



Company Overview

Q4 | 2024



John R. Ciulla
Chairman and CEO,
Webster Financial Corporation
Chairman, President and CEO,
Webster Bank

Who We Are

Webster Bank (NYSE:WBS*) is a values-based, leading commercial bank with \$79 billion in assets focused on delivering financial solutions to businesses, individuals and families. With headquarters in Stamford, Connecticut, our footprint spans the Northeast from the New York City metropolitan area to Rhode Island and Massachusetts.

We offer differentiated lines of business including, Commercial Banking, Consumer Banking and our Healthcare Financial Services segment that includes HSA Bank and Ametros. In addition, Webster offers Banking as a Service (BaaS), which enables FinTechs and other non-bank institutions to digitally deliver customized banking and payment capabilities that enhance their customer experiences, and BrioDirect, our direct to consumer digital banking solution.

At A Glance

\$79B
in assets

\$64.8B
in deposits

\$52.5B
in loans

196
Banking Centers

Commercial Banking

Commercial Banking delivers solutions both nationally and regionally to a wide range of companies, investors, government entities, and other public and private institutions. We help our clients achieve their business and financial goals through our deep expertise in Commercial & Institutional Lending, Commercial Real Estate, Capital Markets, Capital Finance and Treasury Management. Our Private Banking team pairs holistic wealth solutions, including tailored lending, with commercial banking services. [Learn More >](#)

Healthcare Financial Services

HSA Bank is one of the country's largest providers of employee benefits solutions, including being one of the leading bank administrators of health savings accounts (HSA), emergency savings accounts (ESA) and flexible spending accounts (FSA) administration services in 50 states.

Ametros, the nation's largest professional administrator of medical insurance claim settlements, helps individuals manage their ongoing medical care through their CareGuard service and proprietary technology platform.

Consumer Banking

Consumer Banking delivers customized financial solutions for individuals and families, private clients and small business owners across our 196 Banking Centers throughout the Northeast. We offer a full suite of deposit, lending, treasury management, and wealth management solutions delivered by experienced Relationship Managers and LPL Financial Advisors. We also provide a fully digital banking experience through our mobile banking apps and BrioDirect. [Learn More >](#)

Vision

To be the highest performing regional bank in the country.

Mission

To deliver leading financial solutions to businesses, individuals, families and partners.

Our Values



Integrity



Collaboration



Accountability



Agility



Respect



Excellence

Our core values represent our collective commitment on how we conduct business and work together every day with each other, our clients and the communities we serve.

*The NYSE ticker symbol of WBS is assigned to Webster Financial Corporation and does not constitute an offer to buy or sell securities by the Company, its subsidiaries or any associated party and is meant purely for informational purposes.

EXPAND PRODUCTS AND SERVICES to better serve clients



Maintain commitment to **COMMUNITY DEVELOPMENT AND CORPORATE CITIZENSHIP** with millions dedicated to annual corporate giving



VALUES-DRIVEN CULTURE dedicated to our colleagues



COMMITMENT to advancing on **DIVERSITY, EQUITY, INCLUSION & BELONGING**



ENVIRONMENTAL, SOCIAL AND GOVERNANCE efforts remain a top priority



INVEST IN TECHNOLOGY to enhance client and colleague experiences



Ongoing commitment to support the communities where we live and work through **COLLEAGUE VOLUNTEERISM**



ROBUST RISK MANAGEMENT to protect and enhance the client experience



Our Culture

The Webster culture is foundational to our organization, guiding us to succeed and thrive in a dynamic environment. Our core values – Integrity, Collaboration, Accountability, Agility, Respect and Excellence represent our collective commitment to how we conduct business and work together with our clients, colleagues, and the communities we serve. Our goal is to continue to build a high performing, agile and innovative company, enabling us to attract and retain colleagues and succeed as an employer of choice.

Our Inclusive Workplace

We believe that diversity, equity, inclusion and belonging (DEIB) is critical to our growth and success as a leading commercial bank. At Webster, we strive to create an inclusive workspace where everyone feels welcomed and valued. The unique blend of identities, skills, experiences, and perspectives that colleagues bring enhances our productivity and problem-solving capabilities, strengthens our competitiveness, and supports our value. This approach increases job satisfaction and retention and leads to a more engaged and productive workforce which enables us to better help our clients and our communities achieve their financial goals.

Corporate Responsibility: Our Commitment

Our long-standing dedication to corporate responsibility remains an integral part of the way we do business, creating opportunity and economic vitality for all Webster stakeholders. Our Office of Corporate Responsibility encompasses Supplier Diversity; CRA and Fair & Responsible Banking; Community Investment, Engagement and Philanthropy; Government Relations and Public Affairs; and Environmental, Social and Governance (ESG) efforts.

Building on Webster’s established record of citizenship, sustainability and responsibility, OCR oversees Webster’s multiyear Community Investment Strategy. This includes investments in affordable housing, community investment, small business lending and community support.

Contact

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