State Street Trust Company Canada
Pillar 3 Disclosures
September 30, 2025

Information Classification: Limited Access

State Street Trust Company Canada

Contents

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CC1: Composition of Capital

		30-Sep-25
	Common Equity Tier 1 capital: instruments and reserves ('000's)	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	54,513
2	Retained earnings	208,393
3	Accumulated other comprehensive income (and other reserves)	0
6	**Common Equity Tier 1 capital before regulatory adjustments**	**262,906**
	Common Equity Tier 1 capital: regulatory adjustments	
28	Total regulatory adjustments to Common Equity Tier 1	N/A
29	**Common Equity Tier 1 capital (CET1)**	**262,906**
	Additional Tier 1 capital: instruments	
36	Additional Tier 1 capital before regulatory adjustments	N/A
	Additional Tier 1 capital: regulatory adjustments	
43	Total regulatory adjustments to additional Tier 1 capital	N/A
44	Additional Tier 1 capital (AT1)	N/A
45	**Tier 1 capital (T1 = CET1 + AT1)**	**262,906**
	Tier 2 capital: instruments and reserves	
51	Tier 2 capital before regulatory adjustments	N/A
	Tier 2 capital: regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	N/A
58	**Tier 2 capital (T2)**	**N/A**
59	**Total capital (TC = T1 + T2)**	**262,906**
60	**Total risk-weighted assets**	**633,710**
60a	Credit Valuation Adjustment (CVA) Risk-weighted Assets (RWA)	N/A
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	41.49%
62	Tier 1 (as a percentage of risk-weighted assets)	41.49%
63	Total capital (as a percentage of risk-weighted assets)	41.49%
	OSFI target	
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%

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LR: Leverage Ratio

		30-Sep-25	30-Jun-25
On-balance sheet exposures ('000's)			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	306,207	286,181
4	(Asset amounts deducted in determining Tier 1 capital)	0	0
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	306,207	286,181
Capital and total exposures ('000's)			
20	**Tier 1 capital**	262,906	243,907
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	306,207	286,181
Leverage ratio			
22	**Basel III leverage ratio**	85.86%	85.23%

KM1: Key Metrics

		30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Available capital (amounts) ('000's)					
1	Common Equity Tier 1 (CET1)	262,906	243,907	227,478	211,885	244,438
2	Tier 1	262,906	243,907	227,478	211,885	244,438
3	Total capital	262,906	243,907	227,478	211,885	244,438
	Risk-weighted assets (amounts)('000's)					
4	Total risk-weighted assets (RWA)	633,710	644,937	623,987	640,582	645,625
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	41.49%	37.82%	36.46%	33.08%	37.86%
6	Tier 1 ratio (%)	41.49%	37.82%	36.46%	33.08%	37.86%
7	Total capital ratio (%)	41.49%	37.82%	36.46%	33.08%	37.86%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	41.49%	37.82%	36.46%	33.08%	37.86%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure ('000's)	306,207	286,181	266,311	257,940	294,127
14	Basel III leverage ratio (row 2 / row 13)	85.86%	85.23%	85.42%	82.15%	83.11%

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Market Risk and Credit Valuation Adjustment

SSTCC has not been directed by OSFI to apply the market risk framework, and on this basis SSTCC has not included Market Risk and Credit Valuation Adjustment (“CVA”) Risk tables in this report.