

## MARKET PROFILE

as of May 26, 2020

**NYSE:** [ABR](#)

**Price:** \$8.34

**Shares Outstanding<sup>(1)</sup>:** 130.6M

**Float:** 99.8M

**3 Mth Avg. Daily Volume:** 3.13M

**52-Week High:** \$15.77

**52-Week Low:** \$3.54

**Annual Dividend:** \$1.20

<sup>(1)</sup>Includes 20.37M OP units



## RECENT NEWS

**MAY 20, 2020**

[Arbor Realty Trust to Hold Virtual Annual Stockholders Meeting](#)

**MAY 8, 2020**

[Arbor Realty Trust Reports First Quarter 2020 Results and Declares Dividend of \\$0.30 per Share](#)

**APRIL 27, 2020**

[Arbor Realty Trust, Inc. Closes Offering of \\$40 Million of Senior Unsecured Notes due 2023](#)

## ANALYST COVERAGE

**JMP Securities**  
Steven DeLaney  
212.906.3517

**J.P. Morgan**  
Richard Shane  
415.315.6701

**Deutsche Bank Securities Inc.**  
George Bahamondes  
212.250.1587

**Keefe, Bruyette & Woods**  
Jade Rahmani  
212.887.3882

**Raymond James & Associates**  
Stephen Laws  
901.579.4868

## 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**

**Paul Elenio**  
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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

**FIRST QUARTER 2020 HIGHLIGHTS**

**Company Highlights**

- GAAP net loss of \$59.3 million, or \$0.54 per diluted common share
- Core earnings of \$40.7 million, or \$0.31 per diluted common share
- Declared a cash dividend on common stock of \$0.30 per share
- Issued \$275 million of 4.5% senior unsecured notes due in 2027

**Recent Developments**

- Issued \$40.5 million of 8% senior unsecured notes due in 2023

**Agency Business**

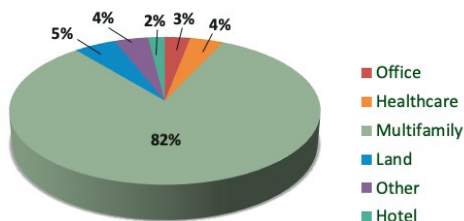
- Loan originations of \$1.08 billion and a servicing portfolio of \$20.2 billion
- Segment income of \$36.1 million, excluding a \$47.7 million loss on derivative instruments and a \$22 million CECL loss provision

**Structured Business**

- Portfolio growth of 12% on \$856.2 million of loan originations
- Closed our largest collateralized securitization vehicle of \$800 million
- Segment income of \$17.3 million, excluding a \$53.9 million CECL loss provision

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

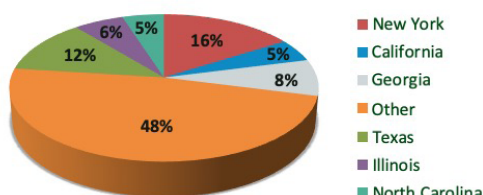
**STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY**



As of March 31, 2020

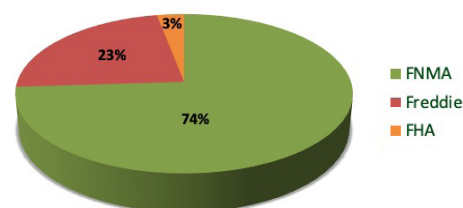
\* Other (Self Storage, SFR, Retail, Com and Condo)

**STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY**



As of March 31, 2020

**AGENCY SERVICING PORTFOLIO BY INVESTOR**



As of March 31, 2020

**EXECUTIVE MANAGEMENT**

**Ivan Kaufman**  
Chairman and Chief Executive Officer

**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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