

# State Street 3Q25 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 services, markets and financing solutions and investment management.

We service and manage investments for the world's governments, institutions and investment companies through a global network of approximately 52,000 employees, operating in more than 100 geographic markets as of September 30, 2025.

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 3Q25 earnings announcement and is intended to be reviewed with those materials and our detailed, comprehensive SEC filings available at [investors.statestreet.com](https://investors.statestreet.com).

## Financial Highlights

GAAP basis, unless otherwise noted  
YoY vs. 3Q24; AUC/A and AUM as of period-end<sup>A</sup>

<b>Total Revenue</b>	<b>Total Fee Revenue</b>	<b>Net Interest Income</b>
\$3.5B	\$2.8B	\$715M
▲ 8.8%	▲ 8.1%	▼ (1.1)%
<b>Net Income</b>	<b>Pre-tax Margin</b>	<b>Return on Equity</b>
\$861M	31.1%	13.4%
▲ 17.9%	▲ 2.7% pts	▲ 1.4% pts
<b>Diluted Earnings Per Share</b>	<b>AUC/A<sup>A</sup></b>	<b>AUM<sup>A</sup></b>
\$2.78	\$51.7T	\$5.4T
▲ 23.0%	▲ 10.5%	▲ 15.1%

## Balance Sheet and Capital

Period-end as of September 30, 2025

<b>Assets</b>	<b>Deposits</b>	<b>Investment Portfolio</b>
\$371B	\$280B	\$110B
<b>CET1<sup>B</sup></b>	<b>Capital Returned<sup>C</sup></b>	<b>Total Payout<sup>C</sup></b>
11.3%	\$637M	79%

## Revenue Mix<sup>D</sup>

GAAP basis



<sup>A</sup> AUC/A represents assets under custody and/or administration. AUM represents assets under management. AUM as of September 30, 2025 includes approximately \$145B of assets with respect to SPDR<sup>®</sup> products for which State Street Global Advisors Funds Distributors, LLC (SSGA FD) acts solely as the marketing agent. SSGA FD and State Street Investment Management are affiliated. <sup>B</sup> CET1 represents common equity tier 1 ratio under the standardized approach. Our standardized approach capital ratios were binding as of September 30, 2025. <sup>C</sup> Capital returned represents the common stock dividends declared during 3Q25 and common share repurchases made in 3Q25. Total payout represents capital returned divided by net income available to common shareholders over the period of 3Q25. <sup>D</sup> Total revenue also includes Other fee revenue of \$79M in 3Q25 and Other income of \$1M in 3Q25, which represent ~2% and ~0% of Total revenue, respectively. Revenue mix shown as a percentage of Total revenue and may not sum to 100% due to rounding.