

2026 Community Banking

Cyborg Score Rankings

Top 18 Community Banking 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.

18

COMPANIES RANKED

0

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Community Banking CYBORG SCORE RANKINGS

Top 18 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Timberland Bancorp, Inc. Solid	7.0 / 10	Hoquiam, Washington
#2	Parke Bancorp, Inc. Solid	7.0 / 10	Washington Township, New Jersey, US
#3	Civista Bancshares, Inc. Solid	7.0 / 10	Sandusky, Ohio
#4	Peoples Financial Services Corp. Solid	7.0 / 10	Holyoke, Massachusetts
#5	Hingham Institution for Savings Strong	7.0 / 10	Hingham, Massachusetts
#6	Origin Bancorp, Inc. Strong	7.0 / 10	Unknown, US
#7	Southern States Bancshares, Inc. Solid	6.0 / 10	Anniston, Alabama
#8	Kearny Financial Corp. Solid	6.0 / 10	Fairfield, NJ, United States
#9	HomeTrust Bancshares, Inc. Solid	6.0 / 10	Asheville, North Carolina
#10	Community Trust Bancorp, Inc. Solid	6.0 / 10	Pikeville, Kentucky
#11	Home Federal Bancorp, Inc. of Louisiana Mixed	5.0 / 10	Shreveport, Louisiana
#12	Provident Financial Holdings, Inc. Mixed	5.0 / 10	Riverside, California
#13	Western New England Bancorp, Inc. Mixed	5.0 / 10	Westfield, Massachusetts
#14	CoastalSouth Bancshares, Inc. Mixed	5.0 / 10	Atlanta, Georgia

#15	NSTS Bancorp, Inc. Mixed	4.0 / 10	Waukegan, Illinois
#16	Cullman Bancorp, Inc. Mixed	4.0 / 10	Cullman, Alabama
#17	Oconee Federal Financial Corp. Mixed	4.0 / 10	Seneca, South Carolina
#18	Carver Bancorp, Inc. Challenged	3.0 / 10	New York, NY

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 **Timberland Bancorp, Inc. — Cyborg Score 7.0/10**
- #2 **Parke Bancorp, Inc. — Cyborg Score 7.0/10**
- #3 **Civista Bancshares, Inc. — Cyborg Score 7.0/10**
- #4 **Peoples Financial Services Corp. — Cyborg Score 7.0/10**
- #5 **Hingham Institution for Savings — Cyborg Score 7.0/10**

score.