



Finance Playbook



Finance Playbook Overview

Explore NBCUniversal's latest perspectives & insights into the Finance industry.

Our Approach

At NBCUniversal, we have a legacy of working with a diverse range of Finance partners to build their brands & businesses. In 2024, NBCU worked with 200+ Finance advertisers across the below sub-categories.



Banking



Payment Providers/
Processors



Fintechs



Wealth Management



Loan Services



Tax Services



Crypto

This playbook has been created based on NBCU's:

- Ongoing industry evaluation
- Conversations with Finance advertisers & agencies
- Proprietary category intelligence
- Continual marketplace analysis
- Examination of consumer attitudes towards the Finance industry

Finance Playbook Contents

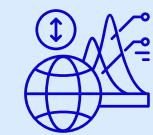
An overview

of NBCUniversal's latest Finance perspectives, insights, and strategic considerations.

Marketplace Dynamics



Media Trends & Observations



Brand & Business Imperatives



NBCUniversal Playbook





'25 Finance Industry Dynamics

Current Finance Category Dynamics

There are several tailwinds that could drive increased business for the category, but some level of uncertainty persists under the Trump administration



Headwinds

- **General economic uncertainty with Trump administration** as unknown long-term impacts of tariffs, trade war and other new policies could create market volatility
- **Geopolitical unrest & global economic slowdown**¹ negatively impacts many global financial institutions
- **Fear around a potential US recession**, with Goldman Sachs raising its probability forecast of a recession to 45%²
- **Delinquency rates on consumer loans** continue to grow, remaining elevated at a 13-year high as of Q1'25³
- **Household debt hit \$18T** as of Q2'25, driven primarily by Mortgage debt⁴

Tailwinds

- **Soaring stock market** with S&P 500 hitting record highs this summer, but volatility concerns persist⁵
- **Strong demand for wealth management** with AUM seeing strong growth in 2024 (record annual growth for both mutual funds and ETFs)⁶
- **Big banks showing strong revenue growth**, beating earnings forecasts in Q2 driven by strong investment banking gains⁷
- **Fed approved 0.25% rate cut in September, with 2 more expected this year** which should boost deal making & borrowing activities⁸
- **Interest in & demand for crypto & alternative assets** driven by younger generations (alternative investments & crypto compromise 31% of younger investors' portfolio¹⁰) & a crypto-friendly administration

Brands across financial services sub-categories are
adapting to new consumer expectations & behaviors

| Banking | Payments | Wealth Mgmt. | Fintechs | Loan Services |
|--|--|---|---|--|
| <p>As consumers continue to lean into digital banking tools, over 2 in 5 Americans now say they use a non-traditional banking provider, and many consumers also say their intent to switch banks this year is high¹</p> <p>17% of consumers say they are likely to change banks this year, with the number rising to 50% among Gen Z²</p> | <p>BNPL continues to transform the way consumers pay, and its not just budget-conscious shoppers – 17% of high-income consumers have used BNPL². Traditional credit cards are still growing too, with a 3% rise in users since 2023²</p> <p>93M BNPL users in the US projected by end of 2025³</p> | <p>Investors are putting greater emphasis on diversifying portfolios to include a higher volume of alternative assets (i.e., real estate, hedge funds, private debt)⁴</p> <p>74% growth in alternative asset class AUM projected by 2029⁴</p> | <p>More consumers than ever now use services from at least one fintech, especially with tools that aggregate multi-account data (open banking) for personalized services surging</p> <p>42% of consumers are now Fintech users¹</p> | <p>Total household debt continues to rise in 2025 with mortgage balances up \$200B in Q1⁵, as consumers navigate higher rates on adjustable loans</p> <p>4% of outstanding debt was in at least some stage of delinquency through Q1'25⁵</p> |
| | | | | |

Finance Media Trends to Watch

Finance brands are balancing alignment with premium content like Sports & Entertainment, with lower funnel acquisition, and efficiency driven strategies like Programmatic

Entertainment Growing Faster Than Any Other Genre



+11%

Increase in Entertainment spend across the marketplace (in 1H'25) as Finance brands prioritize alignment with content that resonates with consumer passion points¹

