



Company Overview

Q4 | 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 \$84.1 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

\$84.1B
in assets

\$68.8B
in deposits

\$56.6B
in loans

195
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. It is a leading bank administrator of health savings accounts (HSAs) and flexible spending accounts (FSAs) services and provides employer-sponsored emergency savings accounts (ESAs) through its SecureSave brand.

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.

Consumer Banking

Consumer Banking delivers customized financial solutions for individuals and families, private clients and small business owners across our 195 Banking Centers throughout the Northeast. We offer a full suite of deposit, lending, treasury management, and wealth management solutions delivered by experienced Relationship Managers. 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
reflecting our shared purpose



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, collaboration and shared purpose.

Our Inclusive Workplace

At Webster, we believe that fostering a culture of inclusion, belonging and respect is essential to our long-term success. We are committed to creating a workplace where every colleague feels valued, supported, and empowered to thrive.

We strive to be an employer of choice by providing our colleagues with access to opportunities, learning, and growth in a supportive and professional environment. By attracting, developing, and retaining talented people with a wide range of perspectives, knowledge and experiences, we strengthen our teams and enhance performance across the organization.

Our inclusion strategy is focused on our colleagues, our clients and the communities we serve. This integrated approach helps us build strong teams, deliver thoughtful and responsive service to our clients and create meaningful impact in the communities we serve.

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 Community Investment Strategy. This includes investments in affordable housing, community investment, small business lending and community support.

Webster Celebrates 90 Years

Webster Bank proudly marks a significant milestone: 90 years of dedication to our clients, colleagues and the communities we are privileged to serve. Since our modest start in Waterbury, Connecticut, in 1935, we've stayed true to our mission of empowering individuals, families and businesses to achieve their financial goals. For more information visit websterbank.com/webster-bank-90.

Scan to view a 'Webster Milestones' video »



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