



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



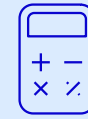
Fintechs



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 activities⁹
- **Interest in & demand for crypto & alternative assets** driven by younger generations (alternative investments & crypto comprise 31% of younger investors' portfolio¹⁰) & a crypto-friendly administration

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

Banking



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

17%

of consumers say they are likely to change banks this year, with the number rising to 50% among Gen Z²

Payments



BNPL continues to transform the way consumers pay, and its not just budget-conscious shoppers – 17% of **high-income consumers have used BNPL**². **Traditional credit cards are still growing** too, with a 3% rise in users since 2023²

93M

BNPL users in the US projected by end of 2025³

Wealth Mgmt.



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

74%

growth in alternative asset class AUM projected by 2029⁴

Fintechs



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

42%

of consumers are now Fintech users¹

Loan Services



Total household debt continues to rise in 2025 with mortgage balances up \$200B in Q1⁵, as consumers navigate higher rates on adjustable loans

4%

of outstanding debt was in at least some stage of delinquency through Q1'25⁵

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**

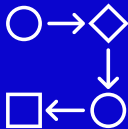
Creating
Personalization at Scale



Driving
Brand Differentiation



Prioritizing
Cross-sell into new Product Lines



Building
Trust & Credibility





'25/26 Finance Playbook

Each month,
NBCUniversal
content
reaches

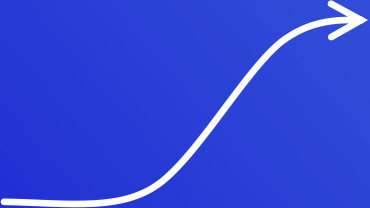
286M





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+	

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

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

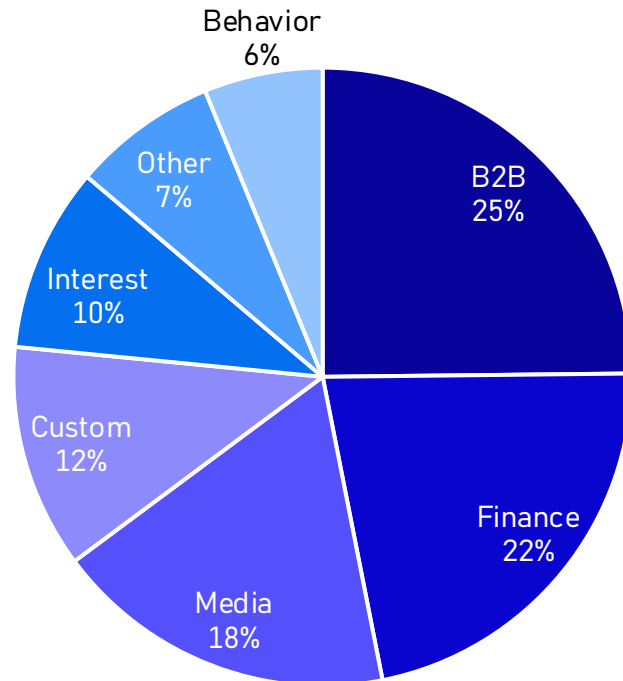
24%

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

Linear

Streaming

Only 17% Duplication

Measure what matters

☐ Incremental & target reach

☐ Brand recall & familiarity

☐ Search engagement

☐ Purchase intent

☐ Incremental sales

Online Traders
44M Monthly Households

Linear

Streaming

Only 22% Duplication

Advanced Audiences Impact for Finance

+24%

Unaided
Brand Recall

+26%

Brand
Familiarity

+7%

Consideration
Intent

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

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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

Ad Innovations @ NBCU [Click here](#)

Product Names [link](#) to One Pages

Drive engagement and consumer connection through Peacock Ad Innovations

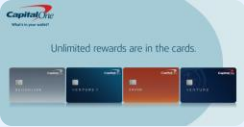
+14% increase in category Ad Innovations spend in 1H'25, with 77% of spenders growing spend¹

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



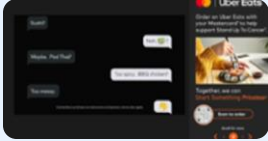
Additional Innovations:
[Pod Bounce](#), [Cinematic](#)

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




Key:

CTV

Mobile

Web

Targeting

Source: 1. NBCU Internal Spend Analysis. 2. Phoenix MI Brand Effect – June 2025 digital measurement of tagged campaigns on Peacock. October 2023 – June 2025. Reported metrics above minimum sample threshold. vs Midroll compares against Midroll performance for that demo. PMI does not track Message Memorability for display ads (i.e. Pause Ads). Limited to sample 35+ per demo of brand.

