



Bread Financial Reports Fourth Quarter and Full Year 2025 Results

January 29, 2026

COLUMBUS, Ohio, Jan. 29, 2026 (GLOBE NEWSWIRE) -- [Bread Financial® Holdings, Inc.](#) (NYSE: BFH), a tech-forward financial services company that provides simple, flexible payment, lending and saving solutions, today announced its fourth quarter and full year 2025 financial results. All earnings-related materials are now available at the company's investor relations website, [here](#).

Bread Financial President and Chief Executive Officer Ralph Andretta and Chief Financial Officer Perry Beberman will host a conference call at 8:30 a.m. ET today to discuss results. A link to the conference call will be available at the company's investor relations website, and a replay will also be available there following the call.

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.

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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