

**CHARTER OF THE AUDIT COMMITTEE  
OF THE BOARD OF DIRECTORS OF  
ARBOR REALTY TRUST, INC.**

**AMENDED AND RESTATED AS OF FEBRUARY 24, 2026**

**I. MEMBERSHIP**

The Audit Committee (the “Committee”) of the Board of Directors (the “Board”) of Arbor Realty Trust, Inc. (the “Corporation”) shall consist of three or more directors. Each member of the Committee shall be an independent director and qualified to serve on the Committee pursuant to the requirements of the New York Stock Exchange (the “NYSE”), the Securities Exchange Act of 1934, as amended (the “Act”), and the rules promulgated thereunder, as well as any additional requirements that are imposed on the Corporation or which the Board deems appropriate.

Each member of the Committee must be financially literate, as determined by the Board, or must become financially literate within a reasonable period of time after his or her appointment to the Committee. In addition, at least one member of the Committee must be designated by the Board to be the “audit committee financial expert,” as defined in Item 407 (d) (5) (ii) of Regulation S-K. A person who satisfies this definition will also be presumed to have an appropriate level of financial sophistication.

No director may serve as a member of the Committee if such director serves on the audit committee of more than two other public companies.

Any vacancy on the Committee may be filled by a vote of the majority of the directors present at a meeting of the Board at which a quorum is present. No member of the Committee shall be removed except by a vote of the majority of the directors present at a meeting of the Board at which a quorum is present.

**II. PURPOSES OF THE COMMITTEE**

The purposes of the Committee shall be to provide assistance to the Board in fulfilling its duties with respect to matters involving the accounting, auditing, financial reporting, internal control and legal compliance functions of the Corporation and its subsidiaries, including, without limitation, (a) assisting the Board’s oversight of (i) the integrity and accuracy of the Corporation’s financial statements, (ii) the adequacy and effectiveness of the Corporation’s internal control and risk management frameworks, (iii) enterprise risks, in coordination with the full Board and other committees, relevant to the Corporation, including risks related to credit, interest rates, valuation, liquidity, cybersecurity, data privacy, and other applicable legal and regulatory compliance, (iv) the Corporation’s independent auditors’ performance, qualifications, and independence, (v) the performance of the Corporation’s independent auditors and the Corporation’s internal audit function, and (vi) in coordination with the Corporate Governance Committee, oversight of sustainability and climate-related disclosures as they pertain to financial reporting and investor communications, and (b) preparing the report required to be

prepared by the Committee pursuant to the rules of the Securities and Exchange Commission (the “SEC”) for inclusion in the Corporation’s annual proxy statement.

### **III. DUTIES AND RESPONSIBILITIES OF THE COMMITTEE**

The Committee shall have the following authority and responsibilities:

#### **A. Selection, Evaluation and Oversight of the Auditors**

To (a) select and retain an independent registered public accounting firm to act as the Corporation’s independent auditors (the registered public accounting firm engaged for the purpose of preparing or issuing an audit report for inclusion in the Corporation’s Annual Report on Form 10-K is referred to herein as the “independent auditors”) for the purpose of auditing the Corporation’s annual financial statements, books, records, accounts and internal controls over financial reporting, and any other audit, review or attest services for the Corporation, subject to ratification by the stockholders of the Corporation of the selection of such independent auditors, (b) set the compensation of the Corporation’s independent auditors, (c) oversee the work done by the Corporation’s independent auditors and (d) terminate the Corporation’s independent auditors, if warranted.

To review and, in its sole discretion, approve in advance the Corporation’s independent auditors’ annual engagement letter, including the proposed fees contained therein, as well as all audit and, as provided in the Act and the SEC rules and regulations promulgated thereunder, all permitted non-audit engagements and relationships between the Corporation and such independent auditors (which approval should be made after receiving input from the Corporation’s management, if desired). The Committee shall approve in advance all audit and permitted non-audit services. The chairperson of the Committee shall have the authority to grant approval of audit and permitted non-audit services, and in such event the chairperson shall report such approval to the Committee at the next scheduled meeting.

