

# Company Overview



**John R. Ciulla**  
President & CEO

## Who We Are

Webster Bank (NYSE:WBS) is a values-based, leading commercial bank with more than \$65 billion in assets focused on delivering financial solutions to businesses, individuals, families and partners. 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. 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.

Our recently completed merger brings together two established, high-performing organizations to create a leading financial services company with increased capabilities and scale to serve our clients and the communities where we live and work.

## 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.

## At-a-Glance

**\$67.6**  
BILLION  
in assets

**\$53.1**  
BILLION  
in deposits

**\$45.6**  
BILLION  
in loans

**202**  
BANKING  
CENTERS

## Lines of Business

### COMMERCIAL BANKING

Webster delivers solutions 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, helping our clients achieve their financial goals.

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### 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.

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### CONSUMER BANKING

Webster's Consumer Bank delivers customized financial solutions for individuals and small business owners across our 202 Banking Centers throughout the Northeast. We offer a full suite of deposit, lending and wealth management solutions, delivered by experienced Relationship Managers and Financial Consultants in the communities we serve. We also provide a fully digital banking experience through WebsterOnline, our mobile banking app, BrioDirect and our network of more than 300 ATMs and ITMs – everything our clients need to successfully manage their everyday banking and achieve their long-term financial goals. [More >](#)

**Webster Bank®**

**EXPAND PRODUCTS AND SERVICES** to better serve clients



Retain commitment to **COMMUNITY DEVELOPMENT AND CORPORATE CITIZENSHIP**



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



**VALUES-DRIVEN CULTURE** and robust risk management



**INVEST IN TECHNOLOGY** to enhance client experience



**ENVIRONMENTAL, SOCIAL AND GOVERNANCE** efforts remain a top priority



**MILLIONS** dedicated to annual corporate giving



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



**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 be 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.

**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 experiences, perspectives and backgrounds we create a stronger and more creative work environment where everyone's point of view is valued and respected. This diversity of thought enables us to better help our clients and the communities we serve 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. We have launched a new Office of Corporate Responsibility, encompassing Supplier Diversity; CRA and Fair & Responsible Banking; Community Investment, Engagement and Philanthropy; Government Relations and Public Affairs; and Environmental, Social and Governance (ESG) efforts.

From community support, volunteerism and financial investments to working with community partners and awarding grants to non-profit organizations that assist the most vulnerable populations, we are proud to help meet the needs of the communities we serve.

Our environmental, social and governance activities remain a top priority for Webster. We focus on commercial lending for renewable and clean energy projects through the markets we serve. We are also committed to enhancing our internal efforts to increase energy efficiency and reduce our carbon footprint with a goal of having a long-term positive impact on the environment.

## Contact

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