

THE CRANE CONSULTANCY

BUSINESS INTELLIGENCE, PACED BY PROFIT

CRANE INDEX™ RESEARCH

Financial Services: The AI Visibility Report

Three machine reads of 175 of Britain's most important websites, measured 2026-08-06. Can AI find you, can an agent act on you, does AI know who you are.

122	43	0	53
SITES READABLE	MEDIAN CRANE INDEX™	SITES AT 70+	UNMEASURABLE

Nobody in this cohort is ready. That is the opportunity.

Of the 175 sites approached, 53 could not be measured at all: 27 refused an automated reader outright, 21 gave one no response, and 5 serve pages that are empty until scripts run. Of the 122 sites a machine could read, not one reached 70 out of 100 on the composite Crane Index™. The three reads tell one story: access is broadly survivable (Agent median 63), meaning is patchy (AI Search median 50), and identity is the collapse (Representation median 15, with 120 of 122 sites below 55).

The strongest single separator between the top of the field and the bottom is not budget, brand or size: it is valid Organization structured data and a coherently resolvable identity. In this cohort, every one of the ten strongest sites on the search read carries it; not one of the bottom ten does. The remediation is a markup and governance exercise, not a rebuild, which is why the league table overleaf should be read as unclaimed territory.

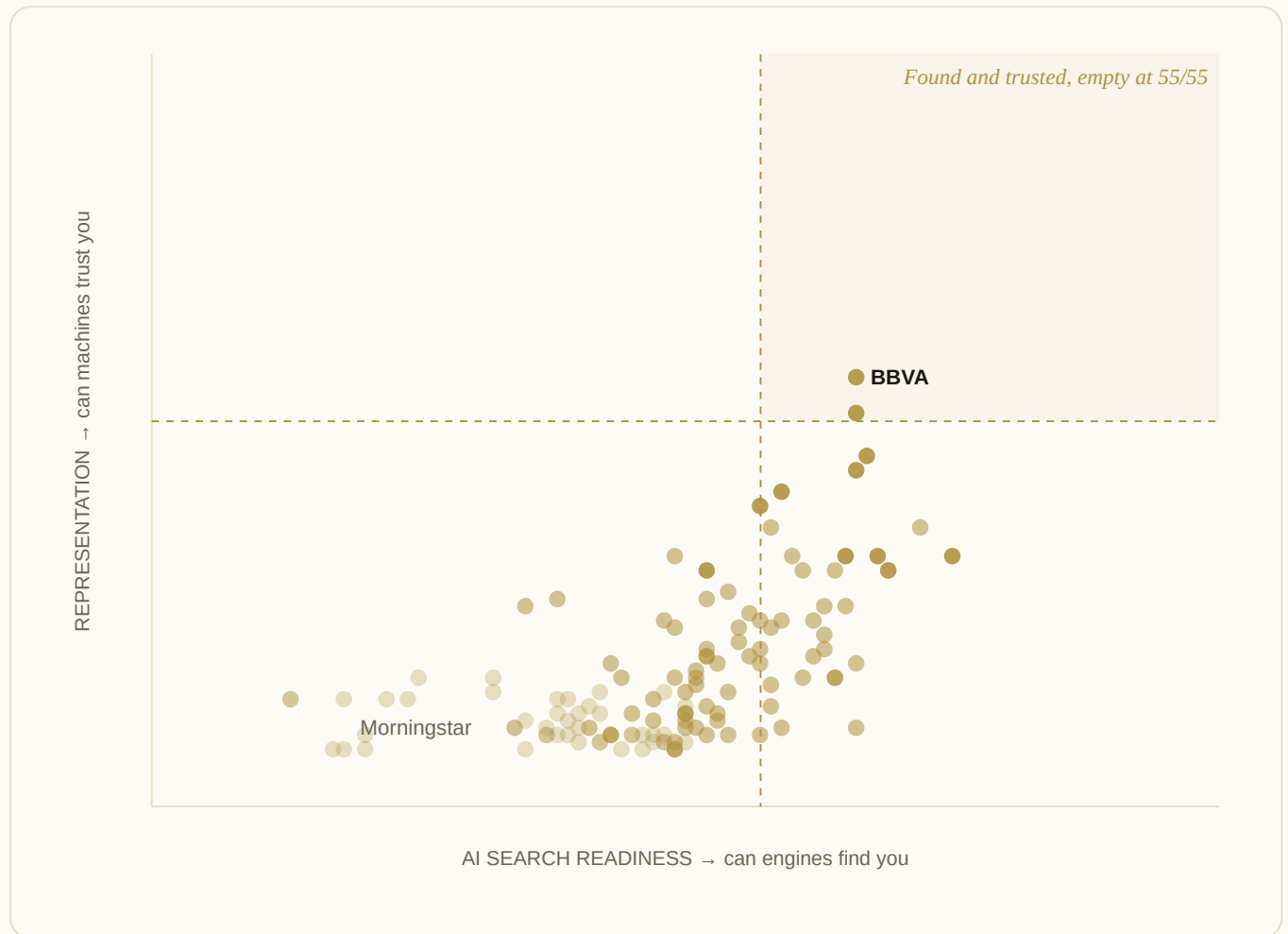
The three reads

AI Search Readiness. Median 50, range 13 to 75. Whether the engines that read live sites (AI Overviews, Perplexity, ChatGPT with search) can resolve the company and extract what it sells, to whom.

Agent Readiness. Median 63, range 30 to 88. Whether an automated agent is admitted at the edge and finds anything machine-operable when it arrives.

Brand Representation. Median 15, range 8 to 60. Whether a machine can confirm from the site itself which real-world organisation it is.

The picture in one chart



The story in one line: the field is led by BBVA on 69, while Morningstar sits on 19. Rank in this table is decided by structure, not size or spend, and the top-right quadrant, found *and* trusted, is empty. Whoever claims it first owns it.

Every site a machine could read

