

Competitor Analysis of Baltic Banks' Mortgage Webpages by Merey Beisembayev

Last updated: 5 May 2025

Competitor Analysis of Mortgage Webpage Elements Across Baltic Banks																																									
User Interface			Loan Information and Details										Calculators and Tools						Loan Application										Insurance		Customer Support and Communication				Additional Services and Offers						
Illustration Banner	Quick Navigation Bar	Loan Overview	Disclaimers	Typical Example of Annual Percentage Rate of Charge	Listing Benefits of Choosing the Bank	Eurobor Interest Rate Information	ES (Kredite) Housing Loan Guarantee Information	Contract Amendment Information	Loan Refinancing Information	Special Offer for Energy Efficient Homes	Considerations for Building or Reconstructing a House	Home Buying Planner	Monthly Payment Calculator	Maximum Borrowing Limit Calculator	Home Exchange Calculator	Notary Fee and State Fee Calculator	Loan Payment Method Type Comparison	Suitable Loan Type Comparison Tool	List of Accepted Real Estate Appraisers	Price List	Application Button	Terms and Conditions	Precontracts at Loan Application	Borrower's Reminder About Mortgages	Application Process Description	Required Documents for Loan Application	Pledge/s's Reminder	Loan Consultation Signup	Guarantor Reminder	Collateral Insurance Information	Home Insurance Information	Loan Payment Protection Insurance Information	Customer Support Details	FAQ	Mobile App Download Information	Contacts of Loan Officers	Virtual Chat Bot	Listing of Other Relevant Bank Offers	Referring to Real Estate Offers		
LHV	Present	Present	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Present	Present	Present	Present	Present	Present	Absent	Absent	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Absent	Absent	Absent	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Present	Absent	Absent	Present	Present	Absent	
Sveabank	Present	Absent	Present	Present	Present	Present	Present	Present	Present	Dependent on a specific mortgage	Absent	Present	Present	Present	Present	Absent	Absent	Dependent on a specific mortgage	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Absent	Absent	Absent	Dependent on a specific mortgage	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Absent	Absent	Present	Present	
SEB	Present	Absent	Present	Present	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Absent	Present	Present	Absent	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Absent	Present	Present	Absent	Present	Present	Present	Present	Absent	Dependent on a specific mortgage	Absent	Present	Present	Present	Absent	
Coop	Present	Absent	Present	Present	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Present	Absent	Present	Present	Present	Absent	Absent	Dependent on a specific mortgage	Present	Present	Present	Present	Present	Present	Present	Present	Present	Absent	Present	Absent	Present	Present	Present	Absent	Present	Present	Present	Present	Present	Absent	
Luminor	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Present	Absent	Absent	Present	Present	Absent	Absent	Absent	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Absent	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Absent	Absent	Present	Present	
Bigbank	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Absent	Absent	Absent	Present	Present	Absent	Absent	Present	Absent	Only one real estate valuator is highlighted	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Absent	Dependent on a specific mortgage	Absent	Dependent on a specific mortgage	Dependent on a specific mortgage	Absent	Absent	Present	Present	Dependent on a specific mortgage	Absent	Absent	Absent	Present	Absent
Hale	Present	Absent	Present	Present	Present	Present	Present	Absent	Dependent on a specific mortgage	Absent	Absent	Absent	Present	Absent	Absent	Absent	Absent	Dependent on a specific mortgage	Only one real estate valuator is highlighted	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Absent	Dependent on a specific mortgage	Absent	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Present	Present	Present	Present	Present	Absent	Absent	Present	Absent
Citade	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Present	Dependent on a specific mortgage	Absent	Present	Present	Present	Absent	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Absent	Dependent on a specific mortgage	Absent	Absent	Dependent on a specific mortgage	Absent	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Absent	Present	Present	Present	Absent
Arka	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Absent	Dependent on a specific mortgage	Present	Absent	Absent	Present	Present	Absent	Absent	Present	Absent	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Present	Absent	Absent	Dependent on a specific mortgage	Absent	Absent	Present	Present	Present	Dependent on a specific mortgage	Absent	Absent	Present	Present	Absent
UNIB	Present	Absent	Present	Present	Present	Present	Dependent on a specific mortgage	Absent	Present	Absent	Absent	Absent	Present	Present	Absent	Absent	Present	Absent	Dependent on a specific mortgage	Dependent on a specific mortgage	Present	Present	Absent	Absent	Present	Present	Absent	Absent	Absent	Present	Absent	Absent	Present	Present	Present	Dependent on a specific mortgage	Absent	Absent	Present	Absent	