

RANKFOR® INDEX 2026 · BRAND PROFILE · NORDIC-BALTIC EDITION

Luminor Bank.

retail and corporate banking · HQ: Estonia · Market: Lithuania

MEAN ARI

46.7

RANK IN 66-BRAND COHORT

#59

How AI describes Luminor Bank across 12 languages.

Mean Rankfor® Index score per language, averaged across GPT, Gemini and Perplexity. The home-language bar is highlighted.



STRATEGIC SIGNALS

Three numbers that change the brief.

BILINGUAL PENALTY

+18.8

AI is materially more positive in Estonian (62.7) than in English (43.9). Local AI champions inherit a positively-skewed home narrative.

CITATION CONCENTRATION

0.69

Balanced citation profile. Mid-concentration sourcing.

RECOMMENDATION SHARE

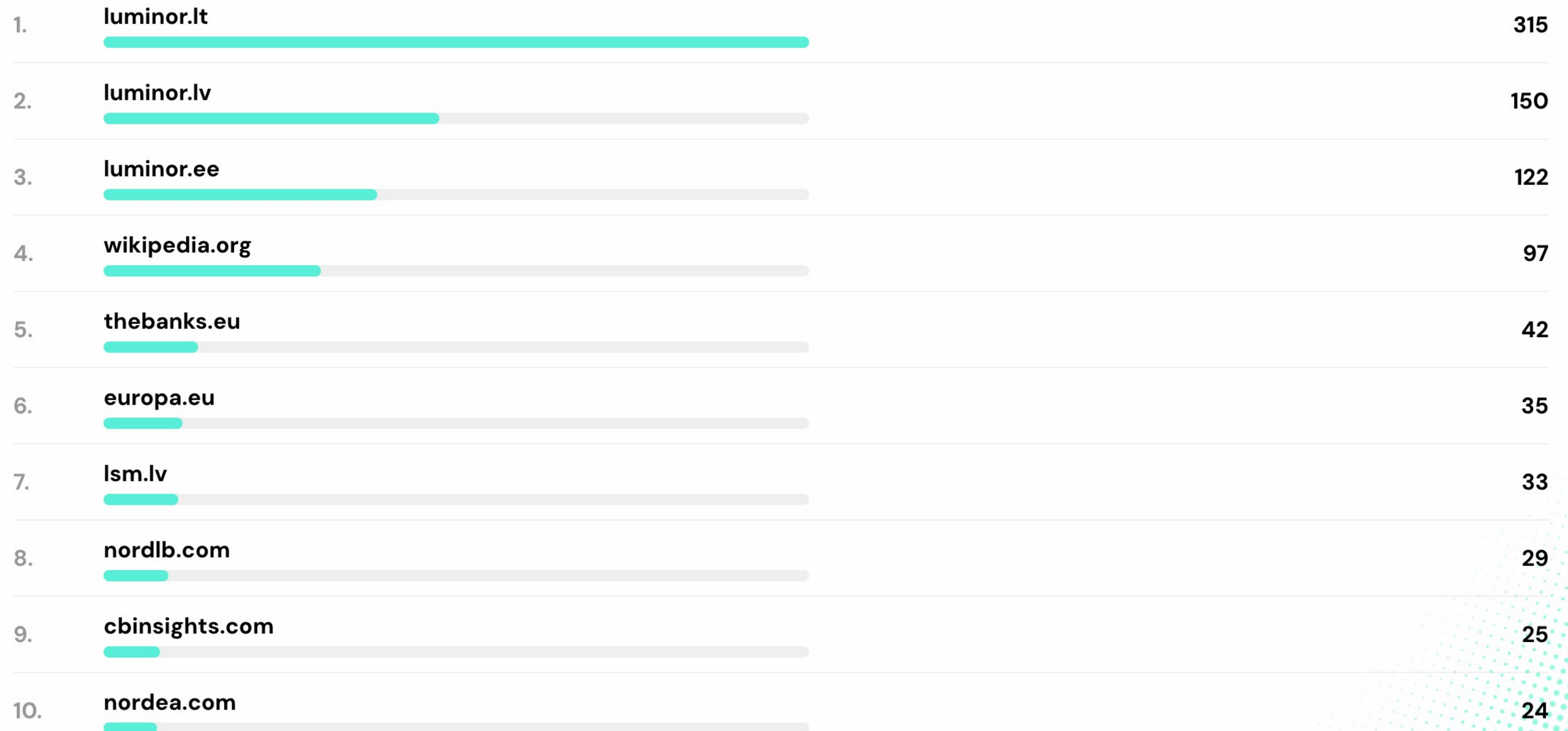
22%

Share of buyer-intent prompts where AI mentions Luminor Bank when asked about its category.

Mean visibility gap (sentiment-vs-recommendation MAE): 0.25.

Where AI gets Luminor Bank's story.

Top 10 domains AI cited when asked about Luminor Bank, across all 12 languages and 3 models.



SOURCE-TYPE BREAKDOWN

What kind of evidence does AI ground in?

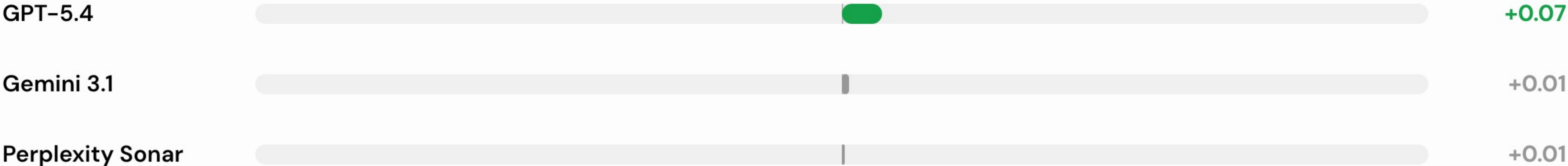
Distribution of source types in citations for Luminor Bank. Higher-quality types (Tier-1 news, academic) lift the source-quality component of ARI.



PER-MODEL SENTIMENT

Which AI describes Luminor Bank most positively?

Sentiment polarity averaged across 12 languages, per model. Range -1 to +1. Differences between models translate directly into differences in what your buyers see.



Inter-model std: 0.028. Models broadly agree.

KEY TAKEAWAY

The so-what for Luminor Bank.

Luminor Bank is a local AI champion: ARI 62.7 in Estonian vs 43.9 in English. A +18.8-point home-language boost.

Distinctive strength

Balanced citation profile (HHI 0.69). Mid-concentration sourcing.

Opportunity

International expansion will require dedicated English-language seeding. Home-market AI narrative does not translate.

RIGHT OF REPLY & CONTACT

Luminor Bank can submit a response.

Every brand in the Rankfor® Index 2026 is offered the right of reply. Your response is published alongside the brand profile.

dmitrij@rankfor.ai · Subject: Right of reply

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