



THIRD QUARTER 2025 EARNINGS PRESENTATION

October 29, 2025



DISCLAIMER

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of federal securities laws. These forward-looking statements are not historical facts but rather are based on ACRES Commercial Realty Corp.'s ("ACR's" or the "Company's") current beliefs, assumptions and expectations. These beliefs, assumptions and expectations can change as a result of many possible events or factors, not all of which are known to ACR or are within its control. If a change occurs, its business, financial condition, liquidity and results of operations may vary materially from those expressed in the forward-looking statements. You should not place undue reliance on these forward-looking statements, which reflect ACR's view only as of the date of this presentation. ACR uses words such as "anticipate," "expect," "intend," "plan," "believe," "seek," "estimate," "target," and variations of these words and similar expressions to identify forward-looking statements. Forward-looking statements are subject to various risks and uncertainties that could cause actual results to vary from its forward-looking statements, including, but not limited to:

- Changes in the industry, interest rates, the debt securities markets, real estate markets or the general economy;
- Increased rates of default and/or decreased recovery rates on its investments;
- The performance and financial condition of its borrowers;
- The cost and availability of its financings, which depend in part on its asset quality, the nature of its relationships with its lenders and other capital providers, its business prospects and outlook and general market conditions;
- The availability and attractiveness of terms of additional debt repurchases;
- Availability, terms and deployment of short-term and long-term capital;
- Availability of, and ability to retain, qualified personnel;
- Changes in its business strategy;
- Availability of investment opportunities in commercial real estate-related and commercial finance assets;
- The degree and nature of its competition;
- The resolution of its non-performing and sub-performing assets;
- The long-term macroeconomic effects of the novel coronavirus, COVID-19;
- The Company's ability to comply with financial covenants in its debt instruments;

- The adequacy of its cash reserves and working capital;
- The timing of cash flows, if any, from its investments;
- Unanticipated increases in financial and other costs, including a rise in interest rates;
- Its ability to maintain compliance with over-collateralization and interest coverage tests in certain financing arrangements;
- Its dependence on ACRES Capital, LLC, its "manager", and ability to find a suitable replacement in a timely manner, or at all, if its manager or the Company were to terminate the management agreement;
- Environmental and/or safety requirements;
- Its ability to satisfy complex rules in order for ACR to qualify as a real estate investment trust ("REIT"), for federal income tax purposes and qualify for its exemption under the investment company act of 1940, as amended, and its ability and the ability of its subsidiaries to operate effectively within the limitations imposed by these rules;
- Legislative and regulatory changes (including changes to laws governing the taxation of REITs or the exemptions from registration as an investment company); and
- Other factors discussed under item 1A. Risk factors in its annual report on form 10-K for the year ended December 31, 2024 and those factors that may be contained in any subsequent filing ACR makes with the Securities and Exchange Commission.



DISCLAIMER

Forward-Looking Statements (continued)

In light of these risks and uncertainties, the forward-looking events and circumstances discussed in this presentation might not occur and actual results, performance or achievement could differ materially from those anticipated or implied in the forward-looking statements. The Company undertakes no obligation, and specifically disclaims any obligation, to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

Past Performance

Past performance is not indicative of future results. There is no guarantee that any investment strategy referenced herein will work under all market conditions. Prior to making any investment decision, you should evaluate your ability to invest for the long-term, especially during periods of downturns in the market. You alone assume the responsibility of evaluating the merits and risks associated with any potential investment or investment strategy referenced herein.

Notes on Presentation

This presentation contains information regarding financial results that is calculated and presented on the basis of methodologies other than in accordance with accounting principles generally accepted in the United States (“GAAP”), which management believes is relevant to assessing ACR’s financial performance. Please refer to page 17 for the reconciliation of Net Income (Loss), a GAAP financial measure, to Earnings Available for Distribution (“EAD”), a non-GAAP financial measure. Unless otherwise indicated, information included in this presentation is at or for the period ended September 30, 2025.

Definitions

Refer to page 20 for a description of certain terms not otherwise defined or footnoted, including EAD, Benchmark Rate, Book Value, and other key terms.

No Offer or Sale of Securities

This presentation is for informational purposes only and does not constitute an offer to sell or the solicitation of any offer to buy any securities of ACR or any other entity. Any offering of securities would be made pursuant to separate documentation and any such securities would not be offered or sold in the United States absent registration or an applicable exemption from registration requirements.



HIGHLIGHTS

Manager is focused on delivering shareholder value through EAD¹ growth and share repurchases

Earnings and capital gains can be retained through tax assets to increase book value

Percentage of Multifamily-focused CRE in Loan Portfolio

75%

Per Share-Diluted GAAP Net Income / EAD

\$1.34 / \$1.01

Percentage of CRE loan portfolio current on payments

92.3%

Total Liquidity at September 30, 2025

\$64.5M

3Q25 Net CRE Loan Repayments

\$46.8M

Book Value Per Share at September 30, 2025

\$29.63



¹ Refer to page 17 for the reconciliation of Net Income (Loss), a GAAP financial measure, to EAD, a non-GAAP financial measure