To review, at least annually, the performance of the Corporation’s independent auditors, including the lead partner of the independent auditors, and, in its sole discretion, make decisions regarding the replacement or termination of the independent auditors when circumstances warrant.

To obtain from and review, at least annually, a report from the Corporation’s independent auditors describing: (a) the independent auditors’ internal quality-control procedures; (b) any material issues raised by the most recent internal quality-control review, or peer review, of the independent auditors, or by any inquiry or investigation by any governmental or professional authority, within the preceding five years, respecting one or more independent audits carried out by the independent auditors, and any steps taken to deal with any such issues; and (c) all relationships between the independent auditors and the Corporation (including a description of each category of services provided by the independent auditors to the Corporation and a list of the fees billed for each such category).

To evaluate the independence of the Corporation’s independent auditors by, among other things: (a) monitoring compliance by the Corporation’s independent auditors with the

audit partner rotation requirements contained in the Act and the rules and regulations promulgated by the SEC thereunder; (b) monitoring compliance by the Corporation of the employee conflict of interest requirements contained in the Act and the rules and regulations promulgated by the SEC thereunder; and (c) engaging in a dialogue with the independent auditors to confirm that audit partner compensation is consistent with applicable SEC rules.

To present its conclusions with respect to the above matters and its views on whether there should be a regular rotation of the independent auditors, to the Board.

In performing its duties and responsibilities, the Committee's policies and procedures should remain flexible, so that it may be in a position to best address, react or respond to changing circumstances or conditions. The foregoing duties and responsibilities are within the authority of the Committee and the Committee shall exercise such duties and responsibilities in a manner consistent with and subject to the Act, any other applicable law and rules and regulations promulgated by the SEC, NYSE, or any other applicable regulatory authority.

## **B. Oversight of Annual Audit and Quarterly Reviews**

To review and discuss with the independent auditors their annual audit plan, including the timing and scope of audit activities, and monitor such plan's progress and results during the year.

To review with management, the Corporation's independent auditors and the person or firm responsible for the Corporation's internal audit function, the following information which is required to be reported by the independent auditor: (a) all critical accounting policies and practices to be used; (b) any critical audit matters arising from the current period audit; (c) all alternative treatments of financial information that have been discussed by the independent auditors and management, ramifications of the use of such alternative disclosures and treatments, and the treatment preferred by the independent auditors; and (d) all other material written communications between the independent auditors and management, such as any management letter and any schedule of unadjusted differences.

To review with management, the Corporation's independent auditors and, if appropriate, the person or firm responsible for the Corporation's internal audit function, the following: (a) the Corporation's annual audited financial statements and quarterly financial statements, including the Corporation's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations," and any major issues related thereto; (b) major issues regarding accounting principles and financial statements presentations, including any significant changes in the Corporation's selection or application of accounting principles; (c) any analyses prepared by management and/or the independent auditors setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative generally accepted accounting principles methods on the Corporation's financial statements; and (d) the effect of regulatory and accounting initiatives, as well as off-balance sheet structures, on the financial statements of the Corporation.

To review and discuss with the Corporation's independent auditors and management (a) any audit problems or difficulties, including difficulties encountered by the Corporation's independent auditors during their audit work, (b) any significant disagreements with management, and (c) management's response to any such problems, difficulties or disagreements; and to resolve any disagreements between the Corporation's auditors and management.

To review on a regular basis with the Corporation's independent auditors any problems or difficulties encountered by the independent auditors in the course of any audit work, including management's response with respect thereto, any restrictions on the scope of the independent auditor's activities or on access to requested information, and any significant disagreements with management. In connection therewith, the Committee should review with the independent auditors the following: (a) any accounting adjustments that were noted or proposed by the independent auditors but were rejected by management (as immaterial or otherwise); (b) any communications between the audit team and the independent auditor's national office respecting auditing or accounting issues presented by the engagement; and (c) any "management" or "internal control" letter issued, or proposed to be issued, by the independent auditors to the Corporation.

