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# Annual Report of Holding Companies—FR Y-6

MAR 29 2016

Supervision, Regulation and  
Credit Department

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

**December 31, 2015**

Month / Day / Year

KMRURHT0VWKYS6Z5KU67

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, James C. Smith

Name of the Holding Company Director and Official

Chairman and Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Reporter's Name, Street, and Mailing Address

Webster Financial Corporation

Legal Title of Holding Company

145 Bank Street

(Mailing Address of the Holding Company) Street / P.O. Box

Waterbury

Connecticut  06702

City

State

Zip Code

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Rita M. Gilbert

VP- Manager Accounting

Name

Title

203-236-8962 ✓

Area Code / Phone Number / Extension

203-236-8908 ✓

Area Code / FAX Number

RGilbert@websterbank.com

E-mail Address

Signature of Holding Company Director and Official

Address (URL) for the Holding Company's web page

Date of Signature

For holding companies not registered with the SEC—  
Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID

C.I.

1145476

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

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Legal Title of Subsidiary Holding Company

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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

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City State  Zip Code

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Physical Location (if different from mailing address)

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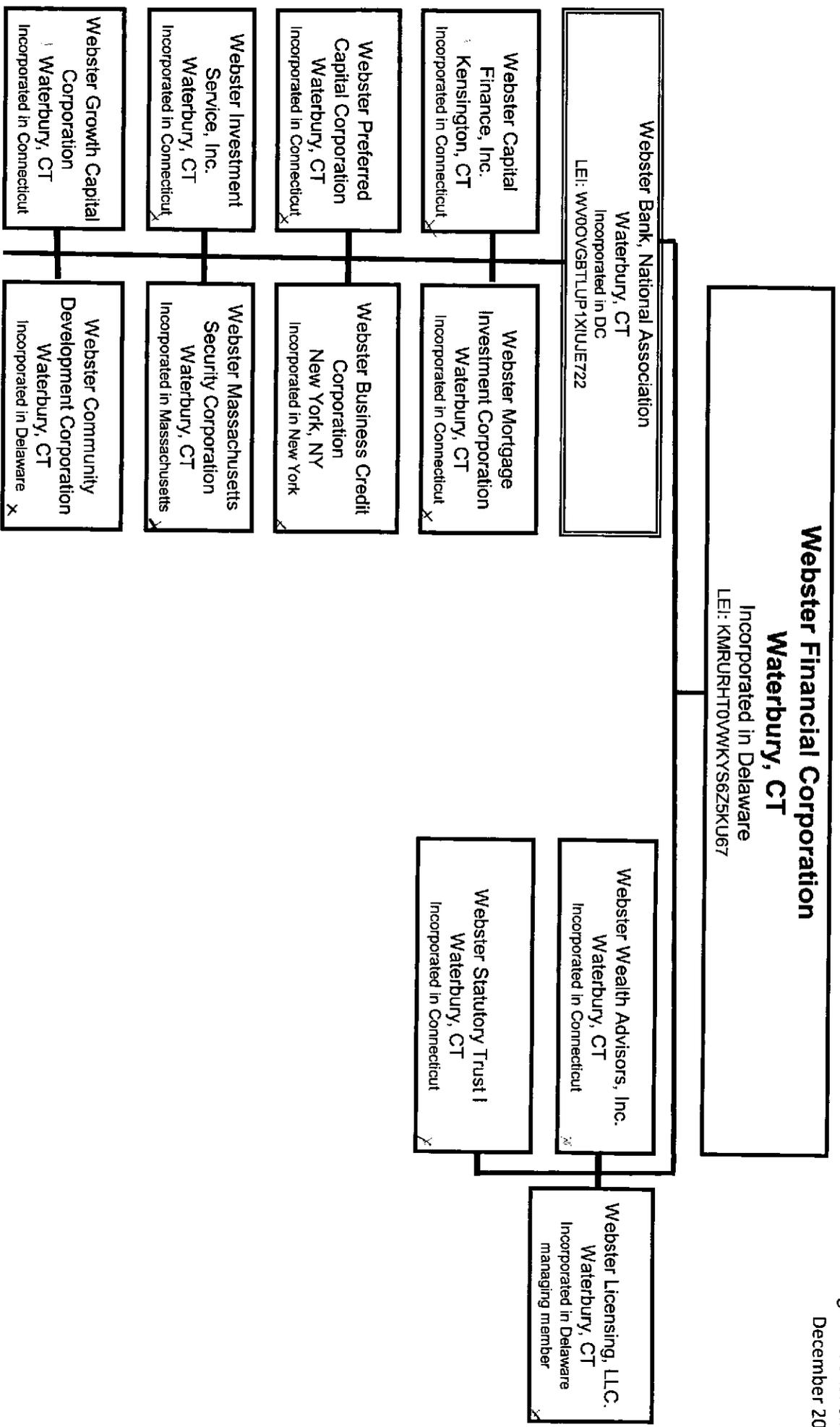
Physical Location (if different from mailing address)