THIRD QUARTER 2025 RESULTS

Financial Results

\$1.34

GAAP net income per share-diluted

\$1.01

EAD¹ per share diluted

\$13.1M

Realized gain from CRE equity investment

Book Value

\$29.63

Book value

up from \$27.93 in 2Q25 and \$27.92 in 3Q24

12.7%

annual increase since ACRES acquisition in 3Q20

CRE Loan Activity & CRE Portfolio

\$1.4B

Comprising 46 loans with a weighted average LTV of 81%

CRE loan portfolio at par value

\$46.8M

of net loan repayments

32%

of the par value of the CRE loan portfolio is rated 4 or 5

92.3%

of the par value of the CRE loan portfolio is current on payments

\$143.0M

of net investments in real estate and properties held for sale

Capitalization, Liquidity & NOL

\$2.1B

Total capacity at September 30, 2025

\$859.5M

Capacity available at September 30, 2025

\$64.5M

Total liquidity at September 30, 2025

\$32.1M

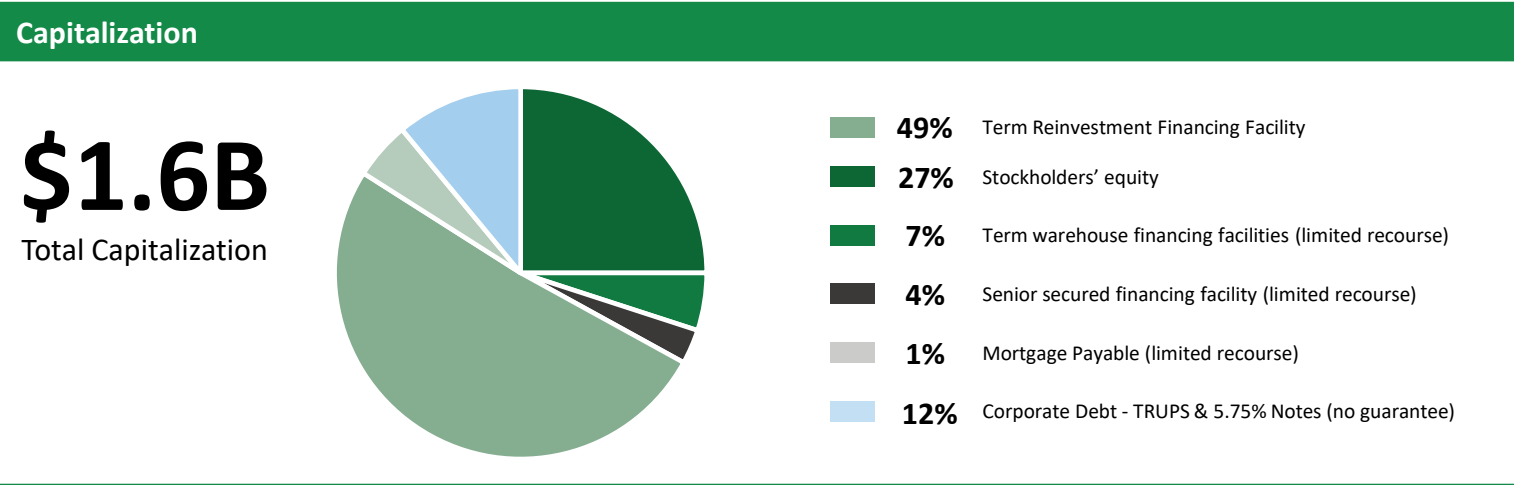
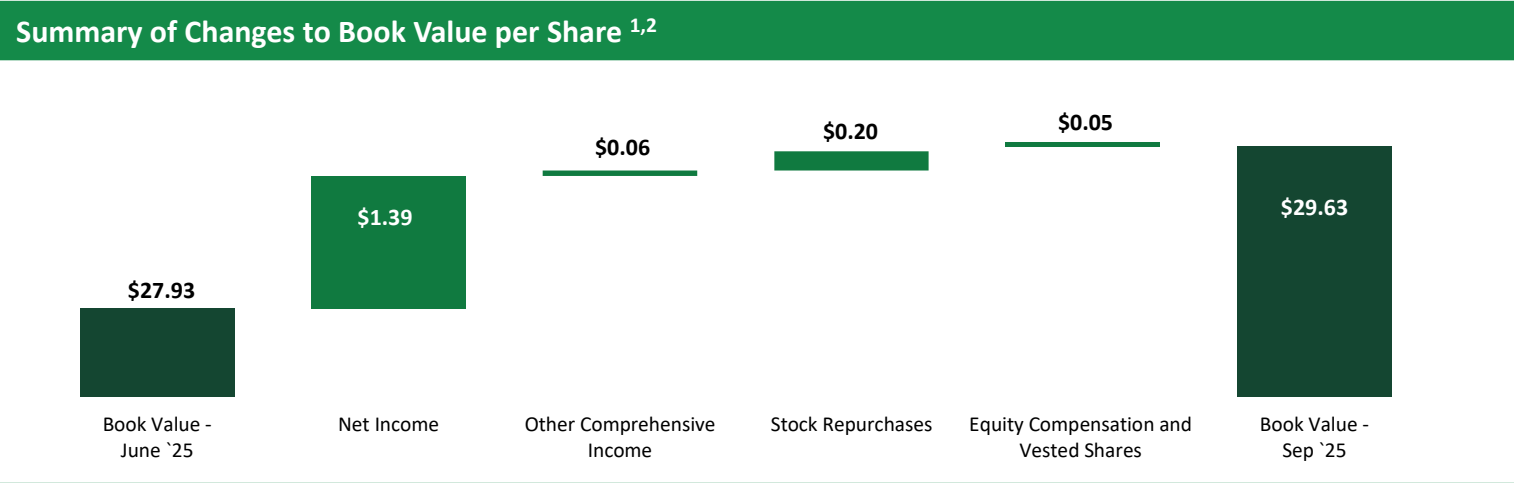
Net Operating Loss Carryforwards at September 30, 2025



¹ Refer to page 17 for the reconciliation of Net Income (Loss), a GAAP financial measure, to EAD, a non-GAAP financial measure

BALANCE SHEET OVERVIEW

3Q25 Balance Sheet Overview	
Total Assets (\$B)	\$1.7
Total Liquidity (\$M)	\$64.5
CRE Whole Loans, at par (\$B) WA Spread	\$1.4 3.63%
CECL Reserve – General (\$M) Per BV Share / Basis Points	\$21.7 \$3.08/1.56%
CECL Reserve – Specific (\$M) Per BV Share / Basis Points	\$4.7 \$0.67/0.33%
Investments in Real Estate and Properties Held for Sale, net ³ (\$M) Number of Investments	\$143.0 7
Total Borrowings, at cost (\$B) Leverage Ratio	\$1.2 2.7x
Asset Specific Borrowings, at par (\$M) WA Spread	\$992.3 1.97%
Corporate Debt, at par (\$M) WA Coupon	\$201.5 6.42%
Preferred and Common Equity ⁴ (\$M) Dividend %: WA Preferred / Common	\$224.0/\$210.5 9.09% / NA



¹ Per share adjustments are calculated based on the share count outstanding of 7,051,955 utilized in the calculation of book value at September 30, 2025

² At September 30, 2025, \$2.5 million remains available under this repurchase program

