

2026 Specialty Finance

Cyborg Score Rankings

Top 12 Specialty Finance 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.

12

COMPANIES RANKED

1

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Specialty Finance CYBORG SCORE RANKINGS

Top 12 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	Hercules Capital, Inc. Strong	8.0 / 10	San Mateo, CA
#2	Chicago Atlantic BDC, Inc. Strong	7.0 / 10	New York, United States
#3	Runway Growth Finance Corp. Solid	7.0 / 10	Menlo Park, US
#4	Saratoga Investment Corp Strong	7.0 / 10	New York, NY
#5	Sixth Street Specialty Lending, Inc. Strong	7.0 / 10	New York, US
#6	BFF Bank S.p.A. Strong	7.0 / 10	Milan, Italy
#7	Blue Owl Capital Corporation Strong	7.0 / 10	New York, US
#8	SWK Holdings Corporation Solid	6.0 / 10	Dallas, Texas
#9	Horizon Technology Finance Corporation Solid	6.0 / 10	Farmington, Connecticut
#10	Redwood Trust, Inc. Solid	6.0 / 10	Mill Valley, California, US
#11	Orchid Island Capital, Inc. Mixed	6.0 / 10	Vero Beach, Florida
#12	Encore Capital Group, Inc. Solid	6.0 / 10	San Diego, California

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 Hercules Capital, Inc. — Cyborg Score 8.0/10**
- #2 Chicago Atlantic BDC, Inc. — Cyborg Score 7.0/10**
- #3 Runway Growth Finance Corp. — Cyborg Score 7.0/10**
- #4 Saratoga Investment Corp — Cyborg Score 7.0/10**
- #5 Sixth Street Specialty Lending, Inc. — Cyborg Score 7.0/10**

score.