The First Half of the Year Has Been a Tumultuous Time For The Banking Sector
With Failures, Seizures, and Acquisitions All Over The News

3/08/2023
Silicon Valley Bank Fails After Run on Deposits

3/15/2023
Banking crisis reaches Europe as Credit Suisse shares plummet

4/24/2023
Credit Suisse’s Final Days Saw a $75 Billion Exodus

5/01/2023
JPMorgan Chase buys First Republic Bank. All First Republic depositors will now become customers of JPMorgan Chase.

5/11/2023
PacWest shares tumble 20% after regional bank says deposits 9.5% last week

The New York Times
THE WALL STREET JOURNAL
BARRON'S
CBS

MARCH

3/13/2023
Why Regulators Seized Signature Bank In Third-biggest Bank Failure In U.S. History

3/01/2023
The Fed responds to the banking failures, assures deposits are safe

APRIL

4/01/2023
First Republic Bank collapse spurs fears for banking system, broader economy

5/01/2023
Buffett’s prediction for a slowdown at his company comes as upheaval at regional banks threatens to curtail lending as inflation and higher rates continue to bite

MAY

5/06/2023
Buffett’s prediction for a slowdown at his company comes as upheaval at regional banks threatens to curtail lending as inflation and higher rates continue to bite

PacWest shares tumble 20% after regional bank says deposits 9.5% last week
With Social Media Quickly Propagating Panic, Commercial Banks Faced A Swift Drop In Deposits

Commercial bank deposits fell by nearly $500 billion between February and April 2023 as panic consumed depositors. That represents over half of the drop seen between April 2022 and April 2023.

Source: eMarketer (5/4/23)

Source: Federal Reserve Bank of St. Louis

g281517

InsiderIntelligence.com
Regional Banks have been hit particularly hard, losing ~40% of their market value over the past 4 months.

YTD, the KBW Nasdaq Regional Banking Index is down ~30% and the SPDR S&P Regional Banking ETF is down ~36%.

Source: CapIQ as of 5/9, NYT (5/5/23)

Source: FactSet − By The New York Times
Weathering this period of Volatility, Consumers are Mostly Confident in the Banking System but have Concerns over the Safety of their Money

- **70%** Trust banks to do what is right in any or all situations
- **72%** Of US adults do not expect the 3 recent bank collapses to have any impact on them personally
- **35%** Are very confident in their bank’s ability to provide them with all the money in their accounts if requested
- **41%** Of US adults are not confident that the government would support their bank if it were faced with a collapse

*Sources: Edelman Trust Barometer, Morning Consult*
With this in mind, there are certain groups feeling especially vulnerable.

33% of digital banking customers are not confident in their bank’s ability to pay back full deposits.

50% of community bank customers are not confident the government would support their bank if it were faced with a collapse.

As a result, consumers are gravitating more towards national brands and are investing in non-cash assets.

16% of Americans moved money after Silicon Valley Bank failure, poll suggests.

BofA gets more than $15 billion in deposits after SVB fails.

Big banks experience deposit spike after Silicon Valley Bank Collapse.

Bitcoin briefly tops $28,000 for the first time in 9 months after bank crisis sparks weekend rally.

And many consumers are looking to switch banks.

23% of consumers are considering starting a relationship with a new bank in the next 6 months.

Source: Morning Consult
Year-Over-Year, Banking Brands Have Reduced Spend
But NBCU’s share remains somewhat stable as a preferred partner for Banks

Banking Video Spend Jan ‘22-March ‘23

Source: SMI Core 2.0, Banking Category. Note: Streaming is composed of Pure Play – Video and TV Network – Digital. Shortform is composed of Youtube and Twitch; Programmatic is composed of Ad Network/Exchange + 33% Ad Tech/Fees.

2023 (YTD) Spend By Platform

2022 Spend By Platform

Other Digital: Print Digital + Display + Internet Radio
Other: Radio + OOH
TRUST AT SCALE

BUILDING TRUST THROUGH CREDIBLE FANDOM
The Power of Fandom Is Something NBCU Understands Well

77% Love NBCU hosts and personalities

88% of adults 18–65 are NBCU fans

Fandom’s are Highly Emotional Relationships that Brands can Capitalize on

80%

Of brand preference considerations are based on emotions

Source: Brand Keys Research, 25 years + 4.3MM interviews, 2022 Customer Loyalty Engagement Index Study
Fandom is a powerful tool, yielding greater engagement for brands.

