

Pathfinder KiwiSaver Plan Holdings 31 July 2023

Pathfinder KiwiSaver Growth Fund Holdings as at 31/07/23

Asset name	% of fund net assets
Cash at Bank - NZD Westpac	6.59%
Microsoft Corporation	2.70%
Infratil Ltd	2.33%
Asml Holding Nv	1.91%
Apple Inc	1.79%
Telstra Corp Ltd	1.72%
Lam Research Corp	1.70%
First Solar Inc	1.61%
QBE Insurance Group Ltd	1.53%
NVIDIA Corp	1.49%
Woolworths Ltd	1.48%
Spark New Zealand Ltd	1.48%
CSL Limited	1.38%
NEXTDC Ltd	1.36%
Keyence Corp	1.26%
National Australia Bank Ltd	1.26%
Tesla Motors Inc	1.24%
Summerset Group Holdings Ltd	1.23%
Fisher & Paykel Healthcare Ltd	1.20%
Digital Realty Trust Inc	1.11%
Oceania Healthcare Limited	1.08%
Cleanaway Waste Management Ltd	1.06%
Macquarie Group Ltd	1.02%
Xero Ltd	1.01%
CORT 2.20% 21/03/2026	1.01%
Contact Energy Ltd	1.00%
EBOS Group Limited	0.98%
Telix Pharmaceuticals Ltd	0.96%
SOLAREEDGE TECHNOLOGIES INC	0.94%
Equinix Inc	0.94%
American Tower Corp	0.93%
Polynovo LTD	0.91%
American Waters Works Co Inc	0.90%
Vestas Wind Systems A/S	0.87%
Kapstream Absolute Return Income Plus Fund	0.76%
WLBASC 21/12/2026	0.71%
Enphase Energy Inc	0.70%
Scales Corporation Limited	0.70%
Shopify Inc - Class A	0.67%
Sharesies Limited	0.63%
AIANZ 09/05/2028	0.62%

WLBASC 23/12/2025	0.61%
Scidev Ltd	0.58%
Lodestone Energy	0.57%
Broadcom Inc	0.53%
Debtors	0.49%
ASBBNK 16/11/2026	0.46%
Mint Series C Rolling Close	0.46%
BZLNZ 07/06/2027	0.46%
DE. Mem Ltd	0.45%
KIWI 20/09/2024	0.44%
Costco Wholesale Corp	0.42%
S&P Global Inc	0.41%
Mastercard Inc-Class A	0.41%
NPHNZ 23/03/2028	0.41%
AUCKCN 20/10/2027	0.41%
United Utilities Group PLC	0.41%
Alphabet Inc Class A	0.40%
NEDWBK 01/03/2027	0.40%
Alphabet Inc Class C	0.40%
CORT 24/08/2025	0.39%
Moody's Corp	0.39%
MCYNZ 29/09/2026	0.38%
WLB ASSET II B	0.38%
Netflix Inc	0.37%
Salesforce.com Inc	0.37%
Applied Materials Inc	0.37%
Visa Inc-Class A Shares	0.37%
Schneider Electric SE	0.36%
FISERV INC	0.36%
Investor AB	0.36%
Danaher Corp	0.36%
Legal & General Group Plc	0.35%
Home Depot Inc	0.35%
VCTNZ 14/03/2024	0.34%
ANZLNZ 17/09/2031	0.34%
Organo Corp	0.34%
TJX Companies Inc	0.33%
Walt Disney Co/The	0.33%
Copart Inc	0.33%
SEI Investments Co	0.32%
Emerson Electric Co	0.32%
Lowe's Companies Inc	0.32%
Capital One Financial Corp	0.32%
Spirax-Sarco Engineering Plc	0.32%
TPNZ 16/09/2027	0.31%
Cvs Caremark Corp	0.31%
Starbucks Corp	0.31%
Prologis Inc	0.31%

WSTP 29/07/24	0.31%
Charles Schwab Corp/The	0.30%
Micron Technology Inc	0.30%
American Express Co	0.30%
Cummins Inc	0.30%
Geberit AG-REG	0.30%
MNWNZ 08/09/2027	0.30%
AIA Group Ltd	0.29%
Simon Property Group Inc	0.29%
Tokyo Electron Ltd	0.29%
Marsh & McLennan Cos Inc	0.29%
NIKE Inc	0.29%
Exor NV	0.28%
Xylem Inc	0.28%
Verizon Communications Inc	0.28%
Accenture PLC	0.28%
Equity Residential	0.28%
NZLGFA 15/04/2025	0.27%
KFW 09/14/29	0.27%
Servicenow Inc	0.27%
Hydro One Ltd	0.27%
TE Connectivity Ltd	0.27%
Groov Limited	0.26%
UnitedHealth Group Inc	0.26%
AT&T Inc	0.26%
IADB 25/08/2026	0.26%
Texas Instruments Inc	0.26%
Adobe Systems Inc	0.26%
NDLWR 28/05/2030	0.25%
Intel Corp	0.25%
Toyota Motor Corp	0.25%
Adveritas Ltd	0.24%
Activision Blizzard Inc	0.24%
Caterpillar Inc	0.24%
Illinois Tool Works Inc	0.24%
Sony Corp	0.24%
AUCKCN 25/03/2024	0.23%
Property Income Fund Ltd	0.23%
AXA SA	0.23%
Zurich Insurance Group AG	0.22%
EIB 14/02/2033	0.22%
WIANZ 24/09/2031	0.22%
GENEPO 09/06/2027	0.22%
Nintendo Co Ltd	0.22%
Cash at Bank - USD	0.22%
CORT 17/05/2025	0.21%
Sun Hung Kai Properties	0.21%
Canadian Natl Railway Co	0.21%

