

SPRING 2023

NBCUniversal

TRUST AT SCALE



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

The New York Times

3/15/2023

Banking crisis reaches
Europe as Credit Suisse
shares plummet

THE WALL STREET JOURNAL

4/24/2023

Credit Suisse's
Final Days Saw a \$75
Billion Exodus

BARRON'S

5/01/2023

JPMorgan Chase buys First
Republic Bank. All First Republic
depositors will now become
customers of JPMorgan Chase.

CBS

5/11/2023

PacWest shares tumble 20%
after regional bank says
deposits 9.5% last week

CNBC

MARCH

APRIL

MAY

3/13/2023

Why Regulators Seized
Signature Bank In
Third-biggest Bank
Failure In U.S. History

CNBC

4/01/2023

The Fed responds to
the banking failures,
assures deposits are
safe

The New York Times

5/01/2023

First Republic Bank collapse
spurs fears
for banking system, broader
economy

THE HILL

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

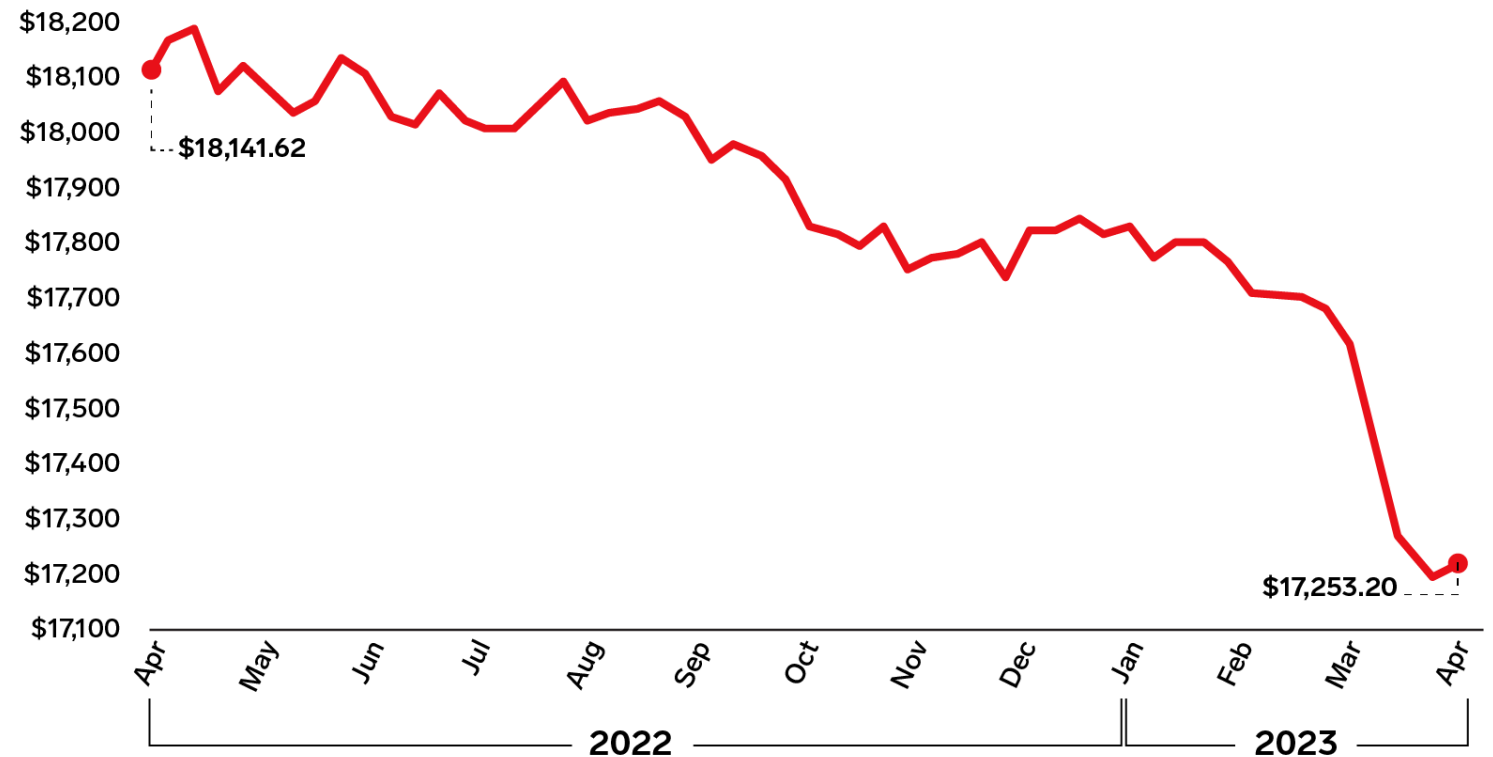
BERKSHIRE HATHAWAY INC.
ANNUAL SHAREHOLDERS
MEETING

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)

Deposits, All US Commercial Banks, April 2022–2023 billions



Source: Federal Reserve Bank of St. Louis

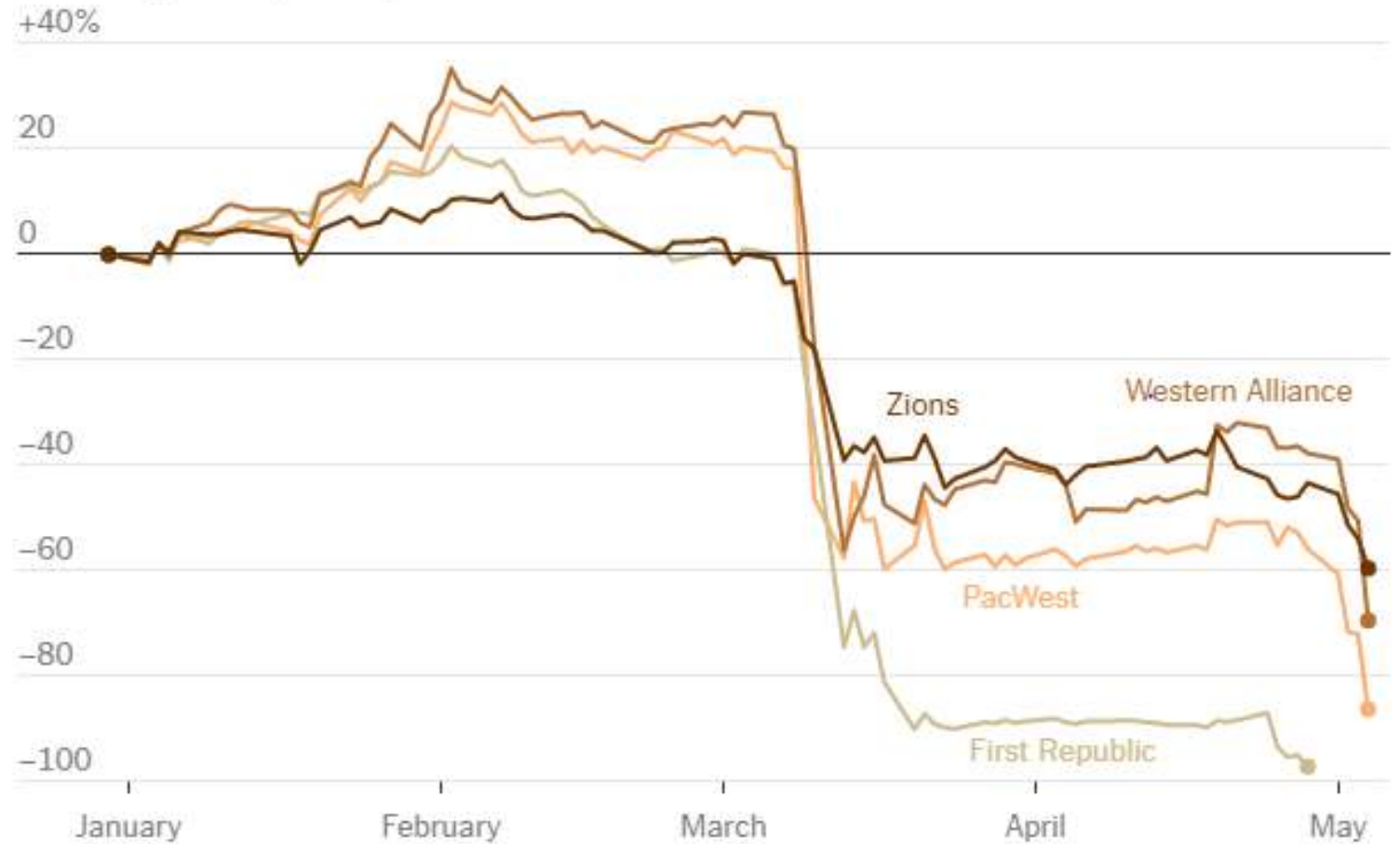
g281517

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%**

Percentage change in regional bank stocks since the start of 2023



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

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

Source: Morning Consult

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



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**

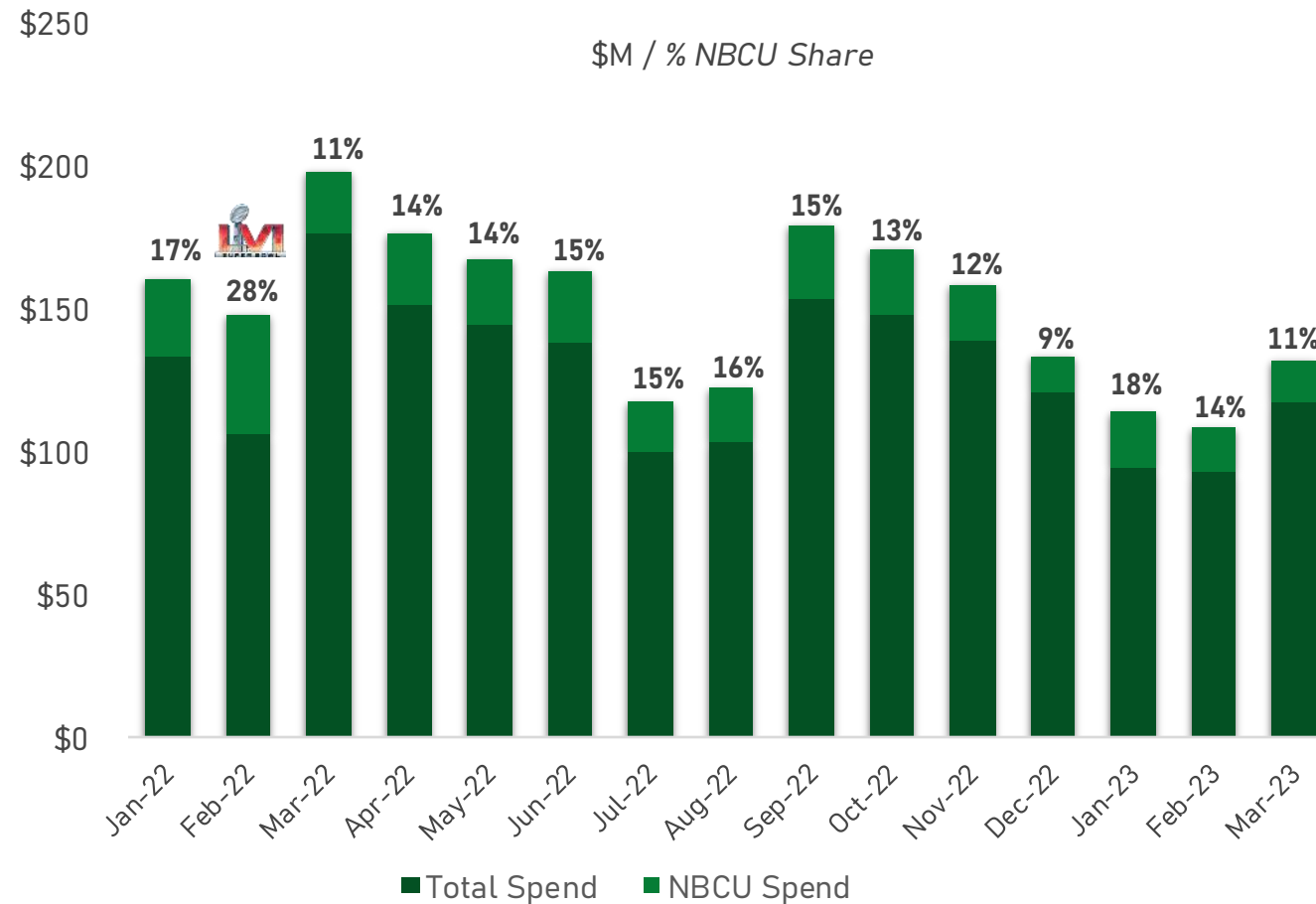
23%

Of consumers are considering
 starting a relationship with a
**new bank in the
 next 6 months**

