

**ARBOR REALTY TRUST, INC. AND SUBSIDIARIES**  
**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (Unaudited)**

| March 31, 2026                             |                         |                                                |                                     |
|--------------------------------------------|-------------------------|------------------------------------------------|-------------------------------------|
| Key Servicing Metrics for Agency Business: | Servicing Portfolio UPB | Wtd. Avg. Servicing Fee Rate<br>(basis points) | Wtd. Avg. Life of Portfolio (years) |
| Fannie Mae                                 | \$ 24,261,724           | 44.4                                           | 5.4                                 |
| Freddie Mac                                | 7,368,979               | 18.2                                           | 5.7                                 |
| Private Label                              | 2,554,209               | 18.7                                           | 4.3                                 |
| FHA                                        | 1,584,644               | 13.8                                           | 19.0                                |
| Bridge                                     | 277,523                 | 10.4                                           | 2.0                                 |
| SFR - Fixed Rate                           | 264,008                 | 20.0                                           | 3.8                                 |
| Total                                      | \$ 36,311,087           | 35.5                                           | 5.9                                 |

  

| December 31, 2025 |               |      |      |
|-------------------|---------------|------|------|
| Fannie Mae        | \$ 24,085,960 | 44.7 | 5.5  |
| Freddie Mac       | 7,455,088     | 18.3 | 5.9  |
| Private Label     | 2,558,048     | 18.7 | 4.5  |
| FHA               | 1,549,483     | 13.9 | 19.1 |
| Bridge            | 277,738       | 10.4 | 2.2  |
| SFR - Fixed Rate  | 277,490       | 20.0 | 4.0  |
| Total             | \$ 36,203,807 | 35.6 | 6.1  |