Comcast Corp – Class A	0.21%
Cisco Systems Inc	0.21%
DNB ASA	0.20%
HLC 12/19/34	0.20%
ADB 28/09/2032	0.20%
Vinci SA	0.19%
Subaru Corp	0.19%
Banco Santander SA	0.19%
EDP Renovaveis SA	0.19%
SoftBank Group Corp	0.19%
Vivendi	0.19%
Crown Castle Inc	0.19%
TARGET CORP	0.19%
Allianz SE	0.18%
Humana Inc	0.18%
BlackRock Inc	0.18%
Union Pacific Corp	0.18%
Komatsu Ltd	0.17%
Oracle Corp	0.17%
Red Electrica Corporacion SA	0.17%
QUALCOMM Inc	0.17%
EIB 13/05/2031	0.17%
Intl Business Machines Corp	0.17%
Intuit Inc	0.17%
PayPal Holdings Inc	0.17%
Autodesk Inc	0.16%
Mercedes-Benz Group AG	0.16%
EssilorLuxottica	0.16%
Cigna Corp	0.15%
IBRD 20/11/25	0.14%
SAP SE	0.14%
Cash at Bank - AUD	0.14%
BT Group PLC	0.13%
CX Corporation	0.13%
Essential Utilities Inc	0.13%
Woolaid Limited	0.13%
Cash at Bank - EUR	0.13%
Auto Trader Group PLC	0.13%
ONTAR 01/11/2029	0.12%
Charter Communications Inc	0.12%
IBRD 19/01/29	0.12%
Flowserve Corp	0.12%
Acciona Sa	0.12%
Aena SME SA	0.12%
ADB 26/09/2028	0.11%
United Parcel Service Inc	0.11%
Western Digital Corp	0.11%
Waters Corp	0.11%

Capitaland Investment Ltd	0.11%
GENEPO 03/04/2025	0.11%
Recruit Holdings Co Ltd	0.10%
TPNZ 04/08/2026	0.10%
RUA Bioscience	0.10%
GBGV 07/31/33	0.10%
NDLWR 24/03/2026	0.10%
PNC Financial Services Group I	0.09%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.09%
UBS Group AG	0.09%
Paychex Inc	0.09%
SPKNZ 07/03/2024	0.08%
Societe Generate SA	0.08%
Northern Trust NZD Margin Account	0.08%
Partners Group Holding AG	0.08%
EasyCrypto Tranche 1	0.08%
Kone Oyj	0.08%
INDMRT BKBM + 1.30% 20/09/2022	0.07%
Cash at Bank - GBP	0.07%
NIB 20/10/2027	0.07%
FASTIG 03/13/30	0.06%
Advanced Micro Devices	0.06%
JFM 24/03/2034	0.06%
CANDF 20/11/2026	0.06%
Daimler Truck Holding AG	0.06%
Corning Inc	0.06%
PCT 28/05/2027	0.06%
Eaton Corp PLC	0.05%
Ross Stores Inc	0.05%
EUUNI 04/02/2043	0.05%
Sky Network Television Ltd	0.05%
CDW Corp	0.05%
RENTEN 11/02/2027	0.05%
Tokio Marine Holdings Inc	0.05%
Veolia Environnement	0.05%
CARUN 16/02/2029	0.05%
Fedex Corp	0.05%
Amerisourcebergen Corp	0.05%
DCTL 15/03/2026	0.05%
American International Group I	0.05%
Q 3.65 20/05/32	0.05%
Avalonbay Communities Inc	0.05%
Ametek Inc	0.05%
Welltower Inc	0.05%
CBRE Group Inc	0.05%
Hitachi Ltd	0.05%
Electrolux AB	0.05%
Vodafone Group Plc	0.05%

Global Payments Inc	0.05%
RELX NV	0.05%
KEXIM 10/19/28 28	0.05%
Truist Financial Corp	0.05%
Hewlett Packard Enterprise Co	0.05%
LKBF 24/02/2025	0.05%
Fidelity National Information	0.05%
MicroChip Technology INC	0.05%
Thomson Reuters Corp	0.05%
T Rowe Price Group Inc	0.04%
SHB 05/09/2029	0.04%
British Land Co Plc	0.04%
Automatic Data Processing Inc	0.04%
Canadian Imperial Bank of Comm	0.04%
CABKX 09/02/2029	0.04%
KEXIM 11/01/2033	0.04%
Volvo AB	0.04%
RABO 09/24/26 25 MTN	0.04%
NXP Semiconductors NV	0.04%
Cintas Corp	0.04%
Metro Inc	0.04%
RABO 24/02/2027	0.04%
ABB Ltd	0.04%
Murata Manufacturing Co Ltd	0.04%
Deere & Co	0.04%
Nippon Telegraph & Telephone C	0.04%
Public Storage	0.04%
Veeva Systems Ord Shs Class A	0.04%
Analog Devices Inc	0.04%
Roper Industries Inc	0.04%
Credit Agricole SA	0.04%
KBC 01/03/2027	0.04%
BNPP 14/10/2027	0.04%
Telia Company AB	0.04%
SRBNK 11/09/26 MTN	0.04%
Interpublic Group of Cos Inc/T	0.04%
ISP 03/16/28 MTN	0.04%
WSTP 20/02/2025	0.04%
Kurita Water Industries Ltd	0.04%
INGA 12/07/28 27 FRN	0.03%
AIANZ 10/10/2024	0.03%
KEXIM 01/18/32	0.03%
INGA 06/01/2026	0.03%
NIPTT 27/07/2027	0.03%
HYDQB 01/09/2028	0.03%
ASBBNK 08/19/2024	0.03%
HOUSNZ 05/10/2026	0.03%
AUCKCN 27/07/2026	0.03%