### **C. Oversight of the Financial Reporting Process and Internal Controls**

To review the adequacy and effectiveness of the Corporation's accounting and internal control policies and procedures on a regular basis, including (a) the responsibilities, budget, compensation and staffing of the Corporation's internal audit function, through inquiry and discussions with the Corporation's independent auditors, management and the person or firm responsible for the Corporation's internal audit function; (b) the yearly report prepared by management, and attested to by the Corporation's independent auditors, assessing the effectiveness of the Corporation's internal control over financial reporting and stating management's responsibility for establishing and maintaining adequate internal control over financial reporting prior to its inclusion in the Corporation's Annual Report on Form 10-K as required by the rules of the SEC; and (c) the Committee's level of involvement and interaction with the Corporation's internal audit function, including the Committee's line of authority and role in appointing and compensating employees in the internal audit function.

To review with the Corporation's chief executive officer, chief financial officer and independent auditors, periodically, the following: (a) all significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the Corporation's ability to record, process, summarize and report financial information; and (b) any fraud, whether or not material, that involves management or other employees who have a significant role in the Corporation's internal control over financial reporting.

To discuss guidelines and policies governing the process by which senior management of the Corporation and the relevant departments of the Corporation, including the internal auditing department or the person or firm responsible for the Corporation's internal audit function, assess and manage the Corporation's exposure to risk, as well as the Corporation's major financial risk exposures and the steps management has taken to monitor and control such exposures.

To review with management the progress and results of all internal audit projects, and, when deemed necessary or appropriate by the Committee, assign additional internal audit projects to the person or firm responsible for the Corporation's internal audit function.

To review with management the Corporation's administrative, operational and accounting internal controls, including any special audit steps adopted in light of the discovery of material control deficiencies.

To receive periodic reports from the Corporation's independent auditors, management and the person or firm responsible for the Corporation's internal audit function to assess the impact on the Corporation of significant accounting or financial reporting developments that may have a bearing on the Corporation.

To review and discuss with the independent auditors the results of the year-end audit of the Corporation, including any comments or recommendations of the Corporation's independent auditors and, based on such review and discussions and on such other considerations as it determines appropriate, recommend to the Board whether the Corporation's financial statements should be included in the Annual Report on Form 10-K.

To review the type and presentation of information to be included in the Corporation's earnings press releases (especially the use of "pro forma" or "adjusted" information not prepared in compliance with generally accepted accounting principles), as well as financial information and earnings guidance provided by the Corporation to analysts and rating agencies (which review may be done generally (i.e., discussion of the types of information to be disclosed and type of presentations to be made), and the Committee need not discuss in advance each earnings release or each instance in which the Corporation may provide earnings guidance).

To review, as appropriate, significant tax matters, including REIT qualification, material tax positions and tax risk exposures.

To establish clear hiring policies by the Corporation for employees or former employees of the Corporation's independent auditors.

To meet periodically (unless similar reviews are conducted with the Board) with the general counsel, and outside counsel when appropriate, to review legal and regulatory matters, including (a) any matters that may have a material impact on the financial statements of the Corporation and (b) any matters involving potential or ongoing material violations of law or breaches of fiduciary duty by the Corporation or any of its directors, officers, employees or agents or breaches of fiduciary duty to the Corporation.

To prepare the report required by the rules of the SEC to be included in the Corporation's annual proxy statement.

To review and approve in advance any services provided by the Corporation's independent auditors to the Corporation's executive officers or members of their immediate family.

To establish procedures for (a) the receipt, retention and treatment of complaints received by the Corporation, regarding accounting, internal accounting controls or auditing matters, and (b) the confidential, anonymous submission by employees of the Corporation of concerns regarding questionable accounting or auditing matters.

To secure independent expert advice to the extent the Committee determines it to be appropriate, including retaining, with or without Board approval, independent counsel, accountants, consultants or others, to assist the Committee in fulfilling its duties and responsibilities, the cost of such independent expert advisors to be borne by the Corporation.

To report regularly to the Board on its activities, as appropriate. In connection therewith, the Committee should review with the Board any issues that arise with respect to the quality or integrity of the Corporation's financial statements, the Corporation's compliance with legal or regulatory requirements, the performance and independence of the Corporation's independent auditors, or the performance of the internal audit function.

