



Bread Financial's 2024 Sustainability Report showcases focus, investment in sustainable business practices

May 12, 2025

Twelfth annual report reinforces commitments and demonstrates ongoing progress toward sustainability strategy and related priorities

COLUMBUS, Ohio, May 12, 2025 (GLOBE NEWSWIRE) -- [Bread Financial](#)® (NYSE: BFH), a tech-forward financial services company that provides simple, personalized payment, lending and saving solutions, today released its [2024 Sustainability Report](#), highlighting its continued progress and organization-wide commitment to environmental stewardship, social progress and strong governance.

"Our 2024 report is more than an annual milestone, it is a reflection of Bread Financial's deep and ongoing commitment to advancing our reputation, mitigating risk, improving efficiency and driving sustainable, profitable growth," said Ralph Andretta, president and chief executive officer, Bread Financial. "With a focus on transparency and accountability, we are proud to share our progress and highlight the ways we are delivering value for our stakeholders."

The 12th annual report details the company's performance related to its five key sustainability tenets, such as:

- **Managing the business responsibly** —In 2024, Bread Financial made significant progress on operational excellence efforts aimed at improving processes and driving efficiency and value-creation across the enterprise. The company also began to mature its Enterprise Risk Management Framework and established an AI Council.
- **Empowering customers** —For the 19th consecutive year, Bread Financial was certified as a Center of Excellence by BenchmarkPortal for its customer service. It continued to drive a customer-oriented culture to create best-in-class experiences and award-winning products, including the expansion of its mobile app.
- **Engaging associates** —Bread Financial demonstrated its commitment to delivering a competitive, personalized and fulfilling associate experience through improved career development tools, expanded options for virtual health care and an annual "free money" deposit into each associate's 401(k), regardless of their individual contribution. For its culture, the company was recognized with a Great Place to Work Certification in both the U.S. and India.
- **Protecting the planet** —In an effort to reduce its carbon footprint, the company established greenhouse gas ([GHG](#)) emissions reduction targets that it plans to meet by 2030. Additionally, it developed a new sustainable IT framework, issued nearly 1.5 million cards made from sustainable plastic and prioritized digitalization to enhance efficiency and reduce paper.
- **Creating possibilities for our communities** —Bread Financial increased associate donations and participation in its annual Giving Campaign, with donations totaling \$3 million after the company's match. Associates also recorded more than 10,000 volunteer hours, and the company improved its measurement process to more accurately capture the impact of its charitable donations, which exceeded \$9 million in 2024.

"At the core of this year's Sustainability Report is our notable and measurable progress, reflecting decades of continuous improvement and reporting on critical components of our business," said Dana Beckman, vice president and chief sustainability officer, Bread Financial. "The successes highlighted are the result of enterprise-wide collaboration and an intentional approach to embed sustainability throughout all aspects of our operations."

For more information on Bread Financial's 2024 Sustainability report, 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, including Bread Financial general purpose credit cards and savings products, empower our customers and their passions for a better life. Additionally, we deliver growth for some of the most recognized brands in travel & entertainment, health

& beauty, jewelry and specialty apparel through our private label and co-brand credit cards and pay-over-time products providing choice and value to our shared customers.

To learn more about Bread Financial, our global associates and our sustainability commitments, visit breadfinancial.com or follow us on [Instagram](#) and [LinkedIn](#).

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