

WEBSTER FINANCIAL CORP  
Form 8-K  
January 28, 2004

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 8-K**  
**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 22, 2004

**WEBSTER FINANCIAL CORPORATION.**

(Exact name of registrant as specified in its charter)

<b>Delaware</b>	<b>001-31486</b>	<b>06-1187536</b>
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

**Webster Plaza, Waterbury, Connecticut 06702**

(Address of principal executive offices)

Registrant's telephone number, including area code: **(203) 578-2476**

**Not Applicable**

(Former name or former address, if changed since last report)

**Item 7. Financial Statements and Exhibits**

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Transcript of fourth quarter earnings conference call held on January 22, 2004.

**Item 12. Result of Operations and Financial Condition**

A conference call covering Webster's 2003 fourth quarter earnings announcement was held Thursday, January 22, 2004. A replay of the call can be heard through Webster's investor relations website at www.wbst.com, or by calling 1-888-286-8010 (Access Code: 77175143). A transcript of that conference call is attached hereto as Exhibit 99.1.

**SIGNATURES**

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

WEBSTER FINANCIAL CORPORATION  
(Registrant)

/s/ William J. Healy  
William J. Healy  
Executive Vice President and  
Chief Financial Officer

Date: January 27, 2004

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**EXHIBIT INDEX**

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