- Engage with brands on social media: +13%
- Buy products/services that I see advertised: +18%
- Pay attention to brands that advertise: +10%
- Pay attention to brands that align with content: +10%
- Think favorably about brands that advertise: +13%
- Think favorably about brands that integrate products into content: +14%
- Recommend advertised products/services to others: +11%
- Seek out more info about brands advertised: +13%

Source: NBCU Coherency LoveQuotient Study, 2022; those who love NBCU properties vs those who love non-NBCU competitive set (competitive networks and social media platforms)
The Intersection Of Fandom And Finance Is Evident In The Rise Of Finfluencers & Celebrity Endorsements

There are people who resonate with the content that I post, and they trust me and so they trust my advice.

— Grace Lemire, Finfluencer

Finfluencers

Mixing charismatic personalities with entertainment and education, they have captured the attention of large audiences.

This popularity and profitability of Finfluencers boomed during the pandemic & has maintained growth, with top performers accruing 9.2M followers.

More Than 1/3 of Gen Z goes to TikTok and YouTube for financial advice.

Celebrity Endorsements

A time-tested marketing strategy, celebrity endorsements have always been prevalent in the financial services space...
In the wake of numerous high-profile celebrity endorsements for volatile and risky financial products...

Brands Have an Opportunity to Elevate and Regain Trust Through Credible Sources
NBCU has established a legacy of TRUSTED CONTENT that builds Credibility & Engagement with our loyal audiences.

62% of consumers consider NBCU properties to be Very/Extremely Trustworthy (9% higher vs. comp. set).

Source: NBCU + Coherency Brand Love Research, 2021–2022 (n=18,577 respondents, A18-59)
Content Consumers Trust, With Data to Back it Up
Trustworthiness Scores by Property*

CNBC 67%
Telemundo 69%
MSNBC 68%
Peacock 60%
Late Night Programs 66%
Award Shows 75%

Source: NBCU + Coherency Brand Love Research, 2021-2022 (n=18,577 respondents, A18-54), Respondents selected Very / Extremely Trustworthy
*Examples only, not exhaustive
Strategic Considerations

Key NBCU Considerations for Building Trust Across the Finance Category
Building Trust at Scale Relies on Maximizing Audience Reach Using Broad + Precision Media

Mass Reach

To Help Build & Maintain Trust At Scale
Driving top of mind awareness is important as consumers consider switching banks or opening additional accounts to further diversify their holdings

227M Adults 18+ Every Month

Targeted Reach

To Engage Key Banking Groups Based on Individual Needs
Heavy up on key groups (Existing Customers, Prospects, Regional / Local Bank, Digital-only Banking Customers, etc.) who are more likely to diversify their assets

- 60M Low Net Worth
- 40M Fintech Early Adopters
- 132M Owns Multiple Credit Cards
- 20M In Market for Financial Adviser
- 35M High Net Worth Individuals
- 28M Unbanked / Underbanked
In this example we look at two leading technology brands employing divergent TV investment strategies. The brand that has increased its presence on TV has increased its share of mind with consumers. Conversely, the brand that has decreased ad spend has seen declines in brand memorability.


2-Year % Change in Investment and Brand Health

-71%

85%

-33%

44%

Leading Brand

Competitive Brand
Pharmaceuticals is another industry that often struggles with consumer Trust.

And combined Linear and Digital media leads to greater trust.

% of Company Net Trust
2018 to 2023

Sources: Morning Consult, S&P, Mediaradar; NBCU Proprietary analytics
Cultivating Trust At NBCU
Understanding the importance of these tactics, NBCU affords our partners the tools and resources to ensure meaningful connections.