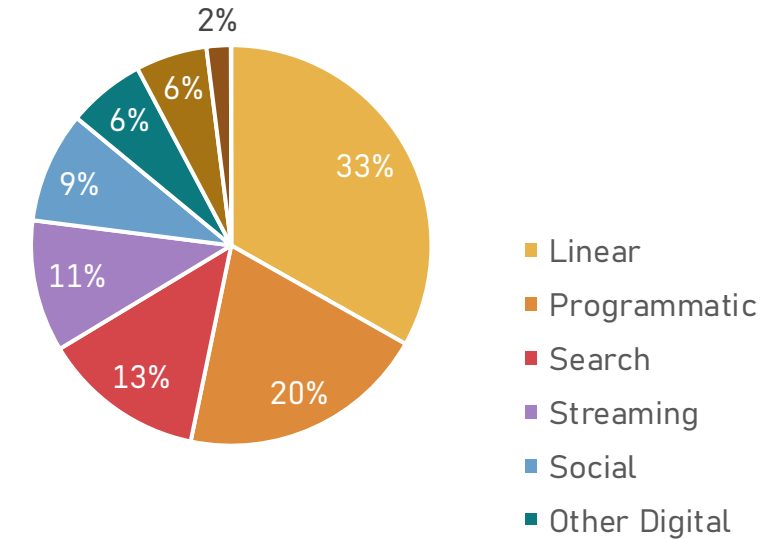
Year-Over-Year, Banking Brands Have Reduced Spend

But NBCU's share remains somewhat stable as a preferred partner for Banks

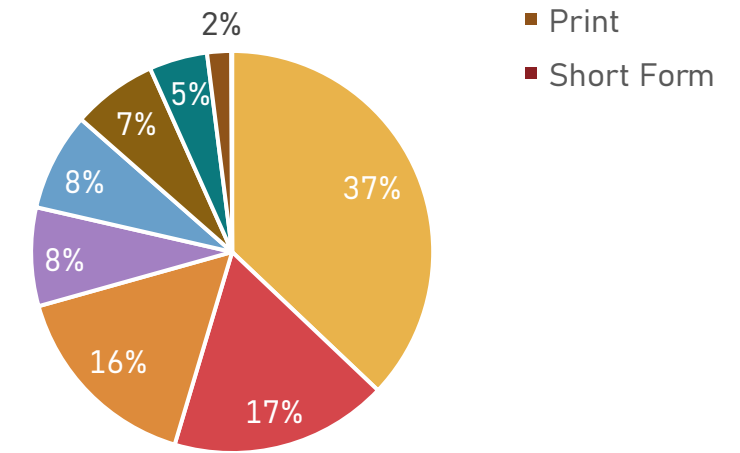
Banking Video Spend Jan '22-March '23



2022 Spend By Platform



2023 (YTD) 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

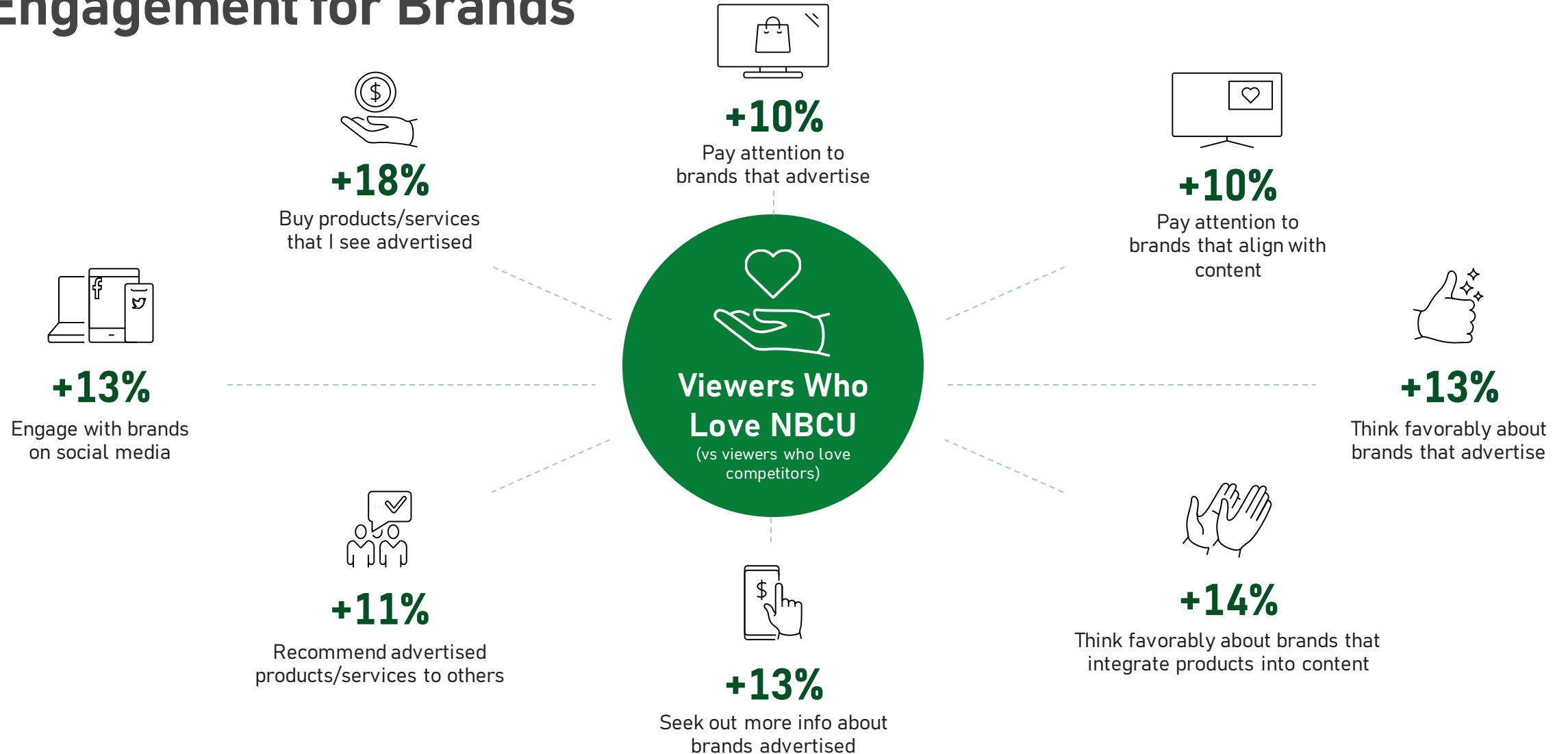
88% of adults 18-65 are NBCU fans

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

80%

Of brand preference
considerations are based
on emotions

Fandom is A Powerful Tool, Yielding Greater Engagement for Brands



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



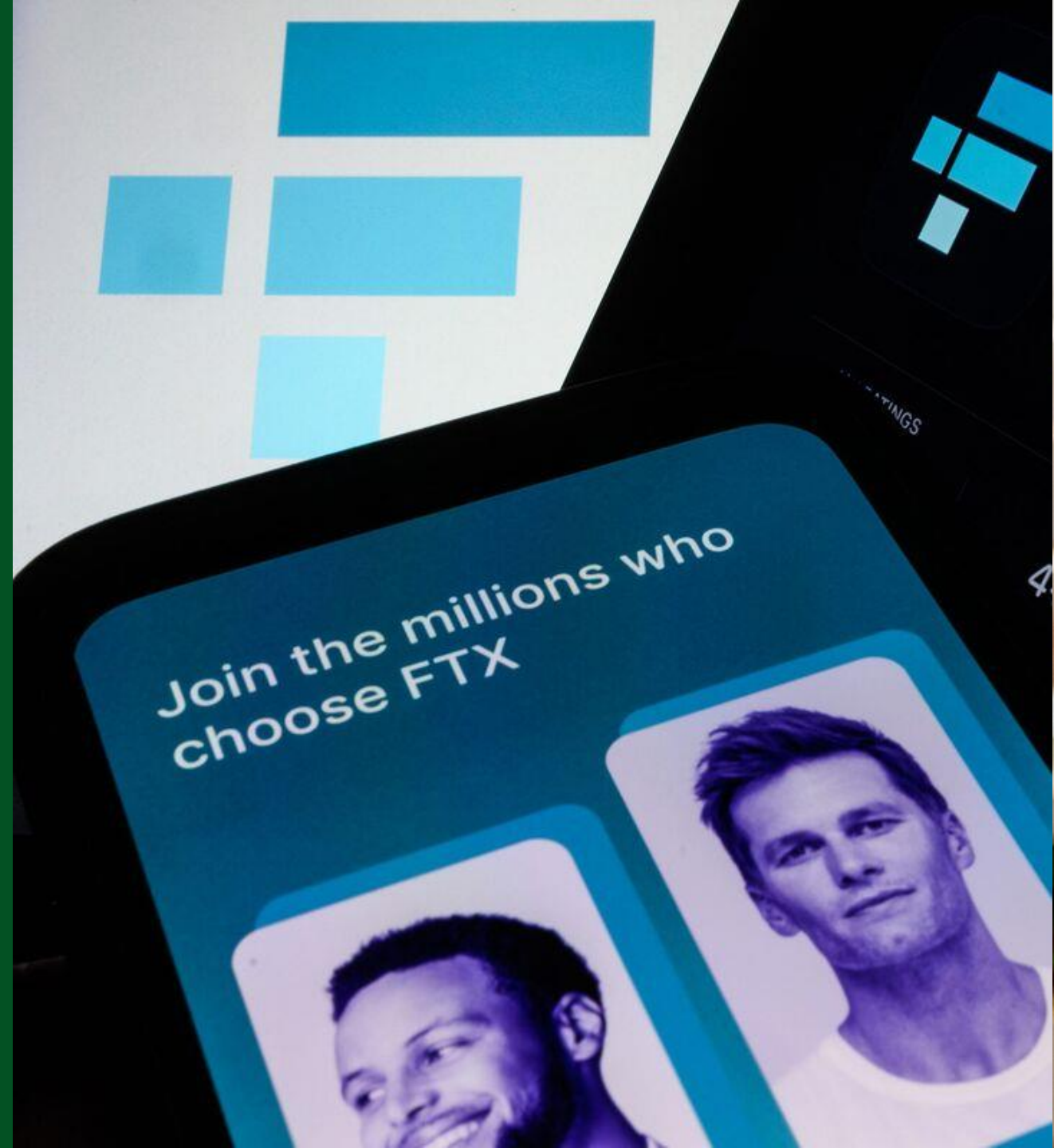
Celebrity Endorsements

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)

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

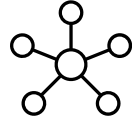
Strategic Considerations

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 Worth²

40M
Fintech Early
Adopters

132M
Owns Multiple
Credit Cards

20M
In Market
for Financial
Advisor

35M
High Net Worth
Individuals³

28M
Unbanked /
Underbanked

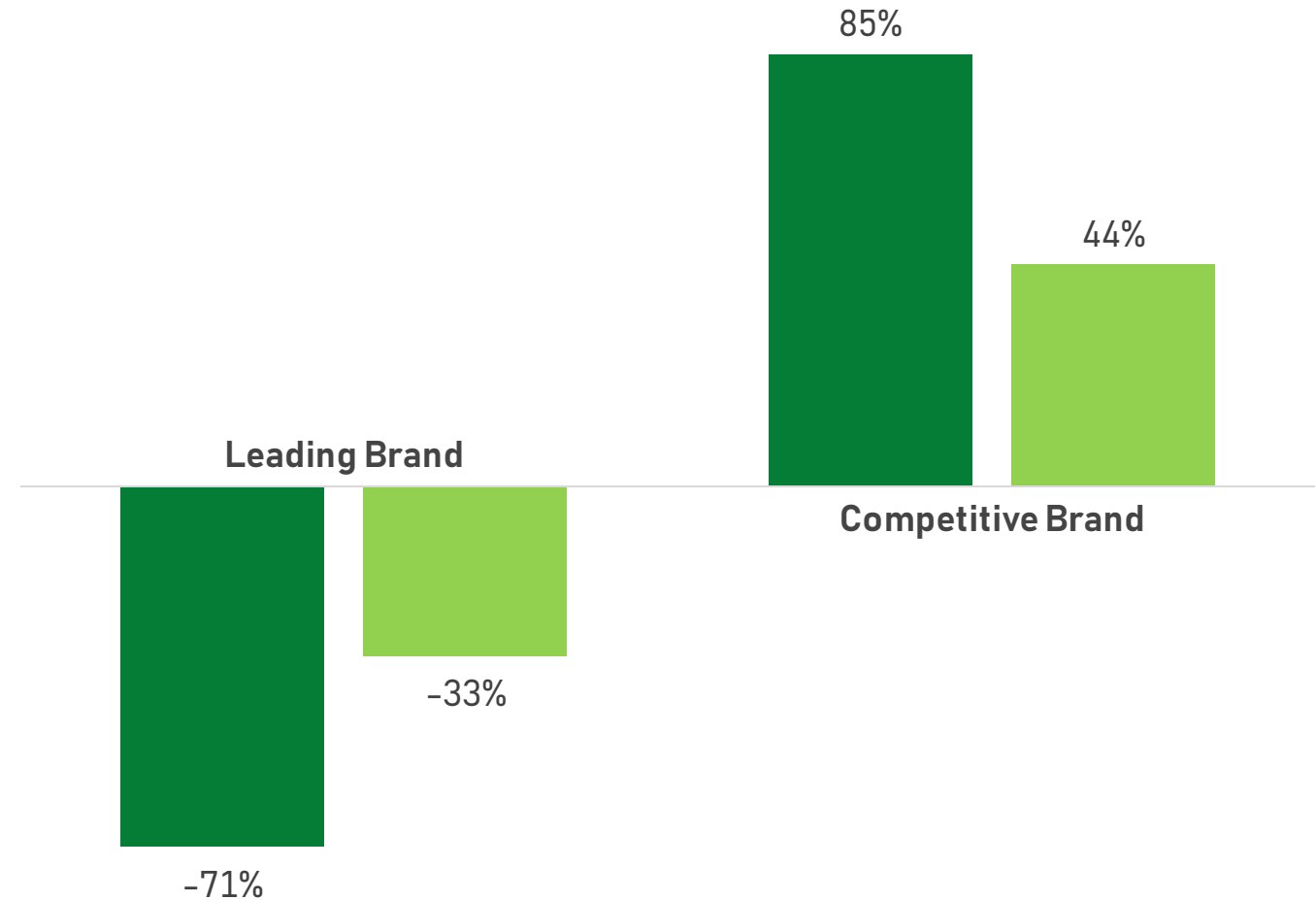
In Addition To Reach, Frequency Of Messaging Is Key To Staying Top of Mind