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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 households, 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

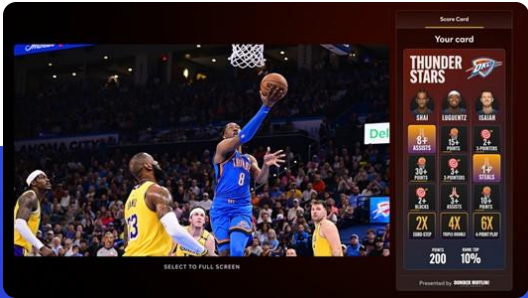


Complement your mass awareness strategy with our latest sports Ad Innovations to boost engagement and differentiation



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



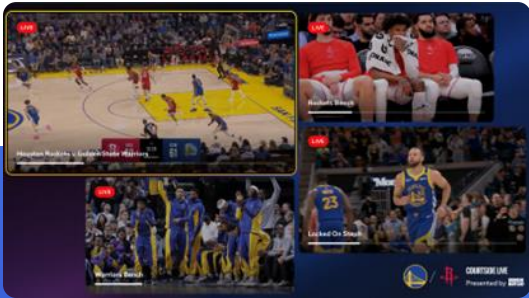
Peacock Score Card

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

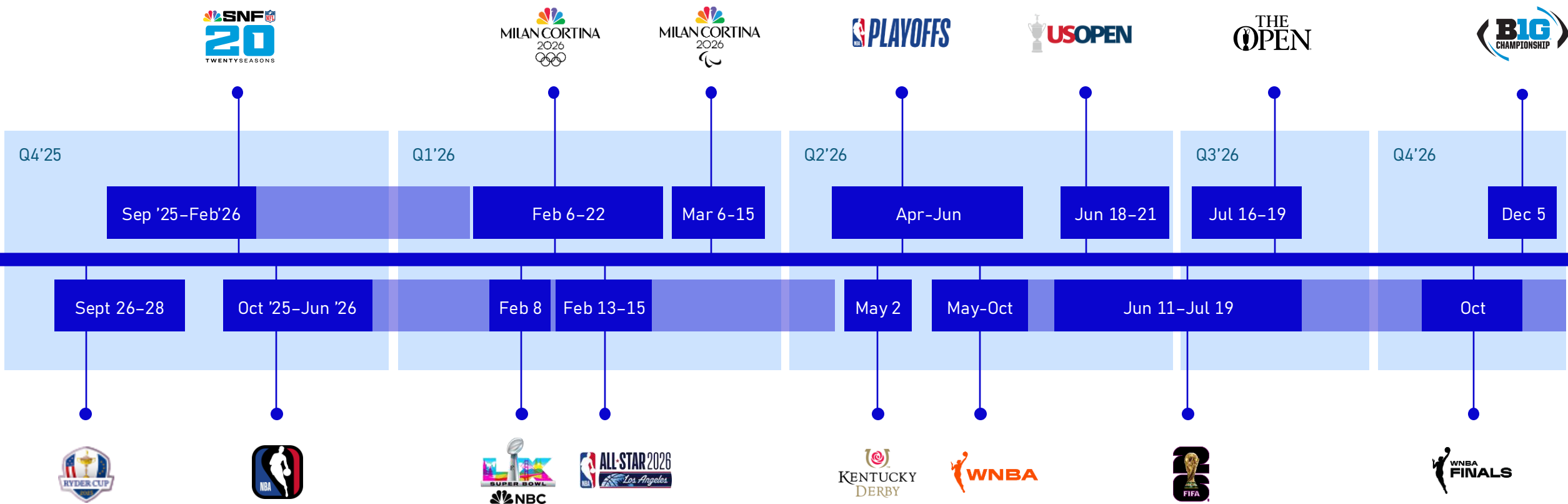


Courtside Live

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

Subject to availability based on committed category sponsors, category restrictions, & league/property official sponsorship requirements. Contact your NBCU point-of-contact for latest availabilities/openings

