



Dear Valued Stakeholders,

We are proud to share the ESG Summary of Arbor Realty Trust, Inc. (Arbor), which summarizes our progress and ongoing efforts to achieve meaningful progress in furtherance of environmental, social and governance (ESG) goals while always remaining focused on our commitment to the creation of long-term value for our shareholders.

Our commitment goes to furthering our understanding of how sustainability can and should be considered in the various aspects of our business, and how we can continue to support our employees, which together, are the Company's most valuable asset.

These efforts include identifying and incorporating ESG concerns into transactional analysis and asset management practices, understanding our production and management of GHG emissions, aligning our governance practices to reflect our ESG goals while remaining accountable to our shareholders, innovating programs and policies that prioritize the growth and success of our employees, and identifying programs and other means by which we can continue to establish and nurture relationships with the communities in which we work and operate.

As we look towards the future, we are committed to ensuring that Arbor remains a responsible partner and service provider for years to come. We have and will continue to focus on integrating these values into our business at every level, developing solutions that address the demands of the investing public, while prioritizing operational excellence, and creating long-term value for our shareholders.

We are incredibly proud of what we've accomplished as a Company thus far. We also recognize that there is more work to be done. We are committed to listening, observing, engaging in meaningful dialogue about sustainability and ESG, and continuing to evolve in a way that best serves all who continue to support and trust Arbor.

Sincerely,

Ivan Kaufman

A handwritten signature in black ink, appearing to be "IK", written in a cursive style.

Chairman and Chief Executive Officer

William C. Green

A handwritten signature in black ink, appearing to be "WCG", written in a cursive style.

Lead Director

ARBOR REALTY TRUST, INC.

333 Earle Ovington Blvd. · Suite 900 · Uniondale, NY 11553-3617 · 516.506.4200 · Fax: 516.832.8045