UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): May 21, 2019

Mercantil Bank Holding Corporation

(Exact name of registrant as specified in its charter)

Florida	001-38534	65-0032379
(State or other jurisdiction of incorporation	(Commission file number)	(IRS Employer Identification Number)

220 Alhambra Circle
Coral Gables, Florida 33134
(Address of principal executive offices)

(305) 460-4038
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (17 CFR§230.405) or Rule 12b-2 of the Securities Exchange Act of 1934 (17 CFR §240.12b-2).

Emerging growth company ý

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. o

Item 7.01 Regulation FD Disclosure

Effective May 22, 2019, senior management of Mercantil Bank Holding Corporation (the “Company”) will begin using the materials included in Exhibit 99.1 to this report (the “Presentation”) in connection with meetings with existing and prospective investors and other interested parties. The Presentation is incorporated by reference into this item 7.01.

The information, including the exhibits attached hereto, in this Current Report on Form 8-K is being “furnished” and shall not be deemed “filed” for the purposes of Section 18 of the Securities and Exchange Act of 1934, or otherwise subject to the liabilities of that Section. The information in this Current Report on Form 8-K shall not be incorporated by reference into any registration statement or other document filed by the Company pursuant to the Securities Act of 1933, or into any other filing or document made by the Company pursuant to the Securities Exchange Act of 1934, except as otherwise expressly stated in any such filing.

Item 9.01 Financial Statements and Exhibits

99.1	Investor Presentation as of March 31, 2019

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: May 21, 2019	Mercantil Bank Holding Corporation	
	By:	/s/ Ivan Trujillo
		Name: Ivan Trujillo
		Title: Senior Vice President and Corporate Secretary

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Investor Presentation

As of March 31, 2019

Important Notices and Disclaimers

This presentation contains "forward-looking statements" within the meaning of the Securities Act of 1933 and the Securities Exchange Act of 1934, including, without limitation, future financial and operating results; costs and revenues; economic conditions generally and in our markets; loan demand; mortgage lending activity; changes in the mix of our earning assets and our deposits and wholesale liabilities; net interest margin; yields on earning assets; interest rates (generally and those applicable to our assets and liabilities); credit quality, including loan performance, nonperforming assets, provisions for loan losses, charge-offs, other-than-temporary impairments and collateral values; market trends; and customer preferences, as well as statements with respect to our objectives, expectations and intentions and other statements that are not historical facts. All statements other than statements of historical fact are statements that could be forward-looking statements. You can identify these forward-looking statements through our use of words such as "may," "will," "anticipate," "assume," "should," "indicate," "would," "believe," "contemplate," "expect," "estimate," "continue," "plan," "point to," "project," "could," "intend," "target," "goals," "outlook" and other similar words and expressions of the future.

Forward-looking statements, including those as to our beliefs, plans, objectives, goals, expectations, anticipations, estimates and intentions, involve known and unknown risks, uncertainties and other factors, which may be beyond our control and which may cause the Company's actual results, performance, achievements, or financial condition to be materially different from future results, performance, achievements, or financial condition expressed or implied by such forward-looking statements. You should not rely on any forward-looking statements as predictions of future events. You should not expect us to update any forward-looking statements. All written or oral forward-looking statements attributable to us are expressly qualified in their entirety by this cautionary notice, together with those risks and uncertainties described in "Risk Factors" in our annual report on Form 10-K for the fiscal year ended December 31, 2018, our quarterly report on Form 10-Q for the period ended March 31, 2019, and in our other filings with the U.S. Securities and Exchange Commission (the "SEC"), which are available at the SEC's website www.sec.gov.

