



Arbor Realty Trust, Inc.

Arbor Realty Trust, Inc. Reports Excess Inclusion Income Information
Relating to 2025 Dividends

Arbor Realty Trust, Inc. (“Arbor”) is 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.

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