

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products. Terms not defined herein are as defined in the Prospectus.

Product

State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond UCITS ETF ("Fund")

a sub-fund of SSGA SPDR ETFs Europe I plc

Share Class: State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond USD Base CCY Hdg to EUR UCITS ETF (Acc) (ISIN IE000EA7I2N5)

State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond UCITS ETF is authorised in Ireland and regulated by the Central Bank of Ireland.

This Fund is managed by State Street Global Advisors Europe Limited ("Fund Manager"), which is authorised in Ireland and supervised by the Central Bank of Ireland. For more information on this product, please refer to www.ssga.com

Accurate as of: 19 February 2026

What is this product?

Type

This Fund is an open-ended investment company with variable capital which was incorporated in Ireland on 5 January 2011 under registration number 493329 and is authorised by the Central Bank of Ireland as a UCITS.

Term

The Company is an open-ended public limited company incorporated for an unlimited period. However, it may be dissolved at any time by a resolution passed at a general meeting of Shareholders adopted in compliance with applicable laws.

This Fund has no maturity date. However, it may be terminated and liquidated by the decision of the Board under specific conditions set forth in the Prospectus.

Objectives

Investment objective The investment objective of the Fund is to track the performance of liquid, USD-denominated sovereign and quasi-sovereign instruments and SAR-denominated Sukuk government bonds from Saudi Arabia.

The Fund seeks to track the performance of the J.P.Morgan Saudi Arabia Aggregate Index (the "Index") as closely as possible.

Investment policies The investment policy of the Fund is to track the performance of the Index (or any other index determined by the Directors from time to time to track substantially the same market as the Index) as closely as possible, while seeking to minimise as far as possible the tracking difference between the Fund's performance and that of the Index.

The Index measures the performance of the liquid, USD-denominated sovereign and quasi-sovereign instruments and SAR-denominated Sukuk government bonds from Saudi Arabia.

The Index includes USD-denominated fixed-rate, floating and zero-coupon bonds, capitalization/amortizing bonds and bonds with callable, puttable, or convertible features.

In addition, SAR-denominated Sukuk government bonds issued after January 1st, 2023 are eligible for inclusion. USD and SAR denominated bonds have to satisfy the minimum amount outstanding criterion of \$500 million and \$1 billion, respectively. At each month-end, instruments that fall below 6 months to maturity during the upcoming month, will be excluded from the Index.

Index constituents may on occasion be rebalanced more often than the Index Rebalance Frequency, if required by the Index methodology, including for example where corporate actions such as mergers or acquisitions affect components of the Index.

The Investment Manager and/or Sub-Investment Manager, on behalf of the Fund, will invest using a replication strategy as further described in the "Investment Objectives and Policies – Index Tracking Funds" section of the Prospectus, primarily in the securities of the Index, at all times in accordance with the Investment Restrictions set forth in the Prospectus.

The Investment Manager and/or Sub-Investment Manager also may, in exceptional circumstances, invest in securities not included in the Index but that it believes closely reflect the risk and distribution characteristics of securities of the Index.

The bond securities in which the Fund invests will be primarily listed or traded on Recognised Markets in accordance with the limits set out in the UCITS Regulations.

Details of the Fund's portfolio and the indicative net asset value per share for the Fund are available on the Website daily.

Although the Index is generally well diversified, because of the market it reflects it may, depending on market conditions, contain constituents issued by the same body that may represent more than 10% of the Index. In order for the Fund to track the Index accurately, the Fund will make use of the increased diversification limits available under Regulation 71 of the UCITS Regulations. These limits permit the Fund to hold positions in individual constituents of the Index issued by the same body of up to 20% of the Fund's Net Asset Value.

Hedged Share Classes are made available to reduce the impact of exchange rate fluctuations between the currency in which each hedged Share Class is denominated and the Base Currency of the Fund. This involves hedging the Fund's Base Currency to the currency of the relevant Share Class without reference to the currencies represented in the Fund's underlying investment portfolio. Hedged Share Classes should track the corresponding Currency Hedged Index more closely than the Index.

The Fund may use financial derivative instruments (that is, financial contracts whose prices are dependent on one or more underlying assets) in order to manage the portfolio efficiently.

The Fund will use financial derivative instruments ("FDIs"), including forward foreign exchange contracts, to hedge some or all of the foreign exchange risk for hedged Share Classes. Currency hedging transactions in respect of a hedged Share Class will be clearly attributable to that hedged Share Class and any costs shall be for the account of that hedged Share Class only. All such costs and related liabilities and/or benefits will be reflected in the net asset value per Share of the hedged Share Class. Over-hedged or under-hedged positions may arise unintentionally due to factors outside the control of the Investment Manager and/or Sub-Investment Manager but will be monitored and adjusted on a regular basis.

Save in exceptional circumstances, the Fund will generally only issue and redeem shares to certain institutional investors. However, shares of the Fund may be purchased or sold through brokers on one or more stock exchanges. The Fund trades on these stock exchanges at market prices which may fluctuate throughout the day. Market prices may be greater or less than the daily net asset value of the Fund.

