Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest. Terms not defined herein are as defined in the Prospectus.

State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond UCITS ETF (the "Fund"), a sub-fund of SSGA SPDR ETFs Europe I plc (a UCITS authorised Exchange Traded Fund). This Fund is managed by State Street Global Advisors Europe Limited.

Share Class: State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond UCITS ETF (Acc) (ISIN IE000QRDCYW2)

Objectives and Investment Policy

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.

Investment Policy 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.

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.

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 USD Class are issued in U.S. Dollar.

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. Please refer to the Prospectus for more information.

Risk and Reward Profile

Lower risk Potentially lower reward — **Higher risk** Potentially higher reward

1	2	3	**4**	5	6	7

Risk Disclaimer The risk category above is not a measure of capital loss or gains but of how significant the rises and falls in the Fund's return have been historically.

For example a fund whose return has experienced significant rises and falls will be in a higher risk category, whereas a fund whose return has experienced less significant rises and falls will be in a lower risk category.

The lowest category (i.e., category 1) does not mean that a fund is a risk free investment.

As the Fund's risk category has been calculated using historical simulated proxy data, it may not be a reliable indication of the Fund's future risk profile.

The Fund's risk category shown is not guaranteed and may change in the future.

Why is this Fund in this category? The Fund is in risk category 4 as its return has experienced medium rises and falls historically.

The following are material risks relevant to the Fund which are not adequately captured by the risk category.

Index Tracking Risk: The Fund's performance may not exactly track the Index. This can result from market fluctuations, changes in the composition of the Index, transaction costs, the costs of making changes to the Fund's portfolio and other Fund expenses.

Liquidity Risk & ETF Liquidity Risk: Lack of a ready market or restrictions on resale may limit the ability of the Fund to sell a security at an advantageous time or price or at all. Illiquid securities may trade at a discount from comparable, more liquid investments and may be subject to wide fluctuations in market value. Illiquidity of the Fund's holdings may limit the ability of the Fund to obtain cash to meet redemptions on a timely basis. Where the fund invests in illiquid securities or does not trade in large volumes, the bid offer spreads of the Fund may widen, the Fund may be exposed to increased valuation risk and reduced ability to trade. Shares in the Fund may also trade at prices that are materially different to the last available NAV.

Emerging Markets Risk: Risks of investing in emerging markets include, among others, greater political and economic instability, possible trade barriers, less governmental supervision and regulation, greater volatility in currency exchange rates, currency transfer restrictions or difficulties in gaining currency exposure, less developed securities markets, legal systems and financial services industries, differences in auditing and financial reporting standards, and greater dependence on revenue from particular commodities or international aid. As the Fund has material exposure to emerging markets, an investment in the Fund should not constitute a substantial proportion of an investment portfolio and may not be appropriate for all investors.

Sukuk Investment Risk: Price changes in Sukuk / Sharia law compliant instruments are influenced predominantly by the value of the underlying asset. Factors that may impact the value of the underlying asset include volatility and interest rate levels. Price changes in Sukuk may also be influenced by interest rate developments in the capital markets, which in turn are influenced by macro-economic factors. Sukuk may be issued by any corporate, sovereign, or supranational entity and may be backed or derive its value from any asset, tangible or otherwise, including home financings. Sovereign Sukuk ("Sovereign Sukuk") are Sukuk issued or guaranteed by governments or government-related entities. Investment in Sovereign Sukuk issued or guaranteed by governments or their agencies and instrumentalities ("Governmental Entities") may involve a higher degree of risk than conventional governmental bonds due to their geographical concentration. Where the Fund invests in Sovereign Sukuk issued by governments or Governmental Entities from emerging countries it will bear additional risks linked to the specifics of such

countries (e.g. currency fluctuations, political and economic uncertainties, repatriation restrictions, change of law etc.) as further detailed under the "Emerging Markets Risk" section of the Supplement. An active secondary market in respect of the Sukuk that the Fund invests in may never be established or may be illiquid and this would adversely affect the value at which the Fund could sell such Sukuk. There can be no assurance that there will be no interruption to, or errors in, trading, clearing or settlement of Sukuk that are listed on the Saudi Stock Exchange.