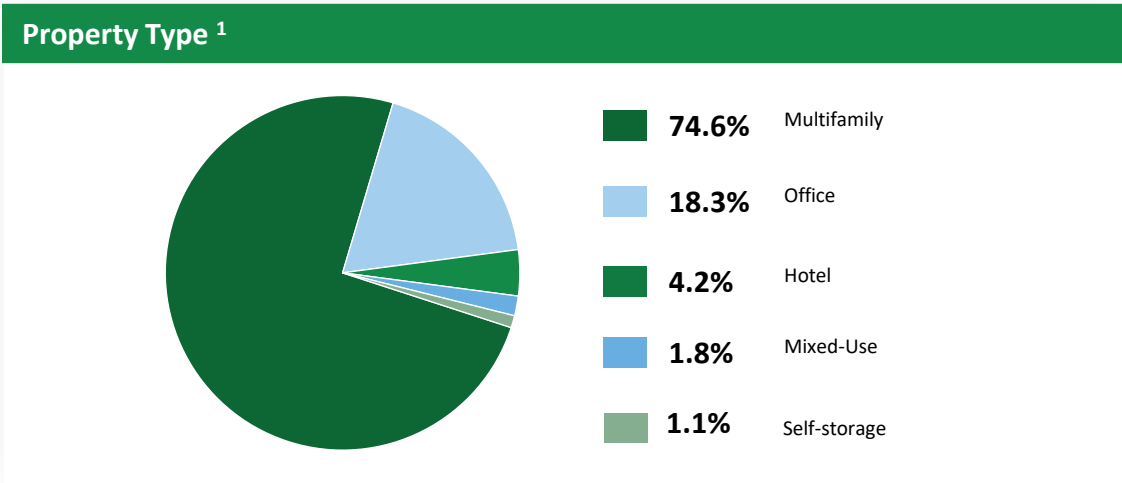
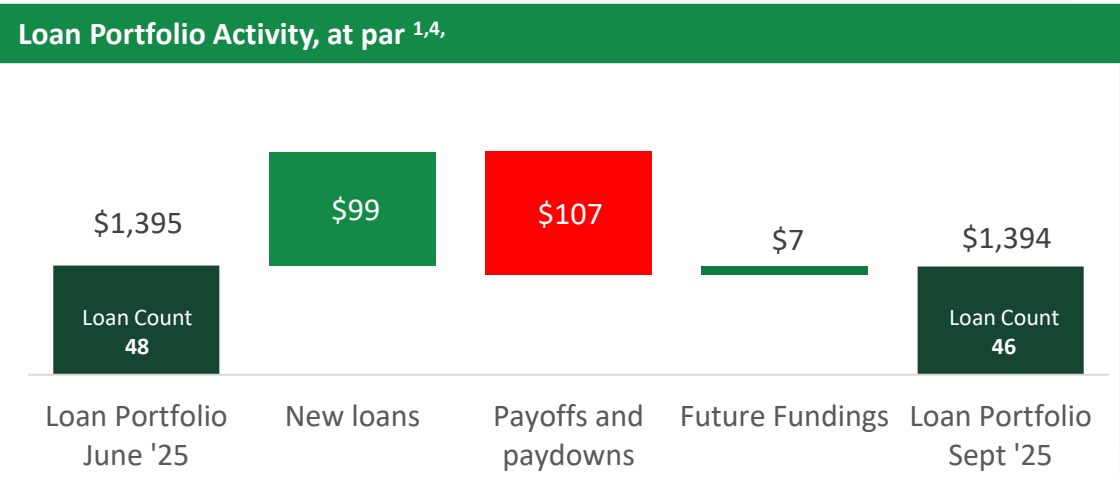
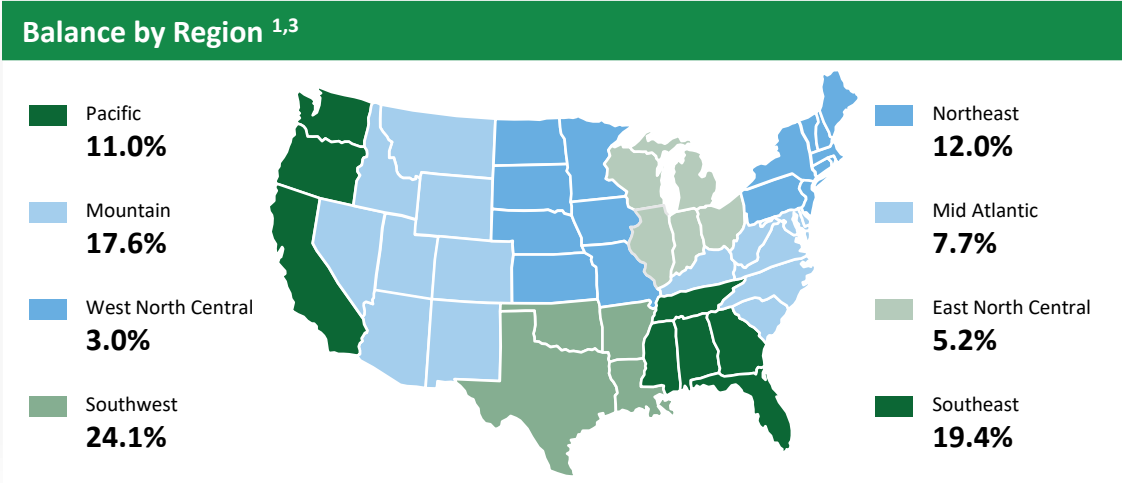
³ Investments in real estate and properties held for sale are shown net of related financings and real estate related lease obligations

⁴ Includes \$1.6 million of non-controlling interests



CRE LOAN PORTFOLIO OVERVIEW

CRE Loan Summary ¹	
Loans held for investment, at amortized cost	\$1,390.5
CECL Reserves	(\$26.4)
CRE whole loans, floating-rate WA	1M SOFR + 3.63%
WA 1M SOFR Floor ²	1.25%
WA CRE loan portfolio LTV	81%
Total number of CRE loans	46
Average CRE whole loan size, at par	\$31.0
WA Risk Rating, at par	3.0



¹ All \$ amounts are in millions and the percentages for region and property type disclosures are based on total carrying value of the CRE loans
² At September 30, 2025, all CRE whole loans are now indexed only to SOFR and the WA benchmark rate was 4.25%
³ Texas (24.1%) and Arizona (13.1%) were the states with the highest concentrations. Based on regions identified by the National Council of Real Estate Investment Fiduciaries (NCREIF)
⁴ ACRES originated a \$90 million new loan commitment and a \$9 million new preferred equity investment during the three months ended September 30, 2025



CRE LOAN PORTFOLIO MATURITY PROFILE

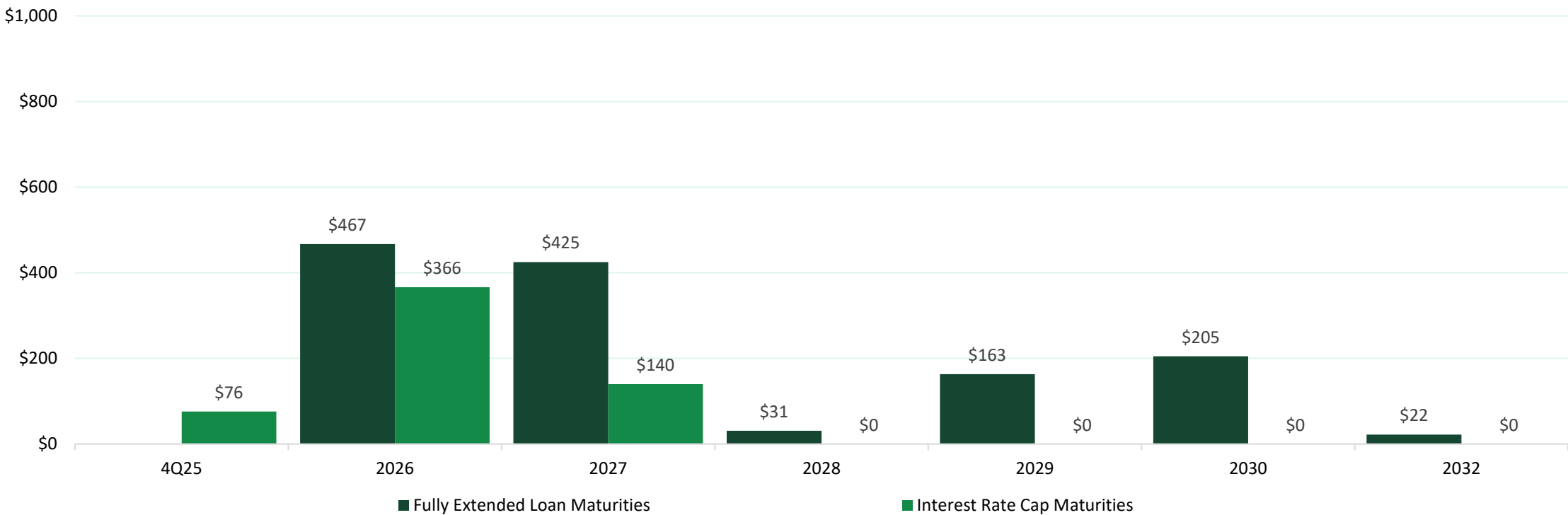
2.2 years

Fully extended weighted average loan maturity ^{1,2}

63%

of the par value of the portfolio has interest rate caps or debt service reserves in place at September 30, 2025 ^{3,4,5}

Fully Extended Loan and Interest Rate Cap Maturities (\$ in millions at par)



¹ Excludes three loans in maturity default at September 30, 2025

² Fully-extended maturity basis assumes borrower elects and qualifies for all extensions

³ Interest rate caps are contractually owned by the underlying borrower and supplement the property cash flows that collateralize the floating rate CRE loan portfolio

