Arbor Realty Trust

Second Quarter 2026

Arbor Realty Trust, Inc.

Market Profile

as of August 5, 2026

NYSE: ABR
Price: $5.17
Shares Outstanding[1]: 205.2M
Float: 178.2M
3 Mth Avg. Daily Volume: 4.8M
52-Week High: $12.58
52-Week Low: $4.73
Q2 Dividend: $0.17

[1]Includes 16.2M OP units

Recent News

July 31, 2026
Arbor Realty Trust Reports Second Quarter 2026 Results and Declares Dividend of $0.17 per Share

June 30, 2026
Arbor Realty Trust, Inc. Announces Pricing of Its Upsized Offering of $325 Million of 6.25% Convertible Senior Notes due 2029

May 18, 2026
Arbor Realty Trust Successfully Redeems a Legacy CLO

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, single-family rental (SFR) portfolios, 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 leading Fannie Mae DUS® lender, Freddie Mac Optigo® Seller/Servicer, and an approved FHA Multifamily Accelerated Processing (MAP) lender. Arbor's product platform also includes bridge, CMBS, mezzanine, and preferred equity loans. 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, but it's not just another mortgage REIT. Arbor takes pride in conducting business 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

Competitive Strengths

- Arbor Realty Trust is an internally-managed mortgage REIT with a premium operating platform and unique business model, consisting of two primary business platforms:
  - Structured Loan Origination and Investment
  - Agency Loan Origination and 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

Second Quarter 2026 Highlights

Company Highlights

- Distributable earnings of $0.10 per diluted common share, or $0.15 excluding $9.6 million of net realized losses from the resolution of certain legacy assets
- Generated ~$500 million of additional liquidity through two recent capital markets transactions with a portion of the proceeds used to:
  - Repurchase $114.3 million of common stock at $5.42 per share, or 49% of book value in July 2026
  - Redeem $270 million of senior notes in July 2026
- Repurchased an additional $20.8 million of stock at $5.85 per share, or 53% of book value
- Declares cash dividend on common stock of $0.17 per share

Agency Business

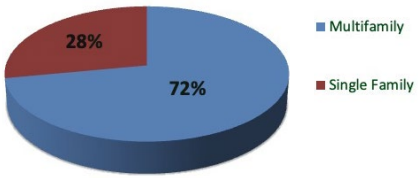
- Servicing portfolio of ~$36.70 billion, agency loan originations of $1.08 billion

Structured Business

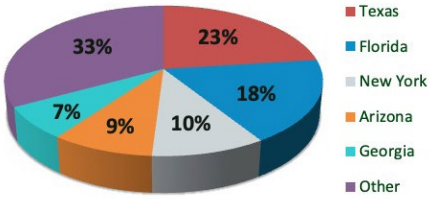
- Structured loan portfolio of ~$12.11 billion, originations of $689.0 million and runoff of $539.7 million

Diverse Product Lines: Government-Sponsored Enterprise Products (Fannie Mae, Freddie Mac, FHA) CMBS | Bridge | Mezzanine | Private Label | Single-Family Rental

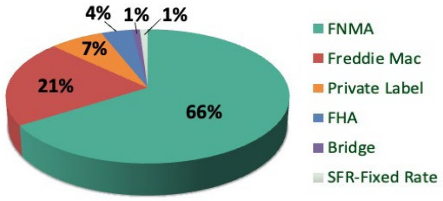
Structured Portfolio Asset Class*



Structured Portfolio Geographic Location*



Agency Servicing Portfolio by Investor*



*As of June 30, 2026

Executive Management

Ivan Kaufman
Chairman, CEO, and President

Paul Elenio
Chief Financial Officer

Yoni Goodman
Chief Operating Officer

Steven Katz
Chief Investment Officer, Residential Financing

Danny van der Reis
Servicing and Asset Management

Jeff Lee
Head of Agency Lending

Kevin Wachter
Asset Finance and Treasury

Gene Kilgore
Structured Securitization

David Friedman
Chief Credit Officer and Non-Agency & Head of Arbor Private Construction

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