

## **Arbor Realty Trust Announces Tax Treatment of 2016 Dividend Distributions**

January 26, 2017

UNIONDALE, N.Y., Jan. 26, 2017 (GLOBE NEWSWIRE) -- Arbor Realty Trust, Inc. (NYSE:ABR), today announced the tax treatment of its 2016 dividend distributions for the Company's common and preferred shares of beneficial interest.

During 2016, the total per share distributions paid on Arbor Realty Trust, Inc. common stock was \$0.62; for tax reporting purposes 100%, or \$0.62, will be classified as dividend income (of which 100% are non-qualified dividends). The 2016 distributions paid with respect to Arbor Realty Trust's common stock (CUSIP #038923108 and traded under ticker symbol ABR) are summarized on a quarterly basis, as follows:

Record Date	Payment Date	Di	tal stribution er Share	Non-Qualified Dividend		ualified ividend	Capital Gain Distribution	
3/10/2016	3/15/2016	\$	0.15	\$	0.15	\$ 0.00	\$	0.00
5/18/2016	5/31/2016		0.15		0.15	0.00		0.00
8/17/2016	8/31/2016		0.16		0.16	0.00		0.00
11/21/2016	11/30/2016		0.16		0.16	0.00		0.00
		\$	0.62	\$	0.62	\$ 0.00	\$	0.00

During 2016, the total per share distributions paid on Arbor Realty Trust, Inc. 8.25% Series A Cumulative Redeemable Preferred Stock (CUSIP # 038923603 and traded under ticker symbol ABR-PA) are summarized on a quarterly basis, as follows:

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend	Qualified Dividend	Capital Gain Distribution	
2/15/2016	2/29/2016	\$ 0.515625	\$ 0.515625	\$ 0.00	\$ 0.00	
5/15/2016	5/31/2016	0.515625	0.515625	0.00	0.00	
8/15/2016	8/31/2016	0.515625	0.515625	0.00	0.00	
11/15/2016	11/30/2016	0.515625	0.515625	0.00	0.00	
		\$ 2.062500	\$ 2.062500	\$ 0.00	\$ 0.00	

During 2016, the total per share distributions paid on Arbor Realty Trust, Inc. 7.75% Series B Cumulative Redeemable Preferred Stock (CUSIP # 038923702 and traded under ticker symbol ABR-PB) are summarized on a quarterly basis, as follows:

Record Date	Payment Date	Total Distribution Per Share  Non-Qualified Dividend		Qualified Dividend	Capital Gain Distribution	
2/15/2016	2/29/2016	\$ 0.484375	\$ 0.484375	\$ 0.00	\$ 0.00	
5/15/2016	5/31/2016	0.484375	0.484375	0.00	0.00	
8/15/2016	8/31/2016	0.484375	0.484375	0.00	0.00	
11/15/2016	11/30/2016	0.484375	0.484375	0.00	0.00	
		\$ 1.937500	\$ 1.937500	\$ 0.00	\$ 0.00	

During 2016, the total per share distributions paid on Arbor Realty Trust, Inc. 8.50% Series C Cumulative Redeemable Preferred Stock (CUSIP # 038923801 and traded under ticker symbol ABR-PC) are summarized on a quarterly basis, as follows:

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend		Capital Gain Distribution	
2/15/2016	2/29/2016	\$ 0.53125	\$ 0.53125	\$ 0.00	\$ 0.00	
5/15/2016	5/31/2016	0.53125	0.53125	0.00	0.00	

8/15/2016	8/31/2016	0.53125	0.53125	0.00	0.00
11/15/2016	11/30/2016	0.53125	0.53125	0.00	0.00
		\$ 2.12500	\$ 2.12500	\$ 0.00	\$ 0.00

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 real estate investment trust and national 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 and a Top Fannie Mae Small Loan lender, a Freddie Mac Program Plus® Seller/Servicer and the Top Freddie Mac Small Balance Loan Lender, a Fannie Mae and Freddie Mac Seniors Housing Lender, an EHA Multifamily Accelerated Processing (MAP)/LEAN Lender, a HUD-approved LIHTC Lender as well as a CMBS, bridge, mezzanine and preferred equity lender, consistently building on its reputation for service, quality and flexibility. With a current servicing portfolio of approximately \$13.6 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. Arbor is externally managed and advised by Arbor Commercial Mortgage, LLC.

## 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, continued ability to source new investments, changes in interest rates and/or credit spreads, changes in the real estate markets, and other risks detailed in Arbor's Annual Report on Form 10-K for the year ended December 31, 2015 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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