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

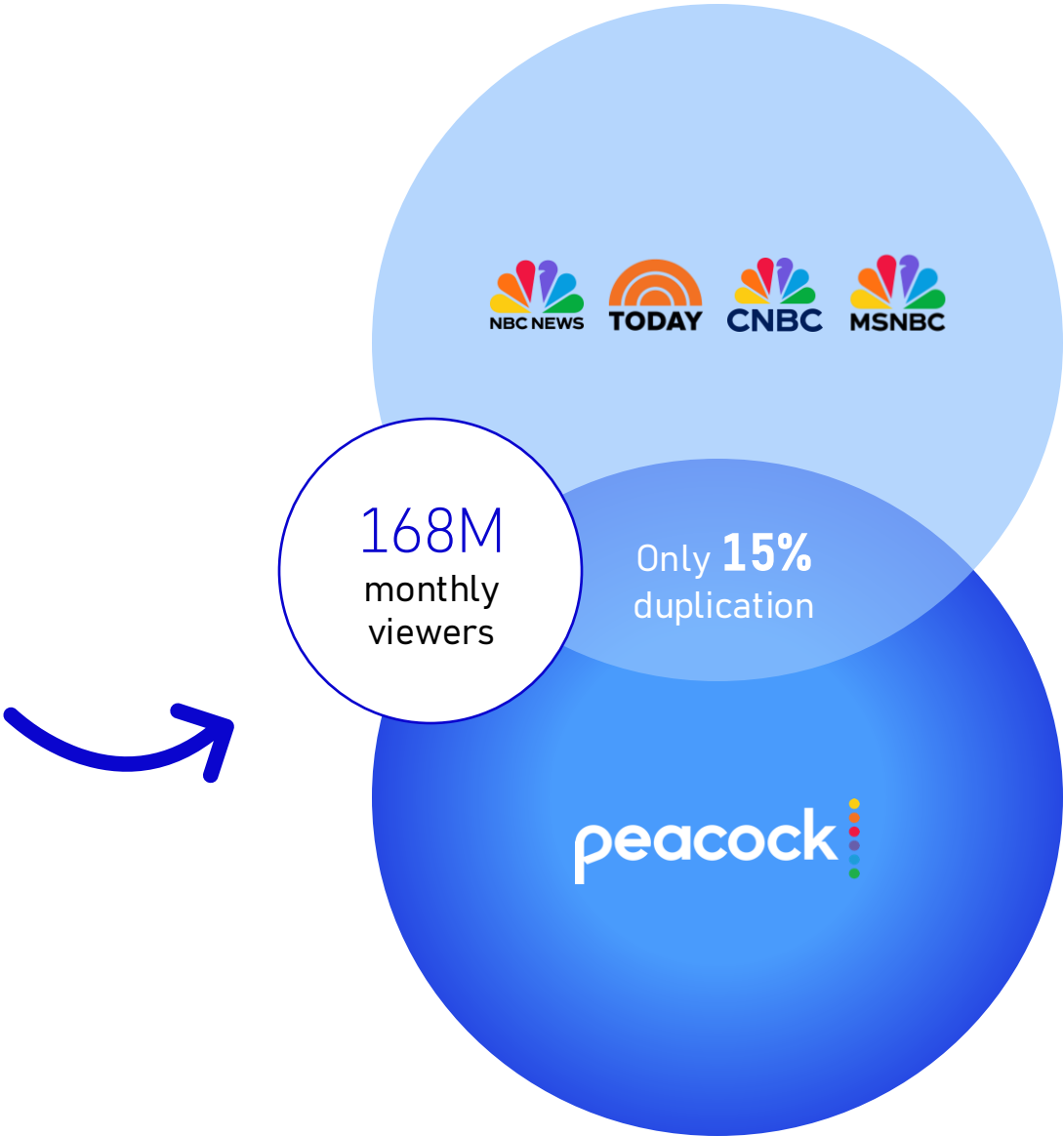


Leverage cross-platform scale to maximize results

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

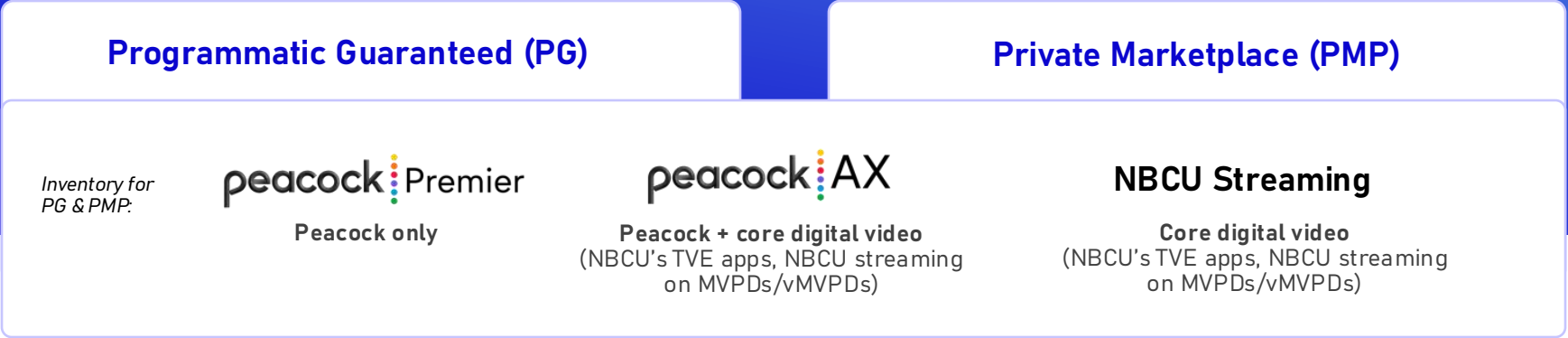
6K+ finance advertisers in the marketplace bought programmatic in 1H'25¹ & 66% of finance marketers use 1P data for campaign targeting²

