

# SPDR® S&P® Regional Banking ETF

## Key Features

- The SPDR® S&P® Regional Banking ETF seeks to provide investment results that, before fees and expenses, correspond generally to the total return performance of the S&P® Regional Banks Select Industry Index (the "Index")
- Seeks to provide exposure the regional banks segment of the S&P TMI
- Membership in the Select Industry Indices is based on the GICS classification, as well as liquidity and market cap requirements
- Seeks to track a modified equal weighted index which provides the potential for unconcentrated industry exposure across large, mid and small cap stocks
- Allows investors to take strategic or tactical positions at a more targeted level than traditional sector based investing

## About This Benchmark

The S&P Regional Banks Select Industry Index (the "Index") represents the regional banks segment of the S&P Total Market Index ("S&P TMI"). The S&P TMI is designed to track the broad U.S. equity market. The regional banks segment of the S&P TMI comprises the Regional Banks sub-industry. The Index is one of twenty-one (21) of the S&P Select Industry Indices (the "Select Industry Indices"), each designed to measure the performance of a narrow sub-industry or group of sub-industries determined based on the Global Industry Classification Standard ("GICS").

## Fund Information

Inception Date	06/19/2006
CUSIP	78464A698

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Fact Sheet

Equity

As of 06/30/2021

## Total Return (As of 06/30/2021)

	NAV (%)	Market Value (%)	Index (%)
<b>Cumulative</b>			
QTD	-0.68	-0.78	-0.56
YTD	27.35	27.33	27.66

## Annualized

1 Year	75.38	75.47	76.13
3 Year	5.27	5.26	5.56
5 Year	13.78	13.77	14.16
10 Year	12.18	12.18	12.59

## Gross Expense Ratio (%)

0.35
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## 30 Day SEC Yield (%)

1.98
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**Performance quoted represents past performance, which is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted. Visit [ssga.com](http://ssga.com) for most recent month-end performance. Performance of an index is not illustrative of any particular investment. It is not possible to invest directly in an index.**

The S&P Regional Banks Select Industry Index reflects linked performance returns of both the S&P Regional Banks Select Industry Index and the KBW Regional Banking Index. The index returns are reflective of the KBW Regional Banking Index from fund inception until 10/24/2011 and of the S&P Regional Banks Select Industry Index effective 10/24/2011.

## Characteristics

Est. 3-5 Year EPS Growth	14.17%
Index Distribution Yield	2.36%
Price/Earnings Ratio FY1	12.61
Number of Holdings	133
Price/Book Ratio	1.31
Average Market Cap (M)	US\$9,193.41

Top 10 Holdings	Weight (%)
Silvergate Capital Corp. Class A	1.95
PNC Financial Services Group Inc.	1.68
East West Bancorp Inc.	1.65
Pinnacle Financial Partners Inc.	1.65
Huntington Bancshares Incorporated	1.64
SVB Financial Group	1.64
Signature Bank	1.64
First Republic Bank	1.63
CIT Group Inc.	1.62
First Citizens BancShares Inc. Class A	1.62

Totals may not equal 100 due to rounding.

Top Sectors	Weight (%)
Regional Banks	99.99
Data Processing & Outsourced Services	0.01

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### Information Classification: General

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### Glossary

**NAV** The market value of a mutual fund's or ETFs total assets, minus liabilities, divided by the number of shares outstanding.

**Market Value** Determined by the midpoint between the bid/offer prices as of the closing time of the New York Stock Exchange (typically 4:00PM EST) on business days.

**Gross Expense Ratio** The fund's total annual operating expense ratio. It is gross of any fee waivers or expense reimbursements. It can be found in the fund's most recent prospectus.

**30 Day SEC Yield** (Also known as Standardized Yield) An annualized yield that is calculated by dividing the net investment income earned by the fund over the most recent 30-day period by the current maximum offering price.

**Est. 3-5 Year EPS Growth** Based on the underlying holdings of the fund. The actual earnings estimates for the underlying holdings are provided by FactSet, First Call, I/B/E/S

Consensus, and Reuters and are used to calculate a mean 3-5 year EPS growth rate estimate.

**Index Dividend Yield** The weighted average of the underlyings' indicated annual dividend divided by price, expressed as a percentage.

**Price/Earnings Ratio FY1** The weighted harmonic average of current share price divided by the forecasted one year earnings per share for each security in the fund. Negative and positive outliers are included in the calculation.

**Price/Book Ratio** The weighted harmonic average of closing market price divided by the most recent reported book value for each security in the fund's portfolio as calculated for the last twelve months.

### Important Risk Information

Because of their narrow focus, **sector funds** tend to be more volatile than funds that diversify across many sectors and companies.

**Equity securities** may fluctuate in value in response to the activities of individual companies and general market and economic conditions.

**Non-diversified fund** may invest in a relatively small number of issuers, a decline in the market value may affect its value more than if it invested in a larger number of issuers. While the Fund is expected to operate as a diversified fund, it may become non-diversified

for periods of time solely as a result of changes in the composition of its benchmark index. The Fund may not purchase securities of any issuer if, as a result, more than 5% of the Fund's total assets would be invested in that issuer's securities; except as may be necessary to approximate the composition of its target index. This limitation does not apply to obligations of the U.S. government or its agencies or instrumentalities.

**Passively managed funds** hold a range of securities that, in the aggregate, approximates the full Index in terms of key risk factors and other characteristics. This may cause the fund to experience tracking errors relative to performance of the index.

While the shares of ETFs are tradable on secondary markets, they may not readily trade in all market conditions and may trade at significant discounts in periods of **market stress**.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value and may trade at prices above or below the ETFs net asset value. Brokerage commissions and ETF expenses will reduce returns.

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**Not FDIC Insured  
No Bank Guarantee  
May Lose Value**

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