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**Form FR Y-6**  
**Webster Financial Corporation**  
**145 Bank Street**  
**Waterbury, CT 06702**  
**Fiscal Year Ending December 31, 2015**

**Report Item 1:**

The bank holding company, Webster Financial Corporation, is registered with the SEC and prepares an annual report.



Includes both voting and non-voting stock. 100% owned unless otherwise stated.

Results: A list of branches for your holding company: WEBSTER FINANCIAL CORPORATION (145475) of WATERBURY, CT. The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2016.

- Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below.
  2. If required, enter the date in the Effective Date column.

Address

OK: If the branch information is correct, enter 'OK' in the Data Action column.  
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.  
 Close: If a branch is being sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.  
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.  
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing the list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information. If you are emailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note: To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

\* FDIC NUMBER, Office Number, and ID ASSD columns are for reference only. Verification of these values is not required.

Branch Status	Head Office	Branch Service Type	Branch ID ASSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC Limiting*	Office Number*	Head Office	Head Office ID ASSD*	Comments
OK		Full Service (Head Office)	761806	WEBSTER BANK, NATIONAL ASSOCIATION	145 BANK STREET, WEBSTER PLAZA	WATERBURY	CT	06702	NEW HAVEN	UNITED STATES	12119	0	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1218546	DIVISION STREET BRANCH	200 DIVISION STREET	ANSWANA	CT	06601	NEW HAVEN	UNITED STATES	13534	46	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1161122	AVON BRANCH	392 WEST MAIN STREET	AVON	CT	06601	HARTFORD	UNITED STATES	244364	131	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	533704	BERLIN BRANCH	40 WEBSTER SQUARE PLACE	BERLIN	CT	06037	HARTFORD	UNITED STATES	224233	58	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1409150	BETHANY BRANCH	606 ANNTY ROAD	BETHANY	CT	06524	NEW HAVEN	UNITED STATES	261287	44	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	748209	COPACK SHOPPING CENTER BRANCH	319 COTTAGE GROVE ROAD	BLOOMFIELD	CT	06602	HARTFORD	UNITED STATES	243184	173	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1161629	BRANDFORD BRANCH	1 SOUTH MAIN STREET	BRANDFORD	CT	06605	NEW HAVEN	UNITED STATES	261275	28	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	3373389	BRIDGEPORT BRANCH	3546 MAIN STREET	BRIDGEPORT	CT	06606	FARFIELD	UNITED STATES	438797	259	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	377608	BRISTOL DOWNTOWN BRANCH	150 MAIN STREET	BRISTOL	CT	06610	HARTFORD	UNITED STATES	42408	7	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	2687713	FARM'S BRANCH	1231 FARMINGTON AVENUE	BRISTOL	CT	06610	HARTFORD	UNITED STATES	247168	108	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
CHANGE	12/8/2014	Full Service	3776520	PLAZA BRANCH	575 FARMINGTON AVENUE	BRISTOL	CT	06604	FAIRFIELD	UNITED STATES	244356	1	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	379503	BROOKFIELD NORTH BRANCH	789 FEDERAL ROAD	BROOKFIELD	CT	06804	FAIRFIELD	UNITED STATES	264801	101	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	2687723	CANTON BRANCH	220 ALBANY TURNPIKE	CANTON	CT	06019	HARTFORD	UNITED STATES	275643	38	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	3776697	CHESHIRE NORTH BRANCH	145 HIGHLAND STREET	CHESHIRE	CT	06410	NEW HAVEN	UNITED STATES	192903	188	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1215203	CHESHIRE SOUTH BRANCH	975 SOUTH MAIN STREET	CHESHIRE	CT	06410	NEW HAVEN	UNITED STATES	192928	64	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	400709	CROMWELL BRANCH	5 COLES RD	CROMWELL	CT	06436	MIDDLESEX	UNITED STATES	46744	287	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	668576	DANBURY - MAIN STREET OFFICE	301 MAIN STREET	DANBURY	CT	06810	FAIRFIELD	UNITED STATES	430830	239	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	3776782	DANBURY BRANCH	63 NEWTOWN ROAD	DANBURY	CT	06810	FAIRFIELD	UNITED STATES	430833	242	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	3776780	DANBURY BRANCH	105 MAIN PLAIN ROAD	DANBURY	CT	06811	FAIRFIELD	UNITED STATES	288235	268	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1734850	NORTH STREET SHOPPING CENTER BRANCH	ONE MADONNARAMA ROAD	DANBURY	CT	06820	FAIRFIELD	UNITED STATES	430835	244	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	709903	DERBY BRANCH	500 NEW HAVEN AVENUE	DERBY	CT	06418	NEW HAVEN	UNITED STATES	244204	69	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	647940	EAST HARTFORD BRANCH	1085 MAIN STREET	EAST HARTFORD	CT	06104	HARTFORD	UNITED STATES	192720	47	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	672706	SILVER LAKE OFFICE BRANCH	1481 SILVER LAKE	EAST HARTFORD	CT	06114	HARTFORD	UNITED STATES	243150	179	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	1215221	EAST HAVEN BRANCH	160 MAIN STR	EAST HAVEN	CT	06512	NEW HAVEN	UNITED STATES	251279	32	WEBSTER BANK, NATIONAL ASSOCIATION	761806	
OK		Full Service	899503	EAST WINDSOR BRANCH	2 NORTH ROAD	EAST WINDSOR	CT	06088	HARTFORD	UNITED STATES	252223	149	WEBSTER BANK, NATIONAL ASSOCIATION	761806	