⁴ Interest rate caps have maturities from November 2025 through October 2027

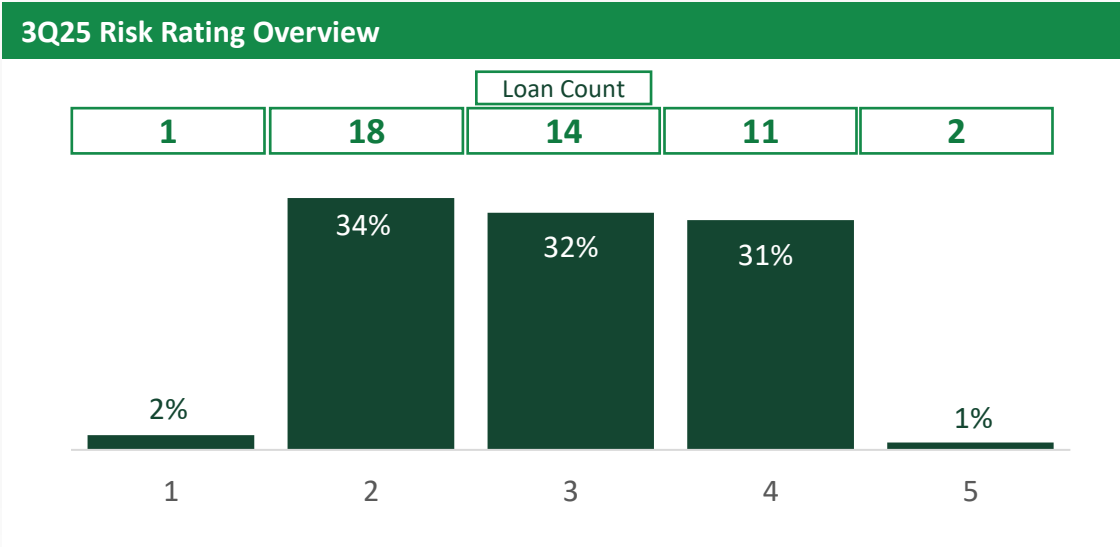
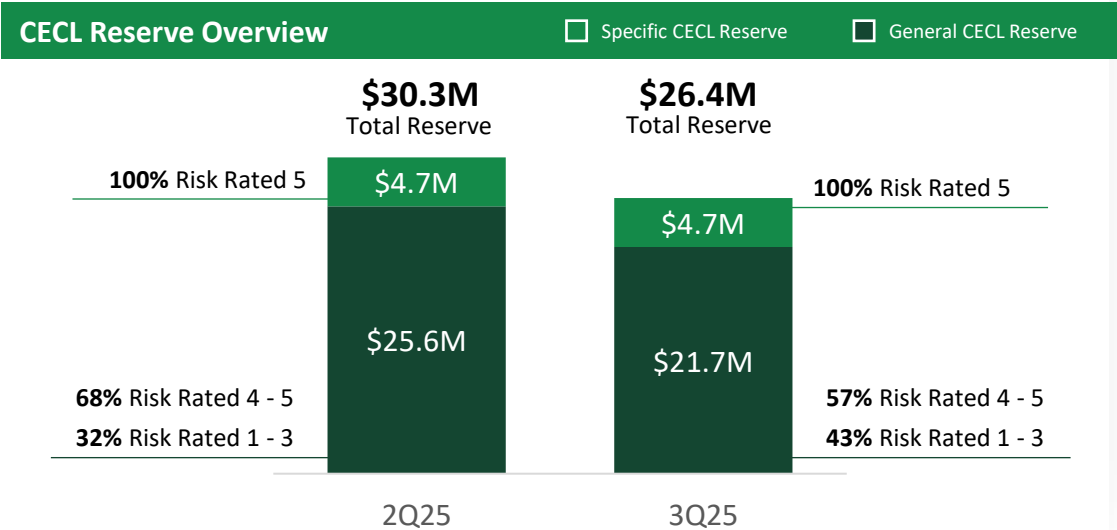
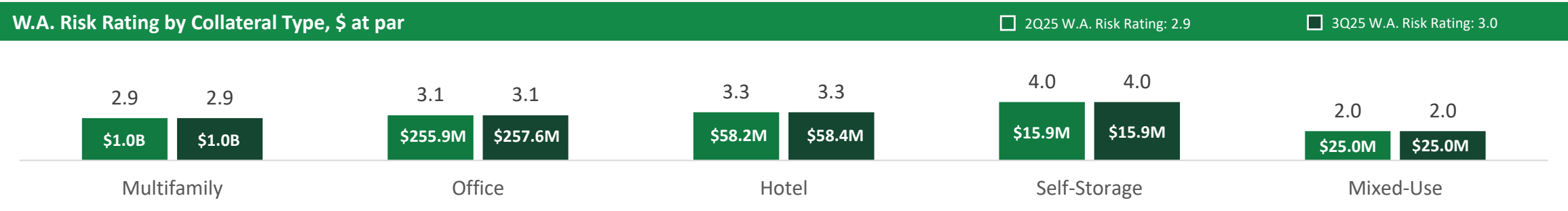
⁵ Eleven loans funded debt service reserves in lieu of purchasing an interest rate cap



CRE LOAN RISK RATINGS AND CECL RESERVES

68% of ACR’s loans have a risk rating of 1, 2 or 3 that are performing in line with or near underwritten expectations ¹

All but five of ACR’s 46 loans are current on contractual payments at September 30, 2025



¹ See page 21 for additional information on the risk rating definitions

INVESTMENTS IN REAL ESTATE PROPERTIES



\$143.0 million

of net investments in real estate
and properties held for sale ^{1,2}

Select Investment Highlights



Hotel \$39.6M ³

- 279-key hotel next to a convention center
- Equity via lending activities in the northeast region
- Acquired the deed in November 2020
- Reclassified to held for sale as of September 30, 2022



Hotel \$31.4M ³

- 388-key hotel next to a convention center
- Equity investment in the east north central region
- Conversion to a Hilton hotel and stabilization
- Acquired in April 2022



Multifamily \$16.6M ³

- 12-acre parcel of land for multifamily development
- Equity investment in the northeast region
- Development of a multifamily complex
- Acquired in November 2021

¹ Investments in real estate comprise seven properties, three of which are held at depreciated/amortized cost basis and four of which are held for sale at lower of cost or fair value. Images exclude four REO properties totaling \$55.4 million³.

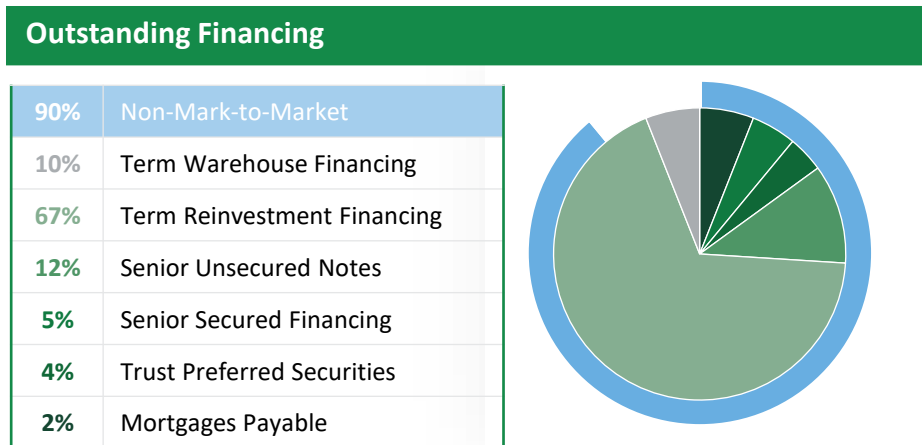
² Depreciation and amortization expense on investments in real estate is \$1.2 million for the 3rd quarter of 2025.

