

State Street Financial Select Sector SPDR ETF (XLF)

InsiderStreet
ETF FACTSHEET

AMEX · inception 1998-12-22 · beta 0.75 · avg volume 34,035,430 · holdings as of 2026-10-15 · prices through 2026-10-16 Built 2026-10-18

AUM
\$51.7B

HOLDINGS
77

TOP-10 WEIGHT
57.9%

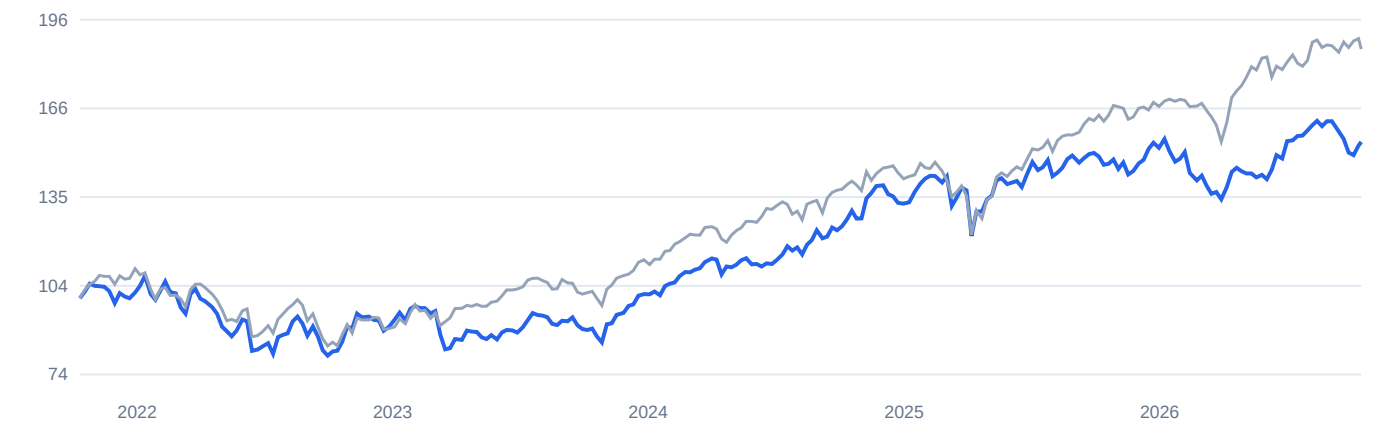
1-YR RETURN
+4.3%

MAX DRAWDOWN
5Y
-25.8%

VOLATILITY 1Y
14.7%

PERFORMANCE VS S&P 500 (SPY)

■ XLF ■ SPY



TOTAL RETURN	1M	3M	6M	YTD	1Y	3Y	5Y
XLF	-0.3%	-0.9%	+5.9%	+1.1%	+4.3%	+71.7%	+52.6%
SPY	+0.3%	+2.9%	+7.5%	+11.7%	+15.1%	+80.0%	+84.9%

Rebased to 100 five years ago, weekly adjusted closes. Max drawdown is the largest peak-to-trough fall in that window (trough 2022-10-12). 3y and 5y returns are cumulative.

TOP HOLDINGS

#	TICKER	NAME	WEIGHT
1	BRK-B	BERKSHIRE HATHAWAY INC CL B	12.76%
2	JPM	JPMORGAN CHASE + CO	11.60%
3	V	VISA INC CLASS A SHARES	8.68%
4	MA	MASTERCARD INC A	6.35%
5	BAC	BANK OF AMERICA CORP	4.35%
6	GS	GOLDMAN SACHS GROUP INC	3.33%
7	WFC	WELLS FARGO + CO	3.18%
8	MS	MORGAN STANLEY	2.82%
9	C	CITIGROUP INC	2.67%
10	AXP	AMERICAN EXPRESS CO	2.10%

EXPOSURE

Sector		Country	
Financial Services	98.3%	US	96.5%
Technology	1.6%	CH	1.6%
Unclassified	0.1%	IE	0.8%

BM		0.6%
GB		0.4%
Unclassified		0.1%

Weights of holdings joined to company profiles; bonds, cash and derivatives fall under Unclassified.

INSIDERSTREET SCORES OF THE HOLDINGS

HOLDINGS-WEIGHTED SCORE	SCORE	PERCENTILE VS ETFS	PORTFOLIO FUNDAMENTALS	VALUE
Overall	55/100	30	P/E	15.6
Quality	64/100	15	P/B	2.3
Profitability	68/100	69	P/S	3.4
Balance sheet	57/100	25	Earnings yield	6.4%
Earnings quality	70/100	69	FCF yield	5.5%
Growth	61/100	58	ROE	15.3%
Value	65/100	85	Net margin	21.6%
Momentum	71/100	17	Revenue growth (yoy)	+11.1%
Risk (safety)	86/100	73	Dividend yield	1.57%
			Debt / equity	1.50

Scores are weighted by holding; 100% of the fund's weight is in companies we score. Percentile ranks the fund among ETFs with at least half their weight scored. A score describes the holdings, not the outlook for the fund.

MOST SIMILAR ETFS BY HOLDINGS OVERLAP

ETF	NAME	OVERLAP	SHARED HOLDINGS	AUM
FAS	Direxion Daily Financial Bull 3X ETF	100.0%	73	\$2.1B

Overlap = sum over shared holdings of the smaller of the two weights.

Method and disclosures. Every figure is computed in code from InsiderStreet's production data (fund holdings filings and disclosures, exchange prices, company fundamentals). This factsheet contains no model-written text. It is not investment advice, not an offer or solicitation to buy or sell any security, and not a recommendation for any person. Expense ratio is not shown: it is not in our data set. Past performance does not guarantee future results. © 2026 InsiderStreet.ai.