SREP Capital requirements 2027

Capital Ratios of SSBI and SSEHG Group are well above the capital requirements set by ECB following the 2026 Supervisory Review and Evaluation Process (SREP)

The bank-specific capital requirements are set for State Street Bank International GmbH (SSBI, individual basis) and State Street Europe Holdings Germany S.à.r.l. & Co. KG (SSEHG Group, consolidated basis)

- Capital requirements (Pillar 2 Requirement, P2R*) of 2.95%, *thereof*
  - *1.66% to be held in the form of Common Equity Tier 1 (CET1) capital and*
  - *2.21% respectively to be held in form of Tier 1 capital*

- CET1 requirement to be held at 9.41%, Tier 1 capital at 11.46%, and the Total capital ratio (TCR) at 14.20%

- CET 1 capital ratio requirement of 9.41% comprises Minimum Pillar 1 requirement of 4.5%, the P2R of 1.66%, the capital conservation buffer of 2.5% and the institution-specific countercyclical capital buffer at 0.75%** (as of Jun 30, 2026)

Minimum leverage ratio requirement (LR) remains at 3%, no additional leverage ratio requirement (P2R-LR) has been imposed on SSBI or/ and on SSEHG Group regarding the risk of an excessive leverage

Capital requirements (effective from January 1, 2027)	SSEHG Group	SSBI
Minimum capital ratios (pursuant to Art. 92(1) CRR)		
Common Equity Tier 1 capital ratio (CET 1)	4.50%	4.50%
Additional Tier 1 capital (AT 1)	1.50%	1.50%
Tier 1 capital ratio (CET 1 + AT 1)	6.00%	6.00%
Tier 2 capital (Tier 2)	2.00%	2.00%
Total capital ratio (TCR) / Required level of Own funds pursuant to Art. 92(1) CRR	8.00%	8.00%
SREP-Requirements		
Pillar 2 requirement (P2R)	2.95%	2.95%
thereof 56.25% of P2R to be held in form of CET 1	*1.66%*	*1.66%*
thereof 75% of P2R to be held in form of Tier 1	*2.21%*	*2.21%*
Total SREP Capital Requirement (TSCR) – min. CET 1	6.16%	6.16%
TSCR - min. Tier 1	8.21%	8.21%
TSCR - min. Own funds	10.95%	10.95%
Combined capital buffer requirement		
Capital conservation buffer (CCB)	2.50%	2.50%
Institution-specific countercyclical capital buffer (CCyB)**	0.75%	0.75%
Systemic risk buffer, SII buffer, G-SII buffer, O-SII buffer	0.00%	0.00%
Overall Capital Requirement (OCR)		
= Overall Capital Requirement (OCR) - min. CET 1	**9.41%**	**9.41%**
= OCR - min. Tier 1	**11.46%**	**11.46%**
= OCR - min. Own funds	**14.20%**	**14.20%**

*Further details can be viewed on the ECB's website at the following LINK.
**The CCyB is subject to changes based both on the CCyB rates that changes regularly as well as the institution-specific composition of the country-specific exposures.

Information Classification: General

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