Sports Wins Dollars



>50%

The majority of total marketplace Linear spend in 1H'25 was allocated to Sports (+7% growth vs. STLY), with the **highest volume growth driven by NBA, CFB**.¹

A Continued Shift to Programmatic Activation



+50%

Growth projected in '26 for marketplace Finance programmatic streaming spend, the **2nd highest projection across all categories**.²

Complex Category w/ Fragmented Brand Landscape



3.3K

Different finance brands spent over \$10K in 2024 as the landscape continues to fragment across Payments/Cards, Banks, Investing/Wealth Mgmt.³

As a result of these industry dynamics,
we are seeing Finance brands & portfolios prioritize a few key objectives

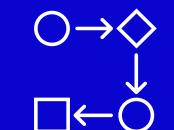
Creating
Personalization at Scale



Driving
Brand Differentiation



Prioritizing
Cross-sell into new Product Lines



Building
Trust & Credibility





'25/26 Finance Playbook

Each month,
NBCUniversal
content
reaches

286M

P2+ Proj. 2026

Across
80M
Households

*the audiences
that matter to you*



67M
Credit or
Debit Card Holders



63M
In Market for a
Financial Advisor



56M
Digital Payments or
Banking Users



6M
with HHI \$250K+



Leverage the power of NBCUniversal's **content & audiences** to drive brand and business impact.

Creating personalization at scale

Driving brand differentiation

Prioritizing cross-sell into new product lines

Building trust & credibility

NBCUniversal's Finance Playbook



01.
Reach High Value Audiences at Scale

02.
Maximize Brand Engagement through Ad Innovations

03.
Drive Awareness & Engagement via Sports

04.
Build Trust & Credibility

05.
Drive Performance & Efficiency

POWER OF

Advanced Audiences

Streaming Ad Innovations

Sports

News

Premium Programmatic

Finance brands are leaning into Advanced Targeting to reach High Value Audiences

+35%

increase in category programmatic investment in '24

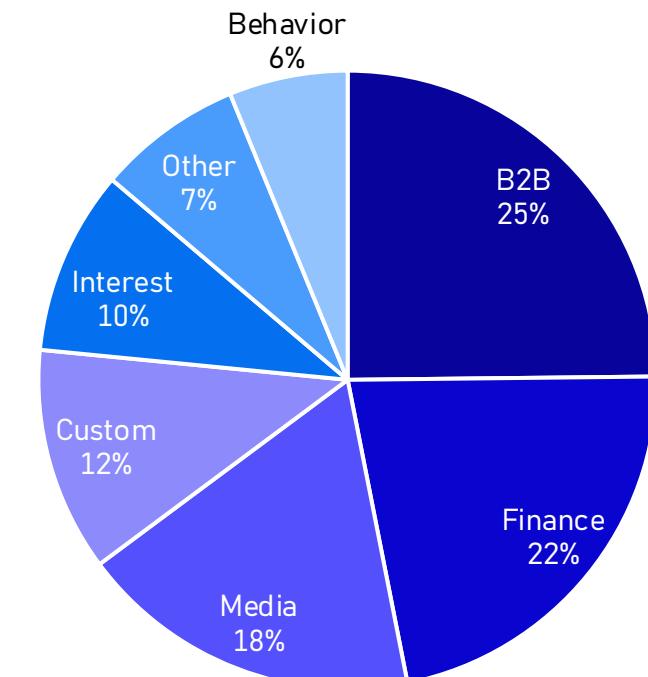
24%

of category advanced audience buyers grew investments in 1H'25

Sources: 1. NBCU Internal Spend Analysis. 2. NBCU AIO & PG Segments. Based on distinct count. *Share does not account for duplication. Advertisers can be included in more than one category.