KFW 02/02/28 MTN	0.03%
TRN 07/24/32 MTN	0.03%
KIWI 19/10/2027	0.03%
ALNDR 24/06/2032	0.03%
ABN 21/02/2030	0.03%
ILEFM 03/02/2033	0.03%
ENXHD 14/04/2033	0.03%
HRA 25/05/2029	0.03%
SNCFE 03/30/34 MTN	0.03%
DNB 09/21/27 26 MTN	0.03%
IFTNZ 15/06/2030	0.03%
TE 21/04/2029	0.03%
VSTDA 18/10/2031	0.03%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.03%
CNUNZ 06/12/2028	0.02%
LKBF 21/07/2028	0.02%
MNDEF 04/30/30	0.02%
FRSTO 23/05/2029	0.02%
CABKX 07/09/2029	0.02%
EFIMA 06/07/32	0.02%
Cash at Bank - JPY	0.02%
EFIMA 06/23/28	0.02%
CRUNAV 3 26/04/27	0.02%
KEXIM 04/27/25	0.02%
PIFAU 15/11/2024	0.02%
Cash at Bank - NOK	0.02%
EDP 24/01/2028	0.02%
DNB 21/01/2031	0.02%
UU 28/02/2035	0.02%
SKF 14/09/2028	0.02%
ERG 09/11/27 27 MTN	0.02%
BBOXT 11/27/33 33 MTN	0.02%
DLR 01/16/26 25	0.02%
EBOX 02/06/2026	0.02%
RATP 20/06/2029	0.02%
IBRD 2 02/18/26	0.02%
VFC 02/25/28 27	0.02%
SSE 27/09/2035	0.02%
Cash at Bank - CHF	0.02%
ILEFM 05/28/31 MTN	0.02%
MNDEF 31/10/2031	0.02%
CHURC 27/11/2024	0.02%
KFW 01/10/2026	0.02%
SEB 29/06/2027	0.02%
CENNZ 15/08/2024	0.02%
JCI 09/15/30 30	0.02%
IFC 11/12/29 MTN	0.02%
Cash at Bank - SEK	0.02%

VENAC 26/02/2025	0.02%
DCTL 15/04/2026	0.02%
AIBG 04/07/2026	0.02%
Cash at Bank - HKD	0.01%
BLKUT 15/06/2027	0.01%
DGDUF 03/15/30 29	0.01%
NSWTC 20/11/2030	0.01%
ESGV 30/07/2042	0.01%
INGA 23/05/2026	0.01%
NORDL 28/01/2025	0.01%
EIB 20/01/2033	0.01%
FRGV 06/25/39	0.01%
NLGV 01/15/40	0.01%
ORSTE 16/05/2033	0.01%
LKBF 19/07/2027	0.01%
BEGV 04/22/33	0.01%
Nordea 25112027	0.01%
SNCFE 11/09/31 MTN	0.01%
CAFDC 06/29/28 MTN	0.01%
SOGN 07/18/29	0.01%
SOGRP 11/25/31 MTN	0.01%
PRLER 06/17/32 32 MTN	0.01%
Cash at Bank - CAD	0.01%
PRLER 21/02/2035	0.01%
AB 03/02/2034	0.01%
IFC 07/04/2026	0.01%
PRLER 07/09/29 29 MTN	0.01%
SEGRO 10/08/2027	0.01%
DGDUF 01/15/32	0.01%
BAZLE 11/29/27 MTN	0.01%
FRSTO 14/04/2027	0.01%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.01%
SOGRP 25/05/2034	0.01%
Cash at Bank - DKK	0.00%
CISKA 04/02/2028	0.00%
NZDJPY Maturing 20/07/2023 (NTRS)	0.00%
Cash at Bank - SGD	0.00%
TRPWR 30/06/2030	0.00%
FBUNZ 15/03/2028	0.00%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.00%
Capitaland Ascott Trust	0.00%
Capitaland Mall Trust	0.00%
Cash at Bank - CNY	0.00%
NZDCNY Maturing 20/07/2023 (NTRS)	0.00%
AUDNZD Maturing 20/07/2023 (NTRS)	0.00%
EURNZD Maturing 23/06/2023 (NTRS)	0.00%
EURNZD Maturing 23/06/2023 (102343)	0.00%
NZDJPY Maturing 11/01/2023 (NTRS)	0.00%

Provision for Tax	0.00%
GBPUSD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDSEK Maturing 20/07/2023 (NTRS)	0.00%
NZDNOK Maturing 20/07/2023 (NTRS)	0.00%
GBPUSD Maturing 20/07/2023 (NTRS)	0.00%
NZDCAD Maturing 20/07/2023 (NTRS)	0.00%
GBPUSD Maturing 26/09/2023 (BZL NZ)	0.00%
EURUSD Maturing 26/09/2023 (BZL NZ)	0.00%
Fee Pay Receive 2023-06-30	0.00%
EURUSD Maturing 20/07/2023 (NTRS)	-0.01%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.01%
NZDUSD Maturing 20/07/2023 (NTRS)	-0.02%
EURUSD Maturing 26/09/2023 (BZL NZ)	-0.02%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.08%
Creditors	-0.15%

Pathfinder KiwiSaver Balanced Fund Holdings as at 31/07/23

Asset name	% of fund net assets
Cash at Bank - NZD	7.67%
KIWI 20/09/2024	2.40%
Microsoft Corporation	1.97%
Infratil Ltd	1.68%
Asml Holding Nv	1.56%
Kapstream Absolute Return Income Plus Fund	1.38%
American Waters Works Co Inc	1.37%
First Solar Inc	1.36%
Telstra Corp Ltd	1.23%
VCTNZ 14/03/2024	1.20%
Lam Research Corp	1.20%
NVIDIA Corp	1.18%
CORT 21/03/2026	1.15%
ASBBNK 16/11/2026	1.13%
ASIA 27/05/2027	1.13%
TPNZ 16/09/2027	1.10%
QBE Insurance Group Ltd	1.10%
Woolworths Ltd	1.07%
Spark New Zealand Ltd	1.07%
ANZ 17/09/2031	1.04%
CSL Limited	0.99%
NEXTDC Ltd	0.97%
NZLGFA 15/04/2025	0.97%
Apple Inc	0.97%
National Australia Bank Ltd	0.91%
Keyence Corp	0.90%
Summerset Group Holdings Ltd	0.89%

