

PROGEOLAB RESEARCH

# Banking AI Visibility Scorecard

57 Fortune Global 500 banks ranked · April 2026



**PROGEOLAB**

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## CHAPTER 1

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## 1. Banking and AI: The Sector Overview

The financial services sector occupies a unique position in the AI visibility landscape. Banks handle sensitive customer data, operate under heavy regulation, and invest more in cybersecurity per dollar of revenue than almost any other industry. These factors would suggest aggressive AI crawler blocking — yet our cross-source analysis reveals the opposite.

Of the 57 commercial and savings banks in the Fortune Global 500, banking shows one of the lowest AI-specific blocking rates of any major sector. Only 3 banks fall in the GEO visibility gap (Chrome accessible, ChatGPT blocked), compared to 4 out of 15 telecom companies and 2 out of 4 software companies.

The 57 banks span 16 countries, with the largest concentrations in the United States (10), China (9), Canada (5), France (4), and Brazil (4). This geographic diversity means the dataset captures different regulatory environments (GDPR in Europe, GLBA in the US, PIPL in China), different technology stacks, and different competitive dynamics.

## 2. The Accessibility Matrix: 45 Chrome, 43 ChatGPT, 3 in Gap

The headline finding for banking is accessibility, not blocking. Of 57 banks:

Metric	Count	Rate
Chrome-accessible	45	79%
ChatGPT-accessible	43	75%
GEO gap (Chrome yes, ChatGPT no)	3	5.3%
Unreachable (all UAs fail)	9	16%

The 5.3% GEO gap rate compares favorably to the Fortune 500 average of 10.6%. Banking's relatively open posture likely reflects two factors: banks have invested in digital transformation earlier than most sectors (online and mobile banking require accessible web infrastructure), and banks serve customers who increasingly use AI assistants for financial research and comparison.

The 3 banks in the GEO gap are: Goldman Sachs Group, UniCredit Group, Bank of Montreal.

## 3. The Goldman Sachs Contradiction

Goldman Sachs presents a familiar contradiction from our cross-source analysis. Goldman Sachs's robots.txt explicitly allows GPTBot and ChatGPT-User — the firm has made a deliberate content policy decision to welcome AI crawlers. Yet our probe data shows 0/64 successful ChatGPT-User probes.

Signal	Source	Finding
robots.txt	Policy declaration	Allow: GPTBot, ChatGPT-User
ChatGPT-User probes	Actual access test	0/64 (blocked)
Chrome probes	Browser baseline	7/64 (partially accessible)
WAF vendor	Body signature	—

Goldman's WAF blocks ChatGPT-User at the network layer despite the robots.txt allowing it. The same pattern we identified at Cisco and Salesforce: the policy team and the security team have not synchronized their AI access configurations.

For Goldman Sachs, this matters for investor relations. When an analyst asks ChatGPT to summarize Goldman's latest earnings or compare Goldman's M&A advisory fees with competitors, the model cannot access current information from goldmansachs.com.

#### 4. BNY Mellon: The Most AI-Open Bank

Bank of New York Mellon stands out as the most proactive bank in AI visibility. BNY Mellon's robots.txt explicitly allows 8 AI-specific crawlers: GPTBot, ChatGPT-User, OAI-SearchBot, ClaudeBot, Claudebot, PerplexityBot, Amazonbot, and meta-externalagent.

This is the most comprehensive AI-allow policy of any bank in the Fortune 500, and the second most comprehensive overall (after NVIDIA with 17 bots and SAP with 13). BNY Mellon has also implemented JSON-LD on its homepage, contributing to an AI Readiness Score of 7/11.

BNY Mellon's approach reflects its position as a financial infrastructure provider. BNY Mellon's clients — asset managers, pension funds, central banks — use AI tools for investment research. When those AI tools can accurately describe BNY Mellon's custody, clearing, and asset servicing capabilities, BNY Mellon benefits from the citation.

#### 5. llms.txt in Banking: Real vs Fake

Our body-validated analysis found 3 banks with genuine llms.txt files:

Bank	Domain	Lines	Links	Quality
National Australia Bank	nab.com.au	98	61	Comprehensive — products, support, corporate
Commonwealth Bank of Australia	commbank.com.au	~50	16	Solid — home loans focus, calculators
UniCredit Group	unicreditgroup.eu	~30	0	Structural — description only, no links yet

National Australia Bank has the strongest llms.txt of any bank globally — 61 links organized across personal banking, business banking, corporate, and institutional sections. CommBank's file is more focused (home loan journey), while UniCredit's is a placeholder with metadata but no content links.

Notably, all three real implementations are from non-US banks. No US bank has implemented llms.txt — a gap that represents an easy competitive advantage for any US bank willing to invest an hour in creating the file.