71% of category advertisers use non-demo audiences, leveraging first-party data or targeting based on behavior, interests, or engagement

Non-Demo Audience Segment Category
(% Share* of NBCU Finance Advertisers / 2H'24 – 1H'25)



NBCU Top Audience Segments

B2B: Financial Advisors

B2B: Business Decision Makers

Finance: High Net Worth Investors

Finance: Active Investors

Media Type: SL Content

Media Genre: Holiday

Interest: Cryptocurrency

Interest: Enviro. Conscious

Other: Tech

Other: Travel

Behavior: Social Butterfly

Behavior: Heavy Online Shoppers

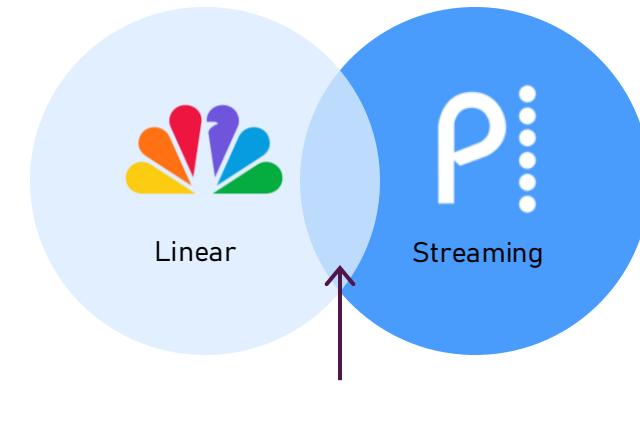
Maximize Strategic Audience reach across platforms with a data-fueled approach

Find the audiences who matter most and serve them the right message at the right time, ensuring your reach is not just wide, but strategic and unduplicated

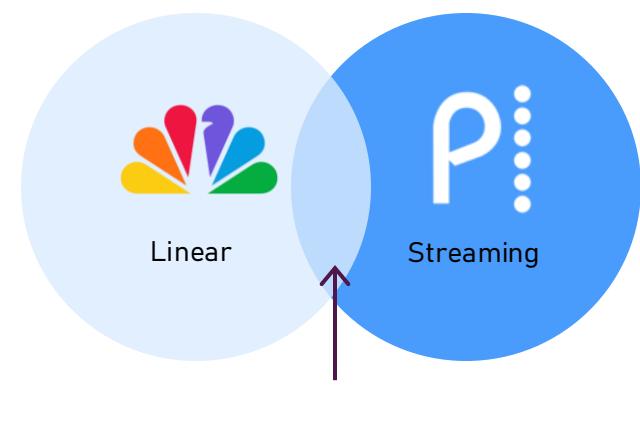
Source: Based on NBCU's in-house audience insights using 1P and 3P data; date range: June 2025; base: HH; Audience segments derived from MRI audience comps from August 2025 Cord Evolution (SP25 USA) study applied to P18+ NBCU Crossplatform Reach.

Leveraging our cross-platform scale is essential to **maximize your full-funnel results**

Credit Card Owners 66M Monthly Households



Online Traders 44M Monthly Households



Measure what matters

- Incremental & target reach
- Brand recall & familiarity
- Search engagement
- Purchase intent
- Incremental sales

Advanced Audiences Impact for Finance

| +24% | +26% | +7% |
|-------------------------|----------------------|-------------------------|
| Unaided Brand Recall | Brand Familiarity | Consideration Intent |

NBCU Campaign Performance for Campaigns w. Advanced Audiences vs. those without

Driving brand engagement is key for the Finance category

In today's volatile economic landscape (high debt levels, fluctuating stock market) and evolving consumer needs, financial brands must go beyond brand presence to actively engage audiences

What Consumers Want from Financial Brands...

