

2026 Islamic Banking & Financial Services

Cyborg Score Rankings

Top 13 Islamic 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.

13

COMPANIES RANKED

3

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Islamic Banking & Financial Services CYBORG SCORE RANKINGS

Top 13 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Sharjah Islamic Bank PJSC Strong	8.0 / 10	Sharjah, United Arab Emirates
#2	Dubai Islamic Bank P.J.S.C. Strong	8.0 / 10	Dubai, UAE
#3	Al Rajhi Banking and Investment Corporation Strong	8.0 / 10	Riyadh, Saudi Arabia
#4	Bank Nizwa Strong	7.0 / 10	Muscat, Oman
#5	Bank Islam Malaysia Berhad Strong	7.0 / 10	Kuala Lumpur, Malaysia
#6	Al Salam Bank B.S.C. Strong	7.0 / 10	Manama, Bahrain
#7	Warba Bank K.S.C.P. Strong	7.0 / 10	Kuwait City, Kuwait
#8	AlRayan Bank Q.P.S.C. Strong	7.0 / 10	Doha, Qatar
#9	Qatar International Islamic Bank (Q.P.S.C) Solid	7.0 / 10	Doha, Qatar
#10	Bahrain Islamic Bank B.S.C. Solid	6.0 / 10	Manama, Bahrain
#11	Bank AlJazira Mixed	5.0 / 10	Jeddah, Saudi Arabia
#12	Ithmaar Holding B.S.C. Mixed	4.0 / 10	Manama, Bahrain
#13	Khaleeji Bank B.S.C. Mixed	4.0 / 10	Manama, Bahrain

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 **Sharjah Islamic Bank PJSC — Cyborg Score 8.0/10**
- #2 **Dubai Islamic Bank P.J.S.C. — Cyborg Score 8.0/10**
- #3 **Al Rajhi Banking and Investment Corporation — Cyborg Score 8.0/10**
- #4 **Bank Nizwa — Cyborg Score 7.0/10**
- #5 **Bank Islam Malaysia Berhad — Cyborg Score 7.0/10**

score.