## 6. Chinese Banks: ICBC, CCB, and the Great Firewall

9 banks are unreachable from our datacenter probing environment. The majority are Chinese state-owned banks: Industrial & Commercial Bank of China (ICBC), China Construction Bank (CCB), Agricultural Bank of China, Bank of China, Bank of Communications, China Merchants Bank, China Minsheng Banking, Industrial Bank, and Shanghai Pudong Development Bank.

This inaccessibility is network-level, not AI-specific. The Great Firewall infrastructure restricts inbound international traffic to many Chinese corporate domains. These banks serve their websites primarily for domestic audiences through Chinese ISP infrastructure.

The practical implication: when users outside China ask AI about ICBC (the world's largest bank by assets) or China Construction Bank, the AI has no current web content to reference — only training data.

## 7. WAF Landscape in Banking

The WAF vendor distribution among banks diverges from the Fortune 500 overall:

WAF Vendor	Banks	%	F500 Overall
Cloudflare	4	11%	21%
Akamai	8	22%	18%
F5 BIG-IP	20	54%	49%
Imperva	4	11%	7%

F5 BIG-IP's dominance is less pronounced in banking than in the overall Fortune 500, while Cloudflare and Akamai have higher penetration. This reflects the financial sector's adoption of cloud-native security infrastructure and CDN-integrated bot management.

## 8. Structured Data: JSON-LD Adoption

14 of 57 banks (25%) have JSON-LD on their homepage — compared to 24.4% across the full Fortune 500. The banking sector is roughly in line with the overall average.

Among the 14 banks with JSON-LD, none have sameAs links to Wikidata. Social media sameAs links (LinkedIn, Facebook, Twitter) are present at some banks. The entity disambiguation opportunity is wide open in banking — the first major bank to add a Wikidata sameAs link will be the most identifiable bank to AI systems.

## 9. The Banking AI Readiness Scorecard

The complete scorecard ranks all 57 banks on a composite AI Readiness Index combining accessibility (ChatGPT-User), standards adoption (llms.txt, robots.txt AI policy), structured data (JSON-LD), and security signals (security.txt).

Bank	Country	Chrome	ChatGPT	llms.txt Links	JSON-LD	WAF	Score
National Australia Bank	Australia	10	10	61	Yes	F5 Bigip	8
Bank of New York Mellon	U.S.	4	4	—	Yes	Akamai	7
Capital One Financial	U.S.	11	11	—	Yes	F5 Bigip	7
Commonwealth Bank of Australia	Australia	18	18	16	—	Cloudflare	6.3
Barclays	Britain	10	1	—	Yes	F5 Bigip	6
Groupe BPCE	France	7	7	—	Yes	F5 Bigip	6
HSBC Holdings	Britain	10	10	—	Yes	F5 Bigip	6
Banco Bilbao Vizcaya Argentaria	Spain	5	5	—	Yes	—	5
Bank of America	U.S.	11	11	—	Yes	F5 Bigip	5
Citigroup	U.S.	5	5	—	Yes	Akamai	5
Credit Agricole	France	63	63	—	Yes	—	5
Deutsche Bank	Germany	62	62	—	—	F5 Bigip	5
Morgan Stanley	U.S.	11	2	—	Yes	Cloudflare	5
Wells Fargo	U.S.	10	10	—	Yes	F5 Bigip	5
ANZ Group Holdings	Australia	10	10	—	—	Imperva	4
BNP Paribas	France	4	4	—	—	F5 Bigip	4
Banco Bradesco	Brazil	27	27	—	—	Akamai	4
Banco Santander	Spain	3	3	—	—	Imperva	4
Banco do Brasil	Brazil	2	2	—	—	—	4
Bank of China	China	64	64	—	—	—	4
Bank of Nova Scotia	Canada	9	9	—	—	F5 Bigip	4
Canadian Imperial Bank of Commerce	Canada	7	7	—	—	Akamai	4
China Merchants Bank	China	3	3	—	—	—	4
DZ Bank	Germany	44	44	—	—	F5 Bigip	4
Goldman Sachs Group	U.S.	7	0	—	Yes	F5 Bigip	4
Intesa Sanpaolo	Italy	2	2	—	—	F5 Bigip	4
JPMorgan Chase	U.S.	9	9	—	—	Akamai	4
KB Financial Group	South Korea	62	62	—	—	—	4
Landesbank Baden-Wurtemberg	Germany	8	8	—	—	F5 Bigip	4
Lloyds Banking Group	Britain	63	64	—	—	—	4
Mitsubishi UFJ Financial Group	Japan	3	3	—	—	F5 Bigip	4

