Nov 2028 Fixed														
	LC142120	15 Nov 2018	3.235000	15,000,000.00	15,000,000.00	1.00000000	15,000,000.00	98.006	14,700,900.00	95.539000	95.539000	14,330,850.00	14,330,850.00	(370,050.00)
					15,000,000.00		15,000,000.00	98.006	14,700,900.00			14,330,850.00	14,330,850.00	(370,050.00)
NTTC 1.4 15 Dec 2026 - Issued 26 August 2021 - CCC Fixed														
	LC111486	26 Aug 2021	1.400000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	100.000000	100.000000	5,000,000.00	5,000,000.00	0.00
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			5,000,000.00	5,000,000.00	0.00
PCU 1.55 17 Nov 2026 FRN														
	LX185851	14 Nov 2023	1.550000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	100.783000	100.783000	5,039,150.00	5,039,150.00	39,150.00
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			5,039,150.00	5,039,150.00	39,150.00
Old Police 1.35 19 May 2025 FRN														
	LC143209	10 May 2022	1.350000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.000	5,000,000.00	100.254000	100.254000	5,012,700.00	5,012,700.00	12,700.00
					5,000,000.00		5,000,000.00	100.000	5,000,000.00			5,012,700.00	5,012,700.00	12,700.00
Old Police 1.65 01 Dec 2026 FRN														
	LC187340	27 Nov 2023	1.650000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.000	10,000,000.00	101.310000	101.310000	10,131,000.00	10,131,000.00	131,000.00
					10,000,000.00		10,000,000.00	100.000	10,000,000.00			10,131,000.00	10,131,000.00	131,000.00
Old Police 1.65 18 Sep 2026 FRN														
	LC180295	12 Sep 2023	1.650000	9,500,000.00	9,500,000.00	1.00000000	9,500,000.00	100.000	9,500,000.00	101.251000	101.251000	9,618,845.00	9,618,845.00	118,845.00
					9,500,000.00		9,500,000.00	100.000	9,500,000.00			9,618,845.00	9,618,845.00	118,845.00
Old Police 1.7 16 Jun 2026 FRN														
	LC169762	8 Jun 2023	1.700000	4,500,000.00	4,500,000.00	1.00000000	4,500,000.00	100.000	4,500,000.00	101.182000	101.182000	4,553,190.00	4,553,190.00	53,190.00
					4,500,000.00		4,500,000.00	100.000	4,500,000.00			4,553,190.00	4,553,190.00	53,190.00
Old Police 1.75 06 Dec 2025 FRN														
	LC157906	23 Nov 2022	1.750000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.000	10,000,000.00	100.886000	100.886000	10,088,600.00	10,088,600.00	88,600.00
					10,000,000.00		10,000,000.00	100.000	10,000,000.00			10,088,600.00	10,088,600.00	88,600.00
RACB 1.5 24 Feb 2026 FRN														
	LC169099	31 May 2023	1.500000	3,750,000.00	3,750,000.00	1.00000000	3,750,000.00	99.988	3,749,550.00	100.695000	100.695000	3,776,062.50	3,776,062.50	26,512.50
	LC188379	7 Dec 2023	1.480000	2,750,000.00	2,750,000.00	1.00000000	2,750,000.00	100.048	2,751,320.00	100.695000	100.695000	2,769,112.50	2,769,112.50	17,792.50
					6,500,000.00		6,500,000.00	100.013	6,500,870.00			6,545,175.00	6,545,175.00	44,305.00
SunBank 0.45 24 Feb 2026 FRN														
	LC112608	16 Sep 2021	0.410000	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	100.173	5,008,650.00	99.981000	99.981000	4,999,050.00	4,999,050.00	(9,600.00)
					5,000,000.00		5,000,000.00	100.173	5,008,650.00			4,999,050.00	4,999,050.00	(9,600.00)
SunBank 0.48 15 Sep 2026 FRN														
	LC112472	9 Sep 2021	0.406300	2,900,000.00	2,900,000.00	1.00000000	2,900,000.00	100.340	2,909,860.00	99.841000	99.841000	2,895,389.00	2,895,389.00	(14,471.00)



