



MARKET PROFILE

as of November 7, 2018

NYSE: [ABR](#)

Price: \$12.13

Shares Outstanding*: 96.3M

Market Cap: \$1.17B

Float: 63.24M

3 Mth Avg. Daily Volume: 1.04M

52-Week High: \$12.41

52-Week Low: \$7.89

Annual Dividend: \$1.08

*Includes 20.65M OP units.



RECENT NEWS

NOVEMBER 2, 2018

[Arbor Realty Trust Reports Third Quarter 2018 Results and Increases Quarterly Dividend to \\$0.27 per Share](#)

OCTOBER 26, 2018

[Arbor Realty Trust Schedules Third Quarter 2018 Earnings Conference Call](#)

OCTOBER 24, 2018

[Arbor Closes \\$66.4M in Single-Family Rental Portfolio Transactions Collateralized Securitization Vehicle](#)

ANALYST COVERAGE

JMP Securities

Steven DeLaney
212.906.3517

Keefe, Bruyette & Woods

Jade Rahmani
212.887.3882

Deutsche Bank Securities Inc.

George Bahamondes
212.250.1587

Raymond James & Associates

Stephen Laws
901.579.4868

J.P. Morgan

Richard Shane
415.315.6701

BTIG

Benjamin Zucker
212.527.3550

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
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

THIRD QUARTER 2018 HIGHLIGHTS

Company Highlights

- Cash dividend on common stock of \$0.27 per share, a 42% increase in our dividend from a year ago and 8% higher than last quarter

Agency Business

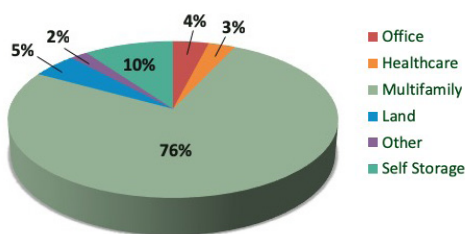
- Segment income of \$19.3 million
- Loan originations of \$1.41 billion
- Servicing portfolio of \$17.9 billion, up 4% from 2Q18

Structured Business

- Segment income of \$16.2 million
- Loan originations of \$287.5 million
- Recognized a \$10 million gain from settlement of a litigation

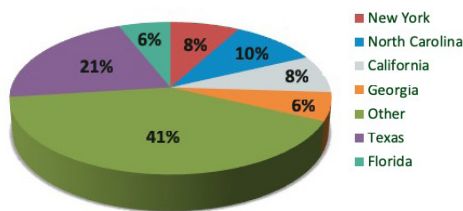
DIVERSE PRODUCT LINE: FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE

STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY



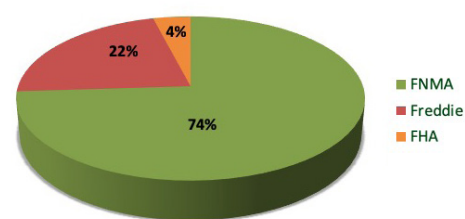
As of September 30, 2018

STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY



As of September 30, 2018

AGENCY SERVICING PORTFOLIO BY INVESTOR



As of September 30, 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

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