Establish Trust Through Cultural Relevancy
Align with cultural moments, tentpoles, and premium business & finance news programming / events throughout the full year to establish & build trust and credibility

Stay In Front Of Consumers
Once trust / credibility is established, it’s important for brands to maintain relevancy w/ prospects & existing customers across all platforms

Target Key Audiences
Data-led targeting to reach key audiences in need of financial support, audiences primed for switching, and current consumers that require assurance
Cultivating Trust At NBCU

Establish Trust Through Cultural Relevancy

Stay In Front Of Consumers

Target Key Audiences
Harness the Power of Endemic Content Alignment Across Portfolio

Align with premium business & finance news content to **establish trust and credibility** with consumers.

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**There Are Several Ways To Connect With Consumers In Finance Relevant Environments**

**News Including Custom & Branded Content**

High quality storytelling through top-notch reporting, custom vignettes, engaging interactives, Infographics, and branded editorials.

*CNBC ranks #1 among Ultra Affluents, C-Level Executives, Small Business Owners, and Black and Hispanic Affluents*

**Contextual Alignment Outside of News**

Align your message around Finance content outside of business news using our contextual alignment tools.

AI-powered proprietary technology scans episode-level video metadata, scripts, and closed captioning and categorizes content accordingly based on IAB taxonomy.

**Breakthrough Events**

From key cultural moments to the biggest live events, there are always opportunity to run culturally relevant creative, or even tap into NBCU IP to breakthrough.

1K+ Business leaders booked each week

**Apple News & Stocks**

Generate quality leads via Apple News engaging ad solutions.

Tap-to capabilities can drive to site or app download.

92MM US Monthly uniques

Apple News + Apple Stocks
By extending beyond endemic content, Brands can Tap into Consumer Passion Points and Build Emotional Connections

**Tentpole Moments**

Tentpoles can deliver mass, immediate reach, and remain relatively stable in drawing sizable live audiences.

Audiences exposed to tentpoles also see better ad recall (+14%), greater search intent (+62%), & greater conversion intent (+18%).

**Cultural Moments**

By authentically tapping into cultural celebrations that define today, brands can lead the cultural conversation, capture attention, and create deeper connections with consumers that ultimately yields real brand impact.

**Alignment with IP**

Align your brand with NBCU’s premium, brand-safe content via sponsorship and integration opportunities.

Leverage NBCU’s talent in front of and behind the camera to create custom content that connects with fans alongside the content they love.

**Tap into Fandom**

Regardless of whether it is sports, music, culinary, we have the diversity in content to help brands connect with audiences in the specific types of content they are most passionate about.
One Platform Is Host To A Variety Of Cultural Events Throughout The Year, Perfectly Aligned With Key Financial Moments

Key Financial Moments To Align With

Back to School/College
Prime Day - Major Spending Event
Midyear Financial Progress Check
National 401k Day

Small Business Saturday
Holiday Shopping - Major Spending Event
Applications Open for Federal Student Aid
National Savings Day
Financial Planning Month - October

New Year’s Resolutions – Wealth Management Goals
Super Bowl - Major Spending Event
Valentines Day – Major Spending Event
Tax Season
Financial Wellness Month – January
Financial Aid Awareness Month – February

Tax Day / Tax Refunds (Investing Opportunity)
Financial Literacy Month – April
Federal Student Aid App Deadline – June
Cultivating Trust At NBCU

Establish Trust Through Cultural Relevancy

Stay In Front Of Consumers

Target Key Audiences
Peacock Gives Marketers the Opportunity to Reach More of the Consumers They Want without Unnecessary Frequency

FINANCE INVESTMENT CATEGORY EXAMPLE

79M People Per Month
65M Believe Investing for the Future is Important
23M Own Securities

The average Finance Investment campaign reaches less than 3% of Peacock monthly viewers

Source: Peacock Reach: comScore VideoMetrix Multi-platform, Dec’22. Category buyer stats: MRI composition applied to Peacock Reach data. Frequency based on Conviva data – average monthly exposures per advertiser. P18+
Our ecosystem of distribution partners can help brands extend reach and seamlessly Maximize Audience Scale across ALL PLATFORMS

As viewer attention and leisure time continues to fragment, brands should leverage all media channels to meet consumers wherever they are:

Global Adults Leisure Screentime 2022

- **Mobile** – 27%
- **TV/Streaming** – 24%
- **PC/Laptop/Tablet** – 22%
- **Social Media** – 18%
- **Game Console** – 9%

Recognizing this fragmentation, NBCU has established key strategic partnerships across all channels to provide a one-stop shop for all reach needs

Source: GWI. Waves Q4'2021 – Q3'2022. Based on all 48 markets.
In addition to scalable reach...