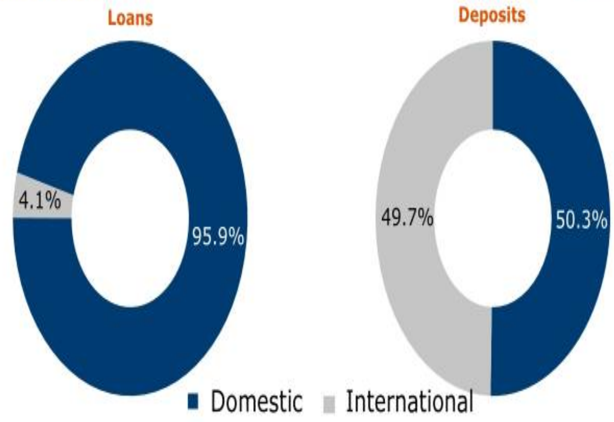
In addition, this presentation and certain information management may discuss in connection with this presentation references non-GAAP financial measures (i.e. Adjusted Net Income, Adjusted Net Income Before Income Tax, Adjusted Net Income per Share (Basic and Diluted), Adjusted Noninterest Income, Adjusted Noninterest Expenses, Adjusted Return on Assets (ROA), Adjusted ROATCE, Adjusted Efficiency Ratio). These non-GAAP financial measures exclude certain income, expenses and tax benefits. Reconciliations of non-GAAP financial measures to their corresponding GAAP measures are included herein in Appendix 2. Such non-GAAP financial measures should not be considered in isolation or as a substitute for financial measures presented herein calculated in accordance with GAAP.

Who We Are

History	• Founded in 1979 • Acquired in 1987 by MSF[1] • 80.1% Spin-off in August 2018 • Adopted Amerant brand in October 2018 • Completed IPO in December 2018 • MSF no longer has any stake in the Company[2]
Headquarters	• Coral Gables, FL
Employees	• 889 FTEs
Footprint	• 23 branches throughout South Florida and Houston, with loan production offices in NYC and Dallas, Texas
Market Share	• Largest community bank headquartered in Florida[3]
Assets	• $7.90 billion
Deposits	• $5.89 billion
AUM	• $1.69 billion under management/ custody

Geographic Mix

March 31, 2019



Financial Highlights

(in millions, except per share data and percentages)	2015	2016	2017	2018	1Q 2019
Balance Sheet					
Assets	$ 8,163	$ 8,434	$ 8,437	$ 8,124	$ 7,902
Loans	5,623	5,765	6,066	5,920	5,744
Deposits	6,520	6,577	6,323	6,033	5,888
Tangible Common Equity	661	683	732	726	758 (4)
Income Statement (5)(6)					
Net Income	$ 15.0	$ 23.6	$ 43.1	$ 45.8	$ 13.1
Adjusted Net Income	$ 15.0	$ 23.6	$ 48.4	$ 57.9	$ 13.8
Adjusted Net Income per Share	$ 0.35	$ 0.55	$ 1.14	$ 1.36	$ 0.33
Adjusted ROAA	0.19 %	0.29%	0.57%	0.69%	0.65%
Adjusted ROATCE	2.3 %	3.5%	6.5%	8.2%	7.5%
Adjusted Efficiency Ratio	84.7 %	78.0%	74.8%	74.0%	74.4%
Capital					
Tier 1 Common Ratio	10.1 %	10.3%	10.7%	11.1%	11.8%
Tier 1 Capital Ratio	11.8 %	11.9%	12.3%	12.7%	13.5%
Total Risk-based Capital	12.9 %	13.1%	13.3%	13.5%	14.4%
Tangible Common Equity Ratio	8.1 %	8.1%	8.7%	9.0%	9.6%
Tangible Book Value per Common Share	$ 15.56	$ 16.08	$ 17.23	$ 16.82	$ 17.54 (4)
Credit					
NPAs / Assets	0.95 %	0.85%	0.32%	0.22%	0.26%
NCOs (Recoveries) / Avg Loans	(0.01)%	0.32%	0.11%	0.18%	0.10%

(1) Mercantil Servicios Financieros, C.A. ("MSF").
(2) In 1Q 2019, we issued approximately 2.1 million shares of Class A common stock and used the proceeds to repurchase all of the remaining Class B shares held by our former parent.
(3) Community banks include those with less than $10 billion in assets.
(4) Reflects special one-time dividend of $40.0 million paid on March 13, 2018 to MSF in connection with the spin-off.
(5) GAAP income is presented in Appendix 2.
(6) "Adjusted" is a non-GAAP financial measure. See Appendix 2 for a historical reconciliation of "Adjusted" measures to GAAP metrics.