Financial Literacy at Their Fingertips

Insight:

75% of U.S. adults feel **anxious** about their **financial situation** & 57% rate their **financial literacy** as **low** or average¹

Why it matters:

In a financial environment where uncertainty persists, **consumers want brands to educate and empower** them to make smarter decisions in real time

How Peacock ad innovations help:

Interactive QR-enabled formats **create instant bridges to educational content, tutorials, and resources**

Easy Product Comparison Tools

Insight:

63% of U.S. adults **comparison shop for financial products** online before making a decision²

Why it matters:

Consumers **expect transparency** and the ability to **compare rewards, rates, and features side by side**

How Peacock ad innovations help:

Pause Ads and QR codes can **drive viewers directly to your site or comparison tools** for credit cards, savings accounts, or loan products – turning curiosity into action

Drive engagement and consumer connection through Peacock Ad Innovations

+14% increase in category Ad Innovations spend in 1H'25, with 77% of spenders growing spend¹

Ad Innovations @ NBCU [Click here](#)

Product Names [link to One Pagers](#)

Awareness

Spark curiosity

by breaking through a crowded landscape + establishing a connection to your brand

Binge Ad



+21%
Ad Memorability vs. Midroll for Category²

Leverage a reward-style ad experience that mirrors the category's loyalty-centric strategies

Curator Ad



+49%
Message Memorability vs Midroll for Category²

Align your brand with curated collections of shows and movies—organized by mood, genre, or theme—to keep your brand top of mind

Spotlight Ad



+69%
Message Memorability vs. Midroll for Category²

Break through a crowded landscape and highlight unique offerings with a Spotlight Ad



Additional Innovations:
[Pod Bounce](#), [Cinematic](#)

Key: CTV



Mobile



Web



Targeting

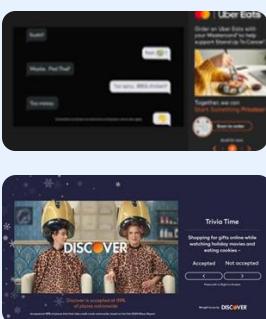


Research

Fuel discovery

by actively engaging viewers

Engagement Ad



+10%
Brand Memorability vs. Midroll for Category²

Recruit new banking or investing customers & maximize accessibility by utilizing an interactive Engagement Ad

Pause Ad



+48%
Ad Memorability vs. Midroll for Category²

Provide viewers with financial tips or insights when they are taking a break with a high-impact Pause Ad

Sports is a key platform for Finance brands to Engage audiences at Scale

Sports can help brands reach key growth audiences, drive engagement, and align with a key consumer passion point

+25%

NBCU Sports viewers are more likely to consume financial news

Sources: 1.) Nielsen Program Live+SD, Persons 2+, All Sports Genre Viewership, 1/1/24-12/31/24 vs. 1/1/23-12/31/23 2.) Talkwalker Social Content Ratings, All Live Sports Events 2024 FY; Nielsen ProgramLive+SD, P2+ viewers per viewing household, Sports Programming vs. Non-sports programming. 3.) YouGov Profiles+ USA (as of week ending 2025-01-05).

Key finance growth audiences are flocking to sports¹

Sports viewership increase (24 vs. 23):

+14%

Women

+12%

Gen Z

+7%

Multicultural

The live nature of sports drives more engagement²

+57%

more likely for a TV ad to capture attention vs. non-sports

+12%

higher emotional engagement for Gen Z for NBCU Sports vs. comp. sports

23x

more avg. social interactions vs. non-sports

Passion around sport content leads to discovery & action³

+45%

Discover new products via ads*

+166%

Purchase products from sponsors*

* Sports viewers vs. non-Sports viewers

Sports continues to be a major focus for the category across NBCU and the marketplace

+56%

finance investment increase in **NBCU digital sports** and **+11%** in **linear sports** in '24

425

finance advertisers invested in **marketplace sports** in '24

Sports alignment generates results for our Finance partners

+55%

higher likeability for official finance category sponsors (vs. comp. norms)

107i

emotional engagement for category sports alignment (vs. comp. norms)

+26%

lift in brand consideration for live events/sports category partners



Complement your mass awareness strategy with our latest sports Ad Innovations to boost engagement and differentiation



Live in Browse

Peacock's Live in Browse experience immerses your brand into live content previews. Users will see your brand's logo within the live event preview, a custom branded bumper in pre-roll, and your brand's spot as the first ad within their first ad break



Peacock Score Card

Score Card allows fans to make real-time game predictions and track their progress against other users. As a viewer interacts with their Score Card, they'll see your brand's logo featured alongside their predictions