OK	Full Service	1389247	FRESHWATER BLVD BRANCH	50 FRESHWATER BLVD	ENFIELD	CT	06082	HARTFORD	UNITED STATES	192798	63	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3777639	ESSEX BRANCH	180 WESTBROOK ROAD	ESSEX	CT	06426	MIDDLETOWN	UNITED STATES	47041	133	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2107089	BLACK ROCK TURNPIKE BRANCH	1919 BLACK ROCK TURNPIKE	FAIRFIELD	CT	06425	FAIRFIELD	UNITED STATES	144214	88	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1167596	FAIRFIELD BRANCH	1177 POST ROAD	FAIRFIELD	CT	06424	FAIRFIELD	UNITED STATES	261765	23	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	859806	FARMINGTON VILLAGE BRANCH	2 HIGH STREET	FARMINGTON	CT	06432	HARTFORD	UNITED STATES	192724	48	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2667759	FORESTVILLE BRANCH	797 PINE STREET	FORESTVILLE	CT	06010	HARTFORD	UNITED STATES	264805	105	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	346914	GLASTONBURY BRANCH	341 HERBOW AVE	GLASTONBURY	CT	06033	HARTFORD	UNITED STATES	192797	62	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	4445240	GREENWICH BRANCH	85 WASCAN STREET	GREENWICH	CT	06630	FAIRFIELD	UNITED STATES	541135	305	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3381429	GROTON BRANCH	654 LONG HILL ROAD	GROTON	CT	06340	NEW LONDON	UNITED STATES	444079	263	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	277101	GUILFORD BRANCH	1088 BOSTON POST ROAD	GUILFORD	CT	06437	NEW HAVEN	UNITED STATES	192872	193	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2484275	DYMWEL AVENUE BRANCH	2853 DYMWEL AVENUE	HAMDEN	CT	06518	NEW HAVEN	UNITED STATES	244215	80	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1215306	HAMDEN BRANCH	5 HELEN STREET	HAMDEN	CT	06514	NEW HAVEN	UNITED STATES	261277	30	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3921179	CITYPLACE BRANCH	185 ASYLUM STREET	HARTFORD	CT	06103	HARTFORD	UNITED STATES	192790	61	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1161092	FRANKLIN AVE BRANCH	324 FRANKLIN AVE	HARTFORD	CT	06114	HARTFORD	UNITED STATES	260464	111	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2210586	HARTFORD MAIN BRANCH	108 FARMINGTON AVENUE	HARTFORD	CT	06105	HARTFORD	UNITED STATES	38257	110	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	671101	PARK STREET BRANCH	680 PARK STREET	HARTFORD	CT	06106	HARTFORD	UNITED STATES	243186	175	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	694100	KENSINGTON MAIN BRANCH	346 MAIN STREET, BOX 218	KENSINGTON	CT	06037	HARTFORD	UNITED STATES	12176	121	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	440801	KENT BRANCH	50 NORTH MAIN STREET	KENT	CT	06757	LITCHFIELD	UNITED STATES	244564	275	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2882768	LITCHFIELD BRANCH	311 WEST STREET	LITCHFIELD	CT	06759	LITCHFIELD	UNITED STATES	264803	109	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	333007	MADISON BRANCH	28 DRYHAM ROAD	MADISON	CT	06443	NEW HAVEN	UNITED STATES	35455	39	