Shareholders may redeem shares on any UK business day (other than days on which relevant financial markets are closed for business and/or the day preceding any such day provided that a list of such closed market days will be published for the Fund on www.ssga.com); and any other day at the Directors' discretion (acting reasonably) provided Shareholders are notified in advance of any such days.

Any income earned by the Fund will be retained and reflected in an increase in the value of the shares.

The Fund does not currently engage in securities lending.

The Shares of the EUR Class are issued in Euro.

Index Source: The Index is the intellectual property of the Index provider. The Fund is not sponsored or endorsed by the Index provider.

The Index provider does not provide any warranty or accept any liability in relation to any error relating to the Index, including any error in respect of the quality, accuracy or completeness of Index data, and does not guarantee that the Index will be in line with the described Index methodology. Please see the Prospectus for the full index disclaimer.

Intended retail investor

This Fund is intended for investors who plan to stay invested for at least 3 years and are prepared to take on a medium-high level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

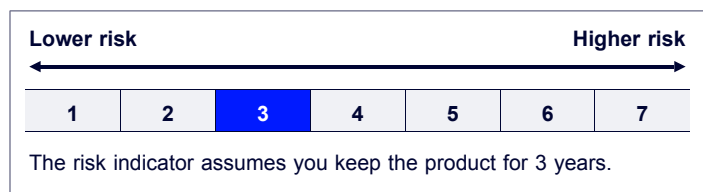
Practical information

Depository The Fund depository is State Street Custodial Services (Ireland) Limited.

Further information A copy of the Prospectus and latest annual and semi-annual financial report in English and the latest Net Asset Value per Share are available free of charge upon request from www.ssga.com or by writing to the Fund Manager, State Street Global Advisors Europe Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland.

What are the risks and what could I get in return?

Risks



The risk category above shows how likely the fund is to lose money because of movements in the markets or because we are not able to pay you. The Fund's risk category is not guaranteed and may change in the future.

Performance scenarios

The figures shown include all the costs of the Fund other than the costs that you may need to pay to your advisor, distributor or other intermediary. The figures do not take into account your personal tax situation, which may also affect your return.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: this type of scenario occurred for an investment between October 2020 and October 2023.

Moderate: this type of scenario occurred for an investment between May 2019 and May 2022.

Favourable: this type of scenario occurred for an investment between June 2018 and June 2021.

Recommended holding period		3 years	
Example Investment		10,000 EUR	
Scenarios		if you exit after 1 year	if you exit after 3 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	7,720 EUR -22.8%	7,890 EUR -7.6%
Unfavourable	What you might get back after costs Average return each year	8,170 EUR -18.3%	8,400 EUR -5.7%
Moderate	What you might get back after costs Average return each year	10,300 EUR 3.0%	10,970 EUR 3.1%
Favourable	What you might get back after costs Average return each year	12,130 EUR 21.3%	13,430 EUR 10.3%

What happens if the Fund Manager is unable to pay out?

The Manager is responsible for administration and management of the Company, and does not typically hold assets of the Company (assets that can be held by a depository are, in line with applicable regulations, held with a depository in its custody network). The Manager, as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Company or the depository is unable to pay out.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the Fund. The amounts shown here are illustrations based on a specific investment amount, taking into consideration different holding periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,
- 10,000 EUR is invested.

Example Investment 10,000 EUR	if you exit after 1 year	if you exit after 3 years (recommended holding period)
Total Costs	43 EUR	143 EUR
Annual cost impact*	0.4%	0.4% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.5% before costs and 3.1% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	0.00% The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. The impact of costs are already included in the price. This includes the costs of distribution of your product.	0 EUR
Exit costs	0.00% The Impact of the costs of exiting your investment when it matures.	0 EUR
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
Management fees and other administrative or operating costs	0.42% of the value of your investment per year. This is based on a combination of estimated and actual costs.	42 EUR
Transaction costs	0.01% The impact of the costs of us buying and selling underlying investments for the product.	1 EUR
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
Performance fees	There is no performance fee for this Fund.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

This Fund is designed for longer term investments; you should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer.

Redemptions are possible on every working day; with a payments timeline as outlined in the Fund Supplement and/or Prospectus. The price for the day, reflecting the actual value of the Fund, is set each day after the valuation point, and published on our website www.ssga.com.

How can I complain?

If you have a complaint about the Fund or the Manager, you can find more details about how to complain and the Manager's complaint handling policy in the "Contact Us" section of the website at: www.ssga.com.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Fund's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

Performance scenarios You can request previous performance scenarios updated on a monthly basis by emailing Fund_data_services@ssga.com.

Past performance There is insufficient performance data available to provide a chart of annual past performance.

ETF Information: As the shares are listed on the stock exchange, you may buy or sell shares in the product, without penalty, on any normal business day. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

ETF Shares purchased on the secondary market cannot usually be sold directly back to the Company. In exceptional circumstances, whether as a result of disruptions in the secondary market or otherwise, investors who have acquired ETF Shares on the secondary market are entitled to apply to the Company in writing to have the ETF Shares in question registered in their own name, to enable them to access the redemption facilities described in the Prospectus.