

2026 Regional Banking & Financial Services

Cyborg Score Rankings

Top 55 Regional 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.

55

COMPANIES RANKED

2

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Regional Banking & Financial Services CYBORG SCORE RANKINGS

Top 55 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Valley National Bancorp Strong	8.0 / 10	Morristown, New Jersey
#2	Pinnacle Financial Partners, Inc. Strong	8.0 / 10	Nashville, Tennessee
#3	SmartFinancial, Inc. Solid	7.0 / 10	Knoxville, Tennessee
#4	Park National Corporation Strong	7.0 / 10	Newark, Ohio, US
#5	PCB Bancorp Solid	7.0 / 10	Los Angeles, California
#6	Bank7 Corp. Solid	7.0 / 10	Oklahoma City, Oklahoma
#7	ACNB Corporation Solid	7.0 / 10	Gettysburg, PA
#8	Shore Bancshares, Inc. Solid	7.0 / 10	Easton, Maryland
#9	Republic Bancorp, Inc. Solid	7.0 / 10	Louisville, Kentucky
#10	Lakeland Financial Corporation Solid	7.0 / 10	Warsaw, Indiana
#11	Live Oak Bancshares, Inc. Strong	7.0 / 10	Wilmington, North Carolina
#12	OFG Bancorp Strong	7.0 / 10	San Juan, Puerto Rico
#13	Stock Yards Bancorp, Inc. Strong	7.0 / 10	Louisville, Kentucky, US
#14	NBT Bancorp Inc. Strong	7.0 / 10	Norwich, NY, United States

#15	Provident Financial Services, Inc. Solid	7.0 / 10	Iselin, New Jersey
#16	SpareBank 1 Østlandet Strong	7.0 / 10	Hamar, Norway
#17	TowneBank Strong	7.0 / 10	Portsmouth, Virginia
#18	Valiant Holding AG Strong	7.0 / 10	Lucerne, Switzerland
#19	Nishi-Nippon Financial Holdings, Inc. Strong	7.0 / 10	Fukuoka, Japan
#20	WSFS Financial Corporation Strong	7.0 / 10	Wilmington, Delaware
#21	WesBanco, Inc. Solid	7.0 / 10	Wheeling, West Virginia
#22	United Community Banks, Inc. Strong	7.0 / 10	Greenville, South Carolina
#23	First National of Nebraska, Inc. Strong	7.0 / 10	Omaha, United States
#24	Associated Banc-Corp Strong	7.0 / 10	Green Bay, Wisconsin
#25	First Financial Bankshares, Inc. Strong	7.0 / 10	Abilene, Texas
#26	Synovus Financial Corp. Strong	7.0 / 10	Columbus, Georgia
#27	BOK Financial Corporation Solid	7.0 / 10	Tulsa, Oklahoma
#28	Popular, Inc. Solid	7.0 / 10	San Juan, Puerto Rico
#29	Cullen/Frost Bankers, Inc. Strong	7.0 / 10	San Antonio, US
#30	Zions Bancorporation, National Association Solid	7.0 / 10	Salt Lake City, Utah

#31	Wintrust Financial Corporation Strong	7.0 / 10	Rosemont, Illinois
#32	First Horizon National Strong	7.0 / 10	Memphis, Tennessee
#33	First Citizens BancShares, Inc. Strong	7.0 / 10	Raleigh, North Carolina
#34	Hvidbjerg Bank A/S Solid	6.0 / 10	Thyholm, Denmark
#35	SB Financial Group, Inc. Solid	6.0 / 10	Defiance, Ohio
#36	C&F Financial Corporation Solid	6.0 / 10	Christiansburg, Virginia
#37	Pioneer Bancorp, Inc. Solid	6.0 / 10	Albany, NY
#38	Farmers & Merchants Bancorp Solid	6.0 / 10	Columbus, Ohio
#39	Bridgewater Bancshares, Inc. Solid	6.0 / 10	Saint Louis Park, Minnesota
#40	MyState Limited Solid	6.0 / 10	Hobart, Tasmania, Australia
#41	Northpointe Bancshares, Inc. Solid	6.0 / 10	Grand Rapids, Michigan
#42	BRB - Banco de Brasília S.A. Solid	6.0 / 10	Brasília, Brazil
#43	Financial Institutions, Inc. Solid	6.0 / 10	Warsaw, New York
#44	Capital City Bank Group, Inc. Solid	6.0 / 10	Tallahassee, Florida
#45	Central Pacific Financial Corp Solid	6.0 / 10	Honolulu, Hawaii
#46	First Mid Bancshares, Inc. Solid	6.0 / 10	Mattoon, Illinois

#47	Caisse Régionale de Crédit Agricole Mutuel Sud Rhône Alpes	6.0 / 10	Grenoble, France
#48	Norion Bank AB Solid	6.0 / 10	Gothenburg, Sweden
#49	The Bank of Nagoya, Ltd. Solid	6.0 / 10	Nagoya, Japan
#50	S&T Bancorp, Inc. Solid	6.0 / 10	Indiana, Pennsylvania
#51	First Commonwealth Financial Corporation Solid	6.0 / 10	Indiana, Pennsylvania, United States
#52	Trustmark Corporation Solid	6.0 / 10	Jackson, Mississippi
#53	Columbia Banking System, Inc. Solid	6.0 / 10	Tacoma, Washington
#54	SouthState Bank Corporation Solid	6.0 / 10	Winter Haven, Florida
#55	Comerica Incorporated Solid	6.0 / 10	Dallas, US

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 Valley National Bancorp — Cyborg Score 8.0/10

#2 Pinnacle Financial Partners, Inc. — Cyborg Score 8.0/10

#3 SmartFinancial, Inc. — Cyborg Score 7.0/10

#4 Park National Corporation — Cyborg Score 7.0/10

#5 PCB Bancorp — Cyborg Score 7.0/10

score.