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	332505	MAIN STREET MANCHESTER BRANCH	1041 MAIN STREET	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	13881	153	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	925907	MANCHESTER BRANCH	320 MIDDLE TURNPIKE WEST	MANCHESTER	CT	06040	HARTFORD	UNITED STATES	192756	56	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	158509	MERIDEN BRANCH	652 EAST MAIN STREET	MERIDEN	CT	06450	NEW HAVEN	UNITED STATES	190483	193	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3783861	MIDDLEBURY BRANCH	400 MIDDLEBURY ROAD	MIDDLEBURY	CT	06762	NEW HAVEN	UNITED STATES	192904	189	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3783881	MIDDLETOWN DRIVE THRU BRANCH	371 EAST MAIN STREET	MIDDLETOWN	CT	06457	MIDDLETOWN	UNITED STATES	Not Required	Not Required	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	943907	MIDDLETOWN-CENTRAL OFFICE	363 MAIN STREET	MIDDLETOWN	CT	06457	MIDDLETOWN	UNITED STATES	192732	50	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1215249	MILFORD CENTER BRANCH	100 BROAD STREET	MILFORD	CT	06460	NEW HAVEN	UNITED STATES	261282	35	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1215258	WOODMONT BRANCH	314 MERRIM AVE	MILFORD	CT	06460	NEW HAVEN	UNITED STATES	261283	36	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1431179	MONROE BRANCH	495 MONROE TURNPIKE	MONROE	CT	06668	FAIRFIELD	UNITED STATES	14672	209	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3733890	NAUGATUCK BRANCH	733 RUBBER AVENUE	NAUGATUCK	CT	06770	NEW HAVEN	UNITED STATES	275644	40	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1232109	FARMINGTON AVE BRANCH	553 FARMINGTON AVE	NEW BRITAIN	CT	06053	HARTFORD	UNITED STATES	244320	94	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	177294	LAFAYETTE SQUARE BRANCH	450 MAIN STR	NEW BRITAIN	CT	06051	HARTFORD	UNITED STATES	244317	91	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	265582	NEW BRITAIN WEST MAIN STREET BRANCH	665 W MAIN STR	NEW BRITAIN	CT	06053	HARTFORD	UNITED STATES	244461	79	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	173100	TROLEY TRISTE BRANCH	275 NEWINGTON AVENUE	NEW BRITAIN	CT	06051	HARTFORD	UNITED STATES	244461	83	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	562704	NEW FAIRFIELD SHOPPING CENTER BRANCH	1 BRUSH HILL ROAD	NEW FAIRFIELD	CT	06812	FAIRFIELD	UNITED STATES	244551	276	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1982933	ELM STREET BRANCH	80 ELM ST	NEW HAVEN	CT	06510	NEW HAVEN	UNITED STATES	389927	21	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1215267	WESTVILLE BRANCH	894 WHALLEY AVE	NEW HAVEN	CT	06515	NEW HAVEN	UNITED STATES	261274	27	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3065104	BOARDMAN TERRACE BRANCH	53 MAIN STREET	NEW MILFORD	CT	06776	LITCHFIELD	UNITED STATES	244568	279	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1400764	LANESVILLE BRANCH	169 DANLUNY ROAD	NEW MILFORD	CT	06776	LITCHFIELD	UNITED STATES	244573	284	WEBSTER BANK, NATIONAL ASSOCIATION	761806