PCT 05/09/2028	0.88%
RENTEN 11/02/2027	0.87%
Digital Realty Trust Inc	0.87%
Fisher & Paykel Healthcare Ltd	0.86%
MNWNZ 08/09/2027	0.86%
NPHNZ 23/03/2028	0.85%
SPKNZ 07/03/2024	0.84%
BZLNZ 07/06/2027	0.83%
Tesla Motors Inc	0.81%
CENNZ 11/04/2028	0.79%
Oceania Healthcare Limited	0.78%
CORT 24/08/2025	0.78%
American Tower Corp	0.77%
Cleanaway Waste Management Ltd	0.75%
AIANZ 09/05/2028	0.74%
Equinix Inc	0.74%
Macquarie Group Ltd	0.73%
Contact Energy Ltd	0.73%
Xero Ltd	0.72%
WLBASC 23/12/2025	0.72%
WLB ASSET II B	0.71%
EBOS Group Limited	0.70%
Telix Pharmaceuticals Ltd	0.70%
Vestas Wind Systems A/S	0.69%
IFTNZ 15/06/2030	0.66%
Polynovo LTD	0.66%
WLBASC 21/12/2026	0.64%
Sharesies Limited	0.60%
Lodestone Energy	0.60%
SOLAREEDGE TECHNOLOGIES INC	0.60%
MCYNZ 29/09/2026	0.56%
Shopify Inc - Class A	0.55%
AIANZ 02/11/2023	0.54%
WSTP 29/07/24	0.53%
WIANZ 24/09/2031	0.52%
Scales Corporation Limited	0.51%
Enphase Energy Inc	0.48%
AUCKCN 25/03/2024	0.47%
Cash at Bank - USD	0.47%
IADB 25/08/2026	0.46%
Mint Series C Rolling Close	0.46%
AUCKCN 20/10/2027	0.45%
TPNZ 04/09/2025	0.43%
Scidev Ltd	0.42%
KFW 09/14/29	0.38%
NDLWR 28/05/2030	0.35%
Alphabet Inc Class A	0.33%
Schneider Electric SE	0.33%

Alphabet Inc Class C	0.33%
KPGNZ 07/09/2023	0.33%
CORT 17/05/2025	0.32%
Debtors	0.32%
DE. Mem Ltd	0.32%
Moody's Corp	0.32%
EIB 14/02/2033	0.32%
AXA SA	0.31%
Groov Limited	0.30%
GENEPO 09/06/2027	0.30%
Applied Materials Inc	0.30%
S&P Global Inc	0.30%
Netflix Inc	0.30%
Mastercard Inc-Class A	0.29%
HLC 0.614 12/19/34	0.28%
Costco Wholesale Corp	0.28%
ADB 28/09/2032	0.28%
Adobe Systems Inc	0.27%
Investor AB	0.27%
Danaher Corp	0.27%
Illinois Tool Works Inc	0.27%
Broadcom Inc	0.27%
Micron Technology Inc	0.27%
Organo Corp	0.27%
Caterpillar Inc	0.26%
Comcast Corp – Class A	0.26%
Home Depot Inc	0.26%
Visa Inc-Class A Shares	0.26%
SEI Investments Co	0.25%
Capital One Financial Corp	0.25%
Tokyo Electron Ltd	0.25%
Cisco Systems Inc	0.25%
FISERV INC	0.24%
EIB 13/05/2031	0.24%
SAP SE	0.24%
Marsh & McLennan Cos Inc	0.24%
Prologis Inc	0.24%
AT&T Inc	0.24%
AIA Group Ltd	0.24%
Property Income Fund Ltd	0.23%
Walt Disney Co/The	0.23%
Exor NV	0.23%
Cummins Inc	0.23%
Verizon Communications Inc	0.22%
American Express Co	0.22%
Simon Property Group Inc	0.22%
Servicenow Inc	0.21%
Zurich Insurance Group AG	0.21%

Charles Schwab Corp/The	0.21%
Mercedes-Benz Group AG	0.21%
Geberit AG-REG	0.21%
UnitedHealth Group Inc	0.21%
Accenture PLC	0.21%
Starbucks Corp	0.21%
BlackRock Inc	0.20%
IBRD 20/11/25	0.20%
DNB ASA	0.20%
Red Electrica Corporacion SA	0.20%
Emerson Electric Co	0.20%
Intel Corp	0.19%
GENEPO 03/04/2025	0.19%
Toyota Motor Corp	0.19%
TPNZ 04/08/2026	0.19%
Cvs Caremark Corp	0.18%
Sony Corp	0.18%
Vivendi	0.18%
Hydro One Ltd	0.18%
Charter Communications Inc	0.18%
Copart Inc	0.18%
Salesforce.com Inc	0.18%
Adveritas Ltd	0.18%
ONTAR 01/11/2029	0.18%
Aena SME SA	0.17%
IBRD 19/01/29	0.17%
Autodesk Inc	0.17%
ADB 26/09/2028	0.16%
Cigna Corp	0.16%
Banco Santander SA	0.16%
Subaru Corp	0.16%
Activision Blizzard Inc	0.16%
Allianz SE	0.15%
CENNZ 15/08/2024	0.15%
Vinci SA	0.15%
NIKE Inc	0.15%
Lowe's Companies Inc	0.15%
Oracle Corp	0.14%
EDP Renovaveis SA	0.14%
Union Pacific Corp	0.14%
TJX Companies Inc	0.14%
Nintendo Co Ltd	0.14%
GBGV 07/31/33	0.14%
NDLWR 24/03/2026	0.14%
Canadian Natl Railway Co	0.14%
Waters Corp	0.14%
TE Connectivity Ltd	0.13%
SoftBank Group Corp	0.13%

INDMRT BKBM + 1.30% 20/09/2022	0.13%
CX Corporation	0.13%
PayPal Holdings Inc	0.13%
Komatsu Ltd	0.12%
Xylem Inc	0.12%
Equity Residential	0.12%
Cash at Bank - GBP	0.12%
Cash at Bank - AUD	0.12%
Northern Trust NZD Margin Account	0.12%
QUALCOMM Inc	0.12%
United Parcel Service Inc	0.11%
Intuit Inc	0.11%
Humana Inc	0.11%
Texas Instruments Inc	0.11%
Flowserve Corp	0.10%
Paychex Inc	0.10%
EssilorLuxottica	0.10%
PCT 28/05/2027	0.10%
Essential Utilities Inc	0.10%
Crown Castle Inc	0.10%
Woolaid Limited	0.10%
Intl Business Machines Corp	0.10%
NIB 20/10/2027	0.09%
Western Digital Corp	0.09%
Cash at Bank - CHF	0.09%
DCTL 15/03/2026	0.09%
TARGET CORP	0.09%
Cash at Bank - EUR	0.09%
Acciona Sa	0.09%
FASTIG 03/13/30	0.09%
JFM 24/03/2034	0.08%
CANDF 20/11/2026	0.08%
EUUNI 04/02/2043	0.08%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.08%
United Utilities Group PLC	0.07%
RUA Bioscience	0.07%
CARUN 16/02/2029	0.07%
Q 3.65 20/05/32	0.07%
Partners Group Holding AG	0.07%
WSTP 20/02/2025	0.07%
KEXIM 10/19/28 28	0.07%
Recruit Holdings Co Ltd	0.07%
EasyCrypto Tranche 1	0.07%
LKBF 24/02/2025	0.06%
UBS Group AG	0.06%
Cash at Bank - CAD	0.06%
SHB 05/09/2029	0.06%
AIANZ 10/10/2024	0.06%