NBCU Helps Maximize Engagement with Innovative Ad Formats

88% of viewers are more likely to remember the brand when engaged with innovative ads

- **Peacock Ad Innovation**: Drive awareness and create unique financial literacy opportunities with Peacock’s unique ad offering including Binge Ads, Trivia Engagement Ads, Pause Ads, Contextual Alignment, Interactive Clock Countdown, etc.

- **Apple News**: Drive conversion with within trusted sources via Apple News’ actionable solutions including tap-to capabilities that can take users to app downloads, websites, offers, etc. to seamlessly bring consumers into your ecosystem.

- **Anzu**: Activate in the most popular metaverse experiences and leverage location and daypart targeting capabilities to boost awareness and drive gamers to engage with your brand.

- **NBCU Social Studio**: Partner with Social Studio to create multi-platform custom content to drive brand affinity and create financially relevant moments out of the most viral occasions on social media.

- **Attention Lab**: Leverage NBCU’s in-house creative and insights specialists to maximize viewer attention, brand affinity, and emotional connection in order to stay top of mind when consumers are feeling unsure about their financial security.

Source: NBCU Data
Cultivating Trust At NBCU

Establish Trust Through Cultural Relevancy

Stay In Front Of Consumers

Target Key Audiences
Reaching Specific Audiences With Data-Led Targeting is an Important Strategy for Brands Focused on Building Trust

Leverage NBCUnified to mine for audience insights...

... expand through lookalike modeling... and target through AdSmart

**Digital Only Bank Customers**
- 33%
  - of Digital Bank customers are not confident in their bank’s ability to pay back full deposits

**Local/Community Bank Customers**
- 50%
  - of community bank customers are not confident the govt would support their bank if faced w/ collapse

**Existing Customers**
- 35%
  - only 35% of consumers feel very confident in their bank’s ability to provide them w/ all money in their accounts if requested
Utilize Advanced Segmentation For Target Audiences on Apple News

Apple News’ Category Feeds and Publisher Preferred programs can ensure alignment throughout news categories that over index with key audiences and across flexible, premium publisher sets.

Sample Segment

### The Active Investor

- The active investor audience reaches users interested in stock and wealth investment/trading across Apple News.

**Contextual Topics & Readership**
- Investment, Real Estate, Exercise and more

**Publisher Preferred**
- Direct in-article content adjacency may include publishers like CNBC, Investopedia, MSNBC and more

Sample Segment

### The Consumer Banker

- The banking audience reaches users who track their personal finance, own credit cards, and use online banking across Apple News.

**Contextual Topics & Readership**
- Business, Sports, Auto, and more

**Publisher Preferred**
- Direct in-article content adjacency may include publishers like Investopedia, NBC News, MSNBC and more
Thank You!
Peacock Gives Marketers the Opportunity to Reach More of the Consumers They Want without Unnecessary Frequency

FINANCE INVESTMENT CATEGORY EXAMPLE

79M
People Per Month

28M
Looking to Invest in the Next Year

23M
Believe Investing for the Future is Important

The average Finance Investment campaign reaches less than 3% of Peacock monthly viewers

Source: Peacock Reach: comScore VideoMetrix Multi-platform, Dec’22. Category buyer stats: MRI composition applied to Peacock Reach data. Frequency based on Conviva data – average monthly exposures per advertiser: P18-34
As Streaming Continues to Move to the Forefront

Peacock Gives Marketers the Opportunity to Reach More of the Consumers They Want

CREDIT CARD CATEGORY EXAMPLE

80M People Per Month
59M Have a Credit Card
32M Heavy Credit Card Users

These 32M consumers are seeing less than 1 Credit Card Ad per Week on Peacock

Considerations For Cultivating Trust

At its core, trust is developed by letting consumers know you’re there for them. In order to build that type of relationship, brands must be ever-present across media, permeating the culture while also speaking directly to key audiences in personalized ways.