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

■ TV Ad Spend

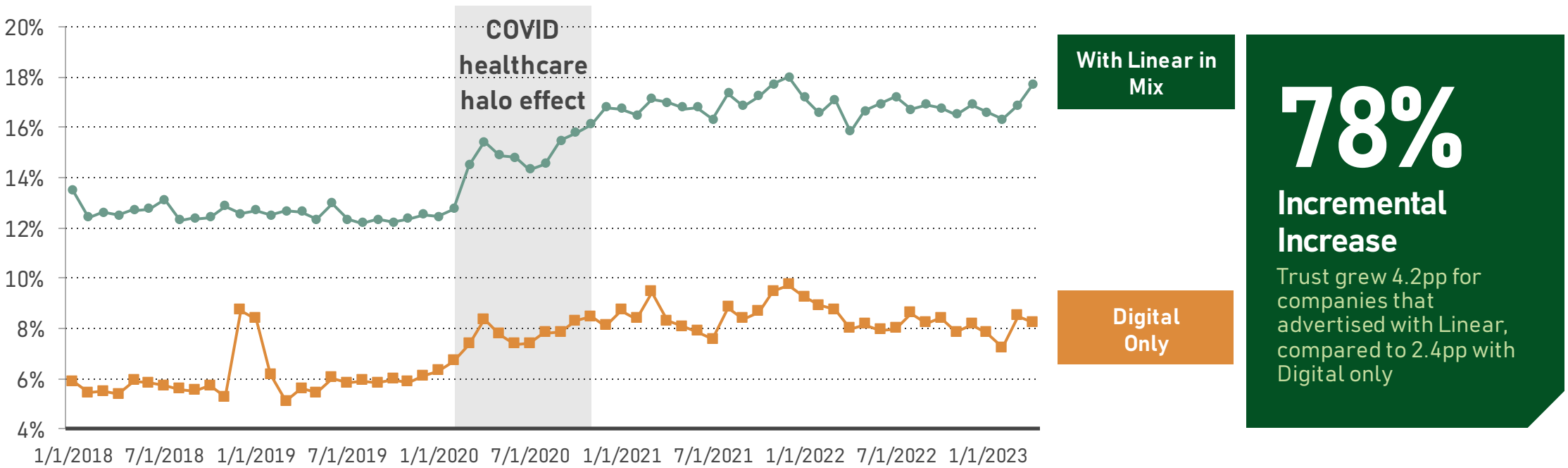
■ Brand Memorability



Pharmaceuticals is another industry that often struggles with consumer Trust

And combined Linear and Digital media leads to greater trust

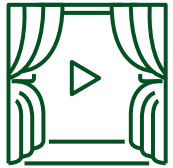
% of Company Net Trust
2018 to 2023



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

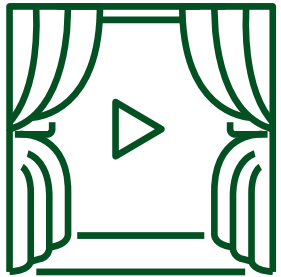
Once trust / credibility is established, it's important for brands to maintain relevancy w/ prospects & existing customers across all platforms



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**

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.

#1

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.

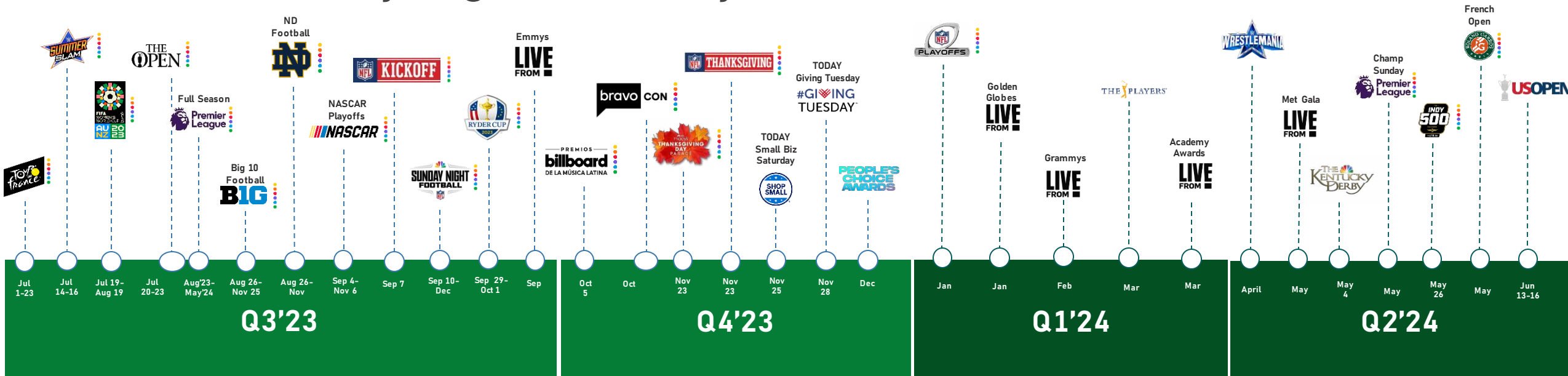
Leverage NBCU's talent in front of and behind the camera to create custom content that connects with fans alongside the content they love.



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.

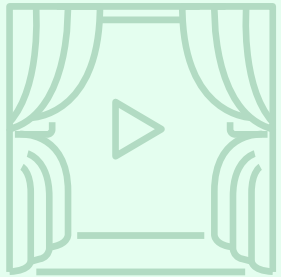
One Platform Is Host To A Variety Of Cultural Events Throughout The Year, Perfectly Aligned With Key Financial Moments



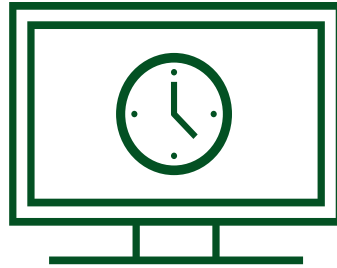
Key Financial Moments To Align With

<p>Back to School/College</p> <p>Prime Day – Major Spending Event</p> <p>Midyear Financial Progress Check</p> <p>National 401k Day</p>	<p>Small Business Saturday</p> <p>Holiday Shopping – Major Spending Event</p> <p>Applications Open for Federal Student Aid</p> <p>National Savings Day</p> <p>Financial Planning Month – October</p>	<p>New Year's Resolutions – Wealth Management Goals</p> <p>Super Bowl – Major Spending Event</p> <p>Valentines Day – Major Spending Event</p> <p>Tax Season</p> <p>Financial Wellness Month – January</p> <p>Financial Aid Awareness Month – February</p>	<p>Tax Day / Tax Refunds (Investing Opportunity)</p> <p>Financial Literacy Month – April</p> <p>Federal Student Aid App Deadline – June</p>
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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

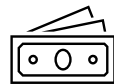
FINANCE INVESTMENT CATEGORY EXAMPLE



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+

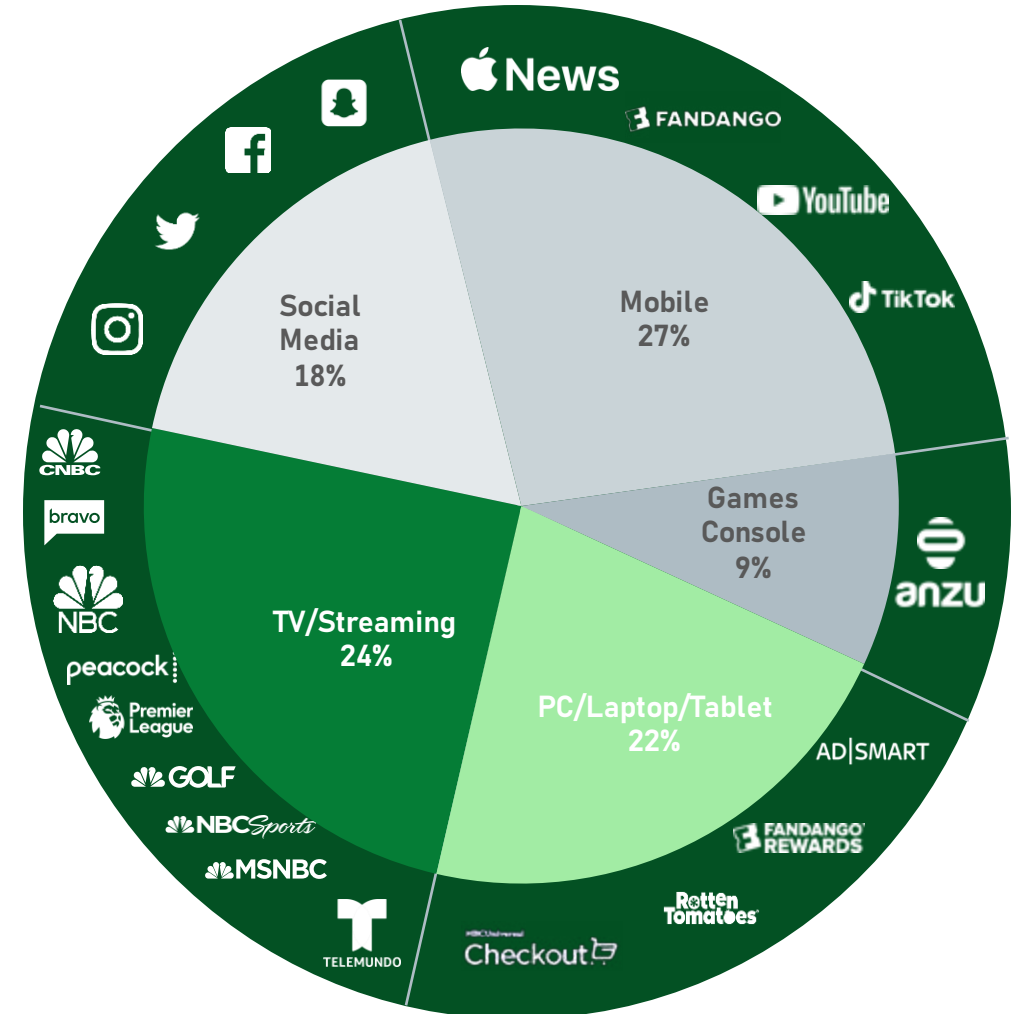
Our ecosystem of distribution partners can help brands extend reach and seamlessly
Maximize Audience Scale across ALL PLATFORMS

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**



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

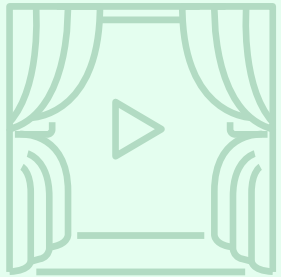
Partner with Social Studio to create multi-platform custom content to drive brand affinity and create financially relevant moments out of the most viral occasions on social media