Peacock Performance View

Peacock Performance View enhances the live NBA viewing experience with different modes breaking down the game and giving fans insight into player performance. Your brand's imagery will be placed alongside real-time data, insights, and other visual overlays

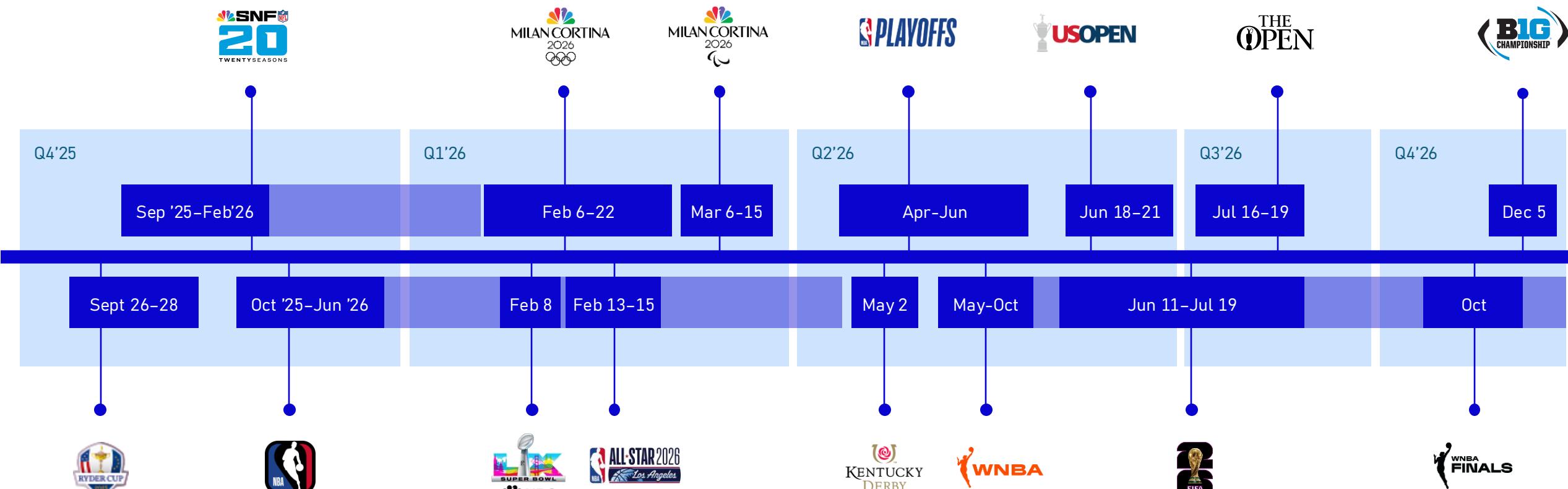


Courtside Live

Courtside Live is an immersive viewing feature with various alternative views from player cams, to team benches, and more. Your brand's logo surrounds the experience, living within the asset's tile on browse, within the Courtside Live feed, and on mobile branded bumpers

Drive awareness & engagement by standing out in premier Live Sports content

Align with key financial timeframes and cycles throughout the entire year



Align with Key Financial Timeframes & Cycles

Open Enrollment Season

Holiday Spending

New Year, New Financial Goals

Tax Season

IRA / Retirement Contributions

Spring Homebuying Season

Back to School & College Planning

It is critical for Financial marketers **TO BUILD TRUST** with consumers

15th

While Financial Services has increased trust scores over the last 2 years, it **still ranks 15th in trust across major industries¹**

53%

of consumers cite the security of their financial data as essential when choosing a financial services provider²

58%

of consumers say trust is a top factor when choosing a bank²

72%

of investors identify trust as the most important quality when choosing an advisor³

NBCU News can help Financial brands build trust while also driving incremental reach

NBC News is trusted by consumers

+45%

trust for NBC News content vs. user-generated content¹

NBC News ensures positive sentiment for brands

91%

of survey respondents felt the same or better about brands that advertise on NBC News²

