

November 25, 2025

Chief, Information Technology
Securities and Exchange Commission
Division of Corporate Finance
100 F Street, NE MS 3040
Washington, DC 20549

To whom it may concern:

The New York Stock Exchange certifies its approval for listing and registration of the Depositary Shares Each Representing a 1/40th Interest in a Share of 8.625% Non-Cumulative Perpetual Preferred Stock, Series A, of BREAD FINANCIAL HOLDINGS, INC., under the Exchange Act of 1934.

Sincerely,

A handwritten signature in blue ink, appearing to read "Craig A. Mark", with a long horizontal flourish extending to the right.