

Arbor Realty Trust Announces Tax Treatment of 2022 Dividends

Uniondale, NY, January 30, 2023 -- 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	Non-Qualified	Qualified	Capital Gain
		Distribution Per Share			
			Dividend ⁽¹⁾	Dividend	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
		<u>\$1.54</u>	<u>\$1.54</u>	<u>\$0.00</u>	<u>\$0.00</u>

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	Non-Qualified	Qualified	Capital Gain
		Distribution Per Share			
			Dividend ⁽¹⁾	Dividend	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
		<u>\$1.593750</u>	<u>\$1.593750</u>	<u>\$0.00</u>	<u>\$0.00</u>

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
		<u>\$1.562500</u>	<u>\$1.562500</u>	<u>\$0.00</u>	<u>\$0.00</u>

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
		<u>\$1.64063</u>	<u>\$1.64063</u>	<u>\$0.00</u>	<u>\$0.00</u>

(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.