



## Amerant Achieves ‘Outstanding’ Rating in Community Reinvestment Act (CRA) Performance Evaluation

November 7, 2019

### Bank earns “Outstanding” rating for the 19th consecutive year

CORAL GABLES, Fla., Nov. 07, 2019 (GLOBE NEWSWIRE) -- [Amerant](#) announced today that the Office of the Comptroller of the Currency (OCC), in evaluating the bank’s Community Reinvestment Act (CRA) performance, granted top ratings in all three performance tests: Lending, Investment and Service. The Bank has achieved an overall Outstanding rating since 2000.

Key benchmarks from the report include:

- The Lending Test rating is based on the excellent level of community development (CD) lending with Amerant being a leader in CD lending, the good geographic and borrower distribution of lending and a substantial majority of the Bank’s loans being in the assessment areas.
- The Investment Test rating is based on the excellent level of investments and good responsiveness to credit and community economic development needs.
- The Service Test rating is based on the reasonable accessibility of branch offices and the Bank being a leader in providing CD services.

Amerant’s efforts included funding community development loans to help revitalize low-and moderate-income geographies throughout the communities it serves, contributing to programs in underserved regions, and actively participating in organizations that support affordable housing opportunities, economic development and community service.

“We view serving our communities as not only a responsibility, but a privilege,” said Amerant Vice-Chairman and CEO Millar Wilson. “We aim to impact the communities in which we have a presence, and this latest evaluation is a testament to our amazing employees, who work so diligently to make a difference.”

The CRA was enacted in 1977 to encourage banks and thrifts to assist in meeting the credit needs of all community sectors, including low- and moderate-income neighborhoods. The law requires that regulators assess each institution’s record of helping to fulfill community obligations.

Under the act, the OCC used procedures established by federal financial supervisory agencies to analyze Amerant’s performance with respect to lending, investment and service.

### **About Amerant Bancorp Inc.**

Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) is a bank holding company headquartered in Coral Gables, Florida. The Company operates through its subsidiaries, Amerant Bank, N.A. (the “Bank”), Amerant Investments, Inc. and Amerant Trust, N.A. The Company provides individuals and businesses in the U.S., as well as select international clients, with deposit, credit and wealth management services. The Bank, which has operated for 40 years, is the largest community bank headquartered in Florida. The Bank operates 25 banking centers - 17 in South Florida and 8 in the Houston, Texas area - and loan production offices in Dallas, Texas and New York, New York. Please visit [www.amerantbank.com](http://www.amerantbank.com) or <https://investor.amerantbank.com> for more information.

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