CABKX 09/02/2029	0.06%
KEXIM 11/01/2033	0.06%
RABO 09/24/26 25 MTN	0.06%
RABO 24/02/2027	0.06%
ASBBNK 08/19/2024	0.06%
HOUSNZ 05/10/2026	0.06%
AUCKCN 27/07/2026	0.06%
Spirax-Sarco Engineering Plc	0.06%
PNC Financial Services Group I	0.06%
KIWI 19/10/2027	0.06%
KBC 01/03/2027	0.06%
BNPP 14/10/2027	0.06%
SRBNK 11/09/26 MTN	0.06%
ISP 03/16/28 MTN	0.05%
Societe Generate SA	0.05%
INGA 12/07/28 27 FRN	0.05%
KEXIM 01/18/32	0.05%
Legal & General Group Plc	0.05%
INGA 06/01/2026	0.05%
NIPTT 27/07/2027	0.05%
Kone Oyj	0.05%
Auto Trader Group PLC	0.05%
HYDQB 01/09/2028	0.05%
KFW 02/02/28 MTN	0.05%
TRN 07/24/32 MTN	0.05%
CNUNZ 06/12/2028	0.05%
ALNDR 24/06/2032	0.04%
ABN 21/02/2030	0.04%
Telia Company AB	0.04%
ILEFM 03/02/2033	0.04%
ENXHD 14/04/2033	0.04%
Daimler Truck Holding AG	0.04%
Sky Network Television Ltd	0.04%
HRA 25/05/2029	0.04%
PIFAU 15/11/2024	0.04%
SNCFE 03/30/34 MTN	0.04%
DNB 09/21/27 26 MTN	0.04%
TE 21/04/2029	0.04%
VSTDA 18/10/2031	0.04%
LKBF 21/07/2028	0.03%
MNDEF 04/30/30	0.03%
FRSTO 23/05/2029	0.03%
CABKX 07/09/2029	0.03%
EFIMA 06/07/32	0.03%
EFIMA 06/23/28	0.03%
Advanced Micro Devices	0.03%
CHURC 27/11/2024	0.03%
CRUNAV 3 26/04/27	0.03%

KEXIM 04/27/25	0.03%
Cash at Bank - JPY	0.03%
EDP 24/01/2028	0.03%
DNB 21/01/2031	0.03%
Corning Inc	0.03%
UU 28/02/2035	0.03%
SKF 14/09/2028	0.03%
Eaton Corp PLC	0.03%
Ross Stores Inc	0.03%
DCTL 15/04/2026	0.03%
CDW Corp	0.03%
ERG 09/11/27 27 MTN	0.03%
BBOXT 11/27/33 33 MTN	0.03%
Tokio Marine Holdings Inc	0.03%
DLR 01/16/26 25	0.03%
Veolia Environnement	0.03%
EBOX 02/06/2026	0.03%
Fedex Corp	0.03%
Amerisourcebergen Corp	0.03%
RATP 20/06/2029	0.03%
American International Group I	0.03%
IBRD 2 02/18/26	0.03%
VFC 02/25/28 27	0.03%
Avalonbay Communities Inc	0.03%
SSE 27/09/2035	0.03%
Ametek Inc	0.03%
Welltower Inc	0.03%
CBRE Group Inc	0.03%
Hitachi Ltd	0.03%
ILEFM 05/28/31 MTN	0.03%
Electrolux AB	0.03%
Vodafone Group Plc	0.03%
Global Payments Inc	0.03%
RELX NV	0.02%
Warner Bros Discovery Inc	0.02%
MNDEF 31/10/2031	0.02%
KFW 01/10/2026	0.02%
SEB 29/06/2027	0.02%
Truist Financial Corp	0.02%
Hewlett Packard Enterprise Co	0.02%
Fidelity National Information	0.02%
MicroChip Technology INC	0.02%
Thomson Reuters Corp	0.02%
JCI 09/15/30 30	0.02%
IFC 11/12/29 MTN	0.02%
T Rowe Price Group Inc	0.02%
British Land Co Plc	0.02%
VENAC 26/02/2025	0.02%

Automatic Data Processing Inc	0.02%
Canadian Imperial Bank of Comm	0.02%
Volvo AB	0.02%
NXP Semiconductors NV	0.02%
Cintas Corp	0.02%
Metro Inc	0.02%
ABB Ltd	0.02%
Murata Manufacturing Co Ltd	0.02%
Deere & Co	0.02%
Nippon Telegraph & Telephone C	0.02%
Public Storage	0.02%
Veeva Systems Ord Shs Class A	0.02%
Analog Devices Inc	0.02%
AIBG 04/07/2026	0.02%
Roper Industries Inc	0.02%
Credit Agricole SA	0.02%
BLKUT 15/06/2027	0.02%
DGDUF 03/15/30 29	0.02%
NSWTC 20/11/2030	0.02%
ESGV 30/07/2042	0.02%
Interpublic Group of Cos Inc/T	0.02%
INGA 23/05/2026	0.02%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.02%
NORDL 28/01/2025	0.02%
EIB 20/01/2033	0.02%
FRGV 06/25/39	0.02%
NLGV 01/15/40	0.02%
ORSTE 16/05/2033	0.02%
LKBF 19/07/2027	0.02%
Kurita Water Industries Ltd	0.02%
BEGV 04/22/33	0.02%
Nordea 25112027	0.02%
SNCFE 11/09/31 MTN	0.02%
CAFDC 06/29/28 MTN	0.02%
SOGN 07/18/29	0.02%
SOGRP 11/25/31 MTN	0.02%
Cash at Bank - NOK	0.02%
PRLER 06/17/32 32 MTN	0.02%
Sun Hung Kai Properties	0.02%
PRLER 21/02/2035	0.02%
AB 03/02/2034	0.02%
IFC 07/04/2026	0.01%
PRLER 07/09/29 29 MTN	0.01%
SEGRO 10/08/2027	0.01%
Cash at Bank - SGD	0.01%
Cash at Bank - SEK	0.01%
DGDUF 01/15/32	0.01%
Capitaland Investment Ltd	0.01%

