

2026 Regional Banking

Cyborg Score Rankings

Top 83 Regional 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.

83

COMPANIES RANKED

4

SCORED 8+ (STRONG)

2026

EDITION

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2026 Regional Banking CYBORG SCORE RANKINGS

Top 83 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Red River Bancshares, Inc. Strong	8.0 / 10	Alexandria, Louisiana
#2	East West Bancorp, Inc. Strong	8.0 / 10	Pasadena, US
#3	M&T Bank Corporation Strong	8.0 / 10	Buffalo, New York
#4	Fifth Third Bancorp Strong	8.0 / 10	Cincinnati, Ohio
#5	Landmark Bancorp, Inc. Strong	7.0 / 10	Manhattan, Kansas
#6	Sandnes Sparebank (Rogaland Sparebank) Solid	7.0 / 10	Sandnes, Norway
#7	Ames National Corporation Strong	7.0 / 10	Ames, Iowa
#8	Hawthorn Bancshares, Inc. Strong	7.0 / 10	Jefferson City, Missouri
#9	John Marshall Bancorp, Inc. Solid	7.0 / 10	Reston, Virginia
#10	Investar Holding Corporation Solid	7.0 / 10	Baton Rouge, Louisiana
#11	Southern First Bancshares, Inc. Strong	7.0 / 10	Greenville, SC
#12	Home Bancorp, Inc. Strong	7.0 / 10	Lafayette, Louisiana
#13	Sparebanken Møre Strong	7.0 / 10	Ålesund, Norway
#14	Basler Kantonalbank Strong	7.0 / 10	Basel, Switzerland

#15	Independent Bank Corporation Solid	7.0 / 10	Grand Rapids, Michigan
#16	Camden National Corporation Solid	7.0 / 10	Camden, Maine, US
#17	Caisse Régionale de Crédit Agricole Mutuel Loire Haute-Loire Solid	7.0 / 10	Saint-Étienne, France
#18	Caisse régionale de Crédit Agricole Mutuel Atlantique Vendée Solid	7.0 / 10	Nantes, France
#19	Westamerica Bancorporation Strong	7.0 / 10	San Rafael, California
#20	Veritex Holdings, Inc. Strong	7.0 / 10	Dallas, Texas
#21	Enterprise Financial Services Corp Solid	7.0 / 10	Clayton, Missouri, US
#22	North Pacific Bank Ltd Strong	7.0 / 10	Sapporo, Japan
#23	WaFd Inc. Strong	7.0 / 10	Seattle, Washington
#24	Chugin Financial Group, Inc. Strong	7.0 / 10	Okayama, Japan
#25	Banco del Bajío, S.A., Institución de Banca Múltiple Solid	7.0 / 10	León, Mexico
#26	FB Financial Corporation Strong	7.0 / 10	Nashville, Tennessee
#27	Banc of California, Inc. Strong	7.0 / 10	Los Angeles, California
#28	Seacoast Banking Corporation of Florida Strong	7.0 / 10	Stuart, Florida
#29	Fulton Financial Corporation Strong	7.0 / 10	Lancaster, Pennsylvania
#30	BancFirst Corporation Solid	7.0 / 10	Oklahoma City, Oklahoma

#31	Atlantic Union Bankshares Corporation Strong	7.0 / 10	Glen Allen, Virginia
#32	Central Bancompany, Inc. Strong	7.0 / 10	Jefferson City, Missouri
#33	Hancock Whitney Corporation Strong	7.0 / 10	Gulfport, Mississippi
#34	Prosperity Bancshares, Inc. Strong	7.0 / 10	Houston, TX
#35	Commerce Bancshares, Inc. Strong	7.0 / 10	Kansas City, Missouri
#36	Bank of Ireland Group plc Solid	7.0 / 10	Dublin, Ireland
#37	Bank of Shanghai Co., Ltd. Solid	7.0 / 10	Shanghai, China
#38	Regions Financial Corporation Strong	7.0 / 10	Birmingham, Alabama
#39	Lake Shore Bancorp, Inc. Solid	6.0 / 10	Dunkirk, New York
#40	Møns Bank A/S Solid	6.0 / 10	Stege, Denmark
#41	Rhinebeck Bancorp, Inc. Solid	6.0 / 10	Rhinebeck, New York
#42	Ohio Valley Banc Corp Solid	6.0 / 10	Gallipolis, Ohio
#43	OP Bancorp Solid	6.0 / 10	Tukwila, US
#44	Chain Bridge Bancorp, Inc. Solid	6.0 / 10	McLean, Virginia
#45	LCNB Corp. Solid	6.0 / 10	Lebanon, Ohio
#46	RBB Bancorp Solid	6.0 / 10	Los Angeles, California