³ Represents GAAP net equity basis value at September 30, 2025.



CAPITALIZATION OVERVIEW

Total Capitalization (\$ in Millions)	\$1,622.4
Corporate WACC ¹	6.64%
Total Asset Specific Financing	\$987.1
WA Asset Specific Debt Spread	SOFR + 1.97%
Term/Senior Secured Avail.	\$859.5
Recourse Debt Leverage	2.7x
Total Corporate Leverage	2.7x



\$ in Millions	Capitalization				
	Maximum Capacity	Amount ³	\$ Avail.	W. Avg. Coupon	Leverage Ratio
Term Reinvestment Financing ²	\$831.5	\$792.3	\$36.3	SOFR + 1.75%	1.8x
Term Warehouse Financing ²	500.0	113.1	386.3	SOFR + 2.14%	0.3x
Senior Secured Financing ²	500.0	61.5	436.9	SOFR + 3.78%	0.1x
Mortgages Payable ²	20.2	20.2	-	SOFR + 3.80%	0.1x
Senior Unsecured Notes	150.0	149.3	-	5.75%	0.3x
Trust Preferred Securities	51.5	51.5	-	SOFR + 3.95%	0.1x
Total Leverage	\$2,053.2	\$1,187.9	\$859.5	6.17%	2.7x
Preferred Equity		224.0		9.09%	
Common Equity ⁴		210.5			
Total Capitalization		\$1,622.4		6.64% ¹	

¹ Weighted average cost of capital ("WACC") calculation excludes the impact of common equity in the denominator

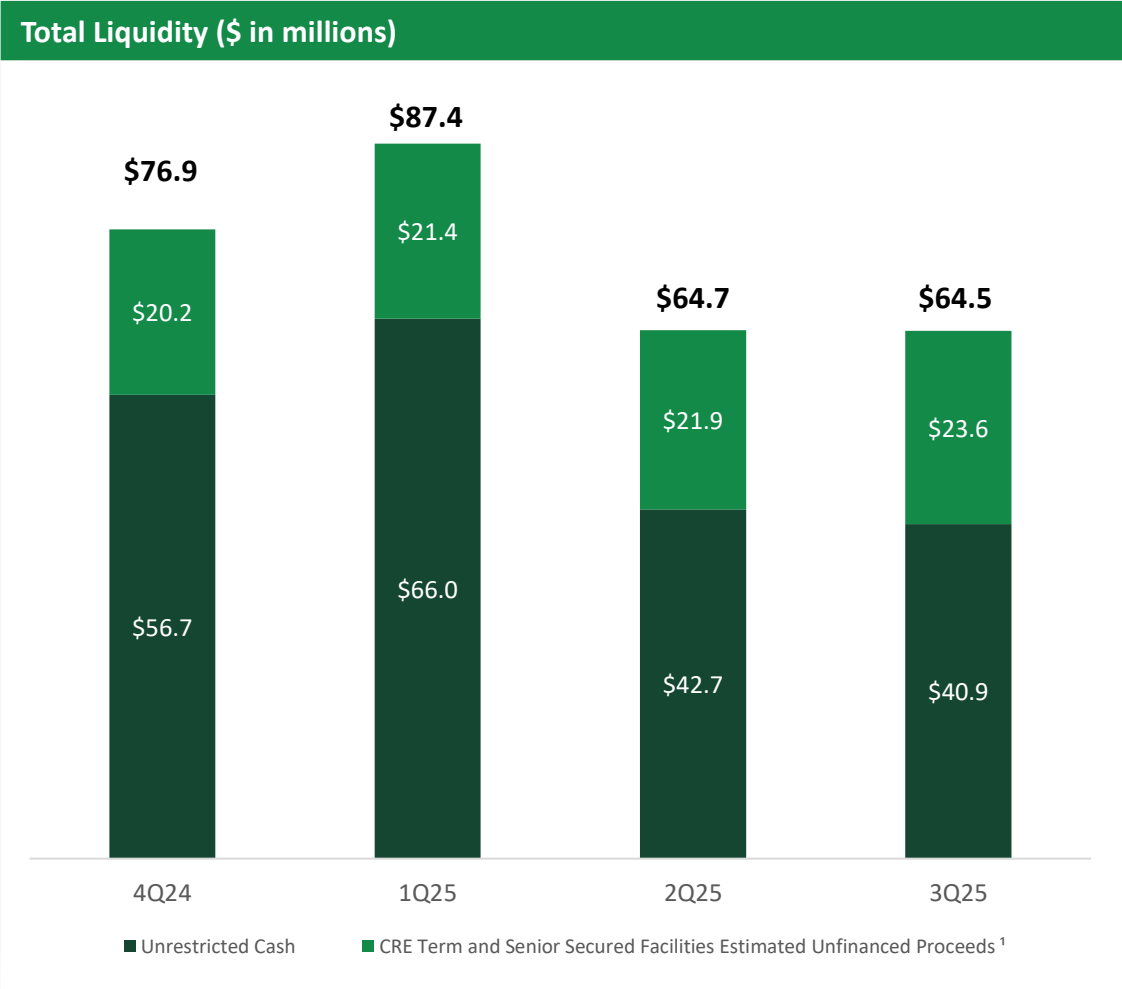
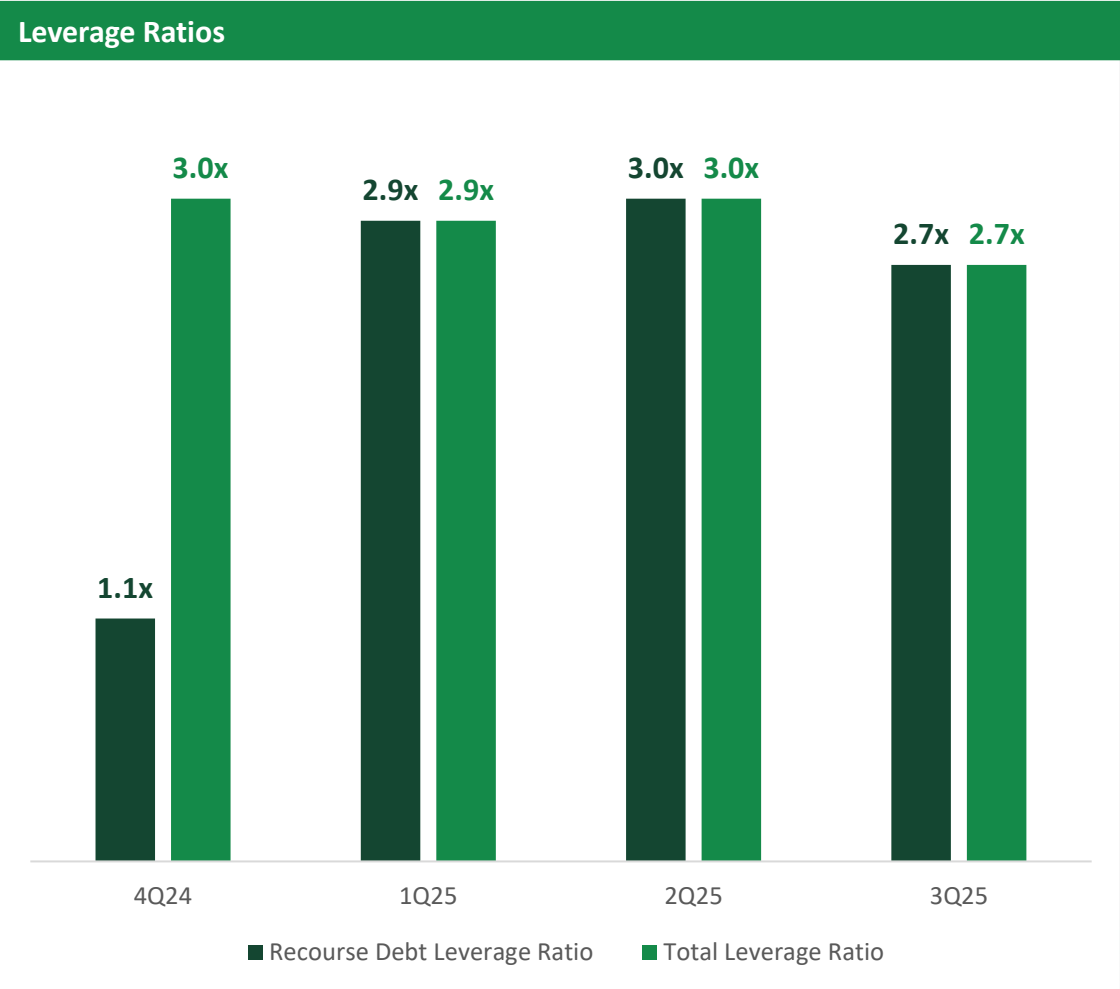
² Asset-specific borrowings total \$987.1 million