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

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%

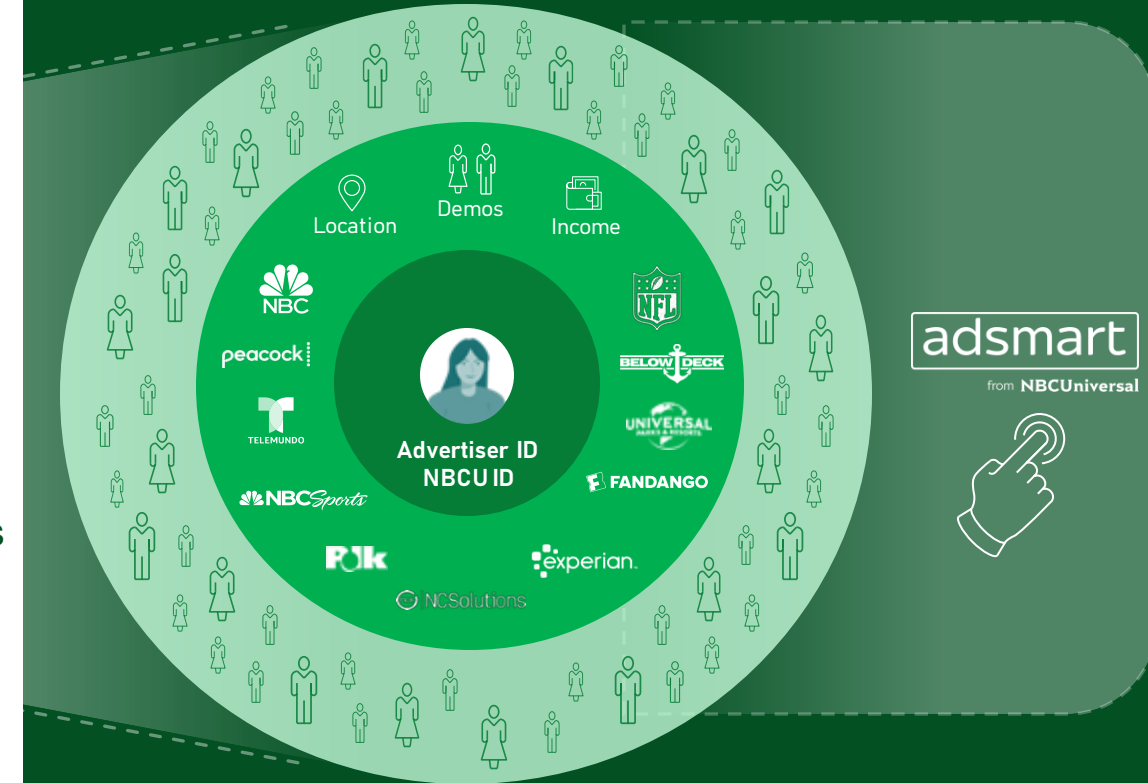
of community bank customers are not confident the govt would support their bank if faced w/ collapse



Existing Customers

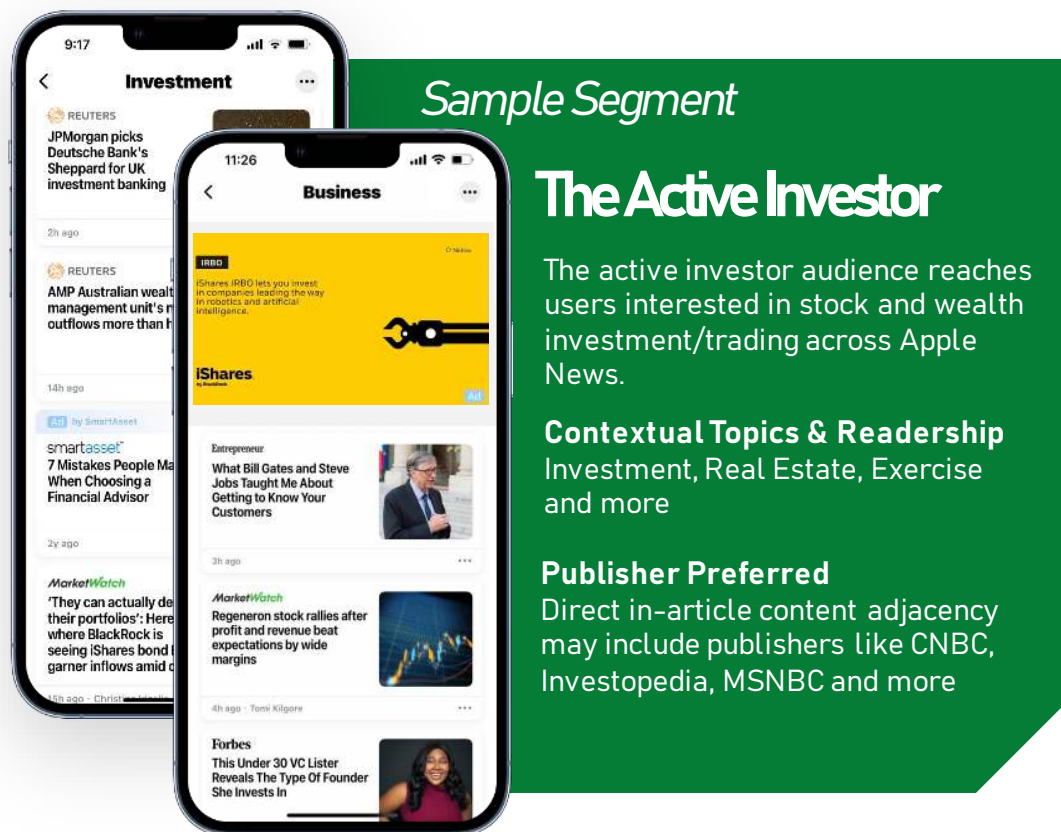
35%

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

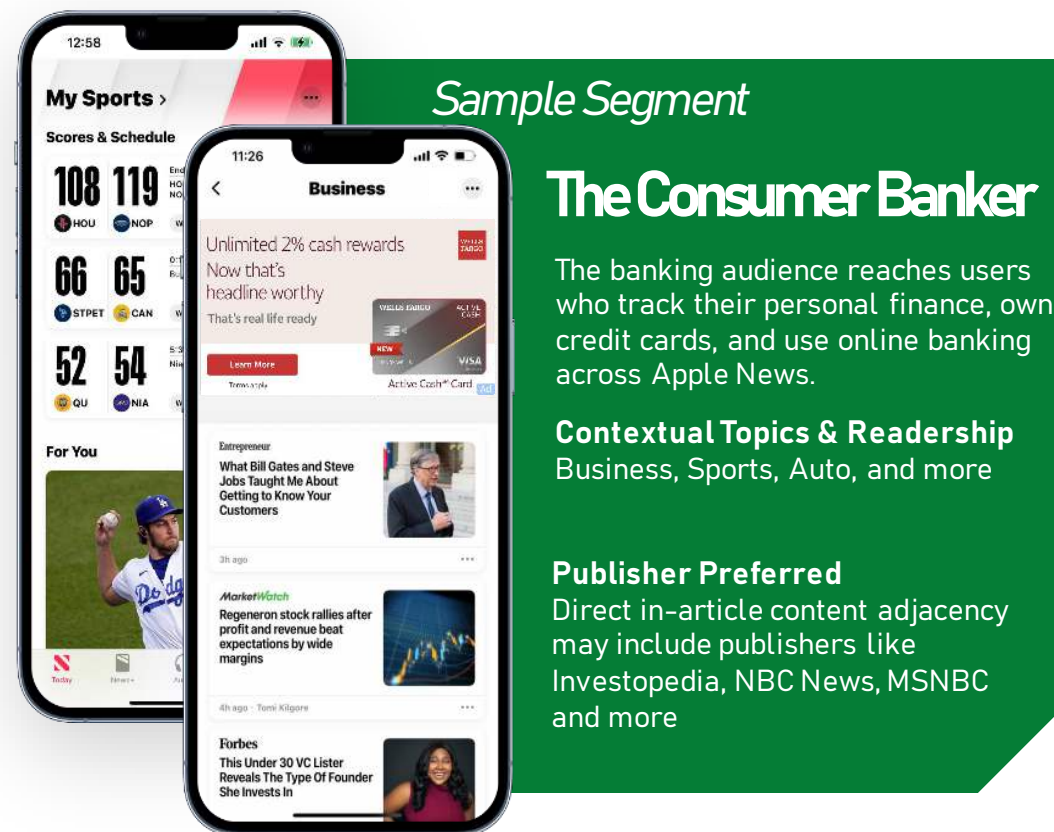
The Active Investor

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

The image shows three smartphone screens displaying Apple News feeds. The top screen shows an 'Investment' category feed with articles from Reuters and AMP. The middle screen shows a 'Business' category feed with an iShares advertisement and articles from Entrepreneur, MarketWatch, and Forbes. The bottom screen shows a 'Business' category feed with an iShares advertisement and articles from Entrepreneur, MarketWatch, and Forbes.



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

The image shows three smartphone screens displaying Apple News feeds. The top screen shows a 'My Sports' category feed with scores and schedules. The middle screen shows a 'Business' category feed with a Visa advertisement and articles from Entrepreneur, MarketWatch, and Forbes. The bottom screen shows a 'Business' category feed with a Visa advertisement and articles from Entrepreneur, MarketWatch, and Forbes.

SPRING 2023

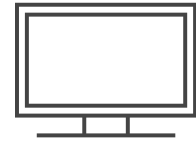
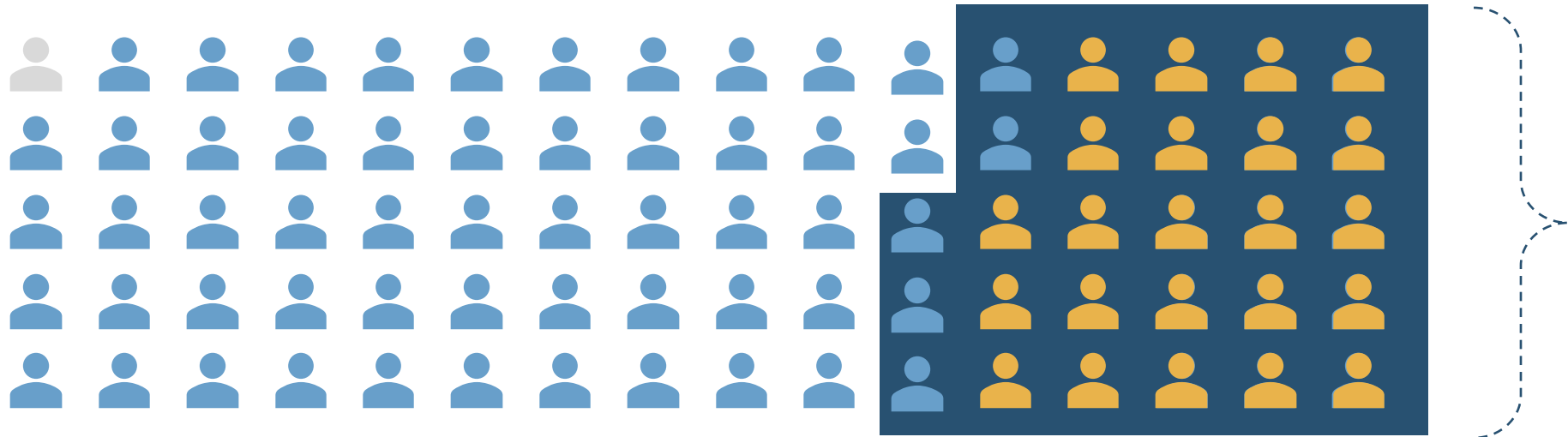
NBCUniversal

Thank
You!



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

FINANCE INVESTMENT CATEGORY EXAMPLE



The average Finance Investment campaign reaches

less than 3%

of Peacock monthly viewers

79M

People
Per Month

28M



Looking to Invest
in the Next Year

23M

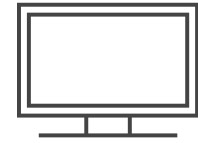
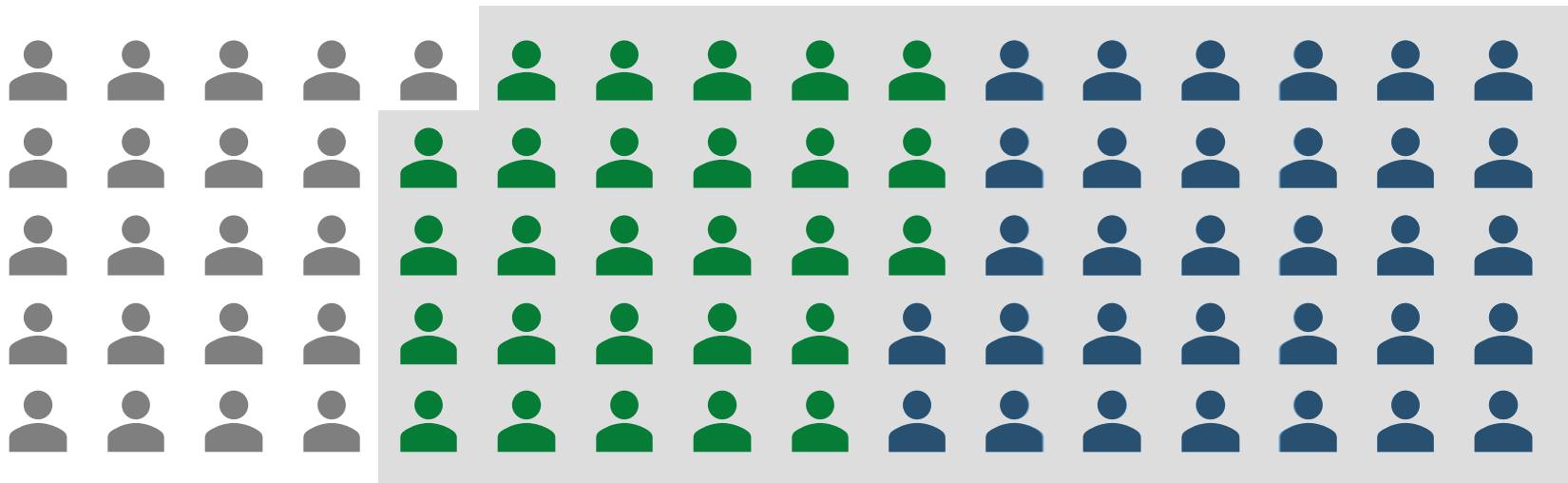


