

# Company Information



**John R. Ciulla**  
Chairman, President & CEO

## Who We Are

Webster Bank is a leading regional bank with \$32.6 billion in assets. We are a community-minded, values-guided bank focused on helping customers achieve their financial goals. Putting people first, Webster bankers take the time to understand what matters most to our customers, responding with personalized solutions and acting with responsibility, respect, ethical behavior, citizenship and teamwork.

## Stats-at-a-Glance

**\$32.6**

**BILLION**  
in assets

**\$21.6**

**BILLION**  
in loans

**\$27.3**

**BILLION**  
in deposits

**WBS**

**ON THE**  
NYSE\*



**155 BANKING CENTERS**  
from Westchester, NY  
to Boston, MA



**HEADQUARTERS**  
Waterbury, CT



**297 ATMS**



**22 COMMERCIAL BANKING OFFICES**  
throughout the Northeast



**3 MILLION HSA ACCOUNTS**  
HSA Bank is the leading bank administrator of HSAs in the US



**3,300+ BANKERS**

## Lines of Business

### COMMERCIAL BANKING

With a focus on building strong relationships, Commercial Banking provides banking solutions to sophisticated companies and lower Middle Market Sponsors. Webster Wealth Management delivers holistic wealth solutions, striving for our clients to achieve their financial goals.

### COMMUNITY BANKING

Delivering customized solutions for individuals and small business owners through our network of banking centers, ATMs, 24/7 Customer Care Center and online/mobile services.

### HSA BANK

HSA Bank is the leading bank administrator of health savings accounts (HSAs) based on assets under administration. It also delivers health reimbursement arrangement (HRA) and flexible spending account (FSA) administration services to employers and individuals in all 50 states.



## Support our communities

Our commitment includes supporting a wide range of nonprofit organizations with funding, banker volunteers and leadership. Through this lens we give nearly \$5 million annually to nonprofit partners across our footprint. That includes donations made through philanthropy, contributions made in the spirit of the Community Reinvestment Act (CRA), and sponsorship of organizations that help strengthen the well-being of our cities and towns helping to drive economic stability.

Our bankers historically volunteer an estimated 100,000 hours of their time annually, in and out of the workplace, to support causes that are meaningful to them and that provide the necessary skill sets that are so important to nonprofit organizations. During this time of remote work, our bankers continue to rise to the challenge through virtual volunteerism to both mentor and to share their skills especially in areas of financial capacity building.

## Awards and Recognition

### U.S. Banking RepTrak®



Webster Bank was named **No. 2 in the nation** by the 2020 U.S. Banking RepTrak study of 40 commercial banks. Conducted by American Banker and the Reputation Institute, the annual study measures U.S. consumer perceptions of major bank brands.

Banks are graded on multiple dimensions, including governance, citizenship and leadership.

### Forbes America's Best Banks 2020



For the second year in a row, Webster was recognized by Forbes as one of 75 of the World's Best Banks in the U.S. Webster was one of only three in Connecticut. Market research firm Statista surveyed more than 40,000 customers around the globe for their opinions on their current and former banking relationships. Banks were rated on general satisfaction and key attributes like trust, fees, digital services and financial advice. For the second year in a row, Forbes also recognized Webster in its 2020 America's Best Banks as the highest-ranked Connecticut-based bank on the list of 100 largest publicly traded banks and thrifts based on their growth, credit quality and profitability.

### No. 1 SBA Lender



For the second year in a row, Webster Bank was recognized as New England's top U.S. Small Business Administration (SBA) lender, by dollar volume of 7(a) loans. Webster placed among the top 100 SBA lenders nationwide, as it partnered with SBA to more effectively connect small

businesses with needed capital. Webster's total SBA loan volume was \$82.4 million for 2018-19, up 20% over its 2017-18 total of \$68.5 million.

### 2020 Women on Board



For the second year in a row, 2020 Women on Board recognized Webster as a "W" Winning Company for its commitment to board diversity. 2020 Women on Board is a nonprofit education and advocacy campaign committed to raising public awareness about the value of gender-diverse boards with at least 20%

women directors, and educating women how to navigate their careers toward serving on boards of directors.

For information on additional Awards and Recognition, [click here](#).



\$5

MILLION

ANNUAL GIVING



100,000

HOURS

WEBSTER BANKERS  
VOLUNTEER ANNUALLY

### Our mission

To help individuals, families and businesses achieve their financial goals.

### Our vision

We strive to be among the highest performing mid-sized banks in the country.

### Our values

Called *The Webster Way*, our values define us and set us apart in the marketplace.

- We take personal responsibility for meeting our customers' needs.
- We respect the dignity of every individual.
- We earn trust through ethical behavior.
- We give of ourselves in the communities we serve.
- We work together to achieve outstanding results.

## Contact

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