

MARKET PROFILE

as of April 02, 2018

NYSE: ABR

Price: \$8.70

Shares Outstanding*: 82.95M

Market Cap: \$721.70M

Float: 49.87M

3 Mth Avg. Daily Volume: 592.21K

52-Week High: \$8.99

52-Week Low: \$7.83

Annual Dividend: \$0.84

*Includes 21.23M OP units.



RECENT NEWS

MARCH 13, 2018

[Arbor Realty Trust, Inc. Closes Offering of Senior Notes due 2023](#)

MARCH 5, 2018

[Arbor Announces the Appointment of Frank Lutz as Executive Vice President, Chief Production Officer](#)

FEBRUARY 23, 2018

[Arbor Realty Trust Reports Fourth Quarter and Full Year 2017 Results and Increases Quarterly Dividend 11% to \\$0.21 per Share](#)

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

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; a Top Fannie Mae Small Loan Lender; a Freddie Mac Seller/Servicer and a 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; and 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 \$16.2 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

Paul Elenio
516.506.4422
pelenio@arbor.com

MEDIA RELATIONS CONTACT

Bonnie Habyan
EVP, Marketing
516.506.4615
bhabyan@arbor.com

INVESTOR RELATIONS CONTACT

Lee Roth
The Ruth Group
646.536.7012
lroth@theruthgroup.com

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

FOURTH QUARTER 2017 HIGHLIGHTS

Agency Business

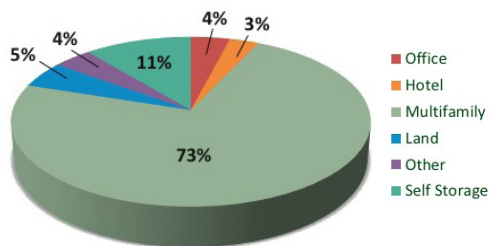
- Segment income of \$28.8 million
- Loan originations of \$1.15 billion
- Servicing portfolio of \$16.21 billion, up 4% from 3Q17 and 20% for 2017

Structured Business

- Segment income of \$7.1 million (excluding a non-recurring charge)
- Portfolio growth of 27% on \$786.0 million of loan originations, our strongest quarter of originations in over ten years
- Issued \$143.8 million of 5.375% convertible senior notes with more than a 100 basis point rate reduction from our prior issuance less than a year ago
- Closed a ninth collateralized securitization vehicle totaling \$480.0 million

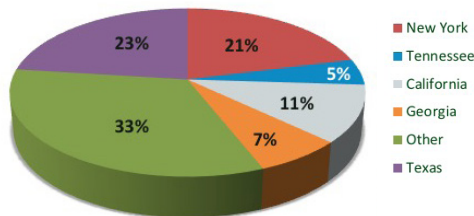
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE

STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY



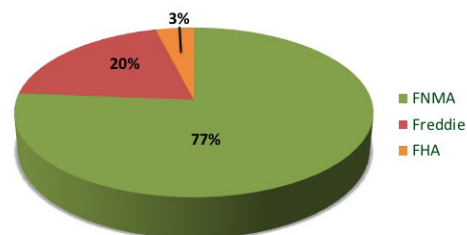
As of December 31, 2017

STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY



As of December 31, 2017

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of December 31, 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 Guziewicz
Chief Credit Officer

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
www.arbor.com