#47	Glarner Kantonalbank Solid	6.0 / 10	Glarus, Switzerland
#48	Citizens & Northern Corporation Solid	6.0 / 10	Ithaca, New York
#49	Greene County Bancorp, Inc. Solid	6.0 / 10	Catskill, NY
#50	Bank of Marin Bancorp Solid	6.0 / 10	Novato, California
#51	The Shikoku Bank, Ltd. Solid	6.0 / 10	Kochi, Japan
#52	Southern Missouri Bancorp, Inc. Solid	6.0 / 10	Poplar Bluff, Missouri
#53	Amerant Bancorp Inc. Solid	6.0 / 10	Miami, Florida
#54	Horizon Bancorp, Inc. Solid	6.0 / 10	Michigan City, Indiana
#55	Southside Bancshares, Inc. Solid	6.0 / 10	Tyler, Texas, US
#56	The Keiyo Bank, Ltd. Solid	6.0 / 10	Chiba, Japan
#57	Banco di Desio e della Brianza S.p.A. Solid	6.0 / 10	Desio, Italy
#58	City Holding Company Solid	6.0 / 10	Morgantown, West Virginia
#59	Northwest Bancshares, Inc. Solid	6.0 / 10	Columbus, Ohio, US
#60	The Hyakugo Bank, Ltd. Solid	6.0 / 10	Tsu, Japan
#61	Caisse Régionale de Crédit Agricole Mutuel Nord de France	6.0 / 10	Lille, France
#62	First Busey Corporation Solid	6.0 / 10	Leawood, Kansas

#63	The First Bancorp, Inc. Solid	6.0 / 10	Damariscotta, Maine, US
#64	The Shiga Bank, Ltd. Solid	6.0 / 10	Otsu, Japan
#65	Bank of Hawaii Corporation Solid	6.0 / 10	Honolulu, Hawaii
#66	Commercial Bank of Kuwait K.P.S.C. Solid	6.0 / 10	Kuwait City, Kuwait
#67	BankUnited, Inc. Solid	6.0 / 10	Miami Lakes, Florida
#68	TFS Financial Corporation Solid	6.0 / 10	Cleveland, Ohio, US
#69	Bank OZK Solid	6.0 / 10	Little Rock, Arkansas
#70	Home BancShares, Inc. Solid	6.0 / 10	Conway, Arkansas
#71	The Chiba Bank, Ltd. Solid	6.0 / 10	Chiba, Japan
#72	Cadence Bancorp Solid	6.0 / 10	Tupelo, Mississippi
#73	Pathfinder Bancorp, Inc. Mixed	5.0 / 10	Oswego, New York
#74	HarborOne Bancorp, Inc. Mixed	5.0 / 10	Brockton, Massachusetts
#75	Great Southern Bancorp, Inc. Mixed	5.0 / 10	Springfield, Missouri
#76	MetroCity Bankshares, Inc. Mixed	5.0 / 10	Doraville, Georgia
#77	First Hawaiian, Inc. Mixed	5.0 / 10	Honolulu, Hawaii
#78	Eastern Bankshares, Inc. Mixed	5.0 / 10	Boston, Massachusetts

#79	Glacier Bancorp, Inc. Mixed	5.0 / 10	Kalispell, Montana
#80	Middlefield Banc Corp. Mixed	4.0 / 10	Middlefield, Ohio
#81	First Guaranty Bancshares, Inc. Challenged	3.0 / 10	Hammond, Louisiana
#82	BCB Bancorp, Inc. Weak	3.0 / 10	Bayonne, New Jersey
#83	HomeStreet, Inc. Challenged	3.0 / 10	Seattle, Washington

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 Red River Bancshares, Inc. — Cyborg Score 8.0/10

#2 East West Bancorp, Inc. — Cyborg Score 8.0/10

#3 M&T Bank Corporation — Cyborg Score 8.0/10

#4 Fifth Third Bancorp — Cyborg Score 8.0/10

#5 Landmark Bancorp, Inc. — Cyborg Score 7.0/10

score.