

2026 Banks - Regional

Cyborg Score Rankings

Top 26 Banks - Regional companies stress-tested by the AskCyborg multi-agent analyst-debate framework. Scores recalibrated weekly across business model, financials, leadership, competitive position, technology, marketing, and ESG dimensions.

26

COMPANIES RANKED

1

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

Generated 2026-05-16. Free to share with attribution.

2026 Banks - Regional CYBORG SCORE RANKINGS

Top 26 companies

Sorted by Cyborg Score (higher is better). Click any company name to read the full research report.

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Riyad Bank Strong	8.0 / 10	Riyadh, Saudi Arabia
#2	Plumas Bancorp Strong	7.0 / 10	Reno, Nevada
#3	Orange County Bancorp, Inc. Strong	7.0 / 10	Middletown, New York
#4	First Financial Corporation Solid	7.0 / 10	Terre Haute, Indiana
#5	Ålandsbanken Abp Strong	7.0 / 10	Mariehamn, Finland
#6	Berner Kantonalbank AG Strong	7.0 / 10	Bern, Switzerland
#7	Malayan Banking Berhad (Maybank) Strong	7.0 / 10	Kuala Lumpur, Malaysia
#8	Metropolitan Bank & Trust Company Strong	7.0 / 10	Makati City, Philippines
#9	Ringkjøbing Landbobank A/S Strong	7.0 / 10	Ringkjøbing, Denmark
#10	The Federal Bank Limited Strong	7.0 / 10	Aluva, India
#11	Concordia Financial Group, Ltd. Strong	7.0 / 10	Tokyo, Japan
#12	Hana Financial Group Inc. Strong	7.0 / 10	Seoul, South Korea
#13	Citizens Financial Group, Inc. Strong	7.0 / 10	Providence, Rhode Island
#14	United Overseas Bank Limited Strong	7.0 / 10	Singapore, Singapore

#15	KBC Group NV Strong	7.0 / 10	Brussels, Belgium
#16	Community West Bancshares Solid	6.0 / 10	Fresno, California
#17	Amalgamated Financial Corp. Solid	6.0 / 10	New York, New York
#18	Bank of Qingdao Co., Ltd. Solid	6.0 / 10	Qingdao, China
#19	Flagstar Financial, Inc. Solid	6.0 / 10	Hicksville, US
#20	Türkiye Halk Bankası Solid	6.0 / 10	Istanbul, Turkey
#21	Santander Bank Polska S.A. Solid	6.0 / 10	Warsaw, Poland
#22	Varengold Bank AG Mixed	5.0 / 10	Hamburg, Germany
#23	BankFinancial Corporation Mixed	5.0 / 10	Burr Ridge, Illinois
#24	Princeton Bancorp, Inc. Mixed	5.0 / 10	Princeton, New Jersey
#25	Wiener Privatbank SE Challenged	4.0 / 10	Vienna, Austria
#26	First Foundation Inc. Weak	3.0 / 10	Irving, Texas, United States

METHODOLOGY

How the Cyborg Score is built

Every company in the AskCyborg corpus is stress-tested by a panel of AI analysts arguing across 11 dimensions: business model, financials, leadership, competitive position, products, operations, growth, technology, regulatory exposure, news flow, and outlook.

The Cyborg Score (1-10) is the part of that case that survived stress-testing — not the consensus that nobody pushed back on. Scored 8+ companies have survived attempts to argue them down. Scored 4 or below have unresolved structural questions a buyer or investor should know about.

Scores recalibrate weekly. Full methodology at:

askcyborg.com/methodology

READ THE FULL REPORTS

Every company in this ranking has a full research report on askcyborg.com — 30 pages plus a 15-minute analyst-debate audio briefing. Free, no credit card.

TOP 5 IN THIS RANKING

- #1 **Riyad Bank** — Cyborg Score 8.0/10
- #2 **Plumas Bancorp** — Cyborg Score 7.0/10
- #3 **Orange County Bancorp, Inc.** — Cyborg Score 7.0/10
- #4 **First Financial Corporation** — Cyborg Score 7.0/10
- #5 **Ålandsbanken Abp** — Cyborg Score 7.0/10

score.