



Arbor Realty Trust Announces Tax Treatment of 2022 Dividends

January 30, 2023

UNIONDALE, N.Y., Jan. 30, 2023 (GLOBE NEWSWIRE) -- Arbor Realty Trust, Inc. (NYSE: ABR), today announced the tax treatment of its 2022 dividend distributions for common and preferred shares of beneficial interest.

For tax reporting purposes, 100% of the distributions paid on Arbor Realty Trust common stock during 2022 will be classified as dividend income. The 2022 taxable distributions with respect to Arbor Realty Trust's common stock traded under ticker symbol ABR are summarized as follows:

Common Shares (CUSIP #038923108)

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
3/4/2022	3/18/2022	\$ 0.37	\$ 0.37	\$ 0.00	\$ 0.00
5/20/2022	5/31/2022	0.38	0.38	0.00	0.00
8/15/2022	8/31/2022	0.39	0.39	0.00	0.00
11/18/2022	11/30/2022	0.40	0.40	0.00	0.00
		\$ 1.54	\$ 1.54	\$ 0.00	\$ 0.00

The 2022 taxable distributions with respect to Arbor Realty Trust's 6.375% Series D Cumulative Redeemable Preferred Stock traded under ticker symbol ABR-PD are summarized as follows:

6.375% Series D Cumulative Redeemable Preferred Stock (CUSIP #038923876)

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
1/15/2022	1/31/2022	\$ 0.398438	\$ 0.398438	\$ 0.00	\$ 0.00
4/15/2022	5/2/2022	0.398438	0.398438	0.00	0.00
7/15/2022	8/1/2022	0.398438	0.398438	0.00	0.00
10/15/2022	10/31/2022	0.398438	0.398438	0.00	0.00
		\$ 1.593750	\$ 1.593750	\$ 0.00	\$ 0.00

The 2022 taxable distributions with respect to Arbor Realty Trust's 6.25% Series D Cumulative Redeemable Preferred Stock traded under ticker symbol ABR-PE are summarized as follows:

6.25% Series E Cumulative Redeemable Preferred Stock (CUSIP #038923868)

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
1/15/2022	1/31/2022	\$ 0.390625	\$ 0.390625	\$ 0.00	\$ 0.00
4/15/2022	5/2/2022	0.390625	0.390625	0.00	0.00
7/15/2022	8/1/2022	0.390625	0.390625	0.00	0.00
10/15/2022	10/31/2022	0.390625	0.390625	0.00	0.00
		\$ 1.562500	\$ 1.562500	\$ 0.00	\$ 0.00

The 2022 taxable distributions with respect to Arbor Realty Trust's 6.25% Series F Fixed to Floating Cumulative Redeemable Preferred Stock traded under ticker symbol ABR-PF are summarized as follows:

6.25% Series F Fixed to Floating Cumulative Redeemable Preferred Stock (CUSIP #038923850)

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
1/15/2022	1/31/2022	\$ 0.46875	\$ 0.46875	\$ 0.00	\$ 0.00
4/15/2022	5/2/2022	0.39063	0.39063	0.00	0.00
7/15/2022	8/1/2022	0.39063	0.39063	0.00	0.00
10/15/2022	10/31/2022	0.39063	0.39063	0.00	0.00
		\$ 1.64063	\$ 1.64063	\$ 0.00	\$ 0.00

(1) May be eligible for the 20% qualified business income deduction applicable to certain REIT dividends under IRC Section 199A(b)(1)(B).

For shareholders that may be required to report excess inclusion income to the Internal Revenue Service, Arbor Realty Trust, Inc. is pleased to report

that in 2022, Arbor will not pass through any excess inclusion income to our shareholders. As a result, no portion of the 2022 dividends should be treated as excess inclusion income for federal income tax purposes.

Arbor does not issue K-1s to shareholders of Arbor Realty Trust's common and preferred stock. Please contact your financial advisor or broker to obtain information on a 1099 form.

Note: Shareholders are encouraged to consult with their tax advisors as to their specific tax treatment of Arbor Realty Trust, Inc. dividend distributions.

About Arbor Realty Trust, Inc.

Arbor Realty Trust, Inc. (NYSE: ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, single-family rental (SFR) portfolios, 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 leading Fannie Mae DUS® lender, Freddie Mac Optigo® Seller/Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes bridge, CMBS, mezzanine, and preferred equity loans. 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.

Safe Harbor Statement

Certain items in this press release may constitute forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These statements are based on management's current expectations and beliefs and are subject to a number of trends and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. Arbor and the Issuer can give no assurance that their expectations will be attained. Factors that could cause actual results to differ materially from Arbor's and the Issuer's expectations include, but are not limited to, changes in interest rates and/or credit spreads, changes in economic conditions generally, and the real estate markets specifically, in particular, due to the severity and duration of the COVID-19 pandemic, continued ability to source new investments, and other risks detailed in Arbor's Annual Report on Form 10-K for the year ended December 31, 2021 and its other reports filed with the Securities and Exchange Commission. Such forward-looking statements speak only as of the date of this press release. Arbor and the Issuer expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in Arbor's or the Issuer's expectations with regard thereto or change in events, conditions, or circumstances on which any such statement is based.

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Source: Arbor Realty Trust