



Arbor Realty Trust, Inc.

Arbor Realty Trust Announces Tax Treatment of 2025 Dividends

Uniondale, NY, January 30, 2026 -- Arbor Realty Trust, Inc. (NYSE: ABR), today announced the tax treatment of its 2025 dividend distributions for common and preferred shares of beneficial interest.

For tax reporting purposes, 100% of the distributions paid on our common stock during 2025 will be classified as dividend income. The 2025 taxable distributions with respect to our common stock traded under ticker symbol ABR are summarized as follows:

Common Shares (CUSIP #038923108)

Record Date	Payment Date	Total Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
3/7/2025	3/21/2025	\$0.43	\$0.19	\$0.24	\$0.00
5/16/2025	5/30/2025	0.30	0.13	0.17	0.00
8/15/2025	8/29/2025	0.30	0.13	0.17	0.00
11/14/2025	11/26/2025	0.30	0.13	0.17	0.00
		<u>\$1.33</u>	<u>\$0.58</u>	<u>\$0.75</u>	<u>\$0.00</u>

The 2025 taxable distributions with respect to our 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 Distribution Per Share	Non-Qualified Dividend ⁽¹⁾	Qualified Dividend	Capital Gain Distribution
1/15/2025	1/30/2025	\$0.398438	\$0.178369	\$0.220069	\$0.00
4/15/2025	4/30/2025	0.398438	0.178369	0.220069	0.00
7/15/2025	7/30/2025	0.398438	0.178369	0.220069	0.00
10/15/2025	10/30/2025	0.398438	0.178369	0.220069	0.00
		<u>\$1.593750</u>	<u>\$0.713475</u>	<u>\$0.880275</u>	<u>\$0.00</u>

The 2025 taxable distributions with respect to our 6.25% Series E 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
1/15/2025	1/30/2025	\$0.390625	\$0.174871	\$0.215754	\$0.00
4/15/2025	4/30/2025	0.390625	0.174871	0.215754	0.00
7/15/2025	7/30/2025	0.390625	0.174871	0.215754	0.00
10/15/2025	10/30/2025	0.390625	0.174871	0.215754	0.00
		<u>\$1.562500</u>	<u>\$0.699485</u>	<u>\$0.863015</u>	<u>\$0.00</u>

The 2025 taxable distributions with respect to our 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
1/15/2025	1/30/2025	\$0.390625	\$0.174871	\$0.215754	\$0.00
4/15/2025	4/30/2025	0.390625	0.174871	0.215754	0.00
7/15/2025	7/30/2025	0.390625	0.174871	0.215754	0.00
10/15/2025	10/30/2025	0.390625	0.174871	0.215754	0.00
		<u>\$1.562500</u>	<u>\$0.699485</u>	<u>\$0.863015</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, we are 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.

We do not issue K-1s to holders of our 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 our dividend distributions.