BAZLE 11/29/27 MTN	0.01%
FRSTO 14/04/2027	0.01%
BT Group PLC	0.01%
SOGRP 25/05/2034	0.01%
CISKA 04/02/2028	0.01%
Cognizant Technology Solutions	0.01%
FBUNZ 15/03/2028	0.01%
NZDJPY Maturing 20/07/2023 (NTRS)	0.01%
TRPWR 30/06/2030	0.01%
Cash at Bank - HKD	0.00%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.00%
Cash at Bank - DKK	0.00%
Cash at Bank - CNY	0.00%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.00%
Capitaland Mall Trust	0.00%
NZDCNY Maturing 20/07/2023 (NTRS)	0.00%
AUDNZD Maturing 20/07/2023 (NTRS)	0.00%
CapitaLand Ascott Trust	0.00%
EURNZD Maturing 23/06/2023 (NTRS)	0.00%
EURNZD Maturing 23/06/2023 (102343)	0.00%
NZDJPY Maturing 11/01/2023 (NTRS)	0.00%
GBPNZD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDSEK Maturing 20/07/2023 (NTRS)	0.00%
GBPNZD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDNOK Maturing 20/07/2023 (NTRS)	0.00%
GBPNZD Maturing 20/07/2023 (NTRS)	0.00%
EURNZD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDCAD Maturing 20/07/2023 (NTRS)	0.00%
Fee Pay Receive 2023-06-30	0.00%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.01%
EURNZD Maturing 20/07/2023 (NTRS)	-0.01%
EURNZD Maturing 26/09/2023 (BZL NZ)	-0.02%
NZDUSD Maturing 20/07/2023 (NTRS)	-0.02%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.06%
Creditors	-0.11%

**Pathfinder KiwiSaver Conservative Fund Holdings as at
31/07/23**

Asset name	% of fund net assets
Cash at Bank - NZD Westpac	23.84%
VCTNZ 14/03/2024	3.48%
KIWI 20/09/2024	3.22%
WSTP 29/07/24	2.27%
CORT 21/03/2026	2.22%
AIANZ 02/11/2023	2.08%
SPKNZ 07/03/2024	1.98%

RENTEN 11/02/2027	1.88%
ASBBNK 16/11/2026	1.81%
BZLNZ 07/06/2027	1.72%
MERINZ 27/06/2025	1.65%
NZLGFA 15/04/2025	1.60%
MCYNZ 29/09/2026	1.50%
Kapstream Absolute Return Income Plus Fund	1.49%
ANZNZ 17/09/2031	1.46%
TPNZ 16/09/2027	1.44%
WLB ASSET II B	1.43%
AIANZ 09/05/2028	1.43%
KPGNZ 07/09/2023	1.35%
AUCKCN 24/03/2025	1.32%
CORT 24/08/2025	1.30%
MNWNZ 08/09/2027	1.26%
CORT 17/05/2025	1.08%
NPHNZ 23/03/2028	1.08%
IADB 25/08/2026	1.06%
IFTNZ 15/06/2030	1.03%
PCT 05/09/2028	0.88%
CENNZ 11/04/2028	0.85%
TPNZ 04/09/2025	0.85%
WIANZ 24/09/2031	0.83%
Microsoft Corporation	0.82%
AUCKCN 20/10/2027	0.75%
Asml Holding Nv	0.63%
GENEPO 09/06/2027	0.59%
Infratil Ltd	0.57%
Sharesies Limited	0.54%
Lodestone Energy	0.52%
First Solar Inc	0.48%
Lam Research Corp	0.48%
Tesla Motors Inc	0.48%
Mint Series C Rolling Close	0.47%
Telstra Corp Ltd	0.46%
QBE Insurance Group Ltd	0.42%
KFW 09/14/29	0.41%
Groov Limited	0.40%
NEXTDC Ltd	0.39%
NDLWR 28/05/2030	0.38%
CSL Limited	0.38%
Equinix Inc	0.37%
Vestas Wind Systems A/S	0.36%
Woolworths Ltd	0.36%
Spark New Zealand Ltd	0.36%
CENNZ 15/08/2024	0.36%
SOLAREEDGE TECHNOLOGIES INC	0.34%
AUCKCN 25/03/2024	0.34%

EIB 14/02/2033	0.34%
Property Income Fund Ltd	0.31%
National Australia Bank Ltd	0.31%
Cleanaway Waste Management Ltd	0.30%
Xero Ltd	0.30%
HLC 12/19/34	0.30%
Summerset Group Holdings Ltd	0.30%
ADB 28/09/2032	0.30%
Macquarie Group Ltd	0.29%
Fisher & Paykel Healthcare Ltd	0.29%
Cash at Bank - USD	0.29%
EBOS Group Limited	0.27%
Oceania Healthcare Limited	0.26%
EIB 13/05/2031	0.26%
Contact Energy Ltd	0.24%
Telix Pharmaceuticals Ltd	0.23%
Enphase Energy Inc	0.23%
Polynovo LTD	0.22%
IBRD 20/11/25	0.22%
GENEPO 03/04/2025	0.21%
TPNZ 04/08/2026	0.20%
ONTAR 01/11/2029	0.19%
IBRD 19/01/29	0.19%
Digital Realty Trust Inc	0.18%
ADB 26/09/2028	0.17%
Cash at Bank - GBP	0.17%
Scales Corporation Limited	0.17%
Debtors	0.16%
Keyence Corp	0.15%
GBGV 07/31/33	0.15%
NDLWR 24/03/2026	0.15%
INDMRT BKBM + 1.30% 20/09/2022	0.14%
Scidev Ltd	0.14%
Alphabet Inc Class C	0.14%
Northern Trust NZD Margin Account	0.13%
DE. Mem Ltd	0.11%
PCT 28/05/2027	0.11%
Servicenow Inc	0.10%
NIB 20/10/2027	0.10%
DCTL 15/03/2026	0.10%
Cash at Bank - SEK	0.09%
Cash at Bank - CHF	0.09%
NVIDIA Corp	0.09%
FASTIG 03/13/30	0.09%
Broadcom Inc	0.09%
JFM 24/03/2034	0.09%
CANDF 20/11/2026	0.09%
EUUNI 04/02/2043	0.08%

