



MARKET PROFILE

as of December 04, 2017

NYSE: ABR

Price: \$8.65

Shares Outstanding*: 82.93M

Market Cap: \$717.37M

Float: 49.86M

3 Mth Avg. Daily Volume: 377.87K

52-Week High: \$8.99

52-Week Low: \$6.92

Annual Dividend: \$0.76

*Includes 21.23M OP units.



RECENT NEWS

NOVEMBER 8, 2017

Arbor Realty Trust, Inc. Announces the Pricing of \$125 million Convertible Senior Notes due 2020

NOVEMBER 3, 2017

Arbor Realty Trust Reports Third Quarter 2017 Results and Increases Quarterly Dividend to \$0.19 per Share

AUGUST 24, 2017

Arbor Realty Trust Closes Eighth Collateralized Securitization Vehicle

ANALYST COVERAGE

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Deutsche Bank Securities Inc.
George Bahamondes
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PROFILE

For over 20 years, Uniondale, NY-based Arbor Realty Trust, Inc. (NYSE: ABR) has been helping multifamily and commercial real estate clients achieve their financial goals by focusing on growing long-term relationships and conducting business as not simply another real estate lender, but a partner. We value our clients to such an extent that we're more comfortable calling them partners, and their relationships with Arbor are the foundation of our business.

Founded by Chairman and CEO Ivan Kaufman, Arbor Realty Trust, Inc. is a real estate investment trust and direct lender specializing in loan origination and servicing for multifamily, seniors housing, healthcare and other diverse commercial real estate assets. Arbor is a Top 10 Fannie Mae DUS® Multifamily Lender by volume and a Top Fannie Mae Small Loan lender, a Freddie Mac Multifamily Financing Seller/Servicer and the Top Freddie Mac Small Balance Loan Lender, a Fannie Mae and Freddie Mac Seniors Housing Lender, an FHA Multifamily Accelerated Processing (MAP)/LEAN Lender, a HUD-approved LIHTC Lender as well as a CMBS, Bridge, Mezzanine and Preferred Equity lender, consistently building on its reputation for service, quality and flexibility. With a fee-based servicing portfolio of more than \$15.6 billion, Arbor is a primary commercial loan servicer and special servicer rated by Standard & Poor's with an Above Average rating. Arbor is also on the Standard & Poor's Select Servicer List and is a primary commercial loan servicer and loan level special servicer rated by Fitch Ratings.

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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MEDIA RELATIONS CONTACT

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INVESTOR RELATIONS CONTACT

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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 2017 HIGHLIGHTS

Agency Business

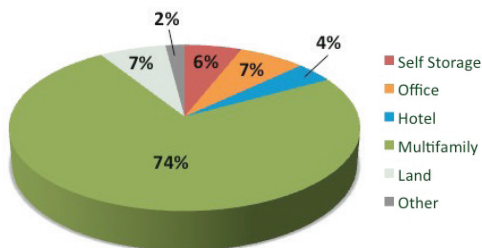
- Segment income of \$17.1 million
- Loan originations of \$1.0 billion
- Servicing portfolio of \$15.6 billion at September 30, 2017, up 4% from 2Q17 and 15% year to date

Structured Business

- Segment income of \$6.0 million
- Closed an eighth collateralized securitization vehicle totaling \$365.0 million with improved terms and a 68 basis point decrease in rate from our last securitization
- Strong portfolio growth of 11% on loan originations of \$473.2 million

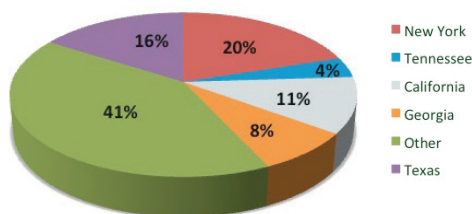
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE

STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY



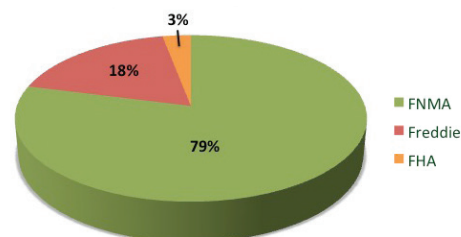
As of September 30, 2017

STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY



As of September 30, 2017

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of September 30, 2017

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 Guzewicz
Chief Credit Officer

John Caulfield
Chief Operating Officer, Agency Lending

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