

# 2026 Commercial Banking & Financial Services

## Cyborg Score Rankings

Top 28 Commercial Banking & Financial Services 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.

**28**

COMPANIES RANKED

**5**

SCORED 8+ (STRONG)

**2026**

EDITION

Full reports and live updates at  
**askcyborg.com**

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## 2026 Commercial Banking & Financial Services CYBORG SCORE RANKINGS

### Top 28 companies

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

| RANK | COMPANY                                                                  | SCORE              | HEADQUARTERS              |
|------|--------------------------------------------------------------------------|--------------------|---------------------------|
| #1   | <b>MCB Bank Limited</b><br>Strong                                        | <b>8.0</b><br>/ 10 | Lahore, Pakistan          |
| #2   | <b>United Bank Limited</b><br>Exceptional                                | <b>8.0</b><br>/ 10 | Karachi, Pakistan         |
| #3   | <b>JSC Halyk Bank</b><br>Strong                                          | <b>8.0</b><br>/ 10 | Almaty, Kazakhstan        |
| #4   | <b>PT Bank Negara Indonesia (Persero) Tbk</b><br>Strong                  | <b>8.0</b><br>/ 10 | Jakarta Pusat, Indonesia  |
| #5   | <b>Public Bank Berhad</b><br>Strong                                      | <b>8.0</b><br>/ 10 | Kuala Lumpur, Malaysia    |
| #6   | <b>Alerus Financial Corporation</b><br>Strong                            | <b>7.0</b><br>/ 10 | Grand Forks, North Dakota |
| #7   | <b>Bank AL Habib Limited</b><br>Strong                                   | <b>7.0</b><br>/ 10 | Karachi, Pakistan         |
| #8   | <b>Standard Chartered Bank (Pakistan) Limited</b><br>Solid               | <b>7.0</b><br>/ 10 | Karachi, Pakistan         |
| #9   | <b>Byline Bancorp, Inc.</b><br>Strong                                    | <b>7.0</b><br>/ 10 | Chicago, United States    |
| #10  | <b>Vietnam Maritime Commercial Joint Stock Bank</b><br>Solid             | <b>7.0</b><br>/ 10 | Hanoi, Vietnam            |
| #11  | <b>Saigon - Hanoi Commercial Joint Stock Bank</b><br>Solid               | <b>7.0</b><br>/ 10 | Hanoi, Vietnam            |
| #12  | <b>Independent Bank Corp (Massachusetts)</b><br>Solid                    | <b>7.0</b><br>/ 10 | Rockland, Massachusetts   |
| #13  | <b>Ho Chi Minh City Development Joint Stock Commercial Bank</b><br>Solid | <b>7.0</b><br>/ 10 | Ho Chi Minh City, Vietnam |
| #14  | <b>Asia Commercial Joint Stock Bank</b><br>Strong                        | <b>7.0</b><br>/ 10 | Ho Chi Minh City, Vietnam |

|     |                                                                |                    |                            |
|-----|----------------------------------------------------------------|--------------------|----------------------------|
| #15 | <b>Chang Hwa Commercial Bank, Ltd.</b><br>Strong               | <b>7.0</b><br>/ 10 | Taipei, Taiwan             |
| #16 | <b>Banco de Crédito e Inversiones</b><br>Solid                 | <b>7.0</b><br>/ 10 | Santiago, Chile            |
| #17 | <b>Saudi Awwal Bank (formerly Saudi British Bank)</b><br>Solid | <b>7.0</b><br>/ 10 | Riyadh, Saudi Arabia       |
| #18 | <b>CIMB Group Holdings Berhad</b><br>Strong                    | <b>7.0</b><br>/ 10 | Kuala Lumpur, Malaysia     |
| #19 | <b>KeyCorp</b><br>Strong                                       | <b>7.0</b><br>/ 10 | Cleveland, Ohio            |
| #20 | <b>BPER Banca S.p.A.</b><br>Strong                             | <b>7.0</b><br>/ 10 | Modena, Italy              |
| #21 | <b>Truist Financial Corporation</b><br>Strong                  | <b>7.0</b><br>/ 10 | Charlotte, North Carolina  |
| #22 | <b>Bank of America Corporation</b><br>Strong                   | <b>7.0</b><br>/ 10 | Charlotte, NC              |
| #23 | <b>PT Bank Danamon Indonesia Tbk</b><br>Solid                  | <b>6.0</b><br>/ 10 | Jakarta Selatan, Indonesia |
| #24 | <b>Habib Bank Limited</b><br>Solid                             | <b>6.0</b><br>/ 10 | Karachi, Pakistan          |
| #25 | <b>Sohar International Bank SAOG</b><br>Solid                  | <b>6.0</b><br>/ 10 | Muscat, Oman               |
| #26 | <b>TMBThanachart Bank Public Company Limited</b><br>Solid      | <b>6.0</b><br>/ 10 | Bangkok, Thailand          |
| #27 | <b>Bank of Nanjing Co., Ltd.</b><br>Solid                      | <b>6.0</b><br>/ 10 | Nanjing, China             |
| #28 | <b>PT Bank Rakyat Indonesia (Persero) Tbk</b><br>Solid         | <b>6.0</b><br>/ 10 | Jakarta, Indonesia         |

## 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](https://askcyborg.com/methodology)

## READ THE FULL REPORTS

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

## TOP 5 IN THIS RANKING

**#1 MCB Bank Limited — Cyborg Score 8.0/10**

**#2 United Bank Limited — Cyborg Score 8.0/10**

**#3 JSC Halyk Bank — Cyborg Score 8.0/10**

**#4 PT Bank Negara Indonesia (Persero) Tbk — Cyborg Score 8.0/10**

**#5 Public Bank Berhad — Cyborg Score 8.0/10**

score.