



ARC Realty Finance Trust, Inc.

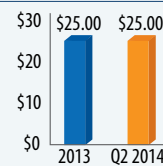
Total Assets.....	\$159.6 Million
Real Estate Assets	\$141.5 Million
Cash	\$0.1 Million
Securities	\$14.5 Million
Other	\$3.5 Million



Cash to Total Assets Ratio: 0.0%
 Asset Type: Debt Investments & Securities
 Number of Investments:..... 20
 Square Feet / Units / Rooms / Acres:..... Not Applicable
 Percent Leased: Not Applicable
 Weighted Average Lease Term Remaining:..... Not Applicable
 LifeStage:..... Emerging
 Investment Style:..... Core
 Weighted Average Shares Outstanding: 4,256,985

Initial Offering Date: February 12, 2013
 Offering Status:..... Initial
 Number of Months Fundraising: 16
 Anticipated Offering Close Date: February 12, 2015
 Current Price per Share: \$25.00
 Reinvestment Price per Share: \$23.75

Historical Price

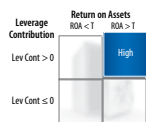


Contact Information

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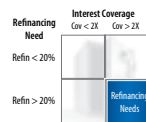
Performance Profiles

Operating Performance



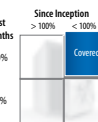
The REIT's recent 12-month average return on assets exceeds yields on 10-year Treasuries, indicating potential for positive risk-adjusted returns. At its current cost of debt and level of borrowing, its use of debt is contributing to increased returns for shareholders.

Financing Outlook



Interest coverage ratio is above the 2.0X benchmark but more than 20% of the REIT's debt matures within two years or is at unhedged variable rates. The REIT may face difficulties in refinancing its borrowings or interest rate risk from increasing rates, but earnings currently provide coverage of interest expense.

Cumulative MFFO Payout

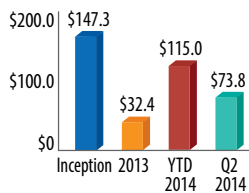


Cumulative MFFO since inception exceeds the cumulative cash distributions to common shareholders, indicating the REIT has fully funded cash distributions from its real estate operations. At the current distribution rate and level of modified funds from operations, trends suggest the distributions can be maintained.

Summary

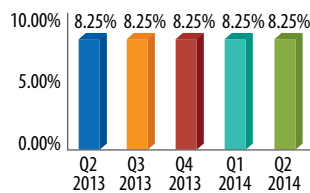
The REIT's 12-month return on assets of 5.38% exceeds the 10-Year Treasury Yield, and it also provides positive leverage contribution given the 18.4% debt ratio and the estimated 3.35% average cost of debt. The REIT's trailing 12-month interest coverage ratio is a high 10.5X. About 40% of the REIT's debt matures within two years and none the debt is at unhedged variable rates, suggesting a need for refinancing but no interest rate risk. The REIT has made total cash distributions, excluding DRIP proceeds, equal to 64% of MFFO since inception and 62% over the last 12 months.

Gross Dollars Raised*

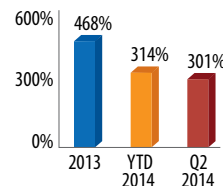


*Includes reinvested distributions (in millions)

Historical Distribution

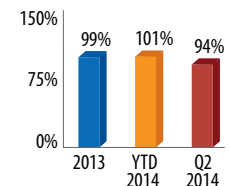


Historical FFO Payout Ratio



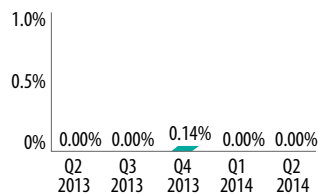
2014 YTD Dist. Paid: \$2,547,554
 2014 YTD FFO: \$810,823

Historical MFFO Payout Ratio



2014 YTD Dist. Paid: \$2,547,554
 2014 YTD MFFO: \$2,528,741
 Company Reported MFFO - see notes

Redemptions

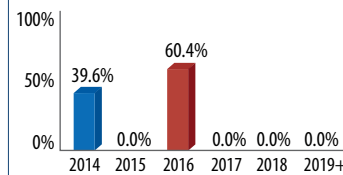


Debt Breakdown

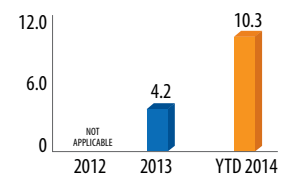


Debt to Total Assets Ratio:.....18.4%
 Total:\$29.3 Million
 Fixed:\$0.0 Million
 Variable:\$29.3 Million
 Avg. Wtd. Rate:3.35%
 Loan Term:0 - 2 yrs

Debt Repayment Schedule



Interest Coverage Ratio



Source of Distributions, Trends and Items of Note

- As of June 30, 2014, the Company had seventeen loan investments, all of which were performing as of June 30, 2014. The Company has established a \$127,600 allowance for loan losses as of June 30, 2014. There are no specifically reserved loans in the portfolio as of June 30, 2014. The Company also had three CMBS investments, which are available for sale real estate securities recorded at fair value at June 30, 2014.
- For at least until February 12, 2015, which is two years from the effective date of the Offering, the per share purchase price in the Offering will be up to \$25.00 per share (including the maximum allowed to be charged for commissions and fees) and the per share purchase price for shares issued under the DRIP will be \$23.75 per share, which is 95% of the purchase price per share in the Offering. Following February 12, 2015 the Company will begin offering shares in the Offering and the DRIP at a per share purchase price that will vary quarterly and will be equal

- to the net asset value divided by the number of shares outstanding as of the end of business on the first day of each fiscal quarter.
- The REIT's Cash to Total Assets ratio decreased to 0.0% as of 2Q 2014 compared to 4.8% as of 2Q 2013.
- The REIT's Debt to Total Assets ratio decreased to 18.4% as of 2Q 2014 compared to 46.0% as of 2Q 2013.
- The Company uses modified funds from operations ("MFFO") as defined by the Investment Program Association ("IPA").
- For 2Q 2014, total distributions were \$1,759,158, inclusive of \$650,840 from DRIP proceeds, which were funded 64% from operating activities and 36% from common stock issued under the DRIP.