

# 2026 Regional Community Banking

## Cyborg Score Rankings

Top 21 Regional 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.

**21**

COMPANIES RANKED

**1**

SCORED 8+ (STRONG)

**2026**

EDITION

Full reports and live updates at  
**askcyborg.com**

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## 2026 Regional Community Banking CYBORG SCORE RANKINGS

### Top 21 companies

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

| RANK | COMPANY                                                     | SCORE       | HEADQUARTERS                         |
|------|-------------------------------------------------------------|-------------|--------------------------------------|
| #1   | <a href="#">Orrstown Financial Services, Inc.</a><br>Strong | 8.0<br>/ 10 | Harrisburg, Pennsylvania             |
| #2   | <a href="#">West Bancorporation, Inc.</a><br>Solid          | 7.0<br>/ 10 | West Des Moines, Iowa, United States |
| #3   | <a href="#">Unity Bancorp, Inc.</a><br>Strong               | 7.0<br>/ 10 | Clinton, New Jersey                  |
| #4   | <a href="#">Guaranty Bancshares, Inc.</a><br>Strong         | 7.0<br>/ 10 | Addison, Texas                       |
| #5   | <a href="#">Northrim BanCorp, Inc.</a><br>Solid             | 7.0<br>/ 10 | Anchorage, Alaska                    |
| #6   | <a href="#">Heritage Commerce Corp</a><br>Strong            | 7.0<br>/ 10 | San Jose, California                 |
| #7   | <a href="#">Old Second Bancorp, Inc.</a><br>Solid           | 7.0<br>/ 10 | Aurora, Illinois, United States      |
| #8   | <a href="#">Peoples Bancorp Inc.</a><br>Strong              | 7.0<br>/ 10 | Marietta, Ohio, US                   |
| #9   | <a href="#">Bank First Corporation</a><br>Strong            | 7.0<br>/ 10 | Manitowoc, Wisconsin                 |
| #10  | <a href="#">QCR Holdings, Inc.</a><br>Strong                | 7.0<br>/ 10 | Moline, Illinois                     |
| #11  | <a href="#">Nicolet Bankshares, Inc.</a><br>Strong          | 7.0<br>/ 10 | Green Bay, Wisconsin                 |
| #12  | <a href="#">Commercial Bancgroup, Inc.</a><br>Solid         | 6.0<br>/ 10 | Harrogate, TN                        |
| #13  | <a href="#">Ponce Financial Group, Inc.</a><br>Solid        | 6.0<br>/ 10 | Bronx, New York                      |
| #14  | <a href="#">Bar Harbor Bankshares, Inc.</a><br>Solid        | 6.0<br>/ 10 | Bar Harbor, Maine, US                |

|     |                                                   |                    |                            |
|-----|---------------------------------------------------|--------------------|----------------------------|
| #15 | <b>California BanCorp</b><br>Solid                | <b>6.0</b><br>/ 10 | San Diego, California      |
| #16 | <b>OceanFirst Financial Corp</b><br>Solid         | <b>6.0</b><br>/ 10 | Toms River, New Jersey     |
| #17 | <b>First Interstate BancSystem, Inc.</b><br>Solid | <b>6.0</b><br>/ 10 | Billings, Montana          |
| #18 | <b>National Bankshares, Inc.</b><br>Mixed         | <b>5.0</b><br>/ 10 | Blacksburg, Virginia       |
| #19 | <b>Penns Woods Bancorp, Inc.</b><br>Mixed         | <b>5.0</b><br>/ 10 | Williamsport, Pennsylvania |
| #20 | <b>Enterprise Bancorp, Inc.</b><br>Mixed          | <b>5.0</b><br>/ 10 | Lowell, MA                 |
| #21 | <b>Eagle Bancorp, Inc.</b><br>Challenged          | <b>4.0</b><br>/ 10 | Bethesda, MD               |

## 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](https://askcyborg.com/methodology)

## READ THE FULL REPORTS

Every company in this ranking has a full research report on [askcyborg.com](https://askcyborg.com) — 30 pages plus a 15-minute analyst-debate audio briefing. Free, no credit card.

## TOP 5 IN THIS RANKING

**#1 Orrstown Financial Services, Inc. — Cyborg Score 8.0/10**

**#2 West Bancorporation, Inc. — Cyborg Score 7.0/10**

**#3 Unity Bancorp, Inc. — Cyborg Score 7.0/10**

**#4 Guaranty Bancshares, Inc. — Cyborg Score 7.0/10**

**#5 Northrim BanCorp, Inc. — Cyborg Score 7.0/10**

score.