Incremental reach

For key Finance audiences by adding News to NBCU cross-platform media plans³



Business Decision Makers

+2.0M



HH Net Worth \$1M+

+3.4M



Investors

+5.0M



Heavy Credit Card Users

+2.6M



Crypto Investors

+0.5M

CNBC drives impact for Financial brands

Reaching key finance/business decision maker audiences drives full funnel results

CNBC cross-platform viewers vs. non-viewers (Finance ads)¹

Brand Opinion

+49%

Consideration

+44%

Purchase Intent

+17%



& Delivering Search
Engagement For Brands

+27%

More likely to search for
ads vs. viewers of
competitive **financial
news** networks²

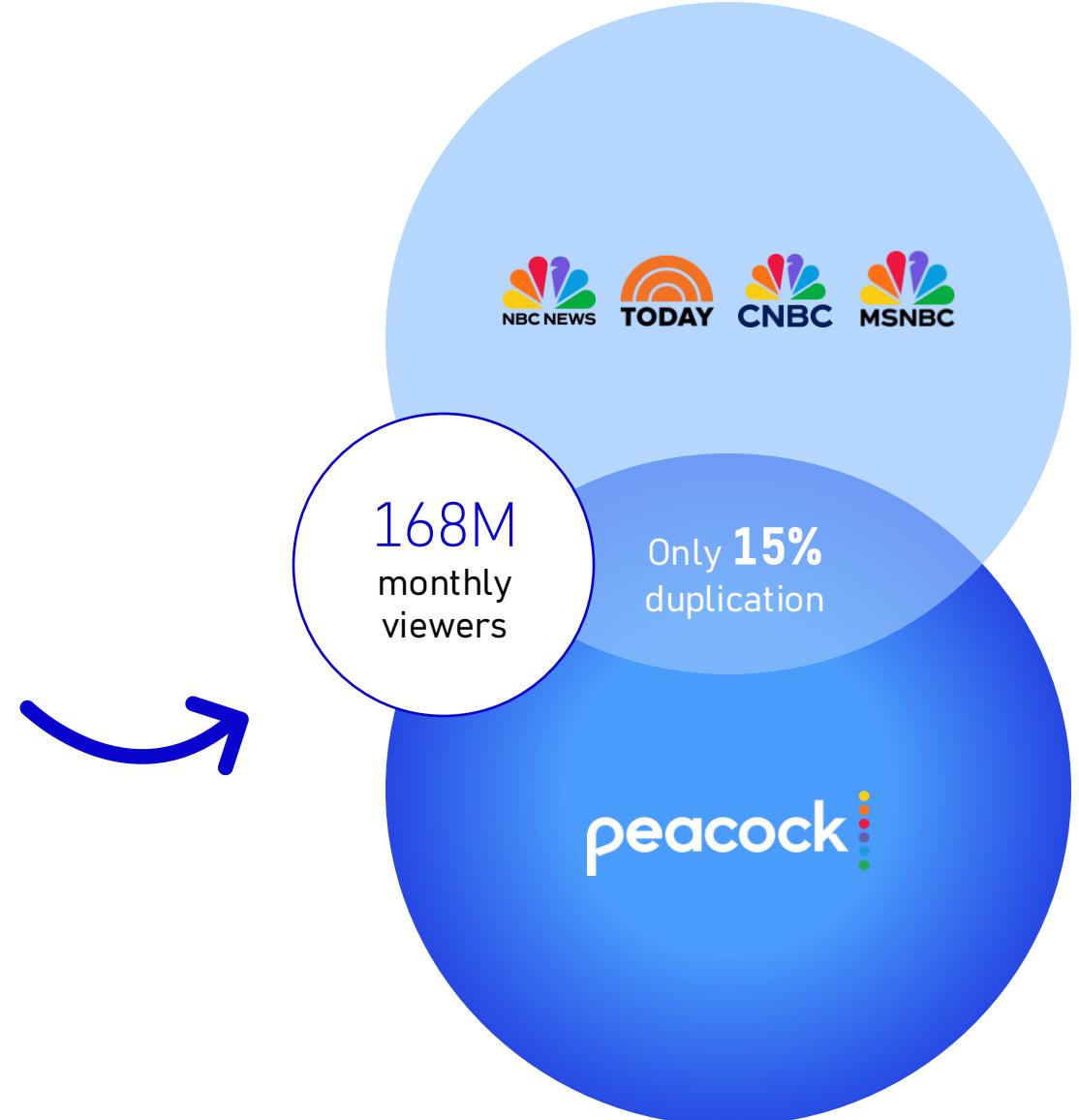


Leverage cross-platform scale to maximize results

Across linear News & Peacock



Source: Nielsen, P2+ Avg. Monthly Reach, Oct'23-Jul'24, NBCU Linear News (MSNBC (Total Day), CNBC (M-F/4a-7p), NBC - News Genre Only (M-F/7a-11a, M-Su/6:30p-7p, Sa/7a-9a, Su/8a-9a, Meet The Press)), Live+7. Peacock: comScore VideoMetrix Multi-platform Avg. Monthly Reach, Oct'23-Jul'24. Duplication: Nielsen Streaming Platform Ratings, Avg Monthly Duplication Oct'23-Jul'24.



In a highly fragmented marketplace, NBCU Programmatic can help brands drive performance & efficiency within premium content

6K+ finance advertisers in the marketplace bought programmatic in 1H'25¹ & 66% of finance marketers use 1P data for campaign targeting²

Why NBCU programmatic for Finance

Our premium programmatic experience is designed to address Finance's need for targeting, efficient reach, flexibility & turnkey solutions as product launches, campaigns, KPIs, & budgets shift in real-time

Premium content & environments

Flexible options & easy activation

Huge in-demand audience reach

Addressable omnichannel delivery

Full funnel impact & transparent real-time reporting

NBCU programmatic activation paths

Programmatic Guaranteed (PG)

Inventory for PG & PMP:

peacock Premier

Peacock only