Share Class Risk: Gains/losses on and the costs of currency hedging strategies are intended to accrue solely to the relevant Class. However as Share Classes are not segregated the transactions could potentially result in liabilities for other Classes.

Please refer to the Prospectus for full details about the risks associated with this Fund.

Charges

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	none
Exit charge	none

This is the maximum that might be taken out of your money before it is invested (entry charge) or before the proceeds of your investment are paid out (exit charge).

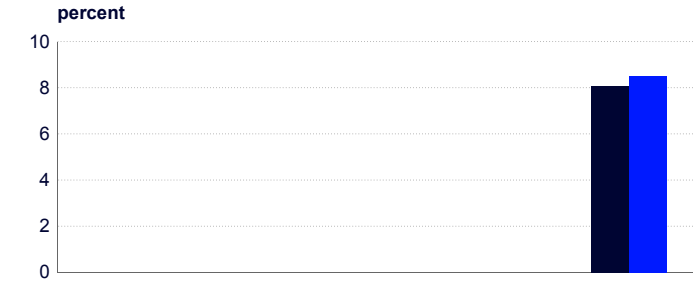
Charges taken from the Fund over a year	
Ongoing charge	0.37%
Charges taken from the Fund under certain specific conditions	
Performance fee	none

The entry and exit charges shown are maximum figures. In some cases, you may pay less — your financial advisor or distributor can confirm this. Entry and exit charges do not apply to investors buying or selling shares of the Fund on stock exchanges; however, such investors will transact at market prices and may be subject to broker fees and/or other charges. The ongoing charges figure shown here is based on expenses for the year ending December 2025. It excludes:

- Portfolio transaction costs, except when the Fund pays an entry or exit charge when buying or selling units in another fund.

For more information about charges, please refer to the Prospectus.

Past Performance



	2021	2022	2023	2024	2025
State Street SPDR J.P. Morgan Saudi Arabia Aggregate Bond UCITS ETF (Acc) (IE000QRDCYW2)					8.1
J.P.Morgan Saudi Arabia Aggregate Index					8.5

Past performance is not a guide to future results.

The past performance shown here takes account of all charges and costs. The entry/exit charges are excluded from the calculation of past performance.

The Fund was launched in December 2024.

The Class Acc Shares were launched in December 2024.

Past performance has been calculated in U.S. Dollar and is expressed as a percentage change in the Fund's net asset value at each year end.

Practical Information

Depositary State Street Custodial Services (Ireland) Limited.

Further Information Copies of the prospectus, its supplements (if any), details of the Fund's portfolio and the latest annual and semi-annual reports prepared for SSGA SPDR ETFs Europe I plc may be obtained, free of charge, from the Administrator or online at www.ssga.com. These documents are available in English. For information about other share classes, please refer to the website.

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.

Remuneration Policy Details of the up to date remuneration policy of SSGA SPDR ETFs Europe I plc are available from www.ssga.com. Paper copies are available free of charge on request.

Net Asset Valuation Publication The net asset value and indicative net asset value per share is available at www.ssga.com and upon request from the Administrator.

Additionally the indicative net asset value is available via Bloomberg, Telekurs and Reuters terminals.

Tax Legislation The Fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence this might have an impact on your investments. For further details, you should consult a tax advisor.

Liability Statement State Street Global Advisors Europe Limited may be held liable for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

Switching between Sub-Funds Shareholders have no specific right to convert shares of the Fund into shares of another sub-fund of SSGA SPDR ETFs Europe I plc. Conversion can only be effected by the investor selling/redeeming the shares of the sub-fund and buying/subscribing shares of another sub-fund of SSGA SPDR ETFs Europe I plc. Detailed information on how to switch between sub-funds is provided in the Prospectus.

Segregation of Assets and Liabilities SSGA SPDR ETFs Europe I plc has segregated liability between its sub-funds. As a consequence, the assets of the Fund should not be available to pay the debts of any other sub-fund of SSGA SPDR ETFs Europe I plc.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland. State Street Global Advisors Europe Limited is a Company approved by the Central Bank of Ireland, under no. 49934. This key investor information is accurate as at 19 February 2026.