OK	Full Service	31509 NEWINGTON BRANCH	3180 BERLIN TURNPIKE	NEWINGTON	CT	06111	HARTFORD	UNITED STATES	192760	57	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	220455 NEWINGTON MAIN STREET BRANCH	1120 MAIN ST	NEWINGTON	CT	06111	HARTFORD	UNITED STATES	275335	127	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	138913 NORTH HAVEN BRANCH	70 WASHINGTON AVE	NORTH HAVEN	CT	06473	NEW HAVEN	UNITED STATES	261281	34	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3381410 NORWALK EAST BRANCH	192 WESTPORT AVENUE	NORWALK	CT	06851	FAIRFIELD	UNITED STATES	438814	255	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3784842 NORWALK WEST BRANCH	402 CONNECTICUT AVENUE	NORWALK	CT	06854	FAIRFIELD	UNITED STATES	42183	234	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2304092 OLD LIME BRANCH	7 HALLS ROAD	OLD LIME	CT	06371	NEW LONDON	UNITED STATES	289518	134	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2505320 OLD SAYBROOK BRANCH	723 KOSTON POST ROAD	OLD SAYBROOK	CT	06475	MIDDLETSEX	UNITED STATES	289519	135	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1187647 ORANGE BRANCH	147 KOSTON POST RD	ORANGE	CT	06477	NEW HAVEN	UNITED STATES	261287	24	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1415722 OXFORD BRANCH	80 OXFORD ROAD	OXFORD	CT	06478	NEW HAVEN	UNITED STATES	261288	45	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	786502 PLAINVILLE BRANCH	51 E MAIN STREET	PLAINVILLE	CT	06082	HARTFORD	UNITED STATES	244357	2	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3785869 PROSPECT BRANCH	45 WATERBURY ROAD	PROSPECT	CT	06712	NEW HAVEN	UNITED STATES	275641	15	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	944908 RIDGEFIELD BRANCH	14 DANBURY ROAD	RIDGEFIELD	CT	06877	FAIRFIELD	UNITED STATES	13115	136	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1161131 ROCKY HILL WEST BRANCH	377 CHOWNELL AVENUE	ROCKY HILL	CT	06067	HARTFORD	UNITED STATES	260467	114	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	709108 SETHOUA BRANCH	15 NEW HAVEN ROAD	SETHOUA	CT	06483	NEW HAVEN	UNITED STATES	244207	71	WEBSTER BANK, NATIONAL ASSOCIATION	761806
CHANGE	Full Service	501002 SHARON BRANCH	6 GAY STREET	SHARON	CT	06089	LITCHFIELD	UNITED STATES	244566	227	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1388522 BRIDGEPORT AVENUE BRANCH	375 BRIDGEPORT AVE	SHELTON	CT	06484	FAIRFIELD	UNITED STATES	38995	41	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3921151 HUNTINGTON BRANCH	506 SHELTON AVENUE	SHELTON	CT	06484	FAIRFIELD	UNITED STATES	244205	70	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	957906 SHELTON BRANCH	502 HOVEY AVE	SHELTON	CT	06484	FAIRFIELD	UNITED STATES	244203	88	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	562306 SHERMAN BRANCH	3 ROUTE 39 NORTH	SHERMAN	CT	06784	FAIRFIELD	UNITED STATES	244567	278	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3921160 SIMSBURY BRANCH	708 HOPKEDDOW STREET	SIMSBURY	CT	06070	HARTFORD	UNITED STATES	192801	55	