Private Marketplace (PMP)

peacock AX

Peacock + core digital video
(NBCU's TVE apps, NBCU streaming on MVPDs/vMVPDs)

NBCU Streaming

Core digital video
(NBCU's TVE apps, NBCU streaming on MVPDs/vMVPDs)

Opportunities to enhance programmatic buys across NBCU's premium programmatic portfolio

Live Sports & Events



Programmatic-enabled Ad Innovations

PMP with upfront investments

Burned-In Ad

Immersive Ad

Canvas Ad

Canvas Carousel Ad

PG deals

L Bar Ad



Curated Content Packages

Popular on Peacock

ex. the office

Peacock Shows

ex.

Peacock Films

ex.

NBCU Shows/Networks

ex.

Peacock Top 10 Rail

ex. Top 10 Shows or Movies Today

Premium Live Events

ex.

Contextual Targeting

Drive authentic connections and actions by aligning your brand messaging with positive, brand-suitable moments with new contextual solutions powered by AI

Custom contextual

via direct IO and PG

Align your brand's creative cues with key moments in premium NBCU content to boost relevance and drive action.

Emotional alignment

via direct IO and PG

Build connections by aligning your brand's emotional tone with key moments in premium content

Retail Media



Leverage Instacart's 1P retail data across NBCU streaming and linear, activated via direct IO or PG, with full-funnel measurement from transactional insights



Automated access to NBCU programmatic streaming, including live sports and tentpoles, reaching Walmart Connect's high-value consumers with full-funnel outcome measurement

Creative Showcase: How Finance brands have aligned with NBCU premium content and best-in-class storytelling



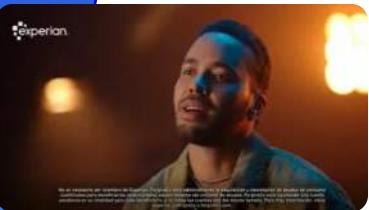
Brand Integration within Iconic NBCU Content

Capital One partnered with SNL50 as an exclusive presenting sponsor, leveraging humor to deepen audience connection. The year-long collaboration included custom content, exclusive SNL experiences & product access, and high-impact sponsorships during the anniversary week.