Establish Trust Through Cultural Relevancy

Brands can build trust & credibility through big cultural moments, live events and even key finance moments (i.e., Tax Day) Building and fostering connections rooted in culture can help drive consumer interest and engagement.

Stay In Front Of Consumers

Once trust / credibility is established, it’s important for brands to maintain relevancy w/ prospects & existing customers across all platforms.

Target Key Audiences

Data-led targeting to reach key audiences in need of financial support, audiences primed for switching, and current consumers that require assurance.
2023 Has Been A Tumultuous Time For The Banking Sector With Failures, Seizures, and Acquisitions All Over The News

3/10/23
Silicon Valley Bank Fails After Run on Deposits

3/13/23
Why Regulators Seized Signature Bank In Third-biggest Bank Failure In U.S. History

3/15/23
Credit Suisse Borrows More Than $50 Billion From Swiss National Bank After Shares Crash 30%

3/19/23
UBS Agrees To Buy Credit Suisse For More Than $2B

3/22/23
Why Everybody’s Talking About Deposit Insurance
Year-Over-Year, Banking Brands Have Reduced Spend
While NBCUs share remains somewhat stable as a preferred partner for these brands navigating difficult times.

Banking Subcategory Media Spend 2022-March 2023 (Millions)

% NBCU Share

* Boost in share driven by 2022 Super Bowl
Reaching Specific Audiences With Data-Led Targeting is an Important Strategy for Brands Focused on Building Trust

**Digital Only Bank Customers**

33% of Digital Bank customers are not confident in their bank’s ability to pay back full deposits

**Local / Community Bank Customers**

50% of Community Bank customers are not confident the government would support their bank if faced with collapse

**Existing Customers**

35% only 35% of consumers feel very confident in their bank’s ability to provide them with all the money in their accounts, if requested
Brands can bring their audiences to match to NBCU IDs or partner to develop custom audiences. NBCU can create new custom audiences by combining a client’s or agency’s data with ours. AdSmart provides seamless connection to NBCU inventory for audience targeting.

Audiences can be further expanded through lookalike modeling.

Leverage Data to Further Understand These Audiences and Reach Them at Scale.
Creating Custom Content and/or Tailored Video Creative can Further Elevate Your Brand by Driving Relevancy with Consumers

**Strategy:**
Conquering message geared towards audiences who may be considering leaving their digital bank

**Example:**
Highlight the security features your bank offers and/or your history/legacy of Trust

---

**Strategy:**
Tailored messaging to local bankers who may feel their bank doesn’t have the latest technology or on-demand / personalized customer service

**Example:**
Highlight the benefits of going with a national bank system, especially on-demand features and service

---

**Strategy:**
Reiterate and re-establishment commitment to your existing customers / express gratitude for business and highlight new ways you can help build savings and provide guidance at no cost

**Example:**
Financial literacy message highlighting a real user who has leveraged bank’s financial education resources to significantly improve their financial well being

---

**Digital Only Bank Customers**

**Local / Community Bank Customers**

**Existing Customers**

---

**CONTINUITY ACROSS PLATFORMS:**

Invest for Life – right custom message right audience
LET'S INVEST FOR LIFE

Scaled to fit your brand needs

Customized to your brand messaging

Targeted to reach key audiences
**NBCU CREATIVE RESOURCES**

Inform, entertain, and inspire with premium content shaped in partnership with your brand, distributed with our reach and scale.

<table>
<thead>
<tr>
<th><strong>Full-scale creative, talent &amp; production services</strong></th>
<th><strong>News-worthy custom articles and videos, informed by the NBC News Brand Studio</strong></th>
<th><strong>IP-driven custom content our fans will love, inspired by your product and messaging</strong></th>
</tr>
</thead>
</table>

 NBCUniversal | NBCUniversal | NBCUniversal |
This powerful tool drives brand trust as well....

but recently in the financial services industry, this tool has been dulled. A wave of high-profile celebrity endorsements have proven to not be as legitimate as believed, leaving consumers disillusioned in the wake.

