

## MARKET PROFILE

as of November 18, 2020

**NYSE:** [ABR](#)

**Price:** \$13.13

**Shares Outstanding**<sup>(1)</sup>: 141.1M

**Float:** 108.5M

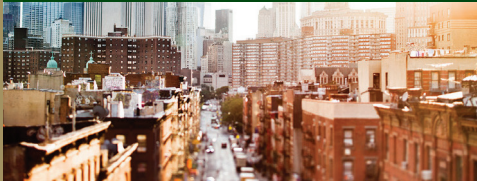
**3 Mth Avg. Daily Volume:** 1.4M

**52-Week High:** \$15.32

**52-Week Low:** \$3.54

**Annual Dividend:** \$1.28

<sup>(1)</sup>Includes 17.63M OP units



## RECENT NEWS

### NOVEMBER 10, 2020

[Arbor Realty Trust Announces Public Offering of Common Stock](#)

### OCTOBER 30, 2020

[Arbor Realty Trust Reports Third Quarter 2020 Results and Increases Quarterly Dividend to \\$0.32 per Share](#)

### JULY 31, 2020

[Arbor Realty Trust Reports Second Quarter 2020 Results and Increases Quarterly Dividend to \\$0.31 per Share](#)

### JUNE 29, 2020

[Arbor Realty Trust, Inc. Closes Additional \\$30 Million of its Senior Unsecured Notes due 2023, for a Total Issuance of \\$71 Million](#)

## ANALYST COVERAGE

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## PROFILE

Arbor Realty Trust, Inc. (NYSE:ABR) is a nationwide real estate investment trust and direct lender, providing loan origination and servicing for multifamily, seniors housing, healthcare 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 Fannie Mae DUS® lender and Freddie Mac Optigo Seller/Servicer. Arbor's product platform also includes CMBS, bridge, mezzanine and preferred equity lending. 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.

## CORPORATE STRATEGY

Arbor Realty Trust is one of the nation's premier real estate finance companies, offering the most comprehensive, customized and creative financing platforms in the commercial real estate industry. Arbor's diversified lending solutions are bolstered by its economic foundation as a real estate investment trust; however, it prides itself on conducting business as not just another mortgage REIT, but as a firm that builds long-term client partnerships with a results-oriented approach that produces innovative and efficient financial solutions. The company has proven it can achieve all of its objectives through the following business strategies:

- Provide customized financing
- Execute transactions rapidly
- Capitalize on Arbor's CLO technology
- Manage and maintain credit quality

**CHIEF FINANCIAL OFFICER**

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**INVESTOR RELATIONS CONTACT**

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**COMPETITIVE STRENGTHS**

- Internally managed REIT with a versatile multifamily-centric operating platform and a unique business model, consisting of three primary business platforms:
  - Balance sheet loan origination
  - GSE/Agency loan origination
  - Servicing
- Complementary operating platforms with diversified and recurring income streams with a proven track record for growth
- Capital light GSE/Agency business generating significant earnings and cash flows
- Primary focus on small balance loans in the highly attractive and stable multifamily sector
- Prudent leverage and balance sheet strategy with stable liability structures that are long-dated, nonrecourse and non-mark-to-market
- Cycle tested senior management team with 30+ years of industry experience

**THIRD QUARTER 2020 HIGHLIGHTS**

**Company Highlights**

- GAAP net income of \$0.72 and core earnings of \$0.50 per diluted common share
- Raised cash dividend on common stock to \$0.32 per share, our second consecutive increase, representing a 6.7% increase year-to-date
- Continued strong performance from our residential mortgage banking joint venture generating pretax income of \$32.3 million

**Agency Business**

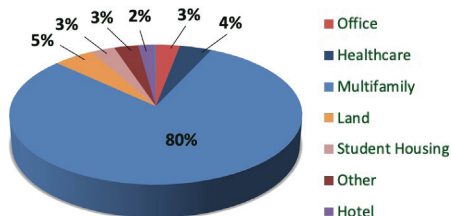
- Grew our servicing portfolio to \$22.56 billion, a 4.5% increase from 2Q20, and 12.5% year-to-date
- GSE loan originations of \$1.47 billion, a 10.1% increase from 3Q19
- Segment income of \$40.7 million

**Structured Business**

- Loan portfolio surpasses \$5 billion on \$291.8 million of loan originations

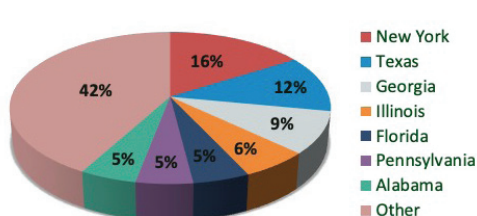
**DIVERSE PRODUCT LINES:** GOVERNMENT-SPONSORED ENTERPRISE PRODUCTS (FANNIE MAE, FREDDIE MAC, FHA) CMBS BRIDGE MEZZANINE PRIVATE LABEL SINGLE-FAMILY RENTAL

**STRUCTURED PORTFOLIO ASSET CLASS**



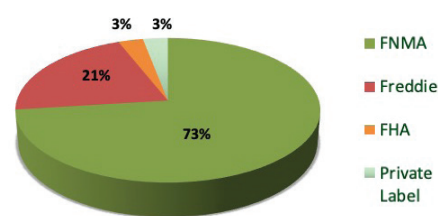
As of September 30, 2020  
\*Other (Retail, SFR, and Self Storage)

**STRUCTURED PORTFOLIO GEOGRAPHIC LOCATION**



As of September 30, 2020

**AGENCY SERVICING PORTFOLIO BY INVESTOR**



As of September 30, 2020

**EXECUTIVE MANAGEMENT**

**Ivan Kaufman**  
Chairman and Chief Executive Officer

**Paul Elenio**  
Chief Financial Officer

**Fred Weber**  
Executive Vice President, Managing Director of Structured Finance and Principal Transactions

**Gene Kilgore**  
Executive Vice President, Structured Securitization

**Steve Katz**  
Executive Vice President, Chief Investment Officer Residential Financing

**John Caulfield**  
Chief Operating Officer, Agency Lending

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