

## MARKET PROFILE

as of August 12, 2020

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

**Price:** \$11.83

**Shares Outstanding**<sup>(1)</sup>: 132.7M

**Float:** 101.67M

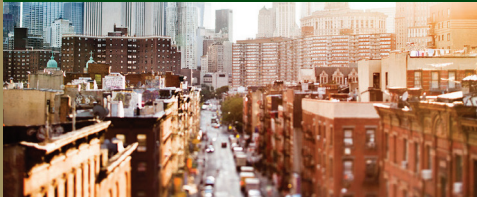
**3 Mth Avg. Daily Volume:** 2.3M

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

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

**Annual Dividend:** \$1.24

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



## RECENT NEWS

### JULY 31, 2020

[Arbor Realty Trust Reports Second Quarter 2020 Results and Increases Quarterly Dividend to \\$0.31 per Share](#)

### JUNE 29, 2020

[Arbor Realty Trust, Inc. Closes Additional \\$30 Million of its Senior Unsecured Notes due 2023, for a Total Issuance of \\$71 Million](#)

### MAY 29, 2020

[Arbor Realty Trust's Private Label Mortgage Lender Closes \\$727 Million Multifamily Mortgage Loan Securitization](#)

## 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 New York, Arbor manages a multibillion-dollar servicing portfolio, specializing in government-sponsored enterprise products. Arbor is a Fannie Mae DUS® lender and Freddie Mac Optigo Seller/Servicer. Arbor's product platform also includes 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 customized solutions with an unparalleled dedication 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**  
516.506.4422  
[pelenio@arbor.com](mailto:pelenio@arbor.com)

**MEDIA RELATIONS CONTACT**

**Bonnie Habyan**  
Chief Marketing Officer  
516.506.4615  
[bhabyan@arbor.com](mailto:bhabyan@arbor.com)

**INVESTOR RELATIONS CONTACT**

**Alexander Lobo**  
The Ruth Group  
646.536.7037  
[alobo@theruthgroup.com](mailto:alobo@theruthgroup.com)

**COMPETITIVE STRENGTHS**

- Internally managed REIT with a versatile multifamily-centric operating platform and a unique business model, consisting of three primary business platforms:
  - Balance sheet loan origination
  - GSE/Agency loan origination
  - Servicing
- Complementary operating platforms with diversified and recurring income streams with a proven track record for growth
- Capital light GSE/Agency business generating significant earnings and cash flows
- Primary focus on small balance loans in the highly attractive and stable multifamily sector
- Prudent leverage and balance sheet strategy with stable liability structures that are long-dated, nonrecourse and non-mark-to-market
- Cycle tested senior management team with 30+ years of industry experience

**SECOND QUARTER 2020 HIGHLIGHTS**

**Company Highlights**

- GAAP net income of \$0.40 and core earnings of \$0.46 per diluted common share
- Raised cash dividend on common stock to \$0.31 per share, a 7% increase from 2Q19
- Generated pretax income of \$20.9 million from our residential mortgage banking joint venture
- Strong liquidity position currently at approximately \$450 million

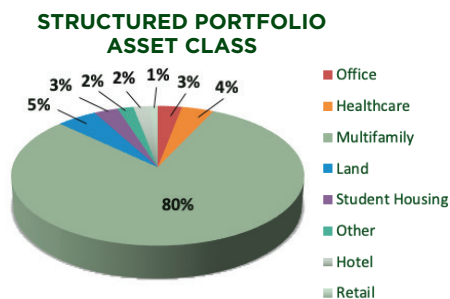
**Agency Business**

- Servicing portfolio of \$21.58 billion, a 7% increase from 1Q20 and 11% from 2Q19
- Strong loan origination volume of \$1.40 billion, a 9% increase from 2Q19
- Closed \$727.2 million private label multifamily mortgage loan securitization generating cash of over \$115 million
- Segment income of \$21.4 million

**Structured Business**

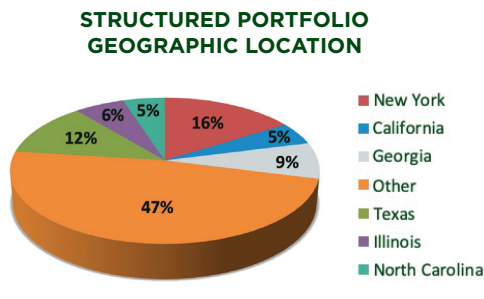
- \$300.5 million of loan originations and portfolio growth of 4%
- Segment income of \$30.9 million

**DIVERSE PRODUCT LINES:** GOVERNMENT-SPONSERED ENTERPRISE PRODUCTS (FANNIE MAE, FREDDIE MAC, FHA) CMBS BRIDGE MEZZANINE PRIVATE LABEL SINGLE-FAMILY RENTAL

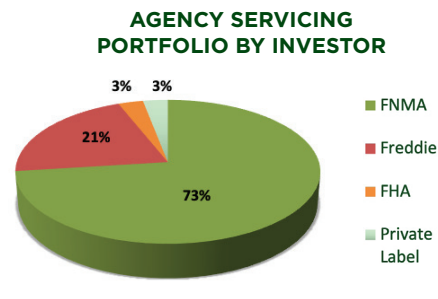


As of June 30, 2020

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



As of June 30, 2020



As of June 30, 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

**Steve Katz**  
Executive Vice President, Chief Investment Officer Residential Financing

**John Caulfield**  
Chief Operating Officer, Agency Lending

**ARBOR REALTY TRUST**  
333 Earle Ovington Blvd.  
Suite 900  
Uniondale, NY 11553  
T: 516.506.4200  
F: 516.506.4345

375 Park Ave.  
Suite 3401  
New York, NY 10152  
[arbor.com](http://arbor.com)

