



Company Overview

Q4 | 2023



John R. Ciulla
President & CEO,
Webster Financial Corporation
CEO, Webster Bank

Who We Are

Webster Bank (NYSE:WBS*) is a values-based, leading commercial bank with more than \$74 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 HSA Bank division, one of the country's largest providers of employee benefits solutions. 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

\$74.9B
in assets

\$60.8B
in deposits

\$50.7B
in loans

198
Banking Centers

Lines of Business

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 >](#)

HSA Bank

HSA Bank is one of the country's largest providers of employee benefits solutions, enabling more than three million clients to save for a healthy financial future. As one of the leading bank administrators of health savings accounts (HSAs), we also deliver a broad suite of employee benefit solutions including health reimbursement arrangement (HRA) and flexible spending account (FSA) administration services to employers and individuals in all 50 states. [Learn More >](#)

Consumer Banking

Consumer Banking delivers customized financial solutions for individuals, private clients and small business owners across our 198 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

Culture is a critically important component of our integration, guiding us to succeed and thrive as one company. 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, more 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 a workplace that reflects the communities we serve and where every colleague feels empowered to bring their true authentic selves to work each and every day. When colleagues feel free to share their identities, perspectives and backgrounds we create a stronger and more creative work environment where everyone's point of view is valued, respected and celebrated. This diversity of thought 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 \$6.5 billion three-year Community Investment Strategy. This includes investments in affordable housing, community investment, small business lending and community support.

Contact

Alice Ferreira, acferreira@websterbank.com

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