

Lisa Roberts

Vice President

Listing Qualifications

By Electronic Mail

June 11, 2021

Division of Corporation Finance
U.S. Securities and Exchange Commission
100 F Street, N.E.
Washington, D.C. 20549

Division of Corporation Finance:

This is to certify that on June 11, 2021 The Nasdaq Stock Market (the "Exchange") received from Atlanticus Holdings Corporation (the "Registrant") a copy of the Registrant's application on Form 8-A 12(b) for the registration of the following securities:

7.625% Series B Cumulative Perpetual
Preferred Stock, no par value

We further certify that the securities described above have been approved by the Exchange for listing and registration upon official notice of issuance.

Sincerely,

Lisa Roberts