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



Sources: 1. MediaRadar. 2. Braze

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

Live Sports & Events



Curated Content Packages

Popular on Peacock

ex. the office loveisland USA YELLOWSTONE

Peacock Shows

ex. VOICE POKER FACE Real Housewives

Peacock Films

ex. LOVE HURTS WICKED

NBCU Shows/Networks

ex. NBC

Peacock Top 10 Rail

ex. Top 10 Shows or Movies Today

Premium Live Events

ex. CHRISTMAS IN ROCKEFELLER CENTER PREMIOS BILLBOARD DE LA MÚSICA LATINA LIVE FROM

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

Programmatic-enabled Ad Innovations

PMP with upfront investments

Burned-In Ad

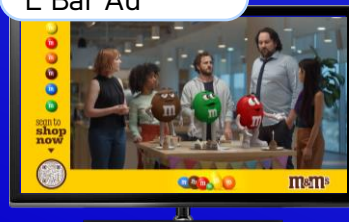
Immersive Ad

Canvas Ad

Canvas Carousel Ad

PG deals

L Bar Ad



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



Capital One

SNL50

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.



WELLS FARGO

bravo
TOP CHEF
peacock

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.



experian.

TELEMUNDO

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.



citi

TODAY

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.



CORIENT

CNBC

CNBC Content Alignment to Reach Key Wealth Mgmt. Audiences

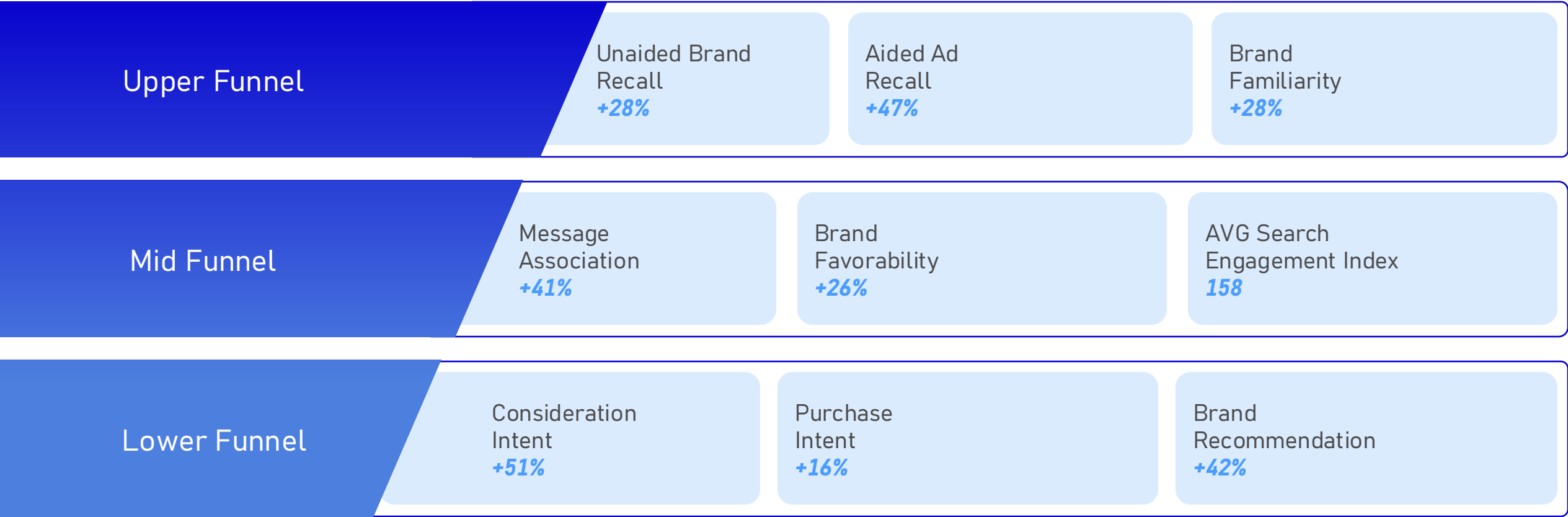
Corient partnered with CNBC in a robust partnership that includes custom branded content from CNBC Brand Studio, as well as a record # of in-show segment sponsorships that align with staple financial franchises like *Inside Wealth* and *5 Things to Know*.



Finance Impact at NBCU

Finance Proven impact across client KPIs

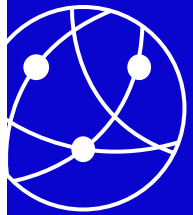
NBCU Finance Campaigns – Test vs. Control



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



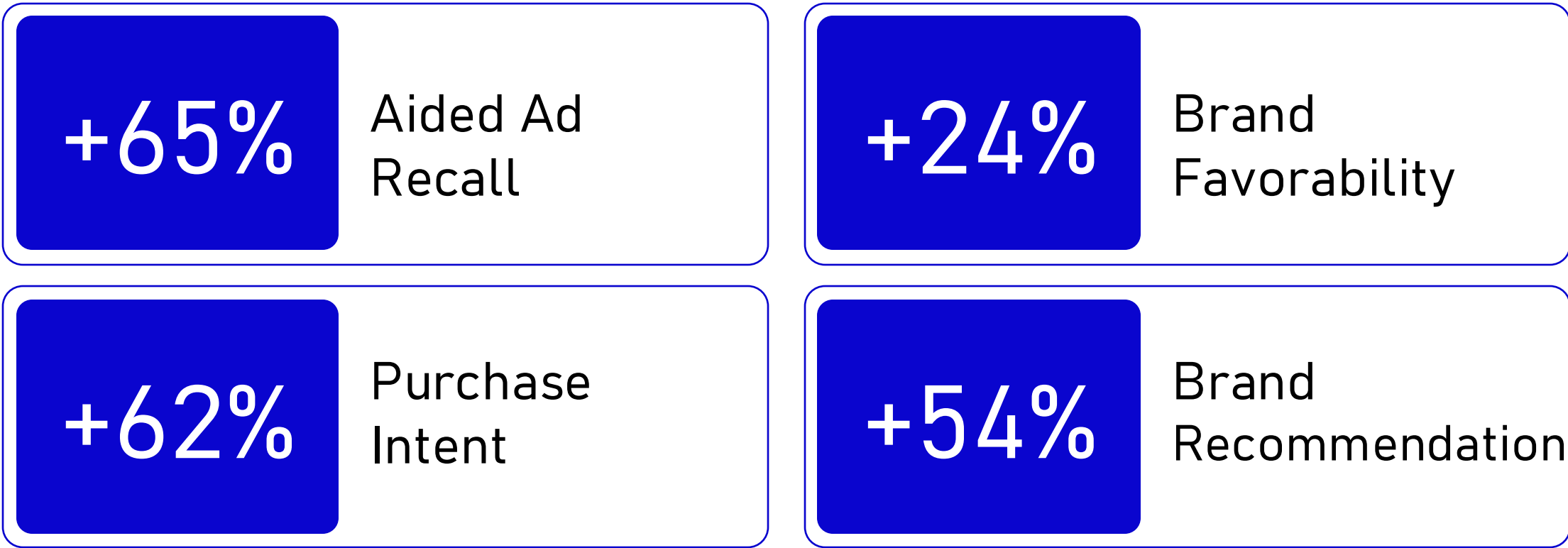
17x

AVG Search
Engagement Index

Finance

Proven **Peacock** impact across client KPIs

NBCU Finance Campaigns – *Test vs. Control*



Source: NBCU Ad Impact Database 2020-2025, 23 Campaigns across 13 Brands Peacock measured Finance campaigns
Custom research, vendors vary. Average of exposed vs. control cells for NBCU. Top 2 box

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>	
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)*	

Dedicated NBCU Insights Team provide:

- Finance category consultation and recommendations
- Sponsorship and audience impact analysis

*Requires client to permission data



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**

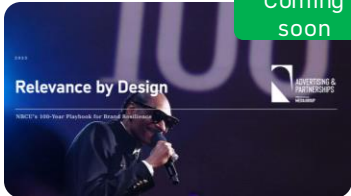


**The Rise of Women's
Sports**

Thought-Leadership & Insights



**The Future of
Advertising:
Entertainment Ads**



**Relevance by
Design**

Finance Playbook

NBCU Finance Category
Strategy Team:

Adam Daniele
Logan Knisely
Andrea Illan