Rank is by the composite Crane Index™. A low score says the site is hard for a machine to read, not that the business is anything other than excellent at what it does. Sites that refused or could not serve an automated reader are excluded as unmeasured, never scored zero.

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
1	BBVA bbva.com/en	69	66	82	60
2	Jefferies Financial Group jefferies.com	66	75	87	35
3	Fidelity Investments fidelity.com	65	66	82	47
4	Arch Capital Group archgroup.com	63	65	88	35
5	Apollo Global Management apollo.com	61	66	62	55
6	Discover Financial Services discover.com	60	57	82	42
7	Mizuho Financial Group mizuhogroup.com	60	67	65	49
8	Wise wise.com	58	68	71	35
9	Ameriprise Financial ameriprise.com	57	52	85	33
10	AIG aig.com/home	55	59	63	44
11	CaixaBank caixabank.com/home_es.html	55	69	62	33
12	Schroders schroders.com/en/global/individual	54	64	65	33
13	BlackRock blackrock.com/us/individual	53	58	62	39
14	Nationwide Building Society nationwide.co.uk	53	60	63	35
15	PayPal paypal.com/us/home	53	65	65	28
16	Goldman Sachs goldmansachs.com	52	63	69	24
17	OCBC ocbc.com/group/gateway	52	54	73	30
18	Principal Financial Group principal.com	52	61	63	33
19	BNY bny.com/corporate/global/en.html	51	63	62	28

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
20	Capital One capitalone.com	51	56	69	27
21	Credit Agricole credit-agricole.com	51	66	68	20
22	Hargreaves Lansdown hl.co.uk	51	64	71	18
23	ICICI Bank icici.bank.in	51	62	65	26
24	Synchrony Financial synchrony.com	51	57	75	22
25	Fiserv fiserv.com	50	58	68	25
26	Intesa Sanpaolo intesaspanpaolo.com	50	59	66	26
27	Janus Henderson janushenderson.com/en-us	50	59	79	11
28	Moody's moody's.com	50	49	66	35
29	Ping An Insurance pingan.com	50	52	78	21
30	Progressive progressive.com	50	64	67	18
31	Wells Fargo wellsfargo.com	50	62	68	21
32	Adyen adyen.com	49	57	64	26
33	HSBC hsbc.com	49	66	69	11
34	Monzo monzo.com	49	63	62	22
35	Phoenix Group standardlifeplc.com	49	56	71	21
36	Ally Financial ally.com	47	61	63	18
37	Australia and New Zealand Banking Group anz.com.au/personal	47	57	63	20
38	FIS fisglobal.com	47	52	61	29
39	Freddie Mac freddiemac.com	47	72	30	39
40	M&T Bank mtb.com	47	48	66	26
41	NatWest Group natwestgroup.com	47	53	68	20

