

WEBSTER FINANCIAL CORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1145476	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$17,480	\$17,699	1.3%	
Loans	\$12,194	\$11,036	-9.5%	
<i>Construction & development</i>	\$445	\$329	-26.0%	
<i>Closed-end 1-4 family residential</i>	\$4,346	\$3,948	-9.2%	
<i>Home equity</i>	\$1,945	\$1,946	0.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$61	\$21	-65.1%	
<i>Commercial & Industrial</i>	\$3,268	\$2,705	-17.2%	
<i>Commercial real estate</i>	\$1,839	\$1,795	-2.4%	
Unused commitments	\$4,356	\$3,930	-9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,885	\$3,852	33.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$792	\$926	17.0%	
Cash & balances due	\$277	\$559	101.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$20	\$75	274.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$16	\$14	-12.9%	
<i>Closed-end mortgage originations sold (quarter)</i>	\$18	\$82	363.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$13	\$14	8.9%	
Liabilities	\$15,783	\$15,865	0.5%	
Deposits	\$12,437	\$14,126	13.6%	
Total other borrowings	\$2,894	\$1,401	-51.6%	
FHLB advances	\$1,336	\$544	-59.3%	
Equity				
Equity capital at quarter end	\$1,697	\$1,824	7.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$100	\$100	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	7.4%	--	
Tier 1 risk based capital ratio	9.6%	10.5%	--	
Total risk based capital ratio	12.1%	12.6%	--	
Return on equity ¹	-59.6%	-1.6%	--	
Return on assets ¹	-6.1%	-0.2%	--	
Net interest margin ¹	3.4%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	100.7%	92.9%	--	
Loss provision to net charge-offs (qtr)	187.4%	129.5%	--	
Net charge-offs to average loans and leases ¹	1.7%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	14.4%	27.8%	6.7%	3.1%
<i>Closed-end 1-4 family residential</i>	1.7%	3.3%	0.1%	0.3%
<i>Home equity</i>	1.2%	1.4%	0.3%	0.5%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.6%	0.4%	0.8%
<i>Commercial & Industrial</i>	1.8%	3.4%	0.2%	0.7%
<i>Commercial real estate</i>	0.5%	1.1%	0.0%	0.1%
<i>Total loans</i>	1.9%	3.3%	0.4%	0.5%