

NBCUniversal

FINANCE QUARTERLY UPDATE 3Q'25

Industry *Highlights* & Media Trends

Agenda

1

Finance Landscape

Current Landscape & 3Q'25 Media Trends

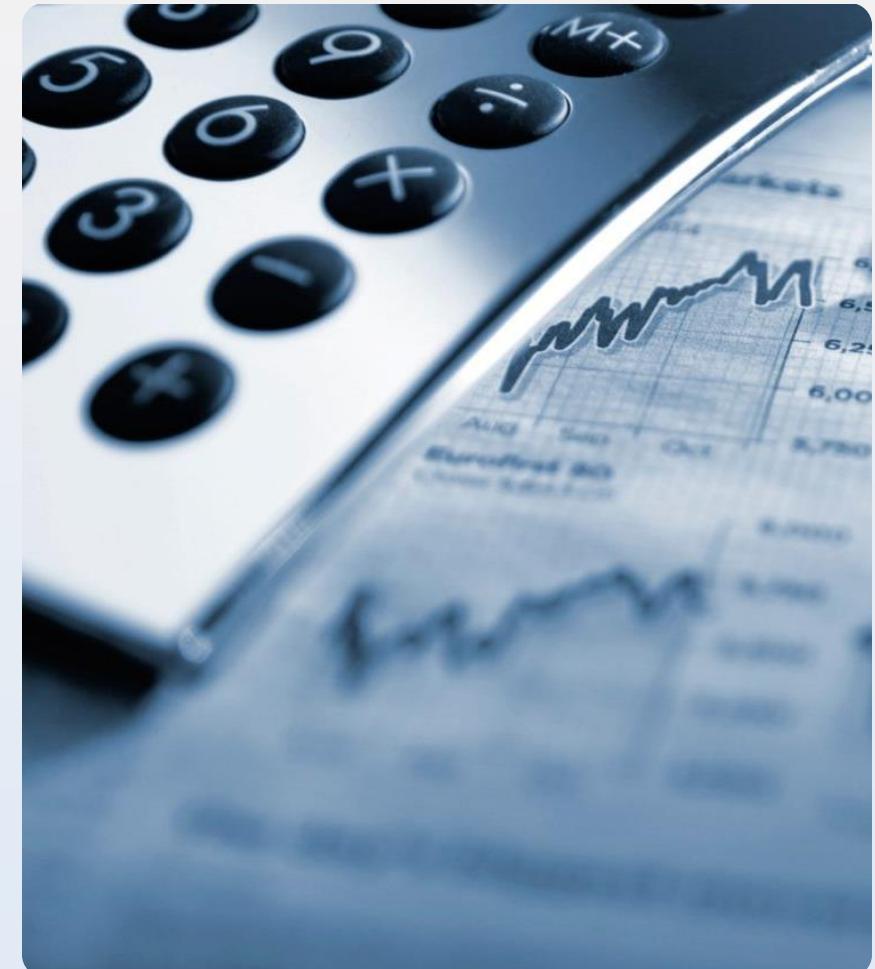
2

Finance @ NBCU Update

Media Trends & Creative Showcase

3

Finance Upcoming Opportunities At NBCU



Current **Finance** Category Dynamics

Despite near-term policy volatility, resilient markets and innovation in wealth and digital assets continue to fuel opportunity for the financial sector

Headwinds:

- **Persistent inflation and Fed caution**, with core inflation hovering above the 3% target leading to uncertainty around further rate cuts and cautious investor sentiment¹
- **Political & fiscal volatility under Trump administration**, as markets react to tariff talk, deregulation efforts, and geopolitical unpredictability
- **Rising consumer credit stress**, with delinquency rates on credit cards and auto loans climbing toward pre-pandemic highs as HH debt surpasses \$19T²
- **Pressure on fintech valuations** as investor appetite cools and VC funding contracts³

Tailwinds:

- **Resilient equity markets**, with the S&P 500 and Nasdaq maintaining strong YTD gains driven by AI-led productivity optimism and stable corporate earnings⁴
- **Strong household wealth and investor participation** as retail trading and ETF inflows remain robust – especially among Gen Z and Millennial investors using digital-first brokerages⁵
- **Easing rate environment**, with the Fed expected to maintain gradual rate cuts in 2026, improving mortgage affordability and boosting M&A activity⁶
- **Institutional interest in tokenized assets & digital infrastructure**, as traditional banks and asset managers experiment with blockchain-based settlement⁷



