

# State Street 4Q25

## 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 December 31, 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 4Q25 and FY2025 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<sup>A</sup>  
YoY vs. 4Q24; AUC/A and AUM as of period-end<sup>B</sup>

<b>Total Revenue</b>	<b>Total Fee Revenue</b>	<b>Net Interest Income</b>
\$3.7B	\$2.9B	\$802M
▲ 7.5%	▲ 7.5%	▲ 7.1%
<b>Net Income</b>	<b>Pre-tax Margin</b>	<b>Return on Equity</b>
\$747M	25.0%	11.3%
▼ (4.6)%	▼ (3.1)% pts	▼ (1.4)% pts
	30.7% <i>ex-notables<sup>A</sup></i>	13.9% <i>ex-notables<sup>A</sup></i>
<b>Diluted Earnings Per Share</b>	<b>AUC/A<sup>B</sup></b>	<b>AUM<sup>B</sup></b>
\$2.42	\$53.8T	\$5.7T
▼ (1.6)%	▲ 15.6%	▲ 20.1%
\$2.97 <i>ex-notables<sup>A</sup></i>		

### Balance Sheet and Capital

Period-end as of December 31, 2025

<b>Assets</b>	<b>Deposits</b>	<b>Investment Portfolio</b>
\$366B	\$274B	\$105B
<b>CET1<sup>C</sup></b>	<b>Capital Returned<sup>D</sup></b>	<b>Total Payout<sup>D</sup></b>
11.7%	\$635M	92%

### Revenue Mix<sup>E</sup>

GAAP basis



<sup>A</sup> 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 4Q25 and FY2025 Earnings Release Addendum on our Investor Relations website ([click here](#)) for explanations and reconciliations of our non-GAAP financial information. <sup>B</sup> AUC/A represents assets under custody and/or administration. AUM represents assets under management. AUM as of December 31, 2025 includes approximately \$173B 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 Investment Management are affiliated. <sup>C</sup> CET1 represents common equity tier 1 ratio under the standardized approach. Our standardized approach capital ratios were binding as of December 31, 2025. <sup>D</sup> Capital returned represents the common stock dividends declared during 4Q25 and common share repurchases made in 4Q25. Total payout represents capital returned divided by net income available to common shareholders over the period of 4Q25. <sup>E</sup> Total revenue also includes Other fee revenue of \$59M in 4Q25 and Other income of \$3M in 4Q25, which represents ~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.

Last updated on January 16, 2026.



# State Street FY2025 Results and Metrics

## About Us

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## Financial Highlights

GAAP basis, unless otherwise noted<sup>A</sup>

YoY vs. FY2024; AUC/A and AUM as of period-end<sup>B</sup>

<b>Total Revenue</b>	<b>Total Fee Revenue</b>	<b>Net Interest Income</b>
\$13.9B	\$11.0B	\$3.0B
▲ 7.3%	▲ 8.1%	▲ 1.3%
<b>Net Income</b>	<b>Pre-tax Margin</b>	<b>Return on Equity</b>
\$2.9B	26.8%	11.5%
▲ 9.6%	▲ 0.7% pts 29.2% <i>ex-notables<sup>A</sup></i>	▲ 0.4% pts 12.6% <i>ex-notables<sup>A</sup></i>
<b>Diluted Earnings Per Share</b>	<b>AUC/A<sup>B</sup></b>	<b>AUM<sup>B</sup></b>
\$9.40	\$53.8T	\$5.7T
▲ 14.5%	▲ 15.6%	▲ 20.1%
\$10.30 <i>ex-notables<sup>A</sup></i>		

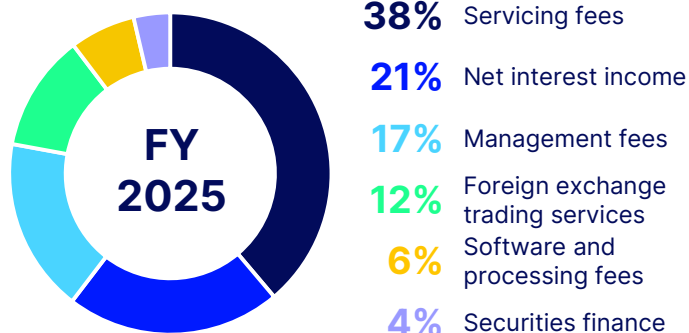
## Balance Sheet and Capital

Period-end as of December 31, 2025

<b>Assets</b>	<b>Deposits</b>	<b>Investment Portfolio</b>
\$366B	\$274B	\$105B
<b>CET1<sup>C</sup></b>	<b>Capital Returned<sup>D</sup></b>	<b>Total Payout<sup>D</sup></b>
11.7%	\$2.1B	78%

## Revenue Mix<sup>E</sup>

GAAP basis



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