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	776702 SOMERS BRANCH	637 MAIN STREET	SOMERS	CT	06071	TOLLAND	UNITED STATES	251222	148	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1193129 SOUTH WINDSOR BRANCH	1695 ELINGTON RD	SOUTH WINDSOR	CT	06074	HARTFORD	UNITED STATES	40237	156	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1339871 SCOTTBURY BRANCH	100 MAIN STREET NORTH	SCOTTBURY	CT	06488	NEW HAVEN	UNITED STATES	275638	12	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1212097 SOUTHWINGTON NORTH BRANCH	359 QUEEN STREET	SOUTHWINGTON	CT	06489	HARTFORD	UNITED STATES	275642	37	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	691677 SOUTHWINGTON SOUTH BRANCH	132 MAIN ST	SOUTHWINGTON	CT	06489	HARTFORD	UNITED STATES	38491	66	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786024 STAMFORD BRANCH	1959 SUMMERS STREET	STAMFORD	CT	06905	FAIRFIELD	UNITED STATES	432834	243	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	4485987 TEBESER BRANCH	750 WASHINGTON STREET	STAMFORD	CT	06901	FAIRFIELD	UNITED STATES	Not Required	Not Required	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	4549721 STORRS BRANCH	ROUTE 185 AND DOG LANE, 1 NOYCE CIRCLE SUITE 102	STORRS	CT	06588	TOLLAND	UNITED STATES	Not Required	Not Required	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3402810 STRATFORD BRANCH	450 BARNUM AVENUE	STRATFORD	CT	06614	FAIRFIELD	UNITED STATES	461011	294	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786051 SUFFIELD BRANCH	66 NORTH MAIN STREET	SUFFIELD	CT	06079	HARTFORD	UNITED STATES	12158	18	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	946809 TERRYVILLE BRANCH	1 MONTH RIVERSIDE AVENUE, ROUTE 6	TERRYVILLE	CT	06786	LITCHFIELD	UNITED STATES	244359	4	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	150201 THOMASTON BRANCH	155 MAIN STREET	THOMASTON	CT	06787	LITCHFIELD	UNITED STATES	180674	197	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2687874 TOP OF THE HILL BRANCH	1180 EAST MAIN STREET	TORINGTON	CT	06790	LITCHFIELD	UNITED STATES	264802	102	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1469312 TRUMBULL BRANCH	2 DANIELS FARMS ROAD	TRUMBULL	CT	06611	FAIRFIELD	UNITED STATES	244212	76	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1972808 VERNON BRANCH	475 TACOTTVILLE ROAD	VERNON	CT	06086	TOLLAND	UNITED STATES	39871	158	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786090 WALLINGFORD BRANCH	64 SOUTH MAIN STREET	WALLINGFORD	CT	06492	NEW HAVEN	UNITED STATES	244386	142	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786211 BOAS HILL CENTER BRANCH	495 UNION STREET	WATERBURY	CT	06706	NEW HAVEN	UNITED STATES	244382	99	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786220 CHASE AVENUE BRANCH	5 WINGHAM AVENUE	WATERBURY	CT	06704	NEW HAVEN	UNITED STATES	275646	10	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	1747179 HIGHLAND AVENUE BRANCH	326 HIGHLAND AVENUE	WATERBURY	CT	06708	NEW HAVEN	UNITED STATES	254959	203	WEBSTER BANK, NATIONAL ASSOCIATION	761806