Believe Investing for
the Future is Important

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



These 32M consumers are seeing

less than 1

Credit Card Ad per Week on Peacock

80M

People
Per Month

59M



Have a
Credit Card

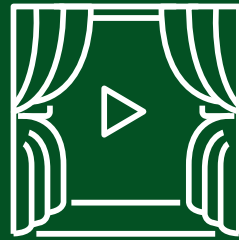
32M



Heavy Credit
Card Users

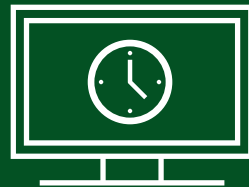
Considerations For Cultivating Trust

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

The New York Times

3 / 13 / 23

Why Regulators Seized
Signature Bank In Third-biggest
Bank Failure In U.S. History



3 / 13 / 23

Back-to-Back Bank Collapses
Came After Deregulatory Push

The New York Times

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

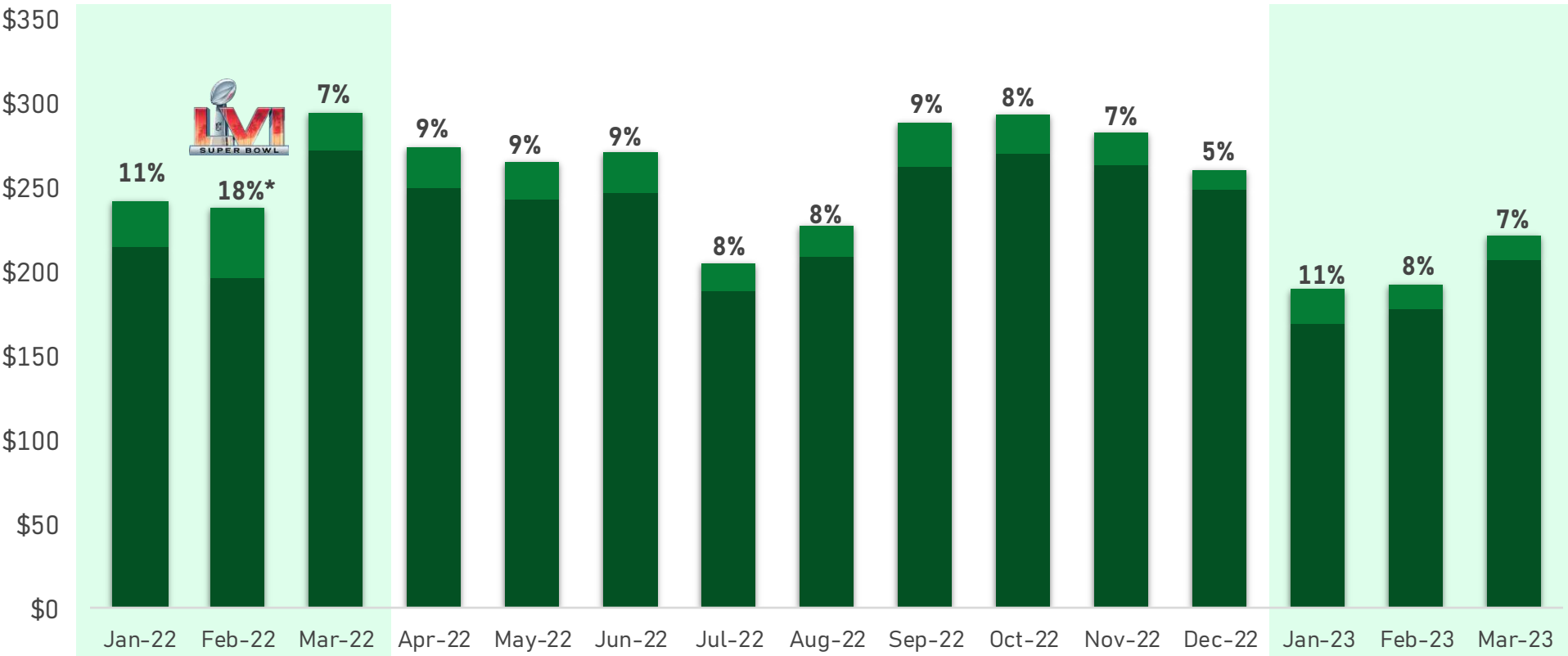


Year-Over-Year, Banking Brands Have Reduced Spend

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

■ Total Spend ■ NBCU Spend

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

Consolidate with
Slide 26



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

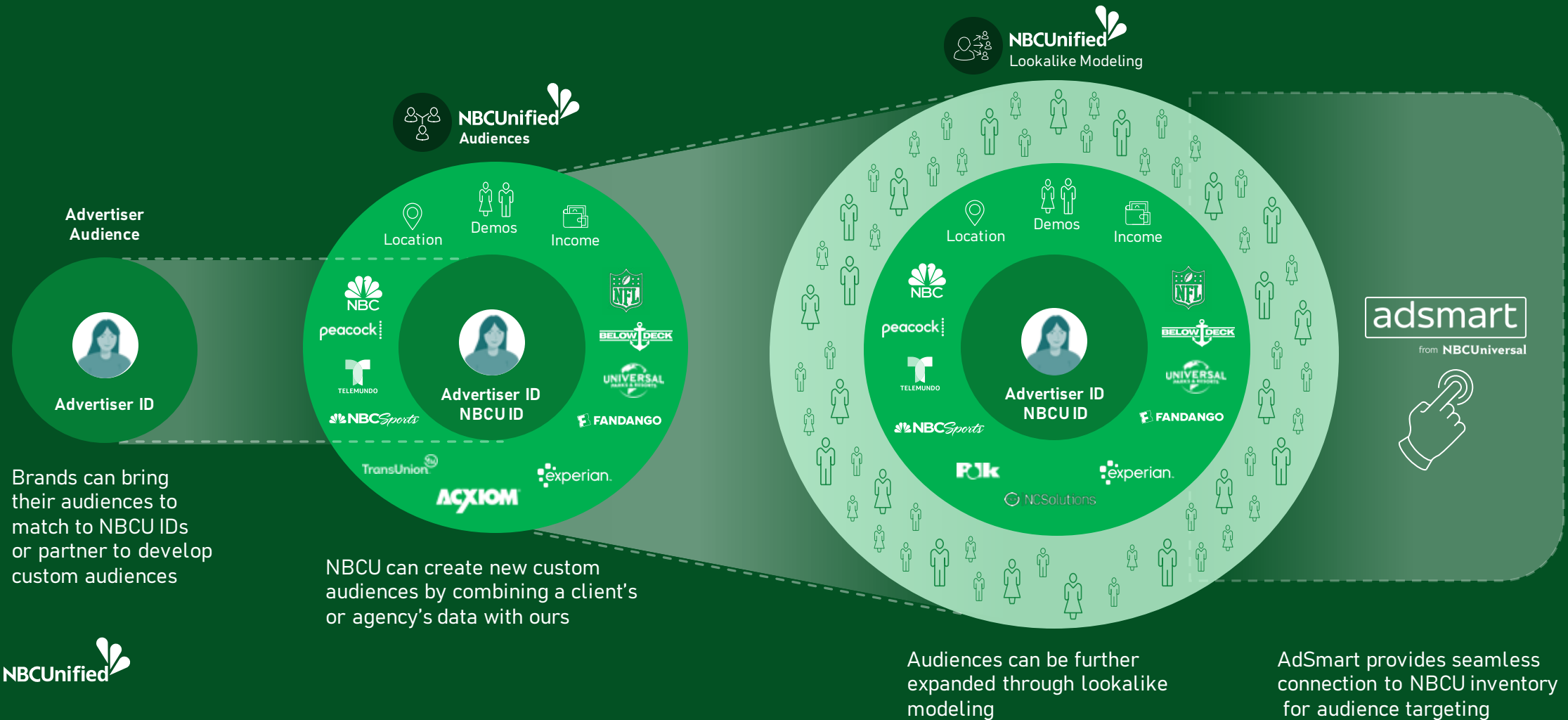
35%

only 35% of consumers feel *very confident* in their bank's ability to provide them with all the money in their accounts, if requested

CONTINUITY ACROSS PLATFORMS:



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

Invest for Life – right
custom message
right audience

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

**Digital Only
Bank Customers**

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

**Local / Community
Bank Customers**

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

Existing Customers

CONTINUITY ACROSS PLATFORMS:



A photograph of a man with short dark hair and a beard, wearing a grey t-shirt, smiling as he feeds a young child with curly hair. The child is looking towards the camera with their hand near their mouth. They are sitting at a white table with a glass of orange juice and a plate of food. In the background, there is a white shelf with some plants and a yellow chair.

LET'S INVEST FOR LIFE

Scaled

to fit your brand needs

Customized

to your brand messaging

Targeted

to reach key audiences

U NBCU CREATIVE RESOURCES

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

Full-scale creative, talent & production services

NBCUniversal



News-worthy custom articles and videos, informed by the NBC News Brand Studio



IP-driven custom content our fans will love, inspired by your product and messaging

NBCUniversal



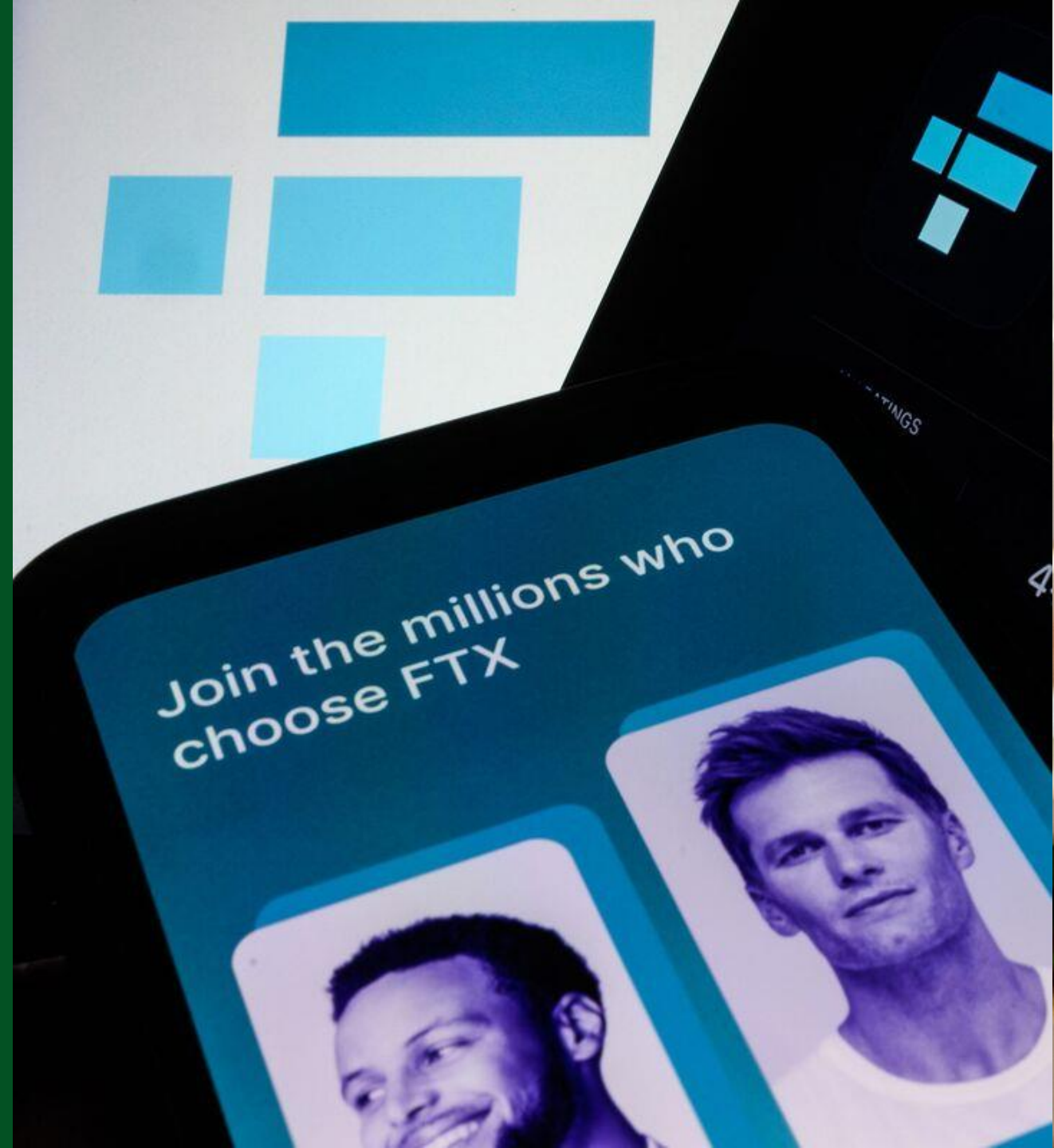
the possibilities are beautiful.™



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.

