Arbor Realty Trust, Inc.

Arbor Realty Trust Announces Tax Treatment of 2025 Dividends

30 Jan 2026

UNIONDALE, N.Y., Jan. 30, 2026 (GLOBE NEWSWIRE) -- Arbor Realty Trust, Inc. (NYSE: ABR), today announced the tax treatment of its 2025 dividend distributions for common and preferred shares of beneficial interest.

For tax reporting purposes, 100% of the distributions paid on our common stock during 2025 will be classified as dividend income. The 2025 taxable distributions with respect to our 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
3/7/2025	3/21/2025	$0.43	$0.19	$0.24	$0.00
5/16/2025	5/30/2025	0.30	0.13	0.17	0.00
8/15/2025	8/29/2025	0.30	0.13	0.17	0.00
11/14/2025	11/26/2025	0.30	0.13	0.17	0.00
		$1.33	$0.58	$0.75	$0.00

The 2025 taxable distributions with respect to our 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
1/15/2025	1/30/2025	$0.398438	$0.178369	$0.220069	$0.00
4/15/2025	4/30/2025	0.398438	0.178369	0.220069	0.00
7/15/2025	7/30/2025	0.398438	0.178369	0.220069	0.00
10/15/2025	10/30/2025	0.398438	0.178369	0.220069	0.00
		$1.593750	$0.713475	$0.880275	$0.00

The 2025 taxable distributions with respect to our 6.25% Series E 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
1/15/2025	1/30/2025	$0.390625	$0.174871	$0.215754	$0.00
4/15/2025	4/30/2025	0.390625	0.174871	0.215754	0.00
7/15/2025	7/30/2025	0.390625	0.174871	0.215754	0.00
10/15/2025	10/30/2025	0.390625	0.174871	0.215754	0.00
		$1.562500	$0.699485	$0.863015	$0.00

The 2025 taxable distributions with respect to our 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
1/15/2025	1/30/2025	$0.390625	$0.174871	$0.215754	$0.00
4/15/2025	4/30/2025	0.390625	0.174871	0.215754	0.00
7/15/2025	7/30/2025	0.390625	0.174871	0.215754	0.00
10/15/2025	10/30/2025	0.390625	0.174871	0.215754	0.00
		$1.562500	$0.699485	$0.863015	$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, we are pleased to report that in 2025, we will not pass through any excess inclusion income to our shareholders. As a result, no portion of the 2025 dividends should be treated as excess inclusion income for federal income tax purposes.

We do not issue K-1s to holders of our 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 our 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 and 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 can give no assurance that its expectations will be attained. Factors that could cause actual results to differ materially from Arbor's expectations include, but are not limited to, changes in economic conditions generally, and the real estate markets specifically, continued ability to source new investments, changes in interest rates and/or credit spreads, and other risks detailed in Arbor's Annual Report on Form 10-K for the year ended December 31, 2024 and its other reports filed with the SEC. Such forward-looking statements speak only as of the date of this press release. Arbor expressly disclaims 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 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