

2026 Regional Commercial Banking

Cyborg Score Rankings

Top 19 Regional Commercial 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.

19

COMPANIES RANKED

1

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Regional Commercial Banking CYBORG SCORE RANKINGS

Top 19 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	ServisFirst Bancshares, Inc. Strong	8.0 / 10	Birmingham, Alabama
#2	Third Coast Bancshares, Inc. Strong	7.0 / 10	Houston, Texas
#3	Mid Penn Bancorp, Inc. Strong	7.0 / 10	Harrisburg, Pennsylvania
#4	Dime Community Bancshares, Inc. Strong	7.0 / 10	Hauppauge, New York
#5	TriCo Bancshares Strong	7.0 / 10	Chico, California
#6	Customers Bancorp, Inc. Strong	7.0 / 10	Phoenixville, Pennsylvania
#7	Union Bankshares, Inc. Solid	6.0 / 10	Morrisville, Vermont, US
#8	Village Bank and Trust Financial Corp. Solid	6.0 / 10	Midlothian, VA, United States
#9	Bankwell Financial Group, Inc. Solid	6.0 / 10	New Canaan, Connecticut
#10	Sierra Bancorp Solid	6.0 / 10	Fresno, California
#11	First Financial Bancorp Solid	6.0 / 10	Cincinnati, Ohio
#12	Renasant Corporation Solid	6.0 / 10	Tupelo, Mississippi
#13	Cathay General Bancorp Solid	6.0 / 10	Los Angeles, California
#14	Bank of Suzhou Co., Ltd. Solid	6.0 / 10	Suzhou, China

#15	Bank of Changsha Co., Ltd. Solid	6.0 / 10	Changsha, China
#16	Hua Xia Bank Co., Limited Solid	6.0 / 10	Beijing, China
#17	Huntington Bancshares Incorporated Solid	6.0 / 10	Columbus, Ohio
#18	Midland States Bancorp, Inc. Mixed	5.0 / 10	Effingham, Illinois, US
#19	Flushing Financial Corporation Mixed	5.0 / 10	Uniondale, New York

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 **ServisFirst Bancshares, Inc. — Cyborg Score 8.0/10**
- #2 **Third Coast Bancshares, Inc. — Cyborg Score 7.0/10**
- #3 **Mid Penn Bancorp, Inc. — Cyborg Score 7.0/10**
- #4 **Dime Community Bancshares, Inc. — Cyborg Score 7.0/10**
- #5 **TriCo Bancshares — Cyborg Score 7.0/10**

score.