The 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.



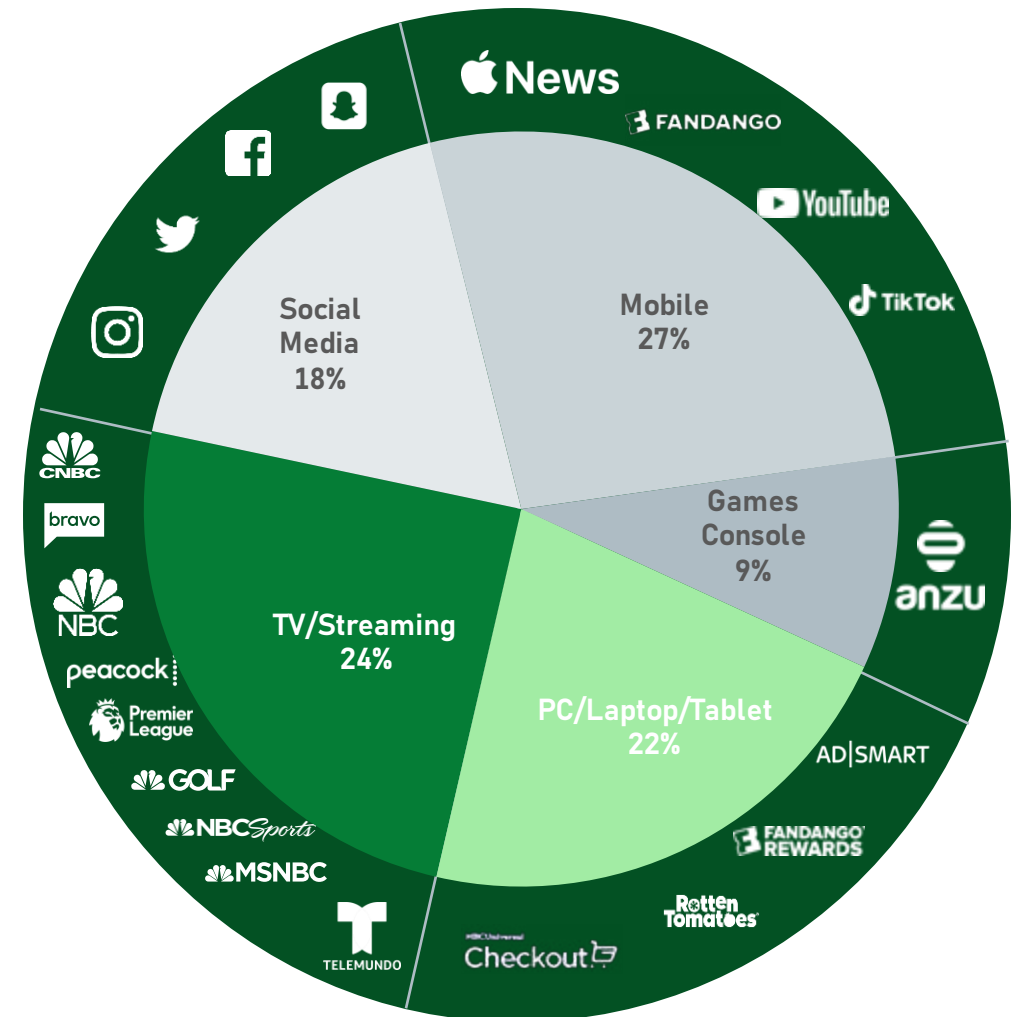
Beyond Streaming, NBCU's strategic partnerships ensure our partners messaging reach audiences across all screens

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**



Case study

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.



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.

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



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



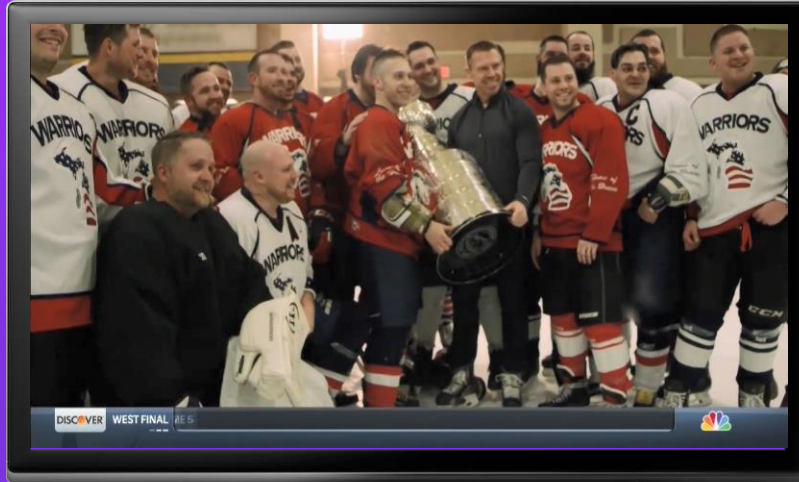
Gold flirts with record highs after topping \$2,000 an ounce



The Silicon Valley Bank Collapse Drove Some U.S. Adults to Diversify



The approach



Linear vignette



0:45 Social



0:15 Social



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%

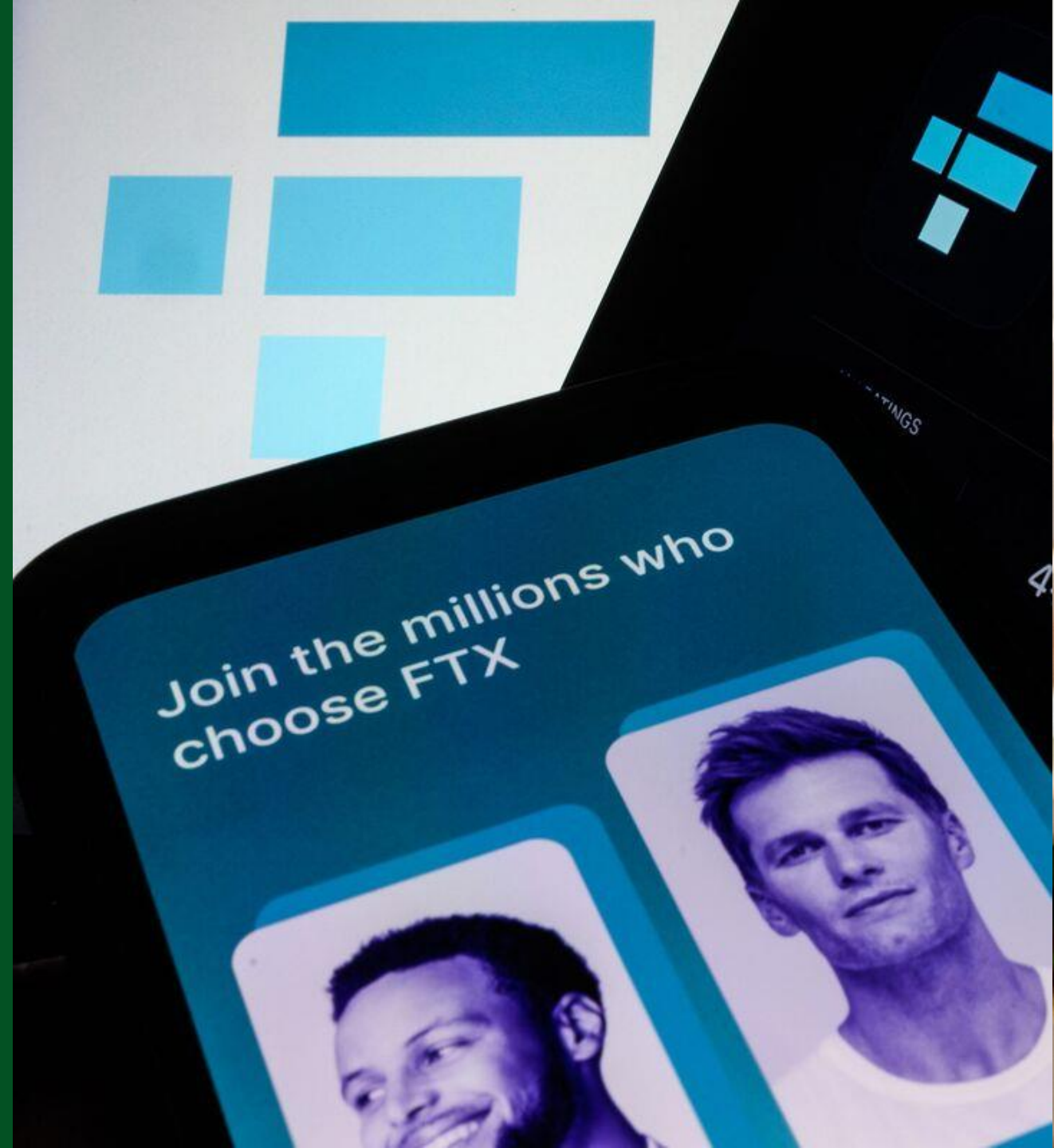
lift in brand opinion among viewers P25-54 viewers

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 Audie

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

[Restaurant NBCUnified Deck New Version](#)

[Restaurant NBCUnified Final Version](#)



QSR High Engagers
& Spenders

33%

of consumers have stopped visiting a restaurant that they were once loyal to, given the economic challenges of the last 2 years¹



Health-Conscious
Restaurant Engagers

LOGAN

of restaurant consumers in the U.S. are categorized as "sustainability prioritizers"¹



Young
Diners

40%

of Gen Z-ers like when a restaurant offers celebrity meals¹



Unprecedented,
real-time business
& financial news

Content Highlights

CNBC
DISRUPTOR/50



SMALL
BUSINESS
PLAYBOOK

CNBC
DELIVERING
ALPHA

FA
100 CNBC

CNBC **make it**

Audience Value

- **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

Impact and Environment

- **95%** of CNBC's HNWI viewers watch Business Day live

Competition

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

JANUARY 2023



A Content Experience Made For You

APPLE NEWS

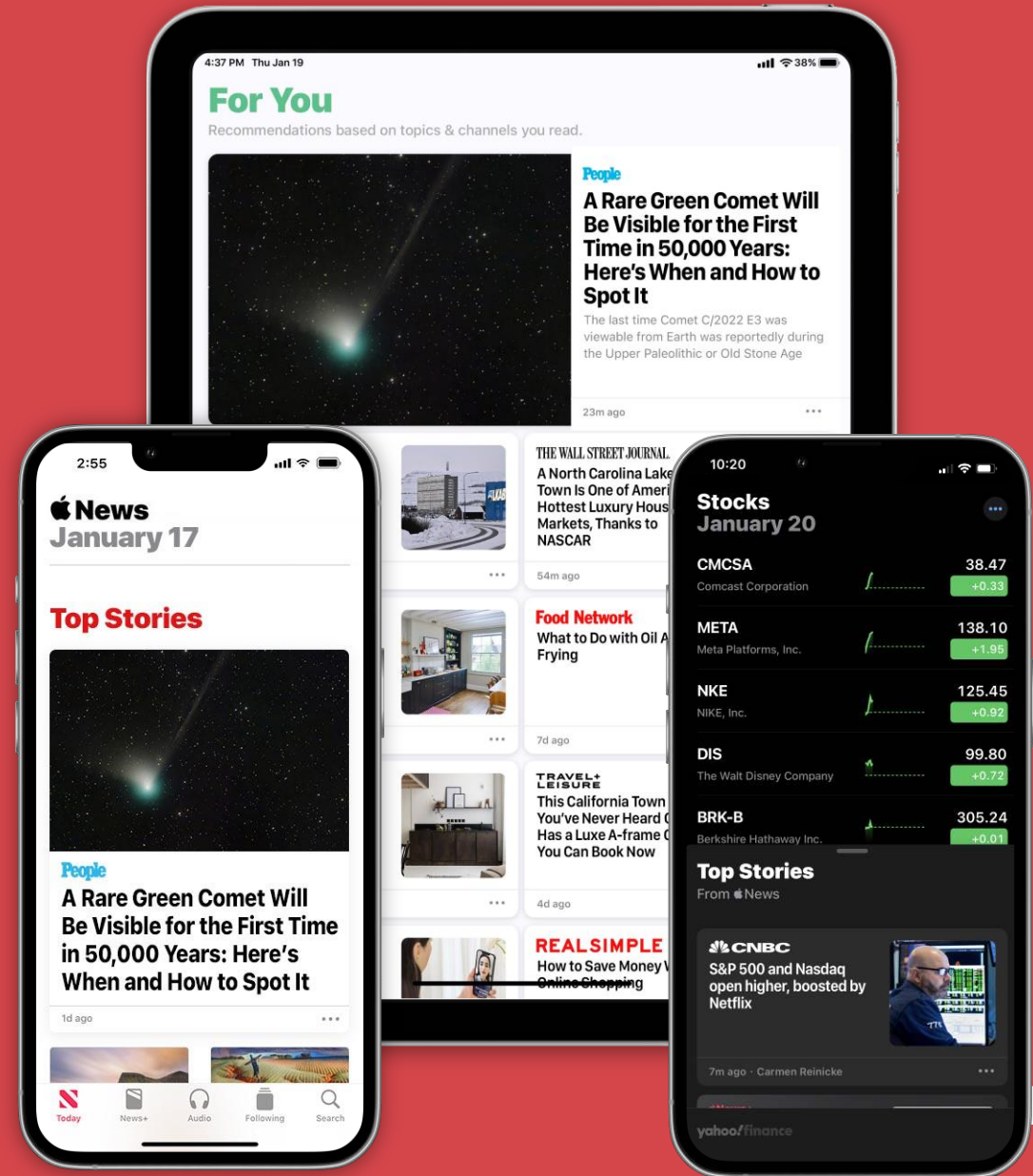
Apple News is providing publishers the tools to effectively tell their stories and providing users with an intuitive way to stay connected to the content they care about.