³ Includes \$5.9 million of unamortized deferred debt issuance costs and discounts on borrowings

⁴ Includes \$1.6 million of non-controlling interests



LEVERAGE AND LIQUIDITY TREND



¹ Includes the projected amount of proceeds available to the Company if the unfinanced loans were financed with the applicable facilities

ILLUSTRATIVE EARNINGS PROFILE

The chart below is meant to display the illustrative earnings potential of the Company. It is not meant to represent performance guidance for any period ¹.

Projected Maximum CRE Loan Portfolio Size & GAAP EPS & EAD per Share			
Projected maximum CRE loan portfolio size	\$1,400.0	\$2,000.0	\$2,250.0
Target range of asset-specific leverage	2.1x	3.4x	3.9x
Illustrative return on net deployable capital	11.5%	12.5%	13.5%
CRE net interest income	\$56.0	\$65.1	\$74.5
Less: general & administrative	(11.0)	(11.0)	(11.0)
Less: base and incentive management fees	(6.5)	(6.5)	(6.5)
Less: corporate interest expense	(13.4)	(13.4)	(13.4)
Less: net REO and other GAAP activities	(3.2)	(5.1)	(9.6)
Less: preferred dividends	(21.2)	(21.2)	(21.2)
Illustrative GAAP earnings	\$0.6	\$7.9	\$12.8
Add: other GAAP activities	5.7	9.5	10.3
Illustrative EAD	\$6.3	\$17.3	\$23.1
Fully diluted share count	7.3	7.3	7.3
GAAP EPS	\$0.09	\$1.08	\$1.75
EAD EPS	\$0.86	\$2.37	\$3.16

(1) ACR has presented this slide for illustrative purposes only. The illustrative earnings potential is based on current market conditions and assumptions with respect to general business, economic, regulatory, and financial conditions and other future events, as well as matters specific to ACR's business, all of which are difficult to predict and many of which are beyond ACR's control. As a result, there can be no assurance that any of the results will be realized or achieved. The illustration should not be relied upon as being necessarily indicative of future results, and you are cautioned not to place undue reliance on these scenarios.





APPENDIX



CONSOLIDATED BALANCE SHEETS

(in thousands, except share and per share data)		September 30, 2025		Dec. 31, 2024	
Assets		(unaudited)			
Cash and cash equivalents		\$	40,925	\$	56,713
Restricted cash			1,755		890
Accrued interest receivable			22,110		14,655
CRE loans			1,390,473		1,487,392
Less: allowance for credit losses			<u>(26,390)</u>		<u>(32,847)</u>
CRE loans, net			1,364,083		1,454,545
Loan receivable – due from Manager			10,475		10,675
Loan held for sale			—		11,100
Investments in unconsolidated entities			28,719		21,857
Properties held for sale			108,715		201,125
Investments in real estate			77,402		76,608
Right of use assets			19,585		19,911
Intangible assets			6,442		6,988
Other assets			8,436		6,400
Total Assets		\$	1,688,647	\$	1,881,467
Liabilities					
Accounts payable and other liabilities		\$	9,335	\$	11,817
Management fee payable - related party			525		540
Accrued interest payable			3,843		6,958
Borrowings			1,187,932		1,360,371
Lease liabilities			45,726		45,259
Distributions payable			3,551		3,607
Accrued tax liability			7		27
Liabilities held for sale			3,227		3,226
Total Liabilities			1,254,146		1,431,805
Equity					
Series C Preferred stock, par value \$0.001			5		5
Series D Preferred stock, par value \$0.001			5		5
Common stock, par value \$0.001			7		8
Additional paid-in capital			1,151,999		1,162,581
Accumulated other comprehensive loss			(2,012)		(3,203)
Distributions in excess of earnings			(717,076)		(720,268)
Total Stockholders' Equity			432,928		439,128
Non-controlling interests			1,573		10,534
Total Equity			434,501		449,662
Total Liabilities and Equity		\$	1,688,647	\$	1,881,467



CONSOLIDATED STATEMENTS OF OPERATIONS

(Unaudited, in thousands, except share and per share data)

	For the Three Months Ended		For the Nine Months Ended	
	Sep. 30, 2025	Sep. 30, 2024	Sep. 30, 2025	Sep. 30, 2024
Revenues				
Interest income	\$ 28,288	\$ 39,301	\$ 85,845	\$ 122,978
Interest expense	19,917	28,842	63,304	90,404
Net interest income	8,371	10,459	22,541	32,574
Real estate income	12,632	11,857	37,271	29,371
Other revenue	34	37	100	112
Total revenues	21,037	22,353	59,912	62,057
Operating Expenses				
General and administrative	2,490	2,430	8,385	8,041
Real estate expenses	15,455	12,524	42,146	31,791
Management fees - related party	1,581	1,624	4,813	4,871
Equity compensation - related party	374	833	1,774	2,124
Corporate depreciation and amortization	19	16	57	40
(Reversal of) Provision for credit losses, net	(3,960)	(291)	(6,457)	5,942
Total operating expenses	15,959	17,136	50,718	52,809
Other Income (Expense)				
Equity in losses of unconsolidated subsidiaries	(827)	(168)	(1,988)	(209)
Gain on conversion of real estate	—	2,802	—	8,637
Gain on sale of investment in real estate	13,141	—	13,141	—
Other income	655	285	1,377	1,835
Total other income	12,969	2,919	12,530	10,263
Income before Taxes	18,047	8,136	21,724	19,511
Income tax expense	—	(82)	(83)	(136)
Net Income	18,047	8,054	21,641	19,375
Net income allocated to preferred shares	(5,286)	(5,318)	(15,881)	(14,946)
Carrying value in excess of consideration paid for preferred shares	—	—	—	242
Net (income) loss allocable to non-controlling interest, net of taxes	(2,979)	88	(2,569)	362
Net Income Allocable to Common Shares	\$ 9,782	\$ 2,824	\$ 3,191	\$ 5,033
Net Income per Common Share – Basic	\$ 1.38	\$ 0.37	\$ 0.44	\$ 0.65
Net Income per Common Share - Diluted	\$ 1.34	\$ 0.36	\$ 0.42	\$ 0.63
Weighted Average Number of Common Shares Outstanding - Basic	7,106,510	7,669,051	7,238,446	7,695,656
Weighted Average Number of Common Shares Outstanding - Diluted	7,314,332	7,945,622	7,558,133	7,940,299



