

SPDR® S&P®/ASX 200 Financials EX A-REIT Fund

Key Features

- Relatively Low Cost¹
- Tradability
- Transparency of Performance
- Diversification²

¹ Frequent trading of ETFs could significantly increase commissions and other costs such that they may offset any savings from low fees or costs.

² Diversification does not protect against loss.

Fund Objective

The SPDR S&P/ASX 200 Financials EX A-REIT Fund seeks to closely track, before fees and expenses, the returns of the S&P/ASX 200 Financials Ex A-REIT Index.

Index Description

A sector sub-index of the S&P/ASX 200, this index contains companies involved in activities such as banking, mortgage finance, consumer finance, specialized finance, investment banking and brokerage, asset management and custody, corporate lending, insurance, and financial investment, excluding Australian real estate investments trusts (A-REITs), mortgage REITs, equity REITs, and real estate management & development companies.

Fund Information

Bloomberg Code	OZF AU
Issuance Code	OZF.AXW
Inception Date	13/04/2011
Index Ticker	ASA5FNXP

Key Facts

ASX Ticker	OZF
Intraday NAV	YOZF
Management Costs	0.4%
Investment Manager	State Street Global Advisors, Australia, Limited ABN 42 003 914 225
Responsible Entity	State Street Global Advisors, Australia Services Limited ABN 16 108 671 441
Distribution Frequency	Semi-Annually

OZF

Fact Sheet

Equity

As of 31/08/2021

Performance

Total Return	Fund (%)	Index (%)
1 Month	4.72	4.76
3 Month	2.97	3.06
6 Month	16.96	17.19
1 Year	44.68	45.27
3 Year p.a.	6.24	6.60
5 Year p.a.	7.20	7.59
Since Inception p.a.	8.46	8.94

Source: SSGA, as at 31 August 2021

Past performance is not a reliable indicator of future performance.

Performance returns are calculated in Australian Dollars and periods of less than one year are not annualised. Returns do not reflect the brokerage fees or the bid/ask spread that investors pay to buy and sell ETF securities on the Australian Securities Exchange. Investment return and principal value will fluctuate, so you may have a gain or loss when units are sold. Current performance may be higher or lower than that quoted. Total net returns reflect combined capital growth and income performance assuming all distributions are reinvested. Distributions are assumed to be reinvested via the Dividend Reinvestment Program (DRP).

The index returns are unmanaged and do not reflect the deduction of any fees or expenses. The index returns reflect all items of income, gain and loss and the reinvestment of dividends and other income.

Characteristics

Number of Holdings	28
Dividend Yield	3.35%
Indicative Dividend Yield - Gross	4.63%
Implied Franking Credits	89.40%
Price/Earnings Ratio FY1	16.41
Price/Book	1.72
Hist 3 Year EPS Growth	-9.98%
Return on Equity	11.29%

Top 10 Holdings	Weight (%)
COMMONWEALTH BANK OF AUSTRAL	28.11
WESTPAC BANKING CORP	14.99
NATIONAL AUSTRALIA BANK LTD	14.46
AUST AND NZ BANKING GROUP	12.53
MACQUARIE GROUP LTD	9.12
QBE INSURANCE GROUP LTD	2.74
ASX LTD	2.67
SUNCORP GROUP LTD	2.52
INSURANCE AUSTRALIA GROUP	2.01
MEDIBANK PRIVATE LTD	1.56

Sub-Industry Breakdown	Weight (%)
Diversified Banks	70.67
Diversified Capital Markets	9.12
Property & Casualty Insurance	7.27
Asset Management & Custody Banks	3.00
Specialized Finance	2.84
Life & Health Insurance	2.67
Regional Banks	1.83
Insurance Brokers	0.97
Consumer Finance	0.74
Other Diversified Financial Services	0.59
Investment Banking & Brokerage	0.30

Source: SSGA, as at 31 August 2021

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volatile than the overall market and increases risk that events negatively affecting such sectors or industries could reduce returns, potentially causing the value of the Fund's shares to decrease. Investing involves risk including the risk of loss of principal. Diversification does not ensure a profit or guarantee against loss. Sector ETF products are also subject to sector risk and non-diversification risk, which generally results in greater price fluctuations than the overall market. Financial Services Sector concentration are subject to government regulation, deterioration of credit markets, losses resulting from financial difficulties of borrowers and losses resulting from investment activities. SPDR and Standard & Poor's® S&P® indices are trademarks of Standard & Poor's Financial Services LLC and have been licensed for use by State

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