CARUN 16/02/2029	0.08%
Shopify Inc - Class A	0.08%
Q 3.65 20/05/32	0.08%
Advanced Micro Devices	0.08%
WSTP 20/02/2025	0.07%
KEXIM 10/19/28 28	0.07%
Daimler Truck Holding AG	0.07%
Corning Inc	0.07%
Oracle Corp	0.07%
Eaton Corp PLC	0.07%
Ross Stores Inc	0.07%
LKBF 24/02/2025	0.07%
TJX Companies Inc	0.07%
CDW Corp	0.07%
Tokyo Electron Ltd	0.07%
SHB 05/09/2029	0.07%
AIANZ 10/10/2024	0.07%
Verizon Communications Inc	0.07%
PayPal Holdings Inc	0.07%
Canadian Natl Railway Co	0.07%
Copart Inc	0.07%
Tokio Marine Holdings Inc	0.07%
CABKX 09/02/2029	0.07%
KEXIM 11/01/2033	0.07%
Cisco Systems Inc	0.07%
Intuit Inc	0.07%
Veolia Environnement	0.07%
SoftBank Group Corp	0.07%
Salesforce.com Inc	0.07%
RABO 09/24/26 25 MTN	0.07%
Organo Corp	0.07%
Hydro One Ltd	0.07%
Vivendi	0.07%
RABO 24/02/2027	0.07%
Fedex Corp	0.06%
Amerisourcebergen Corp	0.06%
Netflix Inc	0.06%
American International Group I	0.06%
Danaher Corp	0.06%
Avalonbay Communities Inc	0.06%
Adobe Systems Inc	0.06%
BlackRock Inc	0.06%
Alphabet Inc Class A	0.06%
ASBBNK 08/19/2024	0.06%
HOUSNZ 05/10/2026	0.06%
Apple Inc	0.06%
AUCKCN 27/07/2026	0.06%
S&P Global Inc	0.06%

Ametek Inc	0.06%
Welltower Inc	0.06%
AT&T Inc	0.06%
CBRE Group Inc	0.06%
Recruit Holdings Co Ltd	0.06%
FISERV INC	0.06%
Nintendo Co Ltd	0.06%
Charles Schwab Corp/The	0.06%
Applied Materials Inc	0.06%
TE Connectivity Ltd	0.06%
Hitachi Ltd	0.06%
Xylem Inc	0.06%
Walt Disney Co/The	0.06%
SAP SE	0.06%
KIWI 19/10/2027	0.06%
Geberit AG-REG	0.06%
Electrolux AB	0.06%
Schneider Electric SE	0.06%
Vodafone Group Plc	0.06%
KBC 01/03/2027	0.06%
Global Payments Inc	0.06%
Caterpillar Inc	0.06%
Cash at Bank - CAD	0.06%
BNPP 14/10/2027	0.06%
RELX NV	0.06%
Charter Communications Inc	0.06%
SRBNK 11/09/26 MTN	0.06%
Adveritas Ltd	0.06%
Toyota Motor Corp	0.06%
ISP 03/16/28 MTN	0.06%
Cigna Corp	0.06%
Emerson Electric Co	0.06%
Cash at Bank - EUR	0.06%
EssilorLuxottica	0.06%
Truist Financial Corp	0.06%
Hewlett Packard Enterprise Co	0.06%
Simon Property Group Inc	0.06%
Fidelity National Information	0.06%
Costco Wholesale Corp	0.06%
MicroChip Technology INC	0.06%
Thomson Reuters Corp	0.06%
Intl Business Machines Corp	0.06%
Illinois Tool Works Inc	0.06%
T Rowe Price Group Inc	0.06%
Cummins Inc	0.06%
British Land Co Plc	0.06%
CX Corporation	0.06%
American Express Co	0.06%

Automatic Data Processing Inc	0.06%
Canadian Imperial Bank of Comm	0.06%
Activision Blizzard Inc	0.05%
Micron Technology Inc	0.05%
Volvo AB	0.05%
Investor AB	0.05%
NXP Semiconductors NV	0.05%
Mercedes-Benz Group AG	0.05%
Texas Instruments Inc	0.05%
Cintas Corp	0.05%
Metro Inc	0.05%
Sony Corp	0.05%
Intel Corp	0.05%
Prologis Inc	0.05%
Partners Group Holding AG	0.05%
ABB Ltd	0.05%
Murata Manufacturing Co Ltd	0.05%
Deere & Co	0.05%
American Waters Works Co Inc	0.05%
Komatsu Ltd	0.05%
Nippon Telegraph & Telephone C	0.05%
QUALCOMM Inc	0.05%
Starbucks Corp	0.05%
Visa Inc-Class A Shares	0.05%
Public Storage	0.05%
United Parcel Service Inc	0.05%
INGA 12/07/28 27 FRN	0.05%
Moody's Corp	0.05%
Capital One Financial Corp	0.05%
Home Depot Inc	0.05%
Mastercard Inc-Class A	0.05%
DNB ASA	0.05%
Veeva Systems Ord Shs Class A	0.05%
KEXIM 01/18/32	0.05%
INGA 06/01/2026	0.05%
Accenture PLC	0.05%
NIPTT 27/07/2027	0.05%
Analog Devices Inc	0.05%
United Utilities Group PLC	0.05%
Lowe's Companies Inc	0.05%
American Tower Corp	0.05%
Red Electrica Corporacion SA	0.05%
Roper Industries Inc	0.05%
UnitedHealth Group Inc	0.05%
Credit Agricole SA	0.05%
Union Pacific Corp	0.05%
Cvs Caremark Corp	0.05%
HYDQB 01/09/2028	0.05%