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SunBank 0.48 15 Sep 2026 FRN	LC113804	13 Oct 2021	0.510000	10,000,000.00	10,000,000.00	1.00000000	12,900,000.00	99.858	9,985,800.00	99.966	99.841000	99.841000	9,984,100.00	9,984,100.00	(1,700.00)
															(16,171.00)
SunBank 0.78 25 Jan 2027 FRN	LC117127	18 Jan 2022	0.780000	13,000,000.00	13,000,000.00	1.00000000	13,000,000.00	100.000	13,000,000.00	100.000	100.312000	100.312000	13,040,560.00	13,040,560.00	40,560.00
															40,560.00
TMB 0.68 16 Jun 2026 FRN	LC137828	30 Mar 2022	1.079900	1,700,000.00	1,700,000.00	1.00000000	1,700,000.00	98.445	1,673,565.00	98.445	99.765000	99.765000	1,696,005.00	1,696,005.00	22,440.00
															22,440.00
TMB 1.3 21 Jun 2027 FRN	LC213714	1 Aug 2024	1.140000	10,000,000.00	10,000,000.00	1.00000000	10,000,000.00	100.430	10,043,000.00	100.430	100.745000	100.745000	10,074,500.00	10,074,500.00	31,500.00
															31,500.00
TMB 1.5 28 Oct 2025 FRN	LC181158	27 Sep 2023	1.170000	2,000,000.00	2,000,000.00	1.00000000	2,000,000.00	100.661	2,013,220.00	100.661	100.709000	100.709000	2,014,180.00	2,014,180.00	960.00
															960.00
UBS Aust 0.5 26 Feb 2026 FRN	LC103200	2 Mar 2021	0.480000	6,800,000.00	6,800,000.00	1.00000000	6,800,000.00	100.098	6,806,664.00	100.098	99.986000	99.986000	6,799,048.00	6,799,048.00	(7,616.00)
	LC103543	9 Mar 2021	0.480000	12,000,000.00	12,000,000.00	1.00000000	18,800,000.00	100.096	12,011,520.00	100.096	99.986000	99.986000	11,998,320.00	11,998,320.00	(13,200.00)
								100.097	18,818,184.00	100.097			18,797,368.00	18,797,368.00	(20,816.00)
UBS Aust 0.87 30 Jul 2025 FRN	LC100676	22 Jan 2021	0.403100	5,000,000.00	5,000,000.00	1.00000000	5,000,000.00	102.081	5,104,050.00	101.796	100.304000	100.304000	5,015,200.00	5,015,200.00	(88,850.00)
	LC104737	1 Apr 2021	0.510000	5,000,000.00	5,000,000.00	1.00000000	10,000,000.00	101.511	5,075,550.00	101.511	100.304000	100.304000	5,015,200.00	5,015,200.00	(60,350.00)
															(149,200.00)
UBS Aust 1.2 30 Jul 2025 Fixed	LC100329	12 Jan 2021	0.650000	4,000,000.00	4,000,000.00	1.00000000	4,000,000.00	102.458	4,098,320.00	102.458	97.706000	97.706000	3,908,240.00	3,908,240.00	(190,080.00)
															(190,080.00)
UBS Aust 1.55 12 May 2028 FRN	LC169097	31 May 2023	1.400000	2,600,000.00	2,600,000.00	1.00000000	2,600,000.00	100.635	2,616,510.00	101.177	102.277000	102.277000	2,659,202.00	2,659,202.00	42,692.00
	LC179277	4 Sep 2023	1.200000	5,000,000.00	5,000,000.00	1.00000000	7,600,000.00	101.459	5,072,950.00	101.459	102.277000	102.277000	5,113,850.00	5,113,850.00	40,900.00
															83,592.00
Westpac 0.7 25 Jan 2027 FRN	LC117174	19 Jan 2022	0.700000	16,000,000.00	16,000,000.00	1.00000000	16,000,000.00	100.000	16,000,000.00	100.000	100.224000	100.224000	16,035,840.00	16,035,840.00	35,840.00
															35,840.00
															(1,118,944.60)

Note: The summary values for Acquisition Capital Price are the weighted average acquisition capital prices based upon the Balance Face Value Current for each security.



11b. Unrealised Unit/Share Capital Gains (Losses) As At 30 November 2024

No unrealised gains or losses (for unit trusts and shares) to report for entered period.



12. Associated Cash Statement for Settlement Period 1 November 2024 to 30 November 2024 inclusive

No associated cash transactions to report for entered period.



13. Tax Summary For 1 November 2024 to 30 November 2024

Interest Income	2,468,481.35
Realised Gains (Losses) - Fixed Interest Dealing	0.00
Realised Gains (Losses) - Principal Repayments	0.00
Total	2,468,481.35



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 BRISBANE OFFICE: LEVEL 15 CENTRAL PLAZA 1, 345 QUEEN STREET, BRISBANE QLD, 4000 T 61 7 3123 5370

Report Code: TEPACK020EXT-01.87
 Report Description: Investment Report Pack
 Parameters:
 Trading Entity: Central Coast Council
 Trading Book: Central Coast Council
 Settlement Date Base
 History Start Date: 1 Jan 2000
 Income Expense Status: Authorised
 FI Deal Status: Contract
 Exclude Cash
 Exclude Unallocated Cash
 Exclude Negative Unit Holdings