Bank	Country	Chrome	ChatGPT	llms.txt Links	JSON-LD	WAF	Score
Mizuho Financial Group	Japan	9	9	—	—	Cloudflare	4
Royal Bank of Canada	Canada	7	7	—	—	—	4
Sberbank	Russia	11	11	—	—	F5 Bigip	4
Societe Generale	France	58	4	—	—	Imperva	4
Standard Chartered	Britain	11	11	—	—	Imperva	4
State Bank of India	India	5	5	—	—	F5 Bigip	4
Sumitomo Mitsui Financial Group	Japan	8	8	—	—	—	4
Toronto-Dominion Bank	Canada	5	10	—	—	F5 Bigip	4
Truist Financial	U.S.	9	8	—	—	—	4
U.S. Bancorp	U.S.	14	14	—	—	F5 Bigip	4
UBS Group	Switzerland	1	15	—	—	Akamai	4
UniCredit Group	Italy	11	0	0	Yes	—	4.0
VTB Bank	Russia	6	6	—	—	—	4
Agricultural Bank of China	China	0	2	—	—	Generic Bloc	3
Bank of Montreal	Canada	1	0	—	—	—	1
Bank of Communications	China	0	0	—	—	—	0
Caixa Economica Federal	Brazil	0	0	—	—	—	0
China Construction Bank	China	0	0	—	—	—	0
China Minsheng Banking	China	0	0	—	—	—	0
HDFC Bank	India	0	0	—	—	Cloudflare	0
ING Group	Netherlands	0	0	—	—	Akamai	0
Industrial & Commercial Bank of China	China	0	0	—	—	—	0
Industrial Bank	China	0	0	—	—	—	0
Itau Unibanco Holding	Brazil	0	0	—	—	Akamai	0
Rabobank Group	Netherlands	0	0	—	—	F5 Bigip	0
Shanghai Pudong Development Bank	China	0	0	—	—	—	0

Scoring methodology: ChatGPT accessible (+3), Chrome accessible (+1), real llms.txt (+2 base + links bonus), JSON-LD (+1), robots.txt AI Allow (+2), security.txt (+1). Maximum: ~11.

## 10. Recommendations for Financial Services CMOs

**1. Implement llms.txt.** Only 3 of 57 banks have it. Creating a comprehensive llms.txt with links to products, rates, support, and investor relations content takes less than a day and immediately

differentiates from 95% of banking competitors.

**2. Add Wikidata sameAs.** Zero banks link to Wikidata. Adding "sameAs" :

"<https://www.wikidata.org/entity/QXXXXX>" to your homepage JSON-LD disambiguates your bank from every other entity with a similar name. Find your Wikidata ID at [wikidata.org](https://www.wikidata.org).

**3. Review WAF rules.** If your bank allows ChatGPT-User in robots.txt, verify that your WAF (Cloudflare, Akamai, F5) is configured to pass — not block — the same user agent. The Goldman Sachs pattern (policy says allow, WAF blocks) undermines the policy.

**4. Follow BNY Mellon's lead.** BNY Mellon's robots.txt explicitly allows 8 AI crawlers. This is a 10-minute configuration change with outsized impact on AI visibility.

**5. Track quarterly.** This scorecard will be updated quarterly as part of the Fortune Global 500 GEO Visibility Index. Banks that improve their AI readiness will be highlighted in future editions.

***Source data:** Cross-source analysis combining: (1) Four-way user agent databases from April 2026 audit; (2) robots.txt raw body parsing; (3) llms.txt body-validated extraction; (4) JSON-LD extraction from homepage HTML; (5) WAF vendor attribution; (6) security.txt validation. Company-domain mapping from the audit's domain resolution database. All 57 banks classified as "Banks: Commercial and Savings" in the Fortune Global 500 dataset.*

## About PROGEOLAB

PROGEOLAB is an AI-native visibility intelligence platform.

This report is part of the PROGEOLAB Fortune 500 AI Accessibility Audit — a series of research studies on how large enterprises appear to (or disappear from) AI answer engines. All measurements are from live HTTP probes across four user agents: a research bot, Googlebot, Chrome, and ChatGPT-User. No estimates, no third-party data sources.

### Methodology in brief

500 companies · 67 probes each · 4 user agents · 134,000 probe requests. Data collected April 16–19, 2026. Response bodies stored and re-validated with MD5-hash soft-404 detection to eliminate the ~25x inflation that status-code-only scans produce.

### Contact & next steps

Visit [progeolab.ai/research](https://progeolab.ai/research) or request a demo for a complimentary AI visibility analysis of your organisation.

For press enquiries, data requests, or syndication, write to [research@progeolab.ai](mailto:research@progeolab.ai).