

State Street 3Q24 Results and Metrics

About Us

State Street Corporation (NYSE: STT) is one of the world's leading providers of financial services to institutional investors including investment servicing, investment management and investment research and trading.

We service and manage investments for the world's governments, institutions and investment companies through a global network of approximately 53,000 employees, operating in more than 100 geographic markets as of September 30, 2024.

Our purpose is to help achieve better outcomes for the world's investors and the people they serve. This singular purpose is at the core of our vision to be an essential partner and the leading asset servicer, asset manager and data insight provider to the owners and managers of the world's capital.

This sheet contains selected highlights from our 3Q24 earnings announcement and is intended to be reviewed with those materials and our detailed, comprehensive SEC filings available at investors.statestreet.com.

Financial Highlights

GAAP basis, unless otherwise noted
YoY vs. 3Q23; AUC/A and AUM as of period-end^B

Total Revenue	Total Fee Revenue	Net Interest Income
\$3.3B	\$2.6B	\$723M
▲ 21.1%	▲ 10.8%	▲ 15.9%
▲ 9.2%	▲ 7.4%	
<i>ex-notables^A</i>	<i>ex-notables^A</i>	
Net Income	Pre-tax Margin	Return on Equity
\$730M	28.4%	12.0%
▲ 73.0%	▲ 9.4%	▲ 4.7%
Diluted Earnings Per Share	AUC/A^B	AUM^B
\$2.26	\$46.8T	\$4.7T
▲ 80.8%	▲ 16.8%	▲ 28.9%

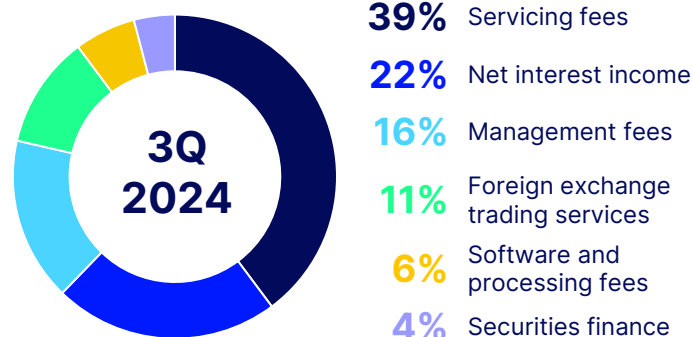
Balance Sheet and Capital

Period-end as of September 30, 2024

Assets	Deposits	Investment Portfolio
\$338B	\$247B	\$106B
CET1^C	Capital Returned^D	Total Payout^D
11.6%	\$674M	99%

Revenue Mix^E

GAAP basis



^A This is a non-GAAP presentation. Non-GAAP financial measures should be considered in addition to, not as a substitute for or superior to, financial measures determined in conformity with GAAP. Refer to the 3Q24 Earnings Release Addendum on our Investor Relations website ([click here](#)) for explanations and reconciliations of our non-GAAP financial information. ^B AUC/A represents assets under custody and/or administration. AUM represents assets under management. AUM as of September 30, 2024 includes approximately \$83B of assets with respect to SPDR[®] products for which State Street Global Advisors Funds Distributors, LLC (SSGA FD) acts solely as the marketing agent. SSGA FD and State Street Global Advisors are affiliated. ^C CET1 represents common equity tier 1 ratio under the standardized approach. Our standardized approach capital ratios were binding as of September 30, 2024. ^D Capital returned represents the common stock dividends declared during 3Q24 and common share repurchases made in 3Q24. Total payout represents capital returned divided by net income available to common shareholders over the period of 3Q24. ^E Total revenue also includes Other fee revenue of \$125M in 3Q24, and Other Income of \$(80)M in 3Q24 which represents ~4% and ~(2)% of Total revenue. Revenue mix shown as a percentage of Total revenue and may not sum to 100% due to rounding.