



# Company Overview

Q2 | 2026



**John R. Ciulla**  
Chairman, President and CEO,  
Webster Bank

## Who We Are

Webster Bank (NYSE:WBS\*) is a values-based, leading commercial bank with \$85.9 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, SecureSave and Ametros.

On Feb. 3, 2026, Webster Financial Corp. entered into a transaction agreement to be acquired by Banco Santander, S.A. Upon completion of the transaction, the combined company will be a top ten U.S. retail and commercial bank by assets and a top five deposit franchise in the U.S. Northeast. *(The transaction is expected to close in the second half of 2026, subject to customary closing conditions.)*

## At A Glance

**\$85.9B**  
in assets

**\$70.3B**  
in deposits

**\$57.9B**  
in loans

**194**  
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 Secure Inc. (d/b/a **SecureSave**).

**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 194 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.

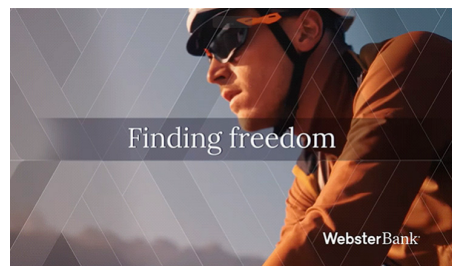
## Corporate Responsibility: Our Commitment

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 Sustainability. OCR oversees Webster's Community Investment Strategy, including investments in affordable housing, community investment, small business lending and community support.

## Progress With Purpose

Every financial journey is different, and the right support can make a meaningful difference. Webster partners with individuals, businesses, and communities to create strategies tailored to their lives and long-term goals. See how the right plan can open new possibilities with purpose.

Watch how we make it happen [here](#).



## Contact

Alice Ferreira, [acferreira@websterbank.com](mailto:acferreira@websterbank.com)

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