



Bread Financial launches 2025 Sustainability Report

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Annual report highlights key achievements across sustainability priorities

COLUMBUS, Ohio, May 20, 2026 (GLOBE NEWSWIRE) -- [Bread Financial](#)® (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, today published its [2025 Sustainability Report](#), the company's 13th annual report. This year's report highlights Bread Financial's progress in embedding sustainability across its operations, reinforcing the company's commitment to and progress delivering value to stakeholders while advancing its environmental, social and governance priorities.

"As we celebrate Bread Financial's 30th anniversary, our 2025 Sustainability Report demonstrates how sustainability is strategically embedded throughout our operations and business," said Ralph Andretta, president and chief executive officer, Bread Financial. "By aligning our sustainability strategy with a focus on operational excellence, technology modernization and financial discipline, we are driving meaningful impact, empowering our customers and positioning the company for continued long-term growth."

The report outlines Bread Financial's 2025 achievements across the core tenets of its sustainability strategy:

- **Managing Our Business Responsibly:** Bread Financial strengthened its financial resilience and governance practices through enhancements to its enterprise risk management framework and the launch of a supplier registration portal to expand engagement and opportunity. The company also earned credit ratings upgrades from Moody's and Fitch.
- **Empowering Customers:** The company continued to enhance the customer experience through digital innovation and service excellence. Highlights included completing the rollout of its mobile app across eligible branded credit card programs, earning BenchmarkPortal's Center of Excellence certification for the 20th consecutive year, and introducing its first Brand Partner Relationship Survey to measure partner satisfaction and inform ongoing improvements.
- **Engaging Associates:** Bread Financial advanced its focus on talent development and culture by launching an online learning platform to help all associates advance their technology skills and foster a culture of innovation, while also establishing its Operational Excellence Training Academy. The company also achieved strong engagement results, with 86% of associates agreeing that they feel a sense of belonging. In addition, it received workplace recognitions for its sustainability stewardship and responsible business practices from organizations such as Forbes, Fortune and Newsweek.
- **Creating Possibilities for Communities:** The company expanded its community impact by contributing \$14.1 million in charitable donations and executing 10 cause marketing campaigns alongside brand partners to support shared causes. Associate volunteer hours also increased by 14% year over year.
- **Environmental Responsibility:** Bread Financial continued to integrate environmental responsibility into its business decisions and operations, advancing progress toward long-term emissions reduction goals, increasing paperless billing adoption by 7% points year over year, and embedding sustainability into its broader technology transformation.

Across these tenets, the report also highlights how Bread Financial is strategically leveraging technology to drive efficiency and sustainable outcomes, including rigorous oversight and governance over AI initiatives, automation of business processes and continued modernization of its technology infrastructure to enhance operational performance and customer experience.

"This year's report reflects the progress we have made to strengthen our business and our culture," said Dana Beckman, vice president and chief sustainability officer, Bread Financial. "Sustainability is fundamental to how we operate every day to support our customers, associates, partners and communities. These results show how we're continuing to create value for stakeholders, support customers in building financial confidence and drive

sustainable growth.”

For more information on Bread Financial’s sustainability commitments, visit [here](#).

About Bread Financial®

Bread Financial® (NYSE: BFH) is a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions to millions of U.S. consumers. Our payment solutions deliver growth for some of the most recognized brands in travel & entertainment, health & beauty, technology, electronics, jewelry, home and specialty apparel through our co-brand and private label credit cards and pay-over-time products providing choice and value to our shared customers. Additionally, we offer Bread Financial general purpose credit cards and saving products that empower our customers and their passions for a better life.

Bread Financial proudly marks 30 years of success in 2026. To learn more about our global associates, our performance and our sustainability progress, visit breadfinancial.com or follow us on [Instagram](#) and [LinkedIn](#).

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