EARNINGS AVAILABLE FOR DISTRIBUTION

The following table provides a reconciliation from GAAP net income (loss) allocable to common shares to Earnings Available for Distribution allocable to common shares, a non-GAAP measure, for the periods presented ¹:

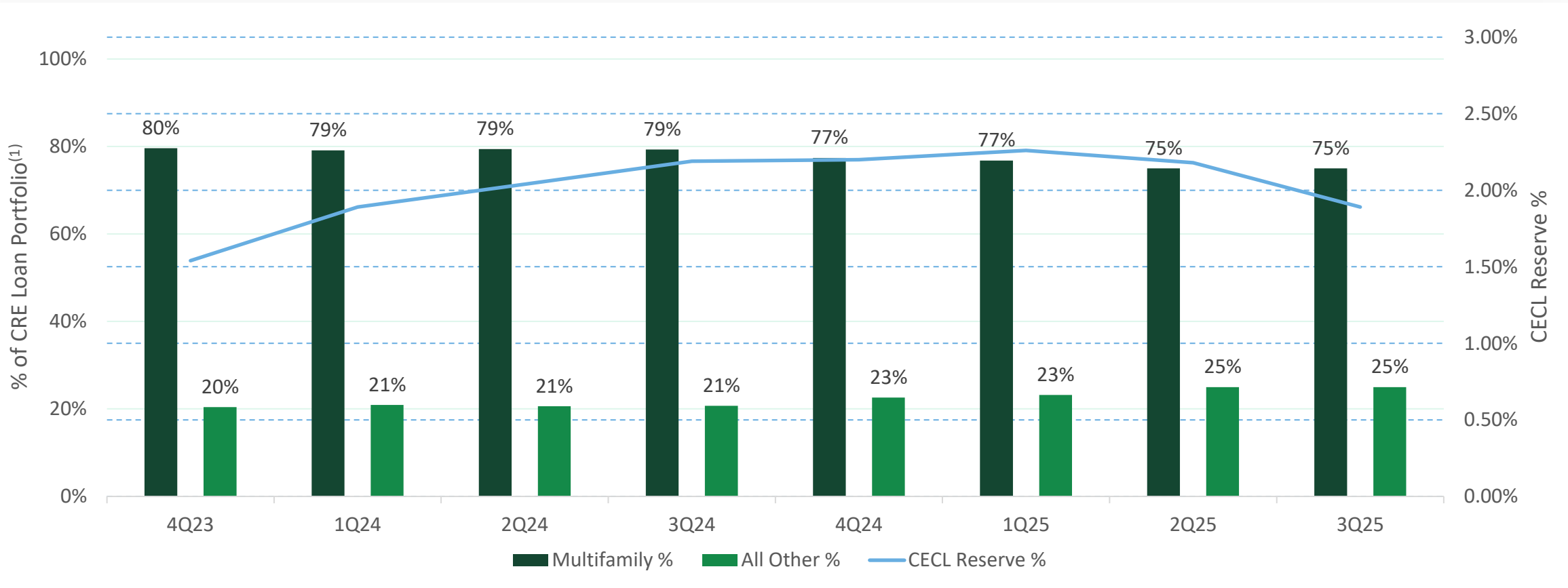
(Unaudited, in thousands, except share and per share data)	For the Three Months Ended		For the Nine Months Ended	
	Sep. 30, 2025	Sep. 30, 2024	Sep. 30, 2025	Sep. 30, 2024
Net Income Allocable to Common Shares - GAAP	\$ 9,782	\$ 2,824	\$ 3,191	\$ 5,033
Adjustment for gain on sale of investment in real estate	(9,477)	—	(9,477)	—
Net income (loss) allocable to common shares - GAAP, adjusted	\$ 305	\$ 2,824	\$ (6,286)	\$ 5,033
Reconciling Items from Continuing Operations:				
Non-cash equity compensation expense	374	833	1,774	2,124
Non-cash (reversal of) provision for CRE credit losses	(3,960)	(291)	(6,457)	5,942
Realized net gain on core activities	9,477	—	8,777	—
Unrealized gain on core activities	—	(2,802)	—	(8,637)
Real estate depreciation and amortization	1,223	1,345	3,591	3,830
Net income from non-core assets	—	—	—	(1,103)
Earnings Available for Distribution Allocable to Common Shares ¹	\$ 7,419	\$ 1,909	\$ 1,399	\$ 7,189
Earnings Available for Distribution per Common Share – Diluted ¹	\$ 1.01	\$ 0.24	\$ 0.19	\$ 0.91
Weighted Average Number of Common Shares Outstanding - Diluted on EAD Allocable to Common Shares	7,314,332	7,945,622	7,558,133	7,940,299



¹ See page 20 for additional information on these non- GAAP financial measures

CECL TREND ANALYSIS CHART

Since 4Q23, limited market liquidity and volatility in the commercial real estate sector have caused an increase in the CECL reserves to 1.89% at 3Q25



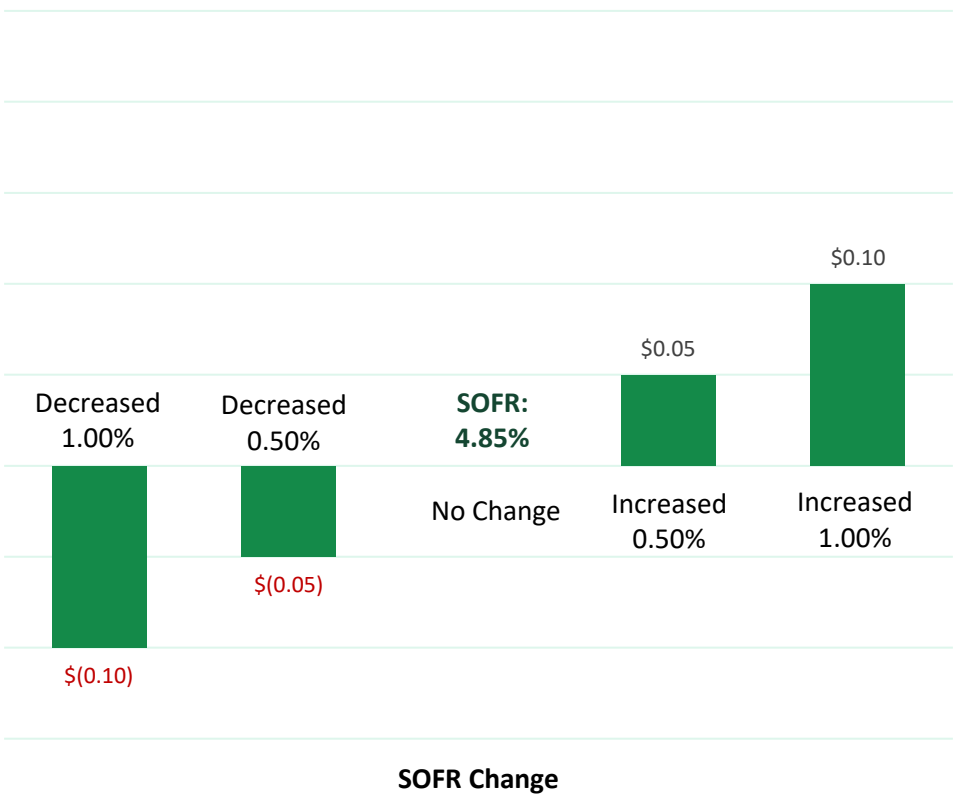
¹ Property type percentages based on total carrying value of the CRE loans, CECL reserve percentage is based on the total par value of the CRE loans