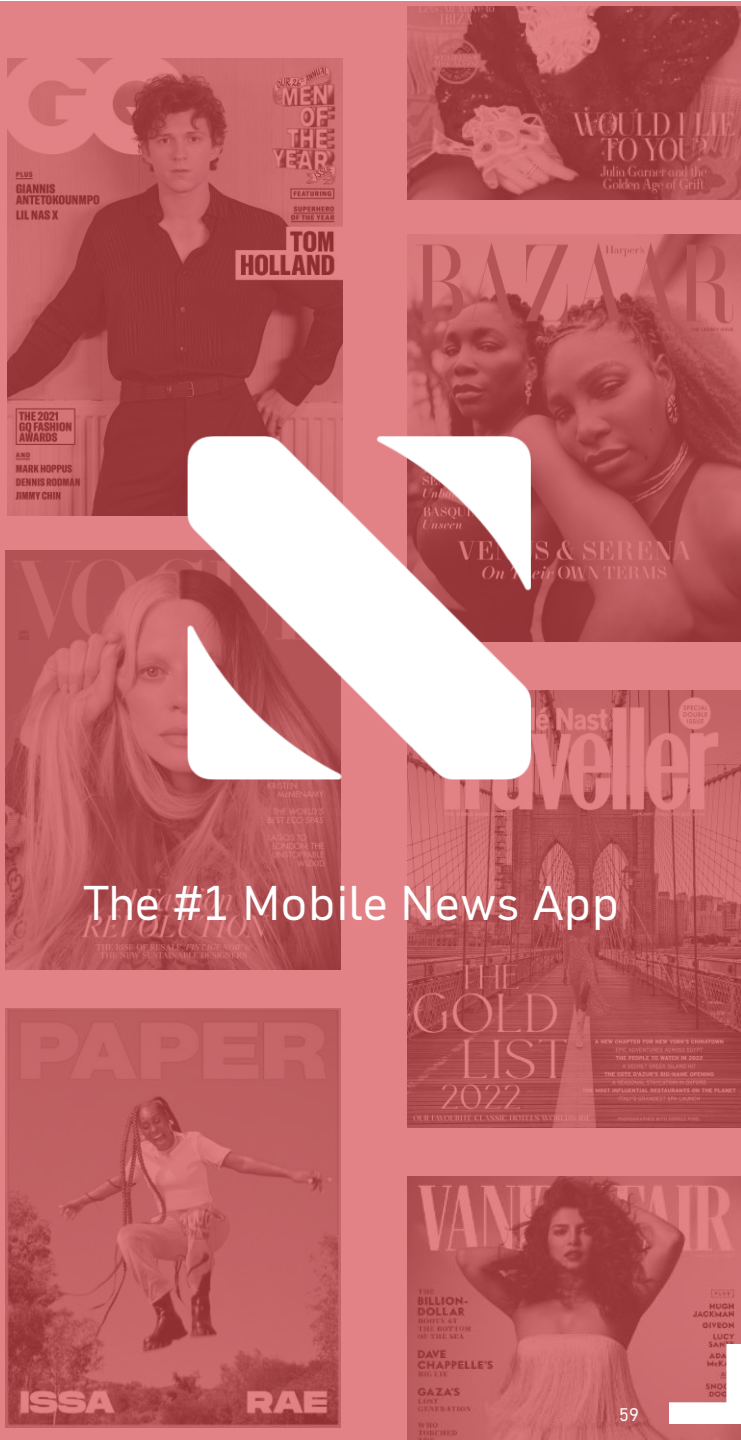
300+

Publishers

92MM

US Monthly uniques
Apple News + Apple Stocks





The #1 Mobile News App

Platform Overview

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.

Audience Value

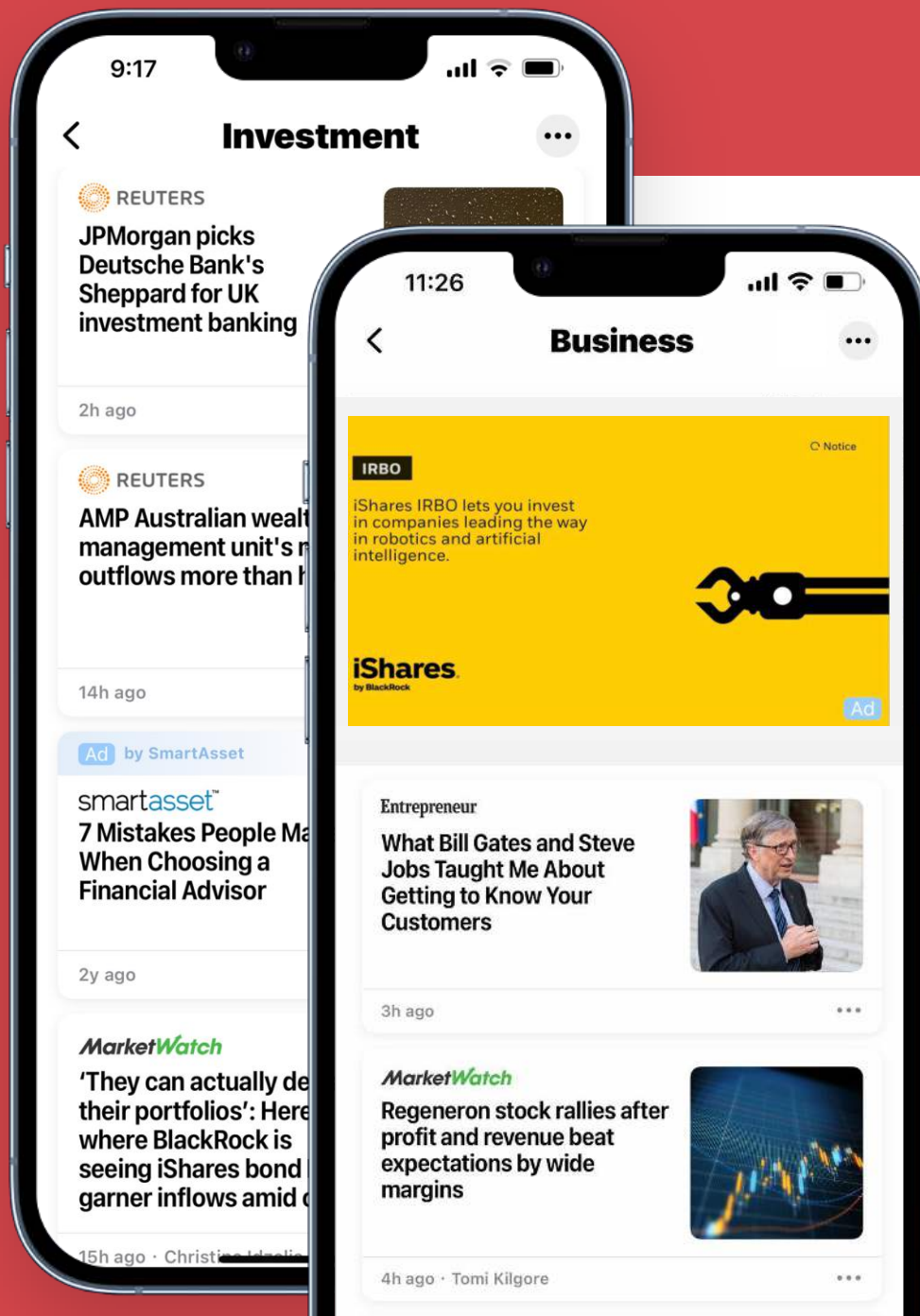
- **83MM** Monthly Users
- **3x** Average Daily Visits per User
- **Over 55%** of Apple News readers have a household income of **\$100K+**
- The **median** household income for Apple News readers is **\$102K**