They key to resolving this is Credibility. Fandom moves audiences to listen and support, but credibility ensures that what they are listening to can be trusted. To evoke credibility, your media partners must be credible.
Beyond Streaming, NBCU’s strategic partnerships ensure our partners messaging reach audiences across all screens

As viewer attention and leisure time continues to fragment, brands should leverage all media channels to meet consumers wherever they are:

Global Adults Leisure Screentime 2022

- **Mobile** – 27%
- **TV/Streaming** – 24%
- **PC/Laptop/Tablet** – 22%
- **Social Media** – 18%
- **Game Console** – 9%

Recognizing this fragmentation, NBCU has established key strategic partnerships across all channels to provide a **one-stop shop for all reach needs**

The challenge

Discover wanted to drive brand association and perception by leveraging their partnership with NBCU, involvement in NHL programming, and veteran-focused charitable efforts.

The insight

Bigger than the game, celebrate real heroes

Hockey fans celebrate hockey pros and put the Stanley Cup on a pedestal, but the real heroes are the veterans who put their lives on the line. Let’s raise up the real heroes.

The solution

Custom content integrated with “Day With The Cup”

Discover has strong ties to NHL programming. NBC Sports utilized the Stanley Cup to elevate US military veterans in a memorable and emotional way by integrating with “Day With The Cup.” NBC Sports shared the inspiring story of the Michigan Warriors, a non-profit dedicated to educational and developmental hockey for disabled veterans. Custom content featuring the Stanley Cup showcased Discover’s charitable contributions and reinforced Discover’s position as the official credit card of the NHL.

Would append for now, or potentially have a final section w/ case studies across the 3 pillars. Discover could be cultural moment, Acorns could be targeting, and then we could find a CNBC Custom content Wealth Management one. Logan, I remember we had one we used to use about some sort of stock market recap takeover.
However, There Are Still Certain Groups Feeling Vulnerable

33% of digital banking customers are not confident in their bank’s ability to pay back full deposits.

50% of community bank customers are not confident the government would support their bank if it were faced with a collapse.

As a result, consumers are gravitating more towards national brands and are investing in non-cash assets.

- 16% of Americans Moved Money After Silicon Valley Bank Failure, Poll Suggests
  - Forbes

- BofA Gets More Than $15 Billion in Deposits After SVB Fails
  - Bloomberg

- Big banks experience deposit spike after Silicon Valley Bank Collapse
  - CNBC

- Bitcoin briefly tops $28,000 for the first time in 9 months after bank crisis sparks weekend rally
  - CNBC

- Gold flirts with record highs after topping $2,000 an ounce
  - Reuters

- The Silicon Valley Bank Collapse Drove Some U.S. Adults to Diversify
  - Morning Consult
The results

NBCU conducted a custom survey with our NBC Sports Game Changers panel to understand the impact of the ad among NHL Playoff viewers in two key demos, P18-49 and P25-54.

Incremental sales

74% of P18-49 and 76% of P25-54 responded that they are aware of “Day With The Cup.”

Brand association

+20% lift in association between Discover and “Day With The Cup” among P18-49 viewers

+13% lift in association between Discover and “Day With The Cup” among P25-54 viewers

Brand opinion

+7% lift in brand opinion among P18-49 viewers

+10% lift in brand opinion among viewers P25-54 viewers
Content that drives engagement with fans gives brands a platform to build trust...

In the wake of several high-profile celebrity endorsements for volatile and risky financial products (i.e. Tom Brady / Steph Curry + FTX), brands have an opportunity to elevate their credibility which is especially critical in a category that is the foundation for everything
Activating Your Target against Today’s Key Audiences

QSR High Engagers & Spenders

Health-Conscious Restaurant Engagers

Young Diners

33% of consumers have stopped visiting a restaurant that they were once loyal to, given the economic challenges of the last 2 years.\(^1\)

49% of restaurant consumers in the U.S. are categorized as “sustainability prioritizers.”\(^1\)

40% of Gen Z-ers like when a restaurant offers celebrity meals.\(^1\)

Source: 1. Mintel

Sending across 2 of the working Unified Decks in case they inspire any other ideas

