



MARKET PROFILE

as of March 7, 2019

NYSE: ABR

Price: \$12.71

Shares Outstanding*: 106.2M

Market Cap: \$1.35B

Float: 74.27M

3 Mth Avg. Daily Volume: 1.17M

52-Week High: \$13.23

52-Week Low: \$8.58

Annual Dividend: \$1.08

*Includes 20.61M OP units.



RECENT NEWS

FEBRUARY 15, 2019

[Arbor Realty Trust Reports Fourth Quarter and Full Year 2018 Results and Declares Common Stock Dividend](#)

FEBRUARY 11, 2019

[Arbor Announces the Appointment of Steven Katz as Chief Investment Officer and Executive Vice President, Residential Financing](#)

DECEMBER 20, 2018

[Arbor Announces the Appointment of Howard Leiner as Executive Vice President, Chief Technology Officer](#)

ANALYST COVERAGE

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Stephen Laws
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J.P. Morgan

Richard Shane
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BTIC

Benjamin Zucker
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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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INVESTOR RELATIONS CONTACT

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The Ruth Group
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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

FOURTH QUARTER 2018 HIGHLIGHTS

Company Highlights

- Cash dividend on common stock of \$0.27 per share, a 29% increase in our dividend from a year ago
- Special dividend on common stock of \$0.15 per share
- Raised \$100.5 million of capital in common stock offering

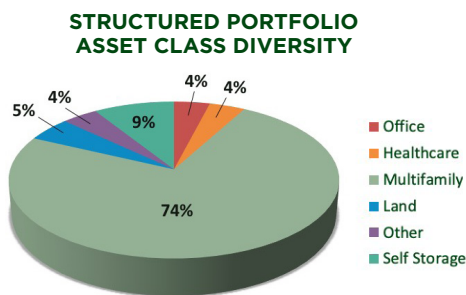
Agency Business

- Segment income of \$42.4 million
- Loan originations of \$1.62 billion, up 15% from 3Q18
- Servicing portfolio of \$18.6 billion, up 5% from 3Q18 and 15% for 2018

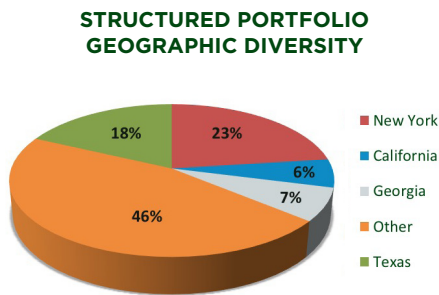
Structured Business

- Segment income of \$4.7 million
- Loan originations of \$447.5 million

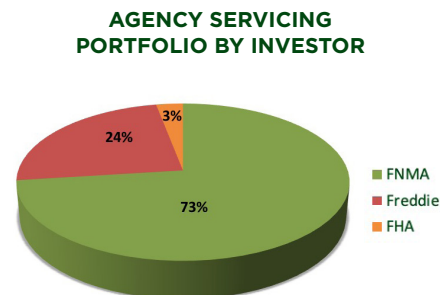
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE



As of December 31, 2018



As of December 31, 2018



As of December 31, 2018

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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