Comcast Corp – Class A	0.05%
AXA SA	0.05%
EDP Renovaveis SA	0.05%
Vinci SA	0.05%
Autodesk Inc	0.05%
NIKE Inc	0.05%
Interpublic Group of Cos Inc/T	0.05%
Zurich Insurance Group AG	0.05%
KFW 02/02/28 MTN	0.05%
Western Digital Corp	0.05%
TRN 07/24/32 MTN	0.05%
CNUNZ 06/12/2028	0.05%
AIA Group Ltd	0.05%
ALNDR 24/06/2032	0.05%
ABN 21/02/2030	0.05%
Cash at Bank - AUD	0.05%
Essential Utilities Inc	0.05%
ILEFM 03/02/2033	0.05%
Kurita Water Industries Ltd	0.04%
Humana Inc	0.04%
ENXHD 14/04/2033	0.04%
HRA 25/05/2029	0.04%
TARGET CORP	0.04%
PIFAU 15/11/2024	0.04%
SNCFE 03/30/34 MTN	0.04%
DNB 09/21/27 26 MTN	0.04%
TE 21/04/2029	0.04%
VSTDA 18/10/2031	0.04%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.04%
LKBF 21/07/2028	0.04%
MNDEF 04/30/30	0.04%
Cash at Bank - NOK	0.04%
FRSTO 23/05/2029	0.04%
CABKX 07/09/2029	0.03%
EFIMA 06/07/32	0.03%
EFIMA 06/23/28	0.03%
CHURC 27/11/2024	0.03%
CRUNAV 3 26/04/27	0.03%
KEXIM 04/27/25	0.03%
EDP 24/01/2028	0.03%
DNB 21/01/2031	0.03%
UU 28/02/2035	0.03%
SKF 14/09/2028	0.03%
DCTL 15/04/2026	0.03%
ERG 09/11/27 27 MTN	0.03%
BBOXT 11/27/33 33 MTN	0.03%
DLR 01/16/26 25	0.03%
EBOX 02/06/2026	0.03%

RATP 20/06/2029	0.03%
IBRD 2 02/18/26	0.03%
Cash at Bank - HKD	0.03%
VFC 02/25/28 27	0.03%
SSE 27/09/2035	0.03%
EasyCrypto Tranche 1	0.03%
ILEFM 05/28/31 MTN	0.03%
MNDEF 31/10/2031	0.03%
KFW 01/10/2026	0.03%
SEB 29/06/2027	0.03%
JCI 09/15/30 30	0.03%
IFC 11/12/29 MTN	0.03%
VENAC 26/02/2025	0.02%
RUA Bioscience	0.02%
AIBG 04/07/2026	0.02%
BLKUT 15/06/2027	0.02%
DGDUF 03/15/30 29	0.02%
NSWTC 20/11/2030	0.02%
ESGV 30/07/2042	0.02%
INGA 23/05/2026	0.02%
NORDL 28/01/2025	0.02%
EIB 20/01/2033	0.02%
FRGV 06/25/39	0.02%
NLGV 01/15/40	0.02%
ORSTE 16/05/2033	0.02%
LKBF 19/07/2027	0.02%
BEGV 04/22/33	0.02%
Nordea 25112027	0.02%
SNCFE 11/09/31 MTN	0.02%
CAFDC 06/29/28 MTN	0.02%
SOGN 07/18/29	0.02%
SOGRP 11/25/31 MTN	0.02%
Cash at Bank - JPY	0.02%
PRLER 06/17/32 32 MTN	0.02%
PRLER 21/02/2035	0.02%
AB 03/02/2034	0.02%
IFC 07/04/2026	0.01%
PRLER 07/09/29 29 MTN	0.01%
SEGRO 10/08/2027	0.01%
Sky Network Television Ltd	0.01%
DGDUF 01/15/32	0.01%
BAZLE 11/29/27 MTN	0.01%
FRSTO 14/04/2027	0.01%
SOGRP 25/05/2034	0.01%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.01%
CISKA 04/02/2028	0.01%
FBUNZ 15/03/2028	0.01%
NZDJPY Maturing 20/07/2023 (NTRS)	0.01%

TRPWR 5.233% 30/06/2030	0.01%
AUDNZD Maturing 26/09/2023 (BZL NZ)	0.00%
Cash at Bank - DKK	0.00%
Cash at Bank - CNY	0.00%
NZDCNY Maturing 20/07/2023 (NTRS)	0.00%
AUDNZD Maturing 20/07/2023 (NTRS)	0.00%
Cash at Bank - SGD	0.00%
NZDJPY Maturing 26/09/2023 (BZL NZ)	0.00%
EURNZD Maturing 23/06/2023 (NTRS)	0.00%
EURNZD Maturing 23/06/2023 (102343)	0.00%
NZDJPY Maturing 11/01/2023 (NTRS)	0.00%
GBP NZD Maturing 26/09/2023 (BZL NZ)	0.00%
GBP NZD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDSEK Maturing 20/07/2023 (NTRS)	0.00%
NZDNOK Maturing 20/07/2023 (NTRS)	0.00%
GBP NZD Maturing 20/07/2023 (NTRS)	0.00%
NZDCAD Maturing 20/07/2023 (NTRS)	0.00%
EURNZD Maturing 26/09/2023 (BZL NZ)	0.00%
Fee Pay Receive 2023-06-30	0.00%
EURNZD Maturing 26/09/2023 (BZL NZ)	0.00%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.01%
EURNZD Maturing 20/07/2023 (NTRS)	-0.01%
NZDUSD Maturing 26/09/2023 (BZL NZ)	-0.02%
NZDUSD Maturing 20/07/2023 (NTRS)	-0.02%
Creditors	-1.69%