

Our pan-European platform allows us to generate value for investors and stakeholders

Unique positioning

High-return niches

Arrow performed over 70.0% of its business off-market outside of competitive auctions in 2019. This is because the business targets smaller transactions in more sophisticated granular assets classes where our local knowledge gives us an edge.

Targeted geographies

Arrow has carefully selected geographies which we believe offer the most attractive opportunities. This is based on a number of factors, including the volume and type of asset classes, as well as confidence in the robustness of the local regulatory framework.

Regulatory parity

We are careful to ensure that our servicing platforms have regulatory conduct parity with banks and our wider client base. This ensures that we are able to transact with them seamlessly and guarantee that their customers receive excellent service and treatment.

Expert platform

Harnessing the platform's synergies provides attractive investment opportunities and capital light income.

Generating strong returns

- Arrow's Investment business generates strong returns by investing capital at significantly higher returns than its cost of capital
- In 2019, Arrow achieved a blended Net IRR of 17.0% while cost of debt is only 3.7%

Fund Management

Recurring revenue

- Arrow's Fund Management Business generates recurring revenues through charging management fees
- Arrow's offer is highly attractive, providing investors with exposure to a high yielding asset class

Asset Management and Servicing

Capital light revenue

- Arrow services assets on behalf of its clients
- Servicing fees are recurring and capital light, making this business highly accretive to ROE

Investment business

Synergy

- Our AMS business services our own balance sheet investments as well as third-party client assets
- Third-party AMS assets provide a plentiful source of future investments for our Investment business and Fund Management business
- Our fifteen-year investment track record has enabled us to build a Fund Management business and our Investment business that will make all future investments through the Fund

The Arrow platform provides full coverage of targeted European credit asset niches

Niches by asset class	UK	Portugal	Italy	Netherlands	Ireland
Consumer	capquest	WHITESTAR ASSET SOLUTIONS	WHITESTAR ASSET SOLUTIONS	VESTING FINANCE	Mars CAPITAL
SME	Mars CAPITAL	WHITESTAR ASSET SOLUTIONS	EUROPS INVESTIMENTI	VESTING FINANCE	Mars CAPITAL
Mortgage	Mars CAPITAL	WHITESTAR ASSET SOLUTIONS	WHITESTAR ASSET SOLUTIONS	VESTING FINANCE	Mars CAPITAL
Real Estate	Mars CAPITAL	Norfin	EUROPS INVESTIMENTI	m.seven	Mars CAPITAL
Master servicing/ Securitisation/ Credit bureau	Mars CAPITAL	HEFESTOSTC	ZENITH	FOUM	Mars CAPITAL
Fund Management	ARROW	Norfin ARROW	SAGITTA ARROW	ARROW	ARROW

1. Strategic partner.