Impact and Environment

- **+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

Competitive Advantage

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



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

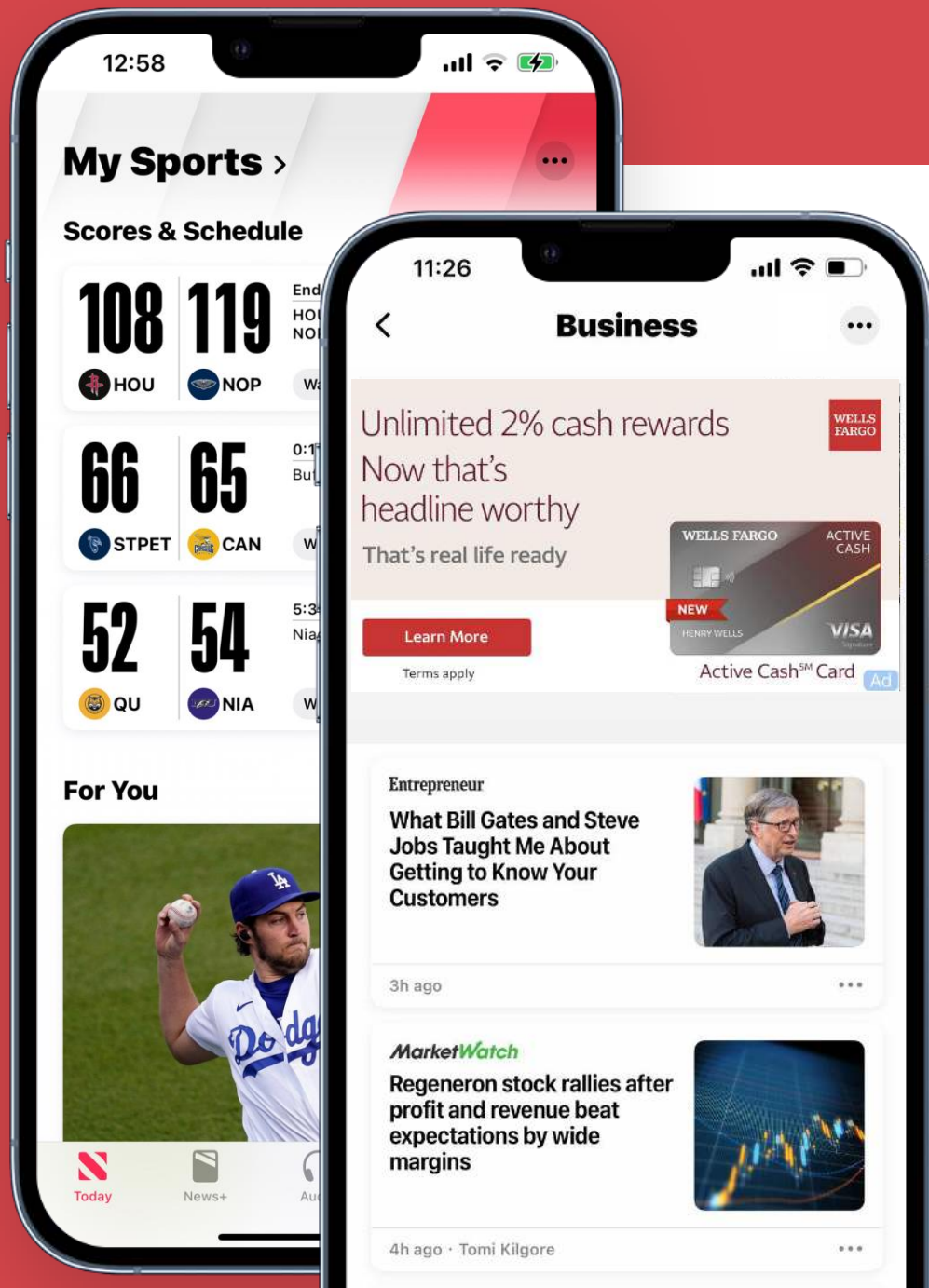
iOS Purchases & Downloads

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



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

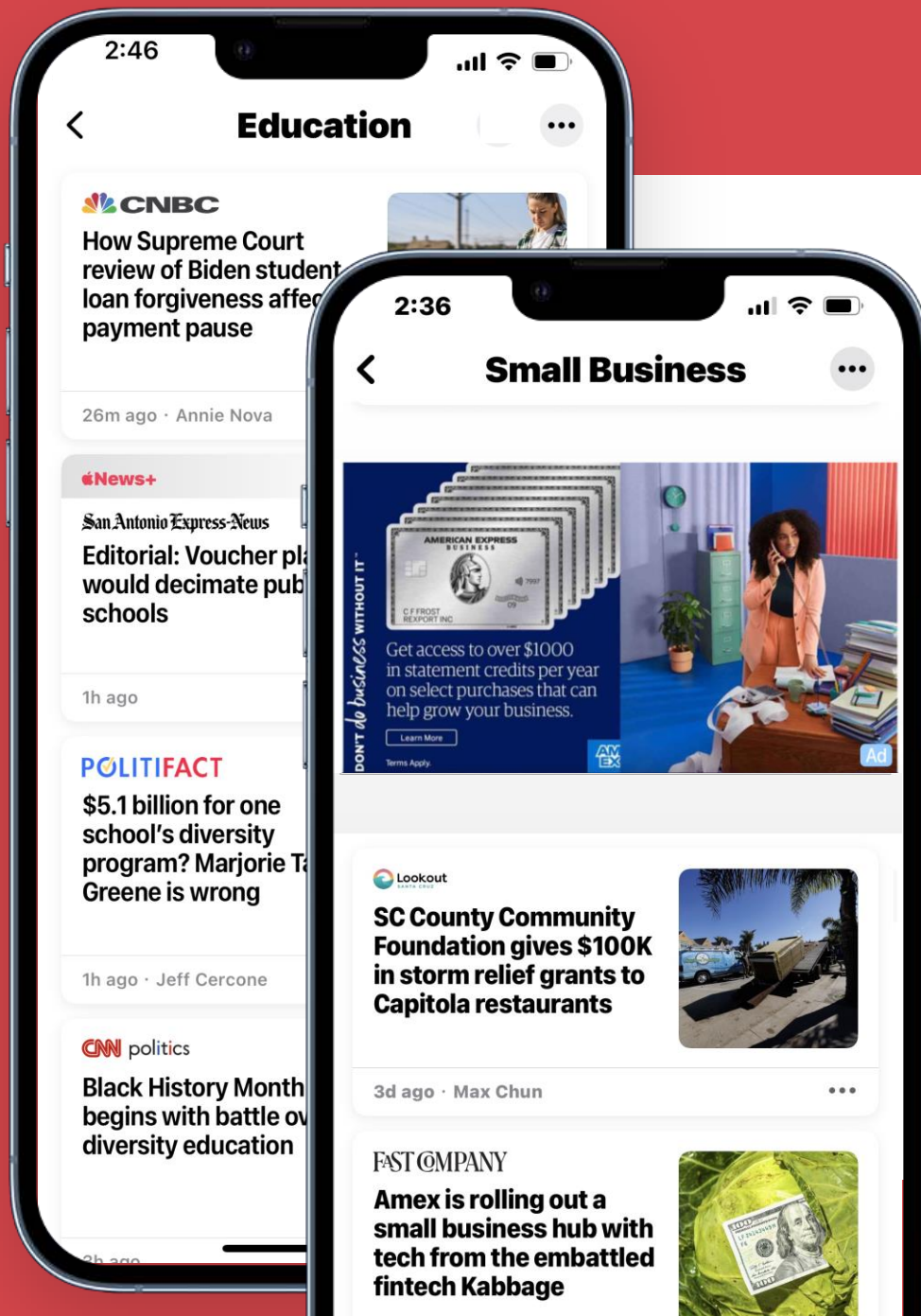
iOS Purchases & Downloads

Finance Banking App Segment with apps like:



Publisher Preferred

Direct in-article content adjacency may include publishers like Investopedia, NBC News, MSNBC and more



Sample Segment

The Small Business Audience

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

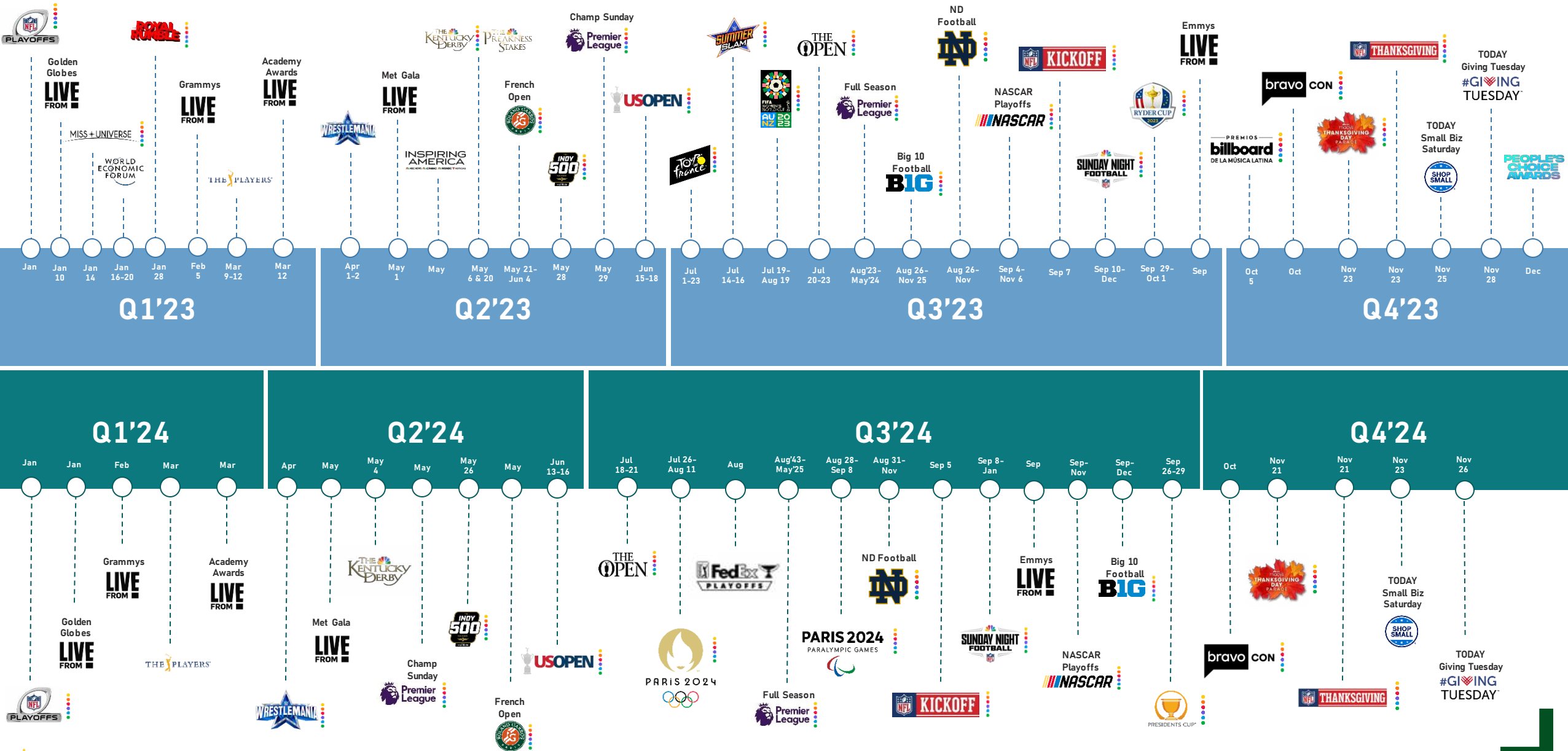
Business Audio Books, Small Business App Segment with apps like:



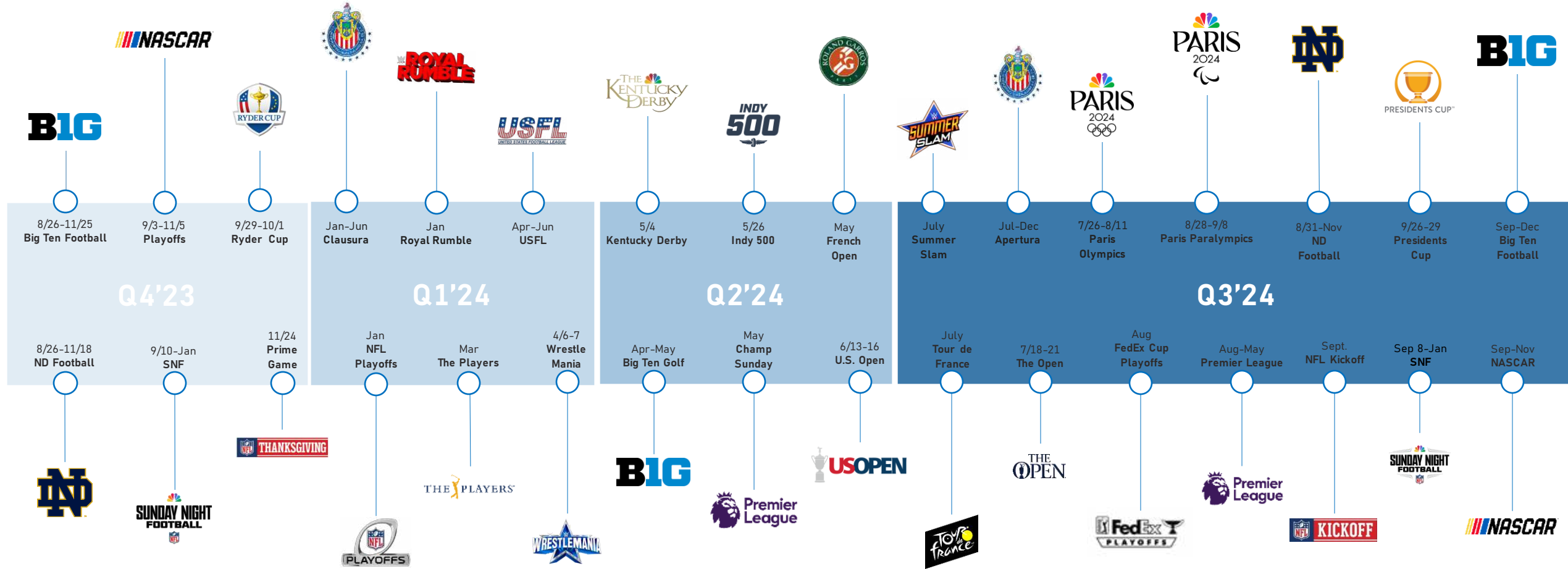
Publisher Preferred

Direct in-article content adjacency may include publishers like Investopedia, CNBC, InStyle, TODAY and more

2023-24 One Platform Tentpole Events



2023-24 Premier Sporting Events



2023/2024

Finance Events Calendar

- 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)

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

* Q 3 2023

Q 4 2023

Q 1 2024

Q 2 2024

Q 3 2024

* see Q3'23 for specific insights

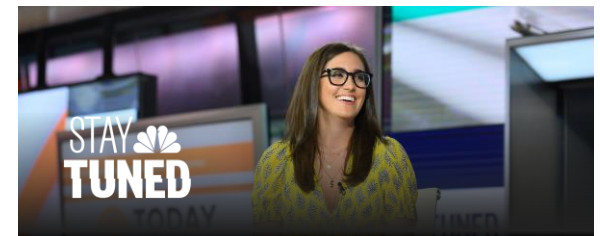
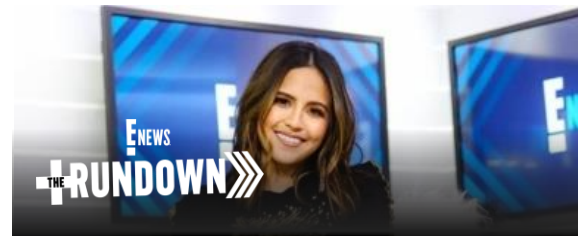
- Back to School/College
 - Average household spend on BTS - \$790
 - 16% of shoppers use Digital Wallets for BTS
- Prime Day - \$7.8B Amazon Sales / \$5.2B Other Retailers
- Midyear Financial Progress Check
- National 401k Day

- 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)

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



Always On Amplification.

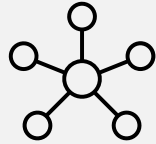


As The Financial Sector Continues To Deal With The Fallout From Current Volatility,

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

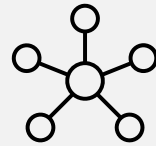
Reassure existing customers on the stability of banks (and your bank) and the safety measures in place to prevent this from impacting their personal finances

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

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 Targeting



To Engage 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

What we know about: High Spenders

Where they're interacting with NBCU:



What else we know about them: (Index)

TRAVEL			SPORTS			WEALTH & INVESTING			TECH		
	Travel to Upscale Hotels	189		Buy Sporting Event Tickets	187		Wealth Level: \$500K - \$1M	162		Buy for Smart Home	180
	Business Travel	181		College Football Fan	140		HH Net Worth: \$250K-\$375K	157		High Tech Leader	139
	Foreign Travel	133		NFL Football Fan	139		Investing in Mutual Funds	147			

NOW THAT WE
KNOW WHO THEY ARE:
**Here Is How We
Put Ads in Front
of Them Across
One Platform**

High Spenders