Restaurant NBCUnified Deck New Version
Restaurant NBCUnified Final Version
CNBC ranks #1 among Ultra Affluents, C-Level Executives, Small Business Owners, and Black and Hispanic Affluents

Unique Audiences by platform: Only 4% of CNBC’s audience overlaps between linear and digital, resulting in a +177% lift in overall reach when CNBC Digital is added

CNBC Digital is #1 in reaching C-Suite & Business Decision Makers

95% of CNBC’s HNWI viewers watch Business Day live

#1 Business News Media Company: over half a billion people consume CNBC content each month

#1 Financial News Category Digital Video Reach: 80MM average monthly video steams

#1 in reaching Affluent Adults among all Business News Media, for 30 consecutive years

Unprecedented, real-time business & financial news
Apple News is providing publishers the tools to effectively tell their stories and providing users with an intuitive way to stay connected to the content they care about.

300+ Publishers
92MM US Monthly uniques
Apple News + Apple Stocks

Source: Apple Internal Data Nov 2022
Apple News is the #1 mobile news app that ensures only the highest quality and most relevant content reaches users while ensuring advertisers are shown in a relevant and safe context.

**Platform Overview**

- 83MM Monthly Users
- 3x Average Daily Visits per User
- Over 55% of Apple News readers have a household income of $100K+
- The median household income for Apple News readers is $102K

**Audience Value**

- +16% Average Ad Recall Lift
- +2x Brand Awareness
- Low ad load with 100% viewable ads
- Full suite of actionable ad products designed to drive KPIs

**Impact and Environment**

- Premium, trusted content form hundreds of publishers all in one place
- Access to Apple first-party segments
- Low duplication across publishers, providing incremental reach

**Competitive Advantage**

The #1 Mobile News App

- The Gold List
- The New York Times
- The New Yorker
The active investor audience reaches users interested in stock and wealth investment/trading across Apple News.

**Contextual Topics & Readership**
Investment, Real Estate, Exercise and more

**iOS Purchases & Downloads**
Read financial eBooks and download relevant apps, including: Banking Apps, Active Investor App Segment, Crypto App Segment

**Publisher Preferred**
Direct in-article content adjacency may include publishers like CNBC, Investopedia, MSNBC and more
The Consumer Banker

The banking audience reaches users who track their personal finance, own credit cards, and use online banking across Apple News.

Contextual Topics & Readership
Business, Sports, Auto, and more

iOS Purchases & Downloads
Finance Banking App Segment with apps like:

Publisher Preferred
Direct in-article content adjacency may include publishers like Investopedia, NBC News, MSNBC and more
The Small Business Audience

Sample Segment

The small business audiences includes owners and supporters of small business across Apple News.

Contextual Topics & Readership
Business, Education, Technology and more

iOS Purchases & Downloads
Business Audio Books, Small Business App Segment with apps like:

Publisher Preferred
Direct in-article content adjacency may include publishers like Investopedia, CNBC, InStyle, TODAY and more
2023–24 Premier Sporting Events

- **8/26-11/25**
  - Big Ten Football

- **8/26–11/18**
  - ND Football

- **9/29-10/1**
  - Ryder Cup

- **Jan-Jun**
  - Clausura

- **Jan**
  - Royal Rumble

- **Apr-Jun**
  - USFL

- **5/4**
  - Kentucky Derby

- **5/26**
  - Indy 500

- **May**
  - French Open

- **July**
  - Summer Slam

- **Aug-May**
  - Premier League

- **7/18-21**
  - The Open

- **6/23-16**
  - U.S. Open

- **July**
  - Tour de France

- **Aug**
  - FedEx Cup Playoffs

- **Sept.**
  - NFL Kickoff

- **Aug-May**
  - Premier League

- **Sept**
  - NFL Kickoff

- **Sep 8-Jan**
  - SNF

- **Sep-Nov**
  - NASCAR

- **2023-24**

- **8/26–11/25**
  - Big Ten Football

- **9/29-10/1**
  - Ryder Cup

- **Jan-Jun**
  - Clausura

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- **Sep 8-Jan**
  - SNF

- **Sep-Nov**
  - NASCAR
Finance Events Calendar

2023/2024

- **New Year’s Resolutions**
  - 30% of consumers set financial resolutions for the next year
- **Super Bowl** - $16.5B Consumer Spend / $85 per person
- **Valentines Day** - $26B Consumer spend / $193 per person
- **Tax Season** (165.7M Returns filed in '22)
- **Financial Wellness Month** (January)
- **Financial Aid Awareness Month** (February)

