

The background of the slide is a complex digital visualization of financial data. It features a dark blue and black color palette with glowing red and yellow lines and dots. On the left side, there are several vertical columns of numbers and small text, resembling a stock market ticker. In the center and right, there are various charts and graphs, including a prominent candlestick chart with red and yellow bars. The overall aesthetic is high-tech and data-driven.

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

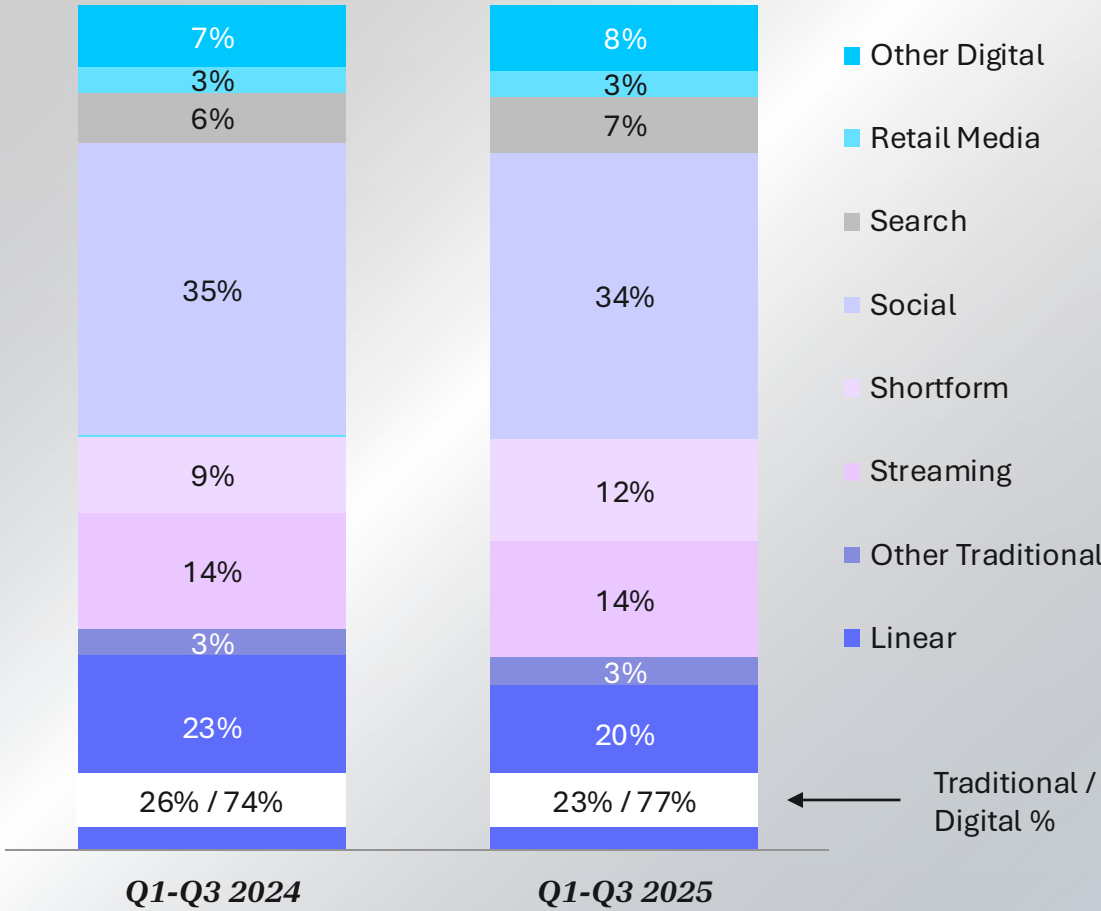
Macro & Market DYNAMICS 	Wealth Diversification & DIGITAL ASSETS 	Consumer Credit & Payments INNOVATION 	Embedded Finance & Platform MONETIZATION 
<p>Market rallies on strong earnings as Fed signals slower cuts amid inflation persistence¹</p>	<p>BlackRock and Franklin Templeton have expanded tokenized 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> Fidelity INVESTMENTS</p>	<p>New premium cards launch: Citi Strata Elite, Amex Platinum refresh, Capital One Venture X Business – all competing on lifestyle perks</p> <p> citi  Capital One  AMERICAN EXPRESS</p>	<p>Apple Pay + Apple Card now unify savings, installments, and rewards directly within Wallet</p> <p> Apple Pay</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