OK	Full Service	3786545	NEW ROCHELLE BRANCH	Z RIVERS STREET	NEW ROCHELLE	NY	10001	WESTCHESTER	UNITED STATES	472152	299	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3373232	RYE BRANCH	72 MURCHASE STREET	RYE	NY	10580	WESTCHESTER	UNITED STATES	444020	202	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	238505	SCARSDALE BRANCH	17 FORHAM ROAD	SCARSDALE	NY	10583	WESTCHESTER	UNITED STATES	490832	241	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	4389299	SCARSDALE TRAIN STATION	51 E PARKWAY, SUITE A	SCARSDALE	NY	10583	WESTCHESTER	UNITED STATES	532128	304	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3402801	WHITE PLAINS BRANCH	146 MAMARONECK AVENUE	WHITE PLAINS	NY	10601	WESTCHESTER	UNITED STATES	451983	288	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3450718	MELAN AVENUE BRANCH	750 MELAN AVENUE	YONKERS	NY	10704	WESTCHESTER	UNITED STATES	454181	271	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786540	YONKERS BRANCH	2143 CENTRAL PARK AVENUE	YONKERS	NY	10710	WESTCHESTER	UNITED STATES	444027	289	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3431098	BARRINGTON BRANCH	262 COUNTY ROAD	BARRINGTON	RI	02806	BRISTOL	UNITED STATES	451722	266	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786559	CRANSTON BRANCH	1315 PARK AVENUE	CRANSTON	RI	02910	PROVIDENCE	UNITED STATES	431389	248	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	4086215	PONTIAC AVENUE BRANCH	1155 PONTIAC AVENUE	CRANSTON	RI	02910	PROVIDENCE	UNITED STATES	510945	309	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3921375	COVENTRY CROSSING BRANCH	2300 NEW LONDON TURNPIKE	EAST GREENWICH	RI	02818	KENT	UNITED STATES	493193	300	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786566	EAST GREENWICH BRANCH	563 MAIN STREET	EAST GREENWICH	RI	02818	KENT	UNITED STATES	431401	248	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	2786707	MIDDLETOWN BRANCH	716 AQUINCEK AVENUE	MIDDLETOWN	RI	02842	NEWPORT	UNITED STATES	431388	245	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3811888	NORTH KINGSTON BRANCH	1041 TEN ROD ROAD	NORTH KINGSTON	RI	02852	WASHINGTON	UNITED STATES	493837	301	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786734	PAYTUCKET BRANCH	265 NEWPORT AVENUE	PAYTUCKET	RI	02861	PROVIDENCE	UNITED STATES	279761	217	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786761	PROVIDENCE BRANCH	50 KENNEDY PLAZA, SUITE 100	PROVIDENCE	RI	02903	PROVIDENCE	UNITED STATES	431400	247	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786798	REVERSHO BRANCH	741 WILLET AVENUE	REVERSHO	RI	02915	PROVIDENCE	UNITED STATES	279762	218	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3402879	BAIRD HILL BRANCH	1378 BAIRD HILL ROAD	WARWICK	RI	02846	KENT	UNITED STATES	451982	267	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786819	WARWICK BRANCH	2100 WARWICK AVENUE	WARWICK	RI	02889	KENT	UNITED STATES	428191	206	WEBSTER BANK, NATIONAL ASSOCIATION	761806
OK	Full Service	3786818	WESTERLY BRANCH	44 50 FRANKLIN STREET	WESTERLY	RI	02891	WASHINGTON	UNITED STATES	467379	295	WEBSTER BANK, NATIONAL ASSOCIATION	761806