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Investment Opportunity Highlights

Established Franchise in Attractive Markets

- Long history with strong reputation and deep client relationships
- Presence in high-growth markets of Florida, Texas, and New York
- Seasoned management team and board with long tenure
- Largest community bank headquartered in Florida[(1)] and one of the leading banks serving the Hispanic Community

Strong and Diverse Deposit Base

- Combination of domestic and low-cost international deposits provides a stable funding source
- Domestic deposit base experiencing significant growth (approximately 12% CAGR since 2015)
- Low cost, loyal international deposit customers (0.37% average cost in 1Q 2019) are a strategic advantage

Well-Positioned Loan Portfolio

- Loan book well-diversified across various asset classes and markets
- Outstanding credit performance due to disciplined underwriting culture
- High level of relationship lending

Significant Fee Income Platform

- Wealth management and brokerage platform with accompanying trust and private banking capabilities
- Approximately 19% noninterest income/ total operating income

Pathway to Strong Profitability

- Recent independence allows for clearer path to ROA/ROE improvement through efficiency, fee income, asset sensitivity, and other levers
- Building on improving financial performance as part of a multi-year shift towards increasing core domestic growth and profitability

(1) Community banks include those with less than $10 billion in assets.

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Experienced Management Team

	**Frederick Copeland** 77 years old	**Chairman of the Board**	• Chairman since January 2019 • Director of Company and Bank from 2007 to 2018 • Former President and CEO of Far East National Bank • Former President and CEO of Aetna International, Inc. • Former Chairman, President, and CEO of Fleet Bank, N.A. Connecticut • Former President and CEO of Citibank Canada
	**Millar Wilson** 66 years old	**Vice-Chairman & CEO**	• CEO since 2009 and Vice-Chairman since 2013 • Spearheaded MSF's entry into the U.S. in 1983 • 41 years of experience with MSF/AMTB, including Executive Director of International Business • Director of the Federal Reserve Bank of Atlanta-Miami Branch Since 2013
	**Alberto Peraza** 59 years old	**Co-President & CFO**	• Co-President and CFO since February 2018 • 26 years with MSF / AMTB • President and COO from 2013 to 2018; CFO from 1995 to 2013 • Director of the Florida Bankers Association from 2010 to 2013
	**Alfonso Figueredo** 58 years old	**Co-President & COO**	• Co-President and COO since February 2018 • 30 years with MSF/AMTB • Executive Vice President of Operations and Administration of MSF from 2015 to 2018 • CFO of MSF from 2008 to 2015
	**Alberto Capriles** 52 years old	**Executive Vice President & Chief Risk Officer**	• Executive Vice President and Chief Risk Officer since 2015 • 23 years with MSF/AMTB • Corporate Treasurer of MSF from 2008 to 2015 • Corporate Market Risk Manager of MSF from 1999 to 2008
	**Miguel Palacios** 50 years old	**Executive Vice President & Chief Business Officer**	• Executive Vice President and Chief Business Officer since February 2018 • All 26 years of banking experience spent with MSF/AMTB • Domestic Personal and Commercial Manager from 2012 to 2018 • Special Assets Manager from 2009 to 2012

Deep Culture of Enterprise Risk Management

✓ Enterprise-Wide Risk Governance ✓ Risk Culture ✓ Risk Appetite ✓ Strategic Planning

