



MARKET PROFILE

as of November 12, 2019

NYSE: ABR

Price: \$14.91

Shares Outstanding⁽¹⁾: 118.2M

Market Cap⁽²⁾: \$1.85B

Float: 86.82M

3 Mth Avg. Daily Volume: 1.06M

52-Week High: \$15.77

52-Week Low: \$9.62

Annual Dividend: \$1.20

⁽¹⁾Includes 20.48M OP units

⁽²⁾Includes 5.8M shares related to convertible debt and restricted stock



RECENT NEWS

NOVEMBER 5, 2019

[Arbor Realty Trust, Inc. Announces Proposed Private Offering of Convertible Senior Notes due 2022](#)

NOVEMBER 1, 2019

[Arbor Realty Trust Reports Third Quarter 2019 Results and Increases Quarterly Dividend to \\$0.30 per Share](#)

OCTOBER 15, 2019

[Arbor Realty Trust, Inc. Closes Offering of \\$110 Million of Senior Unsecured Notes due 2024](#)

ANALYST COVERAGE

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PROFILE

Arbor Realty Trust, Inc. (NYSE:ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, seniors housing, healthcare and other diverse commercial real estate assets. Headquartered in Uniondale, New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in Fannie Mae, Freddie Mac and other government-sponsored enterprises, as well as CMBS, bridge, mezzanine and preferred equity lending. Rated by Standard and Poor's and Fitch Ratings, Arbor is committed to building on its reputation for service, quality and flexibility and dedicated to providing our clients excellence over the entire life of a loan.

CORPORATE STRATEGY

Arbor Realty Trust is one of the nation's premier real estate finance companies, offering the most comprehensive, customized and creative financing platforms in the commercial real estate industry. Arbor's diversified lending solutions are bolstered by its economic foundation as a real estate investment trust; however, it prides itself on conducting business as not just another mortgage REIT, but as a firm that builds long-term client partnerships with a results-oriented approach that produces innovative and efficient financial solutions. The company has proven it can achieve all of its objectives through the following business strategies:

- Provide customized financing
- Execute transactions rapidly
- Capitalize on Arbor's CLO technology
- Manage and maintain credit quality

CHIEF FINANCIAL OFFICER

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COMPETITIVE STRENGTHS

- Diverse and comprehensive loan product lineup
- Small balance financing
- Uniquely personalized and customized service
- In-house loan servicing
- Proven and experienced management team
- One-stop shop leveraging off a national origination platform
- Ability to provide creative solutions and rapid execution
- Real estate and product expertise to execute complex transactions

THIRD QUARTER 2019 HIGHLIGHTS

Company Highlights

- GAAP net income of \$0.35 and AFFO of \$0.36 per diluted common share
- Declares a cash dividend on common stock of \$0.30 per share, our third consecutive quarterly increase, and an 11% increase from a year ago

Agency Business

- Segment income of \$22.8 million
- Loan originations of \$1.42 million
- Servicing portfolio of \$19.97 billion, up 3% from 2Q19 and 12% from a year ago

Structured Business

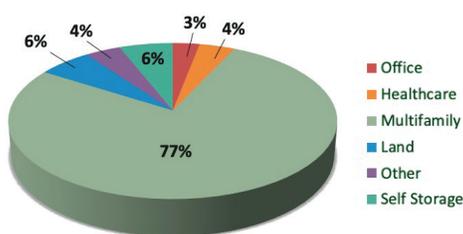
- Segment income of \$18.5 million
- Loan originations of \$541.5 million

Recent Development

- Issued \$110.0 million of 4.75% senior unsecured notes due in 2024

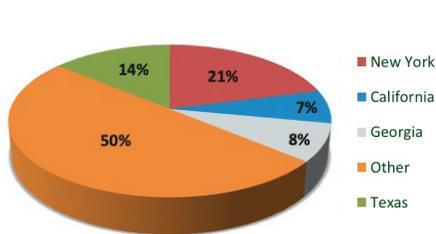
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA CMBS PRIVATE LABEL BRIDGE MEZZANINE

STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY



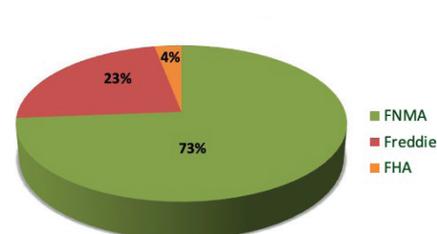
As of September 30, 2019

STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY



As of September 30, 2019

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of September 30, 2019

EXECUTIVE MANAGEMENT

Ivan Kaufman
Chief Executive Officer and President

Paul Elenio
Chief Financial Officer and Treasurer

Fred Weber
Executive Vice President, Managing Director of Structured Finance and Principal Transactions

Gene Kilgore
Executive Vice President, Structured Securitization

John J. Bishar, Jr., Esq.
General Counsel and Corporate Secretary

Andrew Guziewicz
Chief Credit Officer

John Caulfield
Chief Operating Officer, Agency Lending

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