# Sambla Group acquires Omalaina and Salus Group to further strengthen the position in the Nordics

Sambla Group AB ("Sambla Group") has signed agreements to acquire the two Finnish online loan comparison platforms LVS Brokers Oy ("Omalaina") and Salus Group Oy ("Salus Group") as a step on the journey towards becoming one of the leading comparison services for loans and mortgages in the Nordics.

With these two acquisitions, Sambla Group continues its growth journey and welcomes two additions to the group: Omalaina and Salus Group. Together, the group will take a stronger position in the Nordics and drive development of the industry, helping more customers improve their loans and mortgages.

## Per Österström, CEO, Sambla Group comments:

"I am impressed by Omalaina's and Salus Group's respective journeys and look forward to working together with both teams of management and employees. I'm excited to continue the journey towards becoming the leading comparison platform for loans and mortgages in the Nordics and to help more customers improve their private finances, now also together with Omalaina and Salus Group."

**Sambla Group** consists of Sambla, Advisa and Rahalaitos, and is one of the Nordic region's leading players in comparison sites for personal finance.

## Jarkko Forsberg, CEO, Omalaina comments:

"As co-founder and CEO I am proud of, and impressed by, the journey that Omalaina has made, driving the development of the industry of loan intermediation in Finland and helping more customers make better decisions in regards to their private finances. I am looking forward to continuing working with the team and management, and to become a part of Sambla Group to reach the next step together."

**Omalaina** holds a strong position in the Finnish market as a well known brand with both a business-to-consumer and a business-to-business offering. They will be a perfect complement to the other portfolio brands with their high brand awareness in the Finnish market as well as a wide product offering.

### Ivan Lazarevic, CEO, Salus Group comments:

"We are very much looking forward to entering this new and exciting phase with Sambla Group and all the new colleagues. The synergies and best practices from each merged entity, combined with the back-up of Nordic Capital will make and ensure a unique position and will enable us to offer value-adding services both to the consumers as well as the banks. We have exciting times ahead of us."

**Salus Group** has presence in Finland, Norway and Denmark with several brands which lines well with Sambla Group's Nordic strategy. They will be an important addition to the group strengthening the Nordic presence.

## Christopher Ekdahl, Principal, Nordic Capital Advisors comments:

"It is fantastic to see Omalaina and Salus Group taking the step to join Sambla Group. Rahalaitos joined Sambla Group in late 2021 and with the combined digital profiles of these companies, the ability to create the best customer experience and improve its customers' personal finances will be even greater. Nordic Capital is looking forward to supporting the joint team and Sambla Group on its continued growth journey."

The current owners and management of both Omalaina and Salus Group will remain engaged in the company.

The transaction is subject to customary regulatory approvals. The terms of the transaction were not disclosed.

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#### **About Sambla Group**

Sambla Group consists of Sambla, Advisa, and Rahalaitos and is one of the Nordic region's largest comparison platforms for personal finance. By helping customers compare loan terms and consolidate their loans and insurance, Sambla Group can, by their consumer brands, improve loan terms and reduce loan associated costs for the customers. One thing all brands in the group have in common is a very high level of customer satisfaction thanks to modern user interfaces and strong common corporate values. Sambla Group focuses on product development, an even higher level of service, and access to additional competitive offers that benefit more customers. The company has partnerships with over 40 lenders in Sweden, Norway,

Finland and Denmark. To date, Sambla Group has helped over 500,000 customers to improve their personal finances. For more information, please see www.samblagroup.com

#### **About Omalaina**

Omalaina has since the start 2013 helped over 400 000 customers make better decisions in their everyday life. By offering the Finnish market's widest range of lenders, customers can compare and consolidate their loans and thereby make smarter decisions when it comes to their private finances. Currently the brokerage platform mediates products such as consumer loans, business loans, point-of-sale credit, credit cards, insurance products, and mortgages under the supervision of Finnish FSA.

#### **About Salus Group**

Salus Group is a Finnish company with a Nordic heart. Since establishment in late 2016 Salus has created its uniqueness through a strong focus on data and IT - combining them together in a unique and proprietary marketing platform available for itself and its partners. Salus Group is active with the loan brokerage service in four markets. In late 2020, Salus Group launched as a first mover its unique Point of Sales loan brokerage service, Maksuluotto, with Finlands biggest e-tailer Verkkokauppa.com.

#### **About Nordic Capital**

Nordic Capital is a leading private equity investor with a resolute commitment to creating stronger, sustainable businesses through operational improvement and transformative growth. Nordic Capital focuses on selected regions and sectors where it has deep experience and a long history. Focus sectors are Healthcare, Technology & Payments, Financial Services, and selectively, Industrial & Business Services. Key regions are Europe and globally for Healthcare and Technology & Payments investments. Since inception in 1989, Nordic Capital has invested more than EUR 19 billion in over 120 investments. The most recent entities are Nordic Capital X with EUR 6.1 billion in committed capital and Nordic Capital Evolution with EUR 1.2 billion in committed capital, principally provided by international institutional investors such as pension funds. Nordic Capital Advisors have local offices in Sweden, the UK, the US, Germany, Denmark, Finland, and Norway. For further information about Nordic Capital, please visit www.nordiccapital.com