Board of Directors

Senior Management

Three Lines of Defense

1 Front Line Units

- Own and manage their risks
- Identify, measure, monitor, report, analyze and mitigate risks
- Internal controls
- Strong culture of compliance with BSA/AML and all regulatory standards
- Comprehensive daily OFAC screening of all clients and counterparties

2 Risk Management

- Independent from front line units
- Direct access to the Board
- Sophisticated and specialized: Market Risk, Credit Risk, Operational Risk, Data Security, Model Risk, and Compliance
- Comprehensive and robust BSA/AML program with extensive experience and resources
- Proprietary BSA/AML monitoring and risk rating programs

3 Internal Audit

- Direct report to the Board
- Independent
- Unrestricted
- Risk-based approach

Our New Brand

Meant for You: A Different Kind of Bank

Our new purpose

All that we do, our attitude and behaviors, aim at our ultimate goal: offering the closest, most personal and exceptional service to our customers.

We have developed strong relationships for over 40 years and we are excited to create new ones, always adapting to your lives and specific needs, in a dynamic and positive way.

We are evolving, just like you

We are renewing our commitment to you by aiming to keep growing and making possible a brighter future for you, our investors, our communities, and our people.

Everything we do is designed with our stakeholders in mind

AMERANT

Market Strategy

Our strategy is to operate and expand in high-growth, diverse economies where we can build from our heritage serving the Hispanic community

Target markets have:

- Substantial domestic deposit growth potential
- Diversified industries, requiring high-quality loans
- Population growth, and thus a larger number of potential customers
- Customers that require more than one of our banking services
- Existing, significant Hispanic communities that value our bilingual employees and services

Miami-Dade MSA

- Major industry sectors of trade, tourism, services, manufacturing, education, real estate
- Unemployment rate of 3.3% as of February 2019
- Ranked #1 MSA for startup activity by the 2017 Kauffman Index among the 39 largest MSAs

Houston MSA

- Major industry sectors of health care, retail, oil/gas, travel, and services
- Unemployment rate of 4.2% as of February 2019
- Home to the world's largest medical complex. Ranks #2 in manufacturing GDP nationwide

NYC MSA

- Major industry sectors of education, health care, tourism, financial services, and professional / business services
- Unemployment rate of 4.3% as of February 2019
- MSA has #1 GDP in the nation

Our markets are diverse with growing demographics and industry

Sources: S&P Global Market Intelligence. US Bureau of Labor Statistics. Greater Houston Partnership (www.Houston.org). Business Facilities' 2018 Metro Rankings Report. US Bureau of Economic Analysis. Center for Governmental Research. Company filings.

Growing and Diverse Markets

Florida

Branch Footprint

Deposit Market Share
June 30, 2018

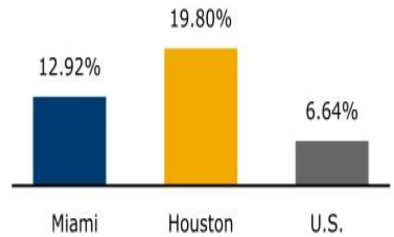
Market	Branches	Deposits ($mm)	% of AMTB	Market Share %
Miami-Dade, FL	9	$5,287	82.6	4.1
Broward, FL	5	351	5.5	0.6
Palm Beach, FL	1	124	1.9	0.2
Florida	**15**	**5,762**	**90.0**	**1.0**

Texas (4)

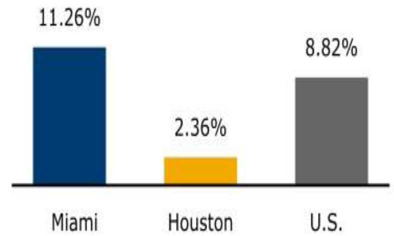
Market	Branches	Deposits ($mm)	% of AMTB	Market Share %
Harris, TX (3)	7	$574	9.0	1.0
Fort Bend, TX (1)	0	0	0.0	0
Montgomery, TX	1	65	1.0	0.6
Texas	**8**	**638**	**10.0**	**0.1**