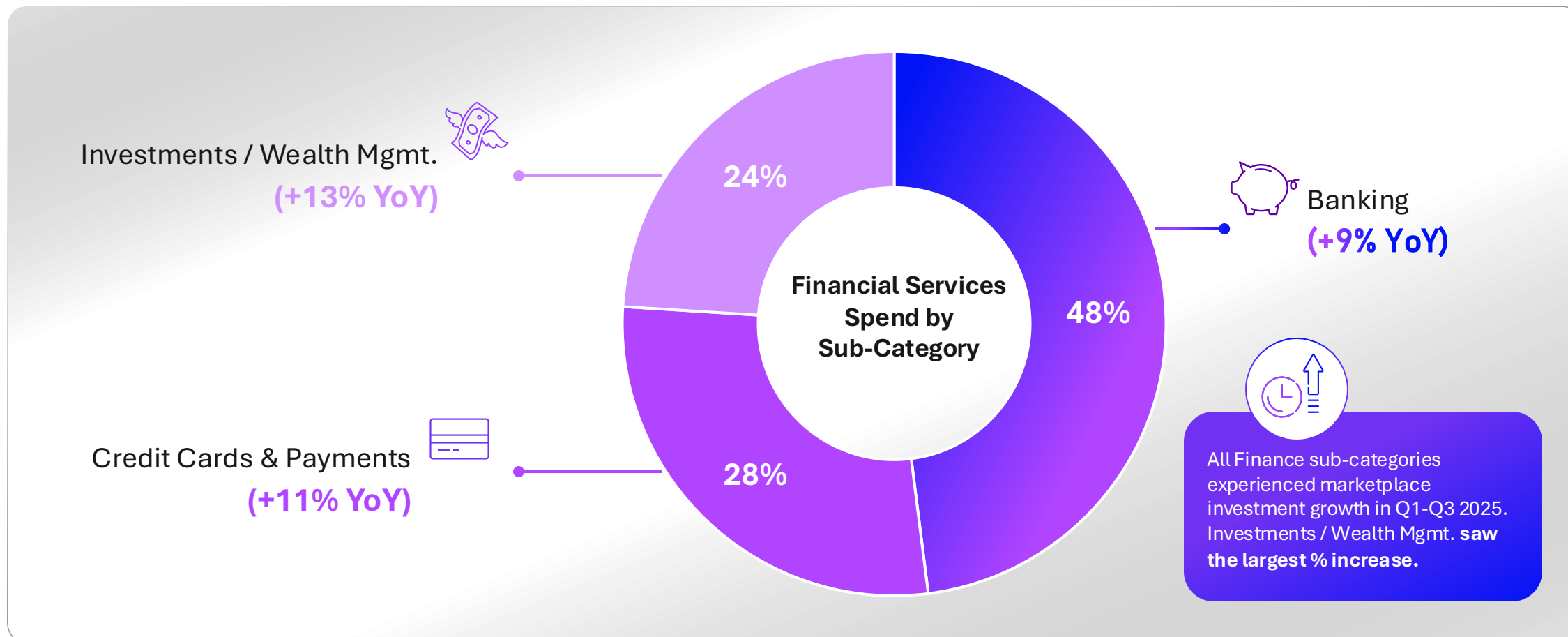
Total finance category spend increased +19% in Q1-Q3 2025, driven by digital media, primarily shortform

- **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)	 +54% (\$112M)
 +44% (\$422M)	 +33% (\$65M)



Payments

 +45% (\$105M)	 +34% (\$102M)
 +27% (\$77M)	 +22% (\$54M)



Investments

 +2807% (\$587M)	 +340% (\$73M)	 +234% (\$33M)	 +59% (\$46M)
 +44% (\$196M)	 +22% (\$88M)	 +21% (\$15M)	 +21% (\$33M)

Crypto

 +45% (\$21M)	 +2% (\$9M)
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Finance B2B

 +147% (\$11M)	 +8% (\$69M)
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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.

WELLS
FARGO

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.

CORIENT

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.

Capital One

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

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