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
42	Stripe stripe.com	46	52	63	22
43	Aberdeen Group aberdeeninvestments.com/en-us	45	55	58	23
44	Bank of America bankofamerica.com	45	49	62	25
45	Generali generali.com	45	43	71	20
46	Interactive Brokers interactivebrokers.com	45	51	65	18
47	London Stock Exchange Group lseg.com/en	45	57	68	10
48	Societe Generale societegenerale.com/fr	45	52	63	21
49	Travelers travelers.com	45	58	62	14
50	Aflac aflac.com	44	54	62	16
51	Marsh McLennan corporate.marsh.com/global/home.html	44	51	65	17
52	NN Group nn-group.com	44	58	56	17
53	Starling Bank starlingbank.com	44	55	53	25
54	Truist Financial truist.com	44	50	69	13
55	Visa visa.com/en-us	44	51	63	19
56	Zurich Insurance Group zurich.com	44	52	66	14
57	Citigroup citigroup.com/global	43	47	68	15
58	Euronext euronext.com/en	43	50	68	12
59	Fannie Mae fanniemae.com	43	53	62	13
60	Macquarie Group macquarie.com/us/en.html	43	49	63	18
61	T. Rowe Price troweprice.com/en/us	43	50	62	16
62	TD Bank Group td.com/us/en/personal-banking	43	52	66	10
63	Brookfield brookfield.com	42	49	68	8

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
64	Chubb chubb.com/us-en	42	45	68	13
65	Commerzbank commerzbank.de/group	42	53	62	12
66	Fitch Ratings fitchratings.com	42	38	58	29
67	Lazard lazard.com	42	50	62	13
68	Legal & General legalandgeneral.com	42	54	62	10
69	MetLife metlife.com	42	50	64	11
70	Nordea nordea.com/en	42	35	64	28
71	Swedbank swedbank.com	42	49	68	9
72	Aon aon.com/en	41	51	62	11
73	Commonwealth Bank of Australia commbank.com.au	41	49	65	8
74	Deutsche Boerse deutsche-boerse.com/dbg-de	41	43	69	10
75	KBC Group kbc.com/en.html	41	34	79	11
76	Robinhood robinhood.com/us/en	41	44	62	18
77	Vanguard investor.vanguard.com/corporate-portal	41	47	65	12
78	Close Brothers Group closebrothers.com	40	41	68	11
79	ING Group ing.com	40	48	62	9
80	U.S. Bancorp usbank.com/index.html	40	43	66	10
81	Affirm affirm.com	39	42	62	13
82	CIBC cibc.com/en/personal-banking.html	39	40	68	9
83	Cincinnati Financial cinfin.com	39	45	63	10
84	Deutsche Bank db.com	39	46	62	10
85	FactSet factset.com	39	32	66	18

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
86	JPMorgan Chase jpmorganchase.com	39	38	63	15
87	Manulife manulife.com/ca/en/personal	39	46	62	8
88	Markel markel.com	39	45	62	10
89	AXA axa.com	38	40	62	11
90	Banco Santander santander.com/en/home	38	40	62	13
91	Cboe Global Markets cboe.com	38	47	56	10
92	Evelyn Partners evelyn.com	38	38	63	13
93	MSCI msci.com	38	39	64	12
94	Standard Bank Group standardbank.com/sbg/standard-bank-group	38	42	56	16
95	State Street statestreet.com/us/en	38	42	62	9
96	Sun Life Financial sunlife.com/en	38	50	56	9
97	Block block.xyz	37	39	58	15
98	Danske Bank danskebank.com	37	37	62	11
99	Intercontinental Exchange ice.com/index	37	37	64	10
100	Invesco invesco.com/us/en/country-splash.html	37	37	65	10
101	PNC Financial Services pnc.com/en/personal-banking.html	37	47	55	9
102	Prudential plc prudentialplc.com/en	37	39	62	10
103	UBS ubs.com/us/en.html	37	50	47	14
104	Scotiabank scotiabank.com/global/en/global-site.html	36	38	61	10
105	Western Union westernunion.com/us/en/home.html	36	41	52	14
106	Beazley beazley.com	35	32	57	16
107	DBS Bank dbs.com/default.page	35	25	62	18