Market Demographics

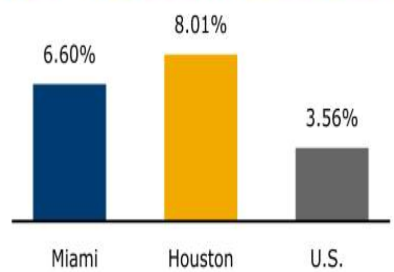
2010 – 2019 Est. Population Change



2019 – 2024 Median Est. Household Income Change



2019 – 2024 Est. Population Change



Amerant is growing in attractive markets and is the largest community bank in the Miami-Dade MSA(2)

(1) Our Sugar Land, TX branch also serves Fort Bend County and our newly opened Katy, TX branch lies adjacent to this market.
(2) Community banks include those with less than $10 billion in assets.
(3) Includes the newly opened Katy, TX banking center. The City of Katy is in Harris, Fort Bend, and Waller Counties and the new facility will serve nearby areas of these counties.
(4) In January 2019, the Bank opened a Loan Production Office in Dallas, Texas.
Sources: Deposit data from FDIC as of June 30, 2018. Market demographics, and county data and market share from S&P Global Market Intelligence as of June 30, 2018.

AMERANT

Ongoing Business Transformation

From...	To...
Part of a diverse international financial group, with a sophisticated international customer base	Focused on traditional community banking business in the U.S. and an opportunistic international business
A number of non-core products and services were offered as a result of the relationship with former parent	No ongoing commercial or shared services relationship with former parent
Wide range of lending products with diverse underwriting standards	Double-digit loan growth in a refined U.S. product suite and tightened credit standards have led to much improved credit performance
Depositor base comprised substantially of individuals and corporations outside of the U.S.	Double-digit growth of domestic deposits over the last 3 years while continuing to benefit from loyal international deposit base
Value proposition "in development" and strong reliance of "non-relationship" assets and liabilities	Value proposition focused on expanding presence within target U.S. communities and strengthening relationships (share of wallet)

Pivot from an internationally focused bank to a traditional community bank with a Latin American heritage

Summary of Our Strategic Plan

Building on our strengths to shape our future

Domestic focus with an International Heritage

- Protect and serve profitable international customer base
- Grow U.S. presence and enhance market share in existing and adjacent markets
- Enhance multi-channel client experience with improved branch experience
- Replace low yielding foreign loans with higher margin domestic loans

Strong Credit Culture

- Exit higher-risk and less attractive businesses
- Pursue targeted lending opportunities within prudent credit guidelines
- Refined product suite targeting selected domestic customers and verticals

Growth in Core, Domestic Deposits

- Risk reduction in international base largely complete
- Continue strong domestic deposit growth through a high-touch, needs-based approach
- Improve deposit account penetration of the commercial customer base
- Enhance retail and commercial sales with consultative sales approach and improved banking centers

Expanding Business and Geographic Presence

- Continued strategic expansion (e.g. Dallas, Palm Beach)
- Focus on increased share of wallet and non-lending products from existing client base
- Expand wealth management client acquisition and cross-selling opportunities

Increased Profitability and Returns

- Improve cross-selling initiatives, including scalable wealth management platform
- Ongoing expense rationalization initiatives
- Focus on solidifying presence in target U.S. communities
- Initiatives to increase domestic fee income generation

Creating shareholder value through the implementation of a multi-dimensional strategic plan

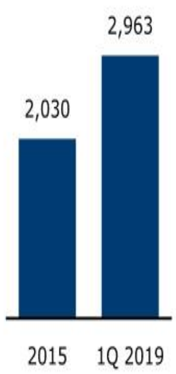
Build on Improving Financial Performance

Increased Domestic Deposits

Domestic Deposits[1]

($ in millions)