**Q3 2023**
- Back to School/College
  - Average household spend on BTS - $790
  - 16% of shoppers use Digital Wallets for BTS
- Prime Day - $7.8B Amazon Sales / $5.2B Other Retailers
- Midyear Financial Progress Check
- National 401k Day

**Q4 2023**
- Small Business Saturday (Created by AMEX)
  - $23.3B spent on SBS 2021
- Holiday Shopping: ~$940B in '22 Retail Sales
  - 50% of online shoppers used Credit Cards
  - +5% YoY increase in BNPL transactions (10% of transactions)
- Applications Open for Federal Student Aid
- National Savings Day
- Financial Planning Month (October)

**Q1 2024**
- Tax Day / Tax Refunds - Avg refund of $3.3k in '22 (investing)
- Financial Literacy Month (April)
- Federal Student Aid App Deadline (June)

**Q2 2024**
- 2024 Summer Olympics
- Back to School/College
- Prime Day
- Midyear Financial Progress Check
- National 401k Day

**Q3 2024**
- see Q3'23 for specific insights
Always On Amplification.
As The Financial Sector Continues To Deal With The Fallout From Current Volatility, Broad & Targeted Media are Both Critical to Help Reassure Customers and Prospects

**Scale**

Leverage Mass Reach Media To Build And Maintain Trust With A Wide Audience

Storytelling around size, history and overall stability will inspire confidence in individual banks and the sector overall

Driving top of mind awareness is important as consumers consider switching banks or opening additional accounts to further diversify their holdings

**Precision**

Target Key Banking Groups Based On Individual Needs

Reassure existing customers on the stability of banks (and your bank) and the safety measures in place to prevent this from impacting their personal finances

Heavy up on key groups (Regional/Local Bank, Digital-only Banking Customers, etc.) who are more likely to diversify their assets
Building Trust at Scale Relies on…
Maximizing Audience Reach Using Broad + Precision Media

**Mass Reach**
To Help Build & Maintain Trust At Scale

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**Precision Targeting**
To Engage Key Banking Groups Based on Individual Needs

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### What we know about: High Spenders

Where they’re interacting with NBCU:

<table>
<thead>
<tr>
<th>NBC NEWS</th>
<th>peacock</th>
<th>NBC</th>
<th>TODAY</th>
<th>NBC Sports</th>
<th>Telemundo</th>
</tr>
</thead>
<tbody>
<tr>
<td>42.4M</td>
<td>36.5M</td>
<td>36.3M</td>
<td>22.9M</td>
<td>20.8M</td>
<td>3.5M</td>
</tr>
</tbody>
</table>

### What else we know about them: (Index)

<table>
<thead>
<tr>
<th>Travel</th>
<th>Sports</th>
<th>Wealth &amp; Investing</th>
<th>Tech</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel to Upscale Hotels</td>
<td>Buy Sporting Event Tickets</td>
<td>Wealth Level: $500K - $1M</td>
<td>Buy for Smart Home</td>
</tr>
<tr>
<td>Business Travel</td>
<td>College Football Fan</td>
<td>HH Net Worth: $250K-$375K</td>
<td>High Tech Leader</td>
</tr>
<tr>
<td>Foreign Travel</td>
<td>NFL Football Fan</td>
<td>Investing in Mutual Funds</td>
<td></td>
</tr>
</tbody>
</table>
NOW THAT WE KNOW WHO THEY ARE:
Here Is How We Put Ads in Front of Them Across One Platform

High Spenders

- 28% NBC
- 13% USA
- 9% Golf
- 6% MSNBC
- 6% Oxygen (True Crime)
- 5% Bravo
- 5% Peacock
- 2% Telemundo
- 4% Universal
- 1% Oxygen
- 1% Oxygen
- 1% Oxygen