<b>Form FR Y-6</b>			
<b>Webster Financial Corporation</b>			
<b>Fiscal Year Ending December 31, 2015</b>			
<b>(1)(a) Name, City, State, Country</b>	<b>(1)(b) country of Citizenship or Incorporation</b>	<b>Number of Shares</b>	<b>Percentage of Voting Shares in Holding Company</b>
BlackRock, Inc. New York, NY 10022 USA	U.S.A.	7,960,470	8.70
Dimensional Fund Advisors LP Austin, TX 78746 USA	U.S.A.	5,797,920	6.32
The Vanguard Group Malvern, PA 19355 USA	U.S.A.	6,141,995	6.69

**Form FR Y-6**  
**Webster Financial Corporation**  
**Fiscal Year Ending December 31, 2015**

Name, State, Country	City, Principal Occupation if other than with Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
James C. Smith Middletown, CT 06762 USA	N/A	Chairman, CEO, Director	Chairman, CEO, Director, Webster Bank, N.A.	N/A	1.36%	N/A	N/A
Joseph J. Savage Simsbury, CT 06070 USA	N/A	President	Executive Vice Chairman, Director Webster Bank, N.A.	N/A	•	N/A	N/A
Glenn J. MacInnes Orange, CT 06477 USA	N/A	EVP - Chief Financial Officer	EVP Chief Financial Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Daniel H. Bley Westport, CT 06880 USA	N/A	EVP - Chief Risk Officer	EVP Chief Risk Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Bernard M. Garrigues Stamford, CT 06903 USA	N/A	EVP - Chief Human Resources Officer	EVP Chief Human Resources Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Dawn C. Morris West Hartford, CT 06117 USA	N/A	EVP - Chief Marketing Officer	EVP Chief Marketing Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Colin D. Eccles Farmington, CT 06032 USA	N/A	EVP - Chief Information Officer	EVP Chief Information Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Daniel M. Fitzpatrick Greenwich, CT 06830 USA	N/A	EVP - Private Banking	EVP - Private Banking Webster Bank, N.A.	N/A	•	N/A	N/A
John R. Cullia Larchmont, NY 10538 USA	N/A	EVP - Commercial Banking	EVP - President Webster Bank N.A.	N/A	•	N/A	N/A
Nith J. Mahare Wilson, CT 06897 USA	N/A	EVP - Community Banking	EVP - Community Banking Webster Bank, N.A.	N/A	•	N/A	N/A
Charles L. Wilkins Whitefish Bay, WI 53217 USA	N/A	EVP - Head of H.S.A. Bank	EVP - Head of H.S.A. Bank Webster Bank, N.A.	N/A	•	N/A	N/A
Harriet Munnett Wolfe Gulfport, CT 06437 USA	N/A	EVP - General Counsel and Corporate Secretary	EVP - General Counsel and Corporate Secretary Webster Bank, N.A.	N/A	•	N/A	N/A
Gregory S. Madar Wallingford, CT 06492 USA	N/A	SVP - Chief Accounting Officer	SVP - Chief Accounting Officer Webster Bank, N.A.	N/A	•	N/A	N/A
Joel S. Becker Walcott, CT 06716 USA	Wholesale Distributor of Plumbing, Heating and Industrial Pipe supplies - Torco	Director	N/A	Chairman, CEO - Torco	•	N/A	TSC Distribution Group - 100% Maple Realty - 100% Nutmeg Realty - 100% Oak Ave Realty - 100%

Name, State, County	City, Principal Occupation if other than Holding Company	Title & Position with Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Holding Company	Percentage of Voting Shares in Subsidiaries	List names of other companies if 25% or more of voting securities are held
John J. Crawford Guilford, CT 06487 USA	Consulting Services - Strategem LLC	Lead Director	N/A	President Stragem, LLC	*	N/A	Stragem LLC - 100% R. Wareck 2008 Irrevocable Trust - 50% James L. Wareck 2008 Irrevocable Trust - 50% John Wareck 2008 Irrevocable Trust - 50% Frank M. Turner Charitable Remainder Trust - Trustee - 33% A. Wareck Trust - Trustee 50%
Robert A. Finkenzeller Middletown, CT 06762 USA	Manufacturing - Eyelet Crafters, Inc.	Director	N/A	President Eyelet Crafters, Inc.	*	N/A	Eyelet Crafters, Inc - 43.39%
Laurence C. Morse Stamford, CT 06903 USA	Investment Management - Fairview Capital Partners, Inc.	Director	N/A	Managing Partner Fairview Capital Partners, Inc.	*	N/A	Fairview Capital Partners, Inc - 50% Fairview Capital Partners, L.P. - 27.55% Fairview Capital Partners II, LP - 32.50% Fairview Capital Partners, LLC - 50% Fairview Capital Partners III, LLC - 39% Fairview Capital EM Partners, LLC - 27.5% Fairview Constitution Mgmt, LLC - 50% Fairview Special Opportunities Mgmt, LLC - 50%
Karen R. Ogar Naples, FL 34105 USA	Retired from Chemtura Corporation Specialty chemical company	Director	N/A	Retired EYP & CFO - Chemtura Corporation	*	N/A	N/A
Charles W. Shivers Avon, CT 06001 USA	Retired from Northeast Utilities Company	Director	N/A	Former Non Executive Chairman of the Board of Northeast Utilities	*	N/A	The Briarwood Co. - 35% The Morrow Co. - 100%
C. Michael Jacobi Middletown, CT 06762 USA	Real Estate Development - Stable House 1, LLC	Director	N/A	President-Stable House 1, LLC	*	N/A	Stable House 1, LLC - 100%
Mark Pette Woodcliff Lake, NJ 07677 USA	Consulting Services Blackthorne Associates, LLC	Director	N/A	President -Blackthorne Associates, LLC	*	N/A	N/A
William L. Atwell Darien, CT 06820 USA	Consulting Services- Atwell Partners, LLC	Director	N/A	Managing Director -Atwell Partners, LLC	*	N/A	N/A
Elizabeth E. Flynn New York, NY 10024 USA	Insurance Broking and Risk Management- Marsh, LLC	Director	N/A	Vice Chairman -Marsh, LLC Retired effective Dec. 31, 2015	*	N/A	N/A

\* Voting securities held as of December 31, 2015 were less than 1%