

## MARKET PROFILE

as of May 10, 2018

**NYSE:** ABR

**Price:** \$9.43

**Shares Outstanding\*:** 83.7M

**Market Cap:** \$789.3M

**Float:** 50.01M

**3 Mth Avg. Daily Volume:** 614K

**52-Week High:** \$9.51

**52-Week Low:** \$7.83

**Annual Dividend:** \$1.00

\*Includes 21.23M OP units.



## RECENT NEWS

**MAY 10, 2018**

Arbor Realty Trust, Inc. Announces Pricing of Senior Notes due 2023

**MAY 4, 2018**

Arbor Realty Trust Reports First Quarter Results and Increases Quarterly Dividend 19% to \$0.25 per Share

**MARCH 13, 2018**

Arbor Realty Trust, Inc. Closes Offering of Senior 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

## 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 \$16.6 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](mailto:pelenio@arbor.com)

**MEDIA RELATIONS CONTACT**

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

**INVESTOR RELATIONS CONTACT**

**Lee Roth**  
The Ruth Group  
646.536.7012  
[lroth@theruthgroup.com](mailto: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

**FIRST QUARTER 2018 HIGHLIGHTS**

**Agency Business**

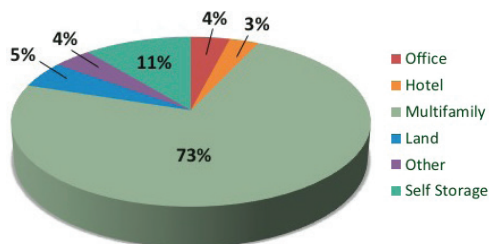
- Segment income of \$31.2 million
- Loan originations of \$1.05 billion
- Servicing portfolio of \$16.69 billion, up 3% from 4Q17

**Structured Business**

- Segment income of \$4.3 million
- Portfolio growth of 5% on \$314.2 million of loan originations
- Issued \$100.0 million of 5.625% senior notes due in 2023, a 175 basis point rate reduction from our 7.375% senior notes redeemed in April 2018

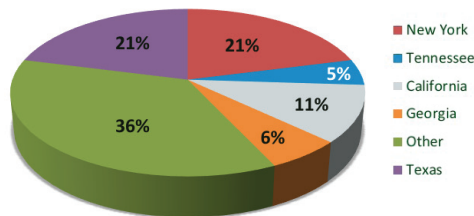
**DIVERSE PRODUCT LINE:** FANNIE MAE FREDDIE MAC FHA BRIDGE CMBS MEZZANINE

**STRUCTURED PORTFOLIO ASSET CLASS DIVERSITY**



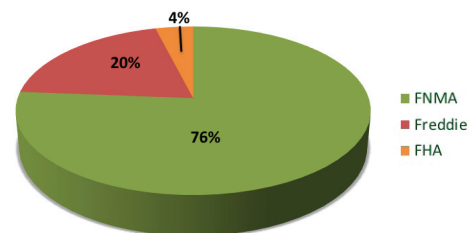
As of March 31, 2018

**STRUCTURED PORTFOLIO GEOGRAPHIC DIVERSITY**



As of March 31, 2018

**AGENCY SERVICING PORTFOLIO BY INVESTOR**



As of March 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

**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](http://www.arbor.com)