Payments & Commerce Integration with Sponsored Giveaways

New to the kitchen, the Wells Fargo Active Cash Credit Card helped heat up the competition, featuring, "pay moments", sponsored interactive challenges/trivia, and rewarding fans with Quickfire Quickcash prizes totaling \$80,000 throughout the season.



Connecting with Multicultural Consumers

Experian partnered with Telemundo on a campaign that featured integrations, billboards, social amplification, and a Premios Billboard main show sponsored moment where Prince Royce announced Experian would relieve \$10M of debt across the Hispanic community.



Owning a Bespoke Platform to Bring Entertainment to Fans

The Citi Concert Series on TODAY returned for the 10th year, bringing thrilling performances that air live, coupled with clips and interviews on the plaza/in-studio that are amplified via social and on TODAY.com.



CNBC Content Alignment to Reach Key Wealth Mgmt. Audiences

Corient partnered with CNBC in a robust partnership that includes custom branded content from CNBC Brand Studio, as well as a record # of in-show segment sponsorships that align with staple financial franchises like *Inside Wealth* and *5 Things to Know*.



Finance Impact at NBCU

Finance Proven impact across client KPIs

NBCU Finance Campaigns – Test vs. Control

Upper Funnel

Unaided Brand
Recall
+28%

Aided Ad
Recall
+47%

Brand
Familiarity
+28%

Mid Funnel

Message
Association
+41%

Brand
Favorability
+26%

AVG Search
Engagement Index
158

Lower Funnel

Consideration
Intent
+51%

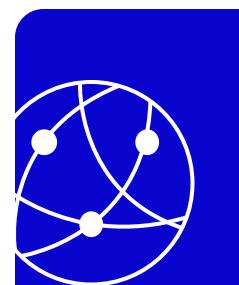
Purchase
Intent
+16%

Brand
Recommendation
+42%

Finance Campaigns

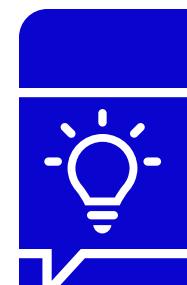
across more than one platform are more effective

Finance Category NBCU Campaigns:
Multi-Platform vs. Single Platform
% Lift



+6%

Brand
Familiarity



+60%

Message
Association



17x

AVG Search
Engagement Index

Finance

Proven Peacock impact across client KPIs

NBCU Finance Campaigns – *Test vs. Control*

+65%

Aided Ad
Recall

+24%

Brand
Favorability

+62%

Purchase
Intent

+54%

Brand
Recommendation

NBCU offers measurement opportunities providing full-funnel insights for Finance

| | Buy Side Activation | Clean Rooms | NBCU Measurement Opportunities (Sell-Side Measurement) | |
|---------------|---------------------|-------------|---|--|
| Awareness | ✓ | | Brand Lift Study <i>Brand Familiarity</i> <i>Ad Recall</i> <i>Consideration Intent</i> | Dedicated NBCU Insights Team provide: <ul style="list-style-type: none"> – Finance category consultation and recommendations – Sponsorship and audience impact analysis |
| Consideration | ✓ | ✓ | Search Engagement Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality) | |
| Conversion | ✓ | ✓ | Real-Time Outcomes Measurement (Attribution) Site / App Visitation (Incrementality) Account Signups (1P)* | |



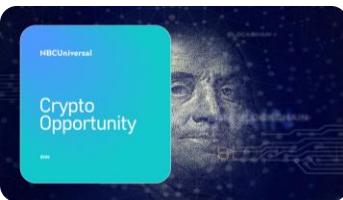
Finance Category Resources

Finance Category Resources

Category Trends & Strategic Recommendations



Regularly Updated Category Updates



Crypto Opportunity



Women & Wealth



Gen Z Financial News Insights

Strategic Media Insights & Opportunities



Older Audiences & TV



B2B & Business Decision Makers Toolkit



The Rise of Women's Sports

Thought-Leadership & Insights



The Future of Advertising: Entertainment Ads



Relevance by Design

Coming soon

Finance Playbook

NBCU Finance Category
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