#	COMPANY	CRANE INDEX™	AI SEARCH	AGENT	REPRESENTATION
108	SEB sebgroup.com	35	44	52	8
109	Munich Re munichre.com/en.html	34	42	50	9
110	American Express americanexpress.com	32	35	52	8
111	Stifel Financial stifel.com	32	35	50	12
112	KKR kkf.com	31	48	30	16
113	Barclays home.barclays	29	48	30	10
114	Fifth Third Bancorp 53.com	24	22	34	15
115	Lloyds Banking Group lloydsbankinggroup.com	24	24	34	15
116	Berkshire Hathaway berkshirehathaway.com	23	20	40	10
117	Charles Schwab schwab.com	22	18	34	15
118	Aegon aegon.com	21	13	34	15
119	Nomura nomura.com	21	20	34	8
120	Regions Financial regions.com	21	13	34	15
121	Klarna klarna.com	20	17	34	8
122	Morningstar morningstar.com	19	18	30	8

The 53 sites a machine could not measure

Unmeasured, not failed. A site that verifies crawlers by network may admit engines it recognises while refusing our reader; the posture is reported, no score is asserted.

What these postures mean commercially. *Refused the reader:* the site's edge security turns away unfamiliar automated visitors, the same class of visitor AI engines send when a buyer asks about you. *Script-only page:* the page is empty until a browser executes its scripts; many AI fetchers and shopping agents do not execute JavaScript, so they see a blank page where your business should be. *No response:* the site did not answer an automated request at all. Each is a door closed to the channel now shortlisting suppliers.

Mastercard · refused the reader	Tradeweb Markets · refused the reader	Lloyd's of London · no response
Coinbase · refused the reader	UniCredit · refused the reader	AllianceBernstein · no response
SoFi Technologies · refused the reader	ABN AMRO · refused the reader	The Hartford · no response
S&P Global · refused the reader	Itau Unibanco · refused the reader	AIA Group · no response
Allianz · refused the reader	HDFC Bank · refused the reader	Japan Exchange Group · no response
Swiss Re · refused the reader	Investec · refused the reader	Mitsubishi UFJ Financial Group · no response
BNP Paribas · refused the reader	Carlyle Group · refused the reader	Sumitomo Mitsui Financial Group · no response
Aviva · refused the reader	Ares Management · refused the reader	IG Group · no response
St James's Place · refused the reader	Morgan Stanley · no response	Industrial and Commercial Bank of China · no response
3i Group · refused the reader	Raymond James · no response	China Construction Bank · no response
Blackstone · refused the reader	Northern Trust · no response	Franklin Templeton · script-only page
KeyCorp · refused the reader	Nasdaq · no response	Standard Chartered · script-only page
Huntington Bancshares · refused the reader	CME Group · no response	Royal Bank of Canada · script-only page
Citizens Financial Group · refused the reader	Prudential Financial · no response	Lincoln Financial Group · script-only page
LPL Financial · refused the reader	Allstate · no response	Ant Group · script-only page
Global Payments · refused the reader	Bank of Montreal · no response	
Revolut · refused the reader	M&G · no response	
Direct Line Group · refused the reader	Man Group · no response	
Hiscox · refused the reader	Admiral Group · no response	

Method

Each organisation's primary public site was loaded and scored by the three deterministic Crane Index™ scanners on 2026-08-06. The constituent list is pinned beside the archived results, exclusions are rule-based and inspectable, and the full per-check result set is retained so the cohort can be re-scanned and the movement published. Every score can be re-measured in about a minute at thecraneconsultancy.com/ai-readiness/.

Honest limits

122 scored sites is a sample, not a census; a single scan is a snapshot of engines and estates that shift month to month; and our reader is one unfamiliar bot, so blocked sites are reported as unmeasured rather than failed. None of these limits rescues the field: the medians are drawn from the most legible end of the cohort by construction.

The three moves to make first

1. Ship valid Organization and Product structured data (JSON-LD) on every commercial template, matched to the visible copy, one legal name rendered identically everywhere, with sameAs disambiguation. 2. Decide your bot posture deliberately: verify the machine readers that matter instead of blanket-refusing everything unfamiliar. 3. Put a legibility gate in the deploy pipeline and give one senior owner the score, because estates drift the moment legibility has no owner.