



Company Overview

Q1 | 2025



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 \$80.3 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

\$80.3B
in assets

\$65.6B
in deposits

\$53.1B
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, and small and mid-size 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 a high performing regional bank, competitive with best-in-class peers, delivering value to our stakeholders.

Mission

To deliver leading solutions and capabilities to the businesses, individuals, families, and partners in the communities we serve.

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 INVESTMENT AND ENGAGEMENT**, and increase access to banking services



VALUES-DRIVEN CULTURE dedicated to our colleagues



COMMITMENT to advancing INCLUSION & BELONGING



SUSTAINABILITY 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

Our Webster culture forms the backbone of our organization, enabling us to excel and grow in an ever-changing landscape. Our core values—Integrity, Collaboration, Accountability, Agility, Respect, and Excellence—reflect our shared dedication to conducting business and fostering strong relationships with our clients, colleagues, and communities. Each of our values have Guiding Behaviors, which provide a framework for how we make decisions, take action and bring our culture to life in everything we do. Together, they represent our unwavering commitment to success and shared purpose.

Our Inclusive Workplace

At Webster, we believe that fostering a culture of inclusion and belonging is integral to our long-term success. Our commitment is to create an environment where every colleague feels valued, respected and empowered to thrive.

We strive to be an employer of choice by providing opportunities for growth and development in a supportive and inclusive environment. We are committed to attracting, developing and retaining a talented workforce that is diverse in perspective, knowledge and experience. This approach increases job satisfaction, reduces turnover and leads to a more engaged and productive workforce. Furthermore, it better equips us to serve our clients and communities.

Corporate Responsibility: Our Commitment

Our Office of Corporate Responsibility (OCR) encompasses Community Reinvestment Act (CRA) and Fair & Responsible Banking; Community Investment, Engagement and Philanthropy; Government and Public Affairs; Inclusive Vendor Engagement; and all sustainability 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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