12.3%% CAGR

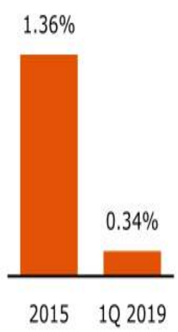


Domestic Deposits as % of Total Deposits:
31.1% 50.3%

Attractive Risk-Adjusted Loan Profile

Nonaccrual Loans / Total Loans[1]

102 bps decrease

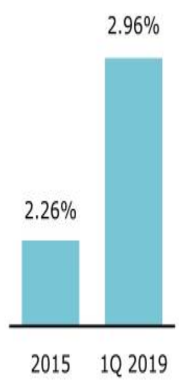


International Loans as % of Total Loans:
24.2% 3.0%

Higher Net Interest Margin

Net Interest Margin[2]

70 bps increase

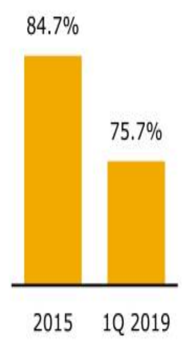


Yield on Loans:
3.06% 4.74%

Improving Expense Culture

Efficiency Ratio[2][3]

895 bps decrease

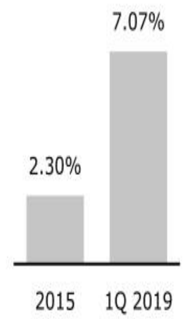


# of FTEs:
1,007 889

Enhanced Profitability

ROATCE[2][3]

477 bps increase



ROAA[2][3]:
0.19% 0.65%

Multi-year shift towards increasing core domestic growth and profitability

(1) As of March 31, 2019.
(2) Annualized as of March 31, 2019.
(3) 2019 earnings excludes $0.7 million after tax expenses related to the Company's rebranding to Amerant. See Appendix 2 for reconciliation of non-GAAP adjusted net income.

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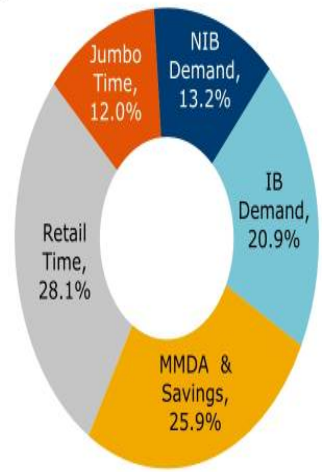
Highly Attractive Deposit Franchise

Commentary

- Focus on growing overall deposit base while maintaining pricing discipline
- AMTB has experienced substantial growth in domestic deposits
- Transition from international deposits to core domestic deposits

Deposit Mix [1][2]

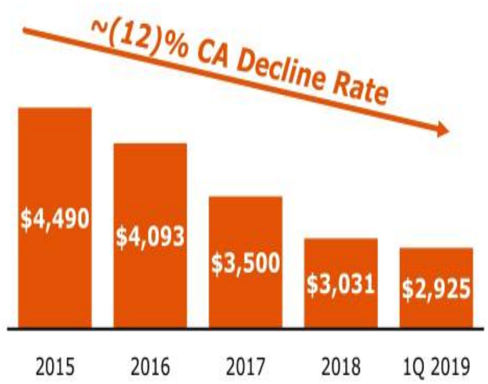
March 31, 2019



Total Deposits: $5.9 billion

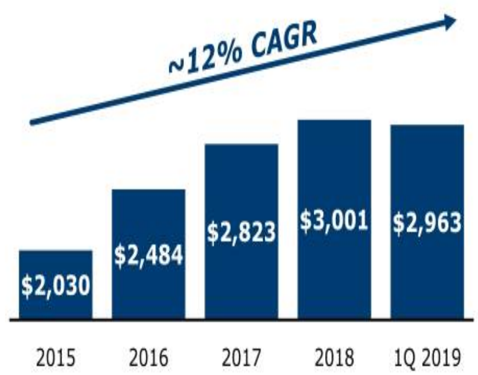
International Deposits

($ in millions)



Domestic Deposits

($ in millions)