Finance

Category Round Up

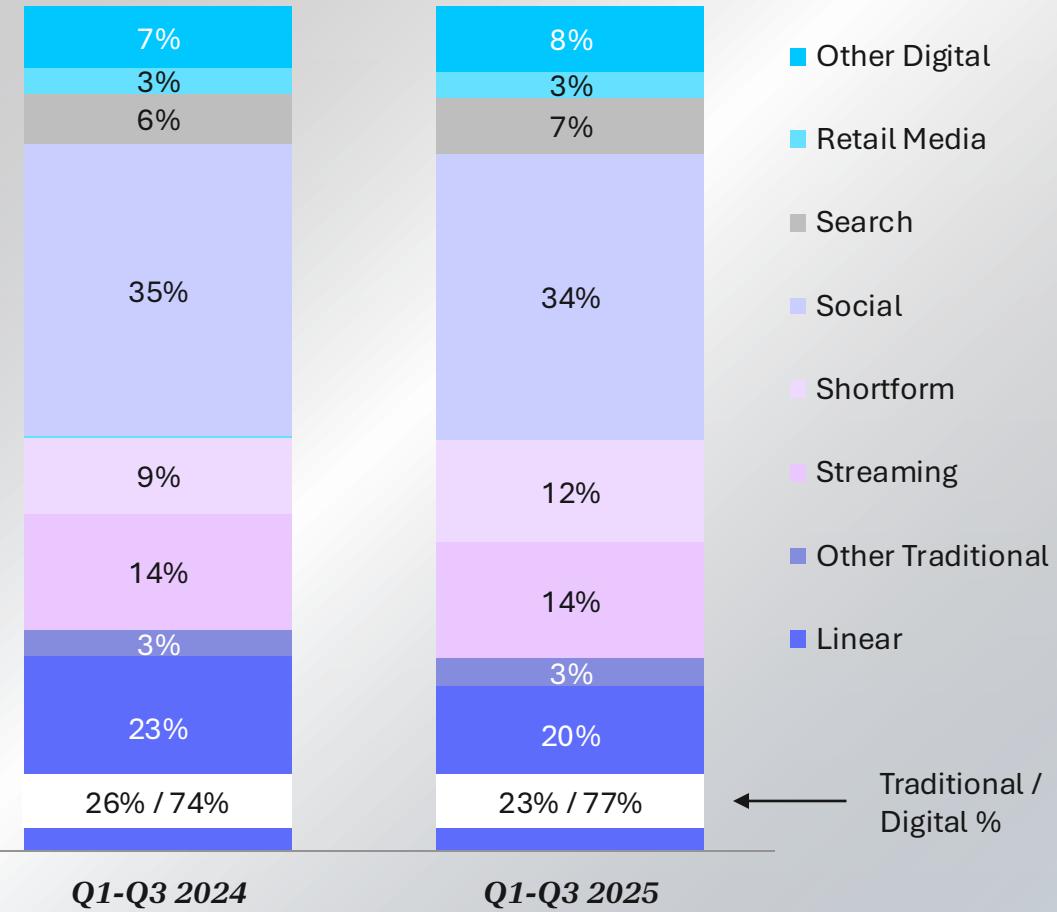
Macro & Market DYNAMICS	Wealth Diversification & DIGITAL ASSETS	Consumer Credit & Payments INNOVATION	Embedded Finance & Platform MONETIZATION
<p>Market rallies on strong earnings as Fed signals slower cuts amid inflation persistence¹</p>	<p>BlackRock and Franklin Templeton have expanded tokenized funds for retail investors⁴</p> <p>BlackRock  FRANKLIN TEMPLETON </p>	<p>Buy Now Pay Later (BNPL) partnerships accelerate, with PayPal partnering with alt. asset manager Blue Owl on its BNPL business, and Affirm and Shopify expanding their multi-year deal globally^{7,8}</p> <p> PayPal  affirm  shopify</p>	<p>Amazon, Uber and TikTok deepen fintech ecosystems, embedding payments, savings, and lending tools for sellers and creators</p> <p> amazon  Uber  TikTok</p>
<p>Retail investors remain active, with ETF and options trading volumes remaining near record highs²</p>	<p>Fidelity introduced Bitcoin and Ethereum in 401(k) plans, signaling further mainstream crypto acceptance⁵</p> <p></p>	<p>New premium cards launch: Citi Strata Elite, Amex Platinum refresh, Capital One Venture X Business – all competing on lifestyle perks</p> <p>  </p>	<p>Apple Pay + Apple Card now unify savings, installments, and rewards directly within Wallet</p> <p></p>
<p>Active investors driving trading platform growth – Charles Schwab, Robinhood, and eToro all saw spikes in engagement³</p> <p> eToro  Robinhood  charles SCHWAB</p>	<p>Tokenization expands beyond crypto, with JPMorgan's Kinexys platform piloting digital bond settlements⁶</p> <p>J.P.Morgan</p>	<p>Credit card balances hit a record \$1.3T, with delinquencies climbing to multi-year highs⁹</p>	<p>Shopify and Stripe launch embedded credit products for merchants – turning payments data into lending offers¹⁰</p> <p> shopify  stripe</p>