To perform such additional activities, and consider such other matters, within the scope of its responsibilities, as the Committee or the Board deems necessary or appropriate.

#### **D. Oversight of Risk Management, Technology and Sustainability**

To review on a quarterly basis, with the Corporation's chief executive officer, chief financial officer, and other members of executive management, its enterprise risk management, focusing on credit, liquidity, valuation, operational and cybersecurity risks.

To review on a bi-annual basis, with the Corporation's chief technology officer, the risks associated with the Corporation's cybersecurity strategy, data protection and the use of artificial intelligence/automation in financial reporting or operations.

To coordinate with the Corporate Governance Committee a review of sustainability related disclosures and any climate-related risk assessments.

To oversee the Corporation's Whistleblower Policy and Code of Business Conduct and Ethics compliance and monitor fraud prevention and any relevant investigation processes.

#### **IV. OUTSIDE ADVISERS**

The Committee may conduct or authorize investigations into or studies of matters within the Committee's scope of responsibilities, and may retain, at the Corporation's expense, such independent counsel or other consultants or advisers as it deems necessary.

## **V. MEETINGS AND PROCEDURES OF THE COMMITTEE**

The Committee shall fix its own rules of procedure, which shall not be in conflict with, and shall be consistent with the Corporation's charter and Bylaws and this charter. The Board shall designate a member of the Committee as the chairperson and shall determine his/her qualifications to serve in that role. The Committee shall meet as often as may be necessary to meet its duties and responsibilities, but no less frequently than once every fiscal quarter. The chairperson of the Committee or at least two of the members of the Committee may call a special meeting of the Committee. The Committee, in its discretion, may ask members of management or others to attend its meetings (or portions thereof) and to provide pertinent information as necessary. The Committee should meet separately on a periodic basis with (a) management, (b) the person or firm responsible for the Corporation's internal audit function and (c) the Corporation's independent auditors, in each case to discuss any matters that the Committee or any of the above persons or firms believes warrant Committee attention.

A majority of the members of the Committee present in person or by means of a conference telephone or other communications equipment by means of which all persons participating in the meeting can hear each other shall constitute a quorum. The Committee may take any action required or permitted to be taken at any meeting of the Committee without a meeting if consent in writing to such action is signed by each member of the Committee and such written consent is filed with the minutes of proceedings of the Committee.

The Committee may form subcommittees for any purpose that the Committee deems appropriate and may delegate to such subcommittees such power and authority as the Committee deems appropriate; provided, however, that no subcommittee shall consist of fewer than two members; and provided further that the Committee shall not delegate to a subcommittee any power or authority required by any law, regulation or listing standard to be exercised by the Committee as a whole.

The Committee shall maintain minutes of its meetings and records relating to those meetings.

## **VI. EVALUATION OF THE COMMITTEE**

The Committee shall annually evaluate its performance in such manner as the Committee deems appropriate, and the evaluation shall address all matters that the Committee considers relevant to its performance. Periodically, the Committee, in coordination with the Corporate Governance Committee of the Board and the full Board, shall review and assess the adequacy of this Charter.

## **VII. LIMITATIONS**

While the Committee has the oversight responsibility set forth in this Charter, it does not have a duty to plan or conduct audits or to determine that the Corporation's financial statements and disclosures are complete and accurate and are in accordance with generally accepted accounting principles and applicable rules and regulations, the responsibility for which are vested in the Corporation's management and the independent auditors. It is

recognized that members of the Committee are not employees of the Corporation, and as such it is not the duty or responsibility of the Committee or its members to conduct “field work” or other types of auditing or accounting reviews or procedures or to set auditor independence standards.

The members of the Committee are entitled to rely on (a) the good faith, integrity and diligence of the Corporation’s management and its independent auditors, (b) the accuracy of the financial and other information provided to the Committee, in either instance absent knowledge which would cause such reliance to be unwarranted, and (c) statements made by management or other third parties as to any information technology, internal audit and other non-audit services provided by the Corporation’s independent registered accounting firm