BENCHMARK SENSITIVITY ANALYSIS TREND

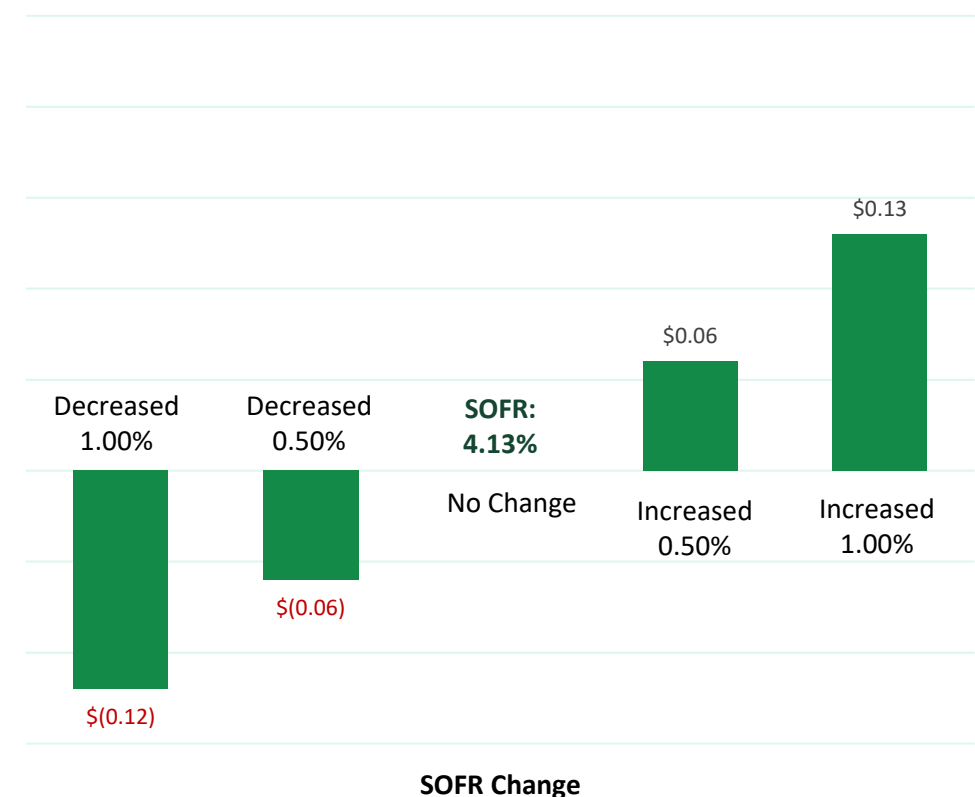
At September 30, 2025, the CRE loan portfolio is 97% floating rate loans that are indexed to one-month term SOFR with a weighted average floor of 1.25%

Quarterly Net Interest Income per Share Sensitivity to Changes in SOFR

September 30, 2024



September 30, 2025



KEY DEFINITIONS

Earnings Available for Distribution:

Earnings Available for Distribution (“EAD”) is a non-GAAP financial measure that the Company uses to evaluate its operating performance. EAD excludes the effects of certain transactions and GAAP adjustments that it believes are not necessarily indicative of its current CRE loan portfolio and other CRE-related investments and operations. EAD excludes income (loss) from all non-core assets comprising of investments and securities owned by the Company at the initial measurement date of December 31, 2016 in commercial finance, middle market lending, residential mortgage lending, certain legacy CRE loans and other non-CRE assets designated as assets held for sale.

EAD, for reporting purposes, is defined as GAAP net income (loss) allocable to common shares, excluding (i) non-cash equity compensation expense, (ii) unrealized gains and losses, (iii) non-cash provisions for loan losses, (iv) non-cash impairments on securities, (v) non-cash amortization of discounts or premiums associated with borrowings, (vi) net income or loss from a limited partnership interest owned at the initial measurement date, (vii) net income or loss from non-core assets, (viii) real estate depreciation and amortization, (ix) foreign currency gains or losses and (x) income or loss from discontinued operations. EAD may also be adjusted periodically to exclude certain one-time events pursuant to changes in GAAP and certain non-cash items.

Although pursuant to the Fourth Amended and Restated Management Agreement the Company calculates the Manager’s incentive compensation using EAD excluding incentive fees payable to the Manager, the Company includes incentive fees payable to the Manager in EAD for reporting purposes.

Secured Overnight Finance Rate:

Secured Overnight Finance Rate (“SOFR”) refers to the collective one-month Term Secured Overnight Finance Rate that are used as benchmarks on the originated loans.

Book Value :

Book value is presented per common share, excluding unvested restricted stock and including warrants to purchase common stock. The measure refers to common stock book value, which is calculated as total stockholders’ equity less preferred stock equity.

Leverage Ratio:

Leverage ratio is calculated as the respective period ended borrowings over total equity. Asset-specific leverage ratio excludes corporate debt from the calculation.

Current Expected Credit Losses:

Current Expected Credit Losses (“CECL”) refers to the provision to earnings in order to estimate expected losses.



OTHER DISCLOSURES

Commercial Real Estate Loans Risk Ratings

CRE loans are collateralized by a diversified mix of real estate properties and are assessed for credit quality based on the collective evaluation of several factors, including but not limited to: collateral performance relative to underwritten plan, time since origination, current implied and/or re-underwritten loan-to-collateral value ratios, loan structure and exit plan. Depending on the loan’s performance against these various factors, loans are rated on a scale from 1 to 5, with loans rated 1 representing loans with the highest credit quality and loans rated 5 representing loans with the lowest credit quality. The factors evaluated provide general criteria to monitor credit migration in the Company’s loan portfolio; as such, a loan’s rating may improve or worsen, depending on new information received.

The criteria set forth below should be used as general guidelines, and therefore not every loan will have all of the characteristics described in each category below.

Rating 1:	Property performance has surpassed underwritten expectations
	Occupancy is stabilized, the property has had a history of consistently high occupancy, and the property has a diverse and high-quality tenant mix
Rating 2:	Property performance is consistent with underwritten expectations and covenants and performance criteria are being met or exceeded
	Occupancy is stabilized, near stabilized or is on track with underwriting
Rating 3:	Property performance lags behind underwritten expectations
	Occupancy is not stabilized and the property has some tenancy rollover
Rating 4:	Property performance significantly lags behind underwritten expectations. Performance criteria and loan covenants have required occasional waivers
	Occupancy is not stabilized and the property has a large amount of tenancy rollover
Rating 5:	Property performance is significantly worse than underwritten expectations. The loan is not in compliance with loan covenants and performance criteria and may be in default. Expected sale proceeds would not be sufficient to pay off the loan at maturity
	The property has a material vacancy rate and significant rollover of remaining tenants
	An updated appraisal is required upon designation and updated on an as-needed basis





ACRES Commercial Realty Corp. is a real estate investment trust that is primarily focused on originating, holding and managing commercial real estate mortgage loans and equity investments in commercial real estate property through direct ownership and joint ventures.

Additional information is available at the Company's website.



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Pref. Stock Symbols: ACRPrC & ACRPrD