Finance Marketplace Spend

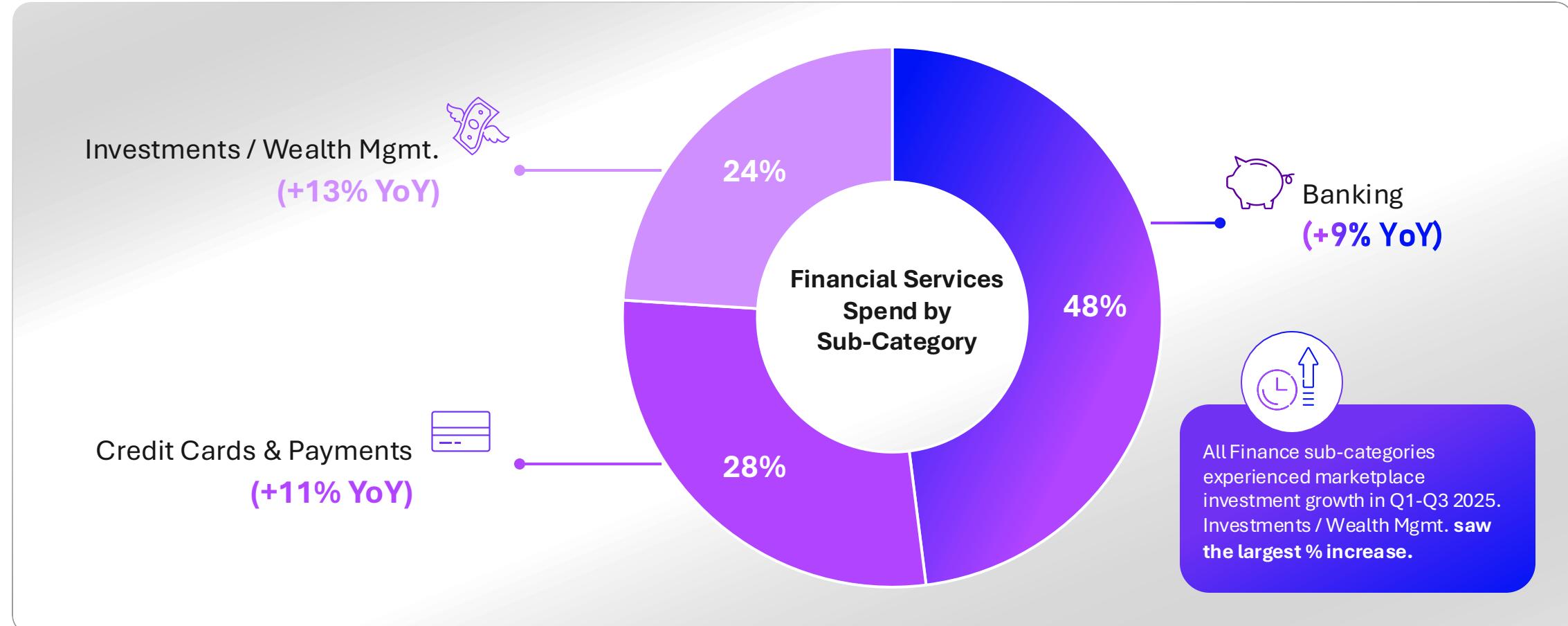
Total finance category spend increased +19% in Q1-Q3 2025, driven by digital media, primarily shortform

- **Shortform** (+171%) saw the largest % spend growth
- **Social** spend increased +23%
- **Streaming** spend increased +5%

Finance Category Media Mix *Share of Spend*



Almost half of **Finance** media investment is driven by Banking, but Investments/Wealth Mgmt. saw the largest % increase



Q1-Q3 '25 saw significant
spend growers
across all
Finance sub-
categories

2025 Q1-Q3 Financial Services Advertiser Spend Volume Growth by Sub-Category
\$USD Millions

Banking



+1757%
(\$18M)



+44%
(\$422M)



+54%
(\$112M)



+33%
(\$65M)

Investments



+2807%
(\$587M)



+340%
(\$73M)



+234%
(\$33M)



+59%
(\$46M)



+44%
(\$196M)



+22%
(\$88M)



+21%
(\$15M)



+21%
(\$33M)

Payments



+45%
(\$105M)



+27%
(\$77M)



+34%
(\$102M)



+22%
(\$54M)

Crypto



+45%
(\$21M)



+2%
(\$9M)

Finance B2B



+147%
(\$11M)



+8%
(\$69M)

Finance NBCU Spend

At NBCU, our Finance partners are leaning into sports, Peacock, ad innovations, and advanced audiences

Sports

continues to be a priority as finance brands leverage the power of live events to reach an engaged, broad audience

UF sports investment grew by >100%, with growth across SNF, Big 10, Hispanic, & new spend in NBA
Digital sports programmatic increased +170% in Q1-Q3 '25 vs. STLY



Streaming

continues to see strong growth as finance brands continue to look for alignment with premium streaming content, and younger audience reach

Peacock spend increased +14% in Q1-Q3 '25 vs. STLY, with increases across Premier and AX



Ad Innovations

remain a key focus to engage audiences, drive brand differentiation, and create consumer engagement

75% of finance clients grew ad innovation spend in Q1-Q3 '25, driven by increases across solo, highlight, pod bounce, cinematic rotational, and brand tag ads



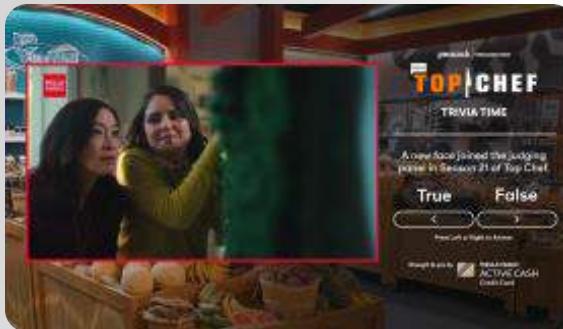
Advanced Audiences

investment continues to grow as finance advertisers leverage 1P & 3P data to reach strategic audiences with precision and efficiency

116 finance brands activated against advanced audiences for the first time in Q1-Q3 '25, with growth across Programmatic and Digital Audience IO

Creative & Innovation Across NBCU

NBCU Spotlight



Wells Fargo x Top Chef

Wells Fargo Active Cash Card helped heat up the competition, featuring a “pay moments” payments/commerce integration, and sponsored interactive challenges/trivia.



NBCU Spotlight



Corient x CNBC

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.



NBCU Spotlight



Capital One x SNL

As an exclusive presenting sponsor, this year-long collaboration included custom content, exclusive SNL experiences & product access, and high-impact sponsorships during the anniversary week.



Leverage the power of NBCUniversal's

Content & Audiences to drive impact for your brand & business

2026 Opportunities On The Horizon For The Finance Category

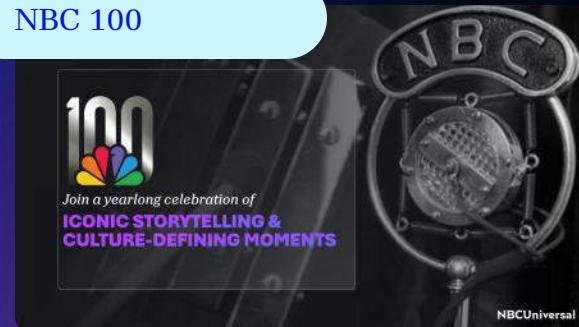
CNBC



MS NOW



NBC 100



The Kelly Clarkson Show



The Traitors S4



The Burbs



NBCUniversal

THANK YOU

NBCU Finance Category Strategy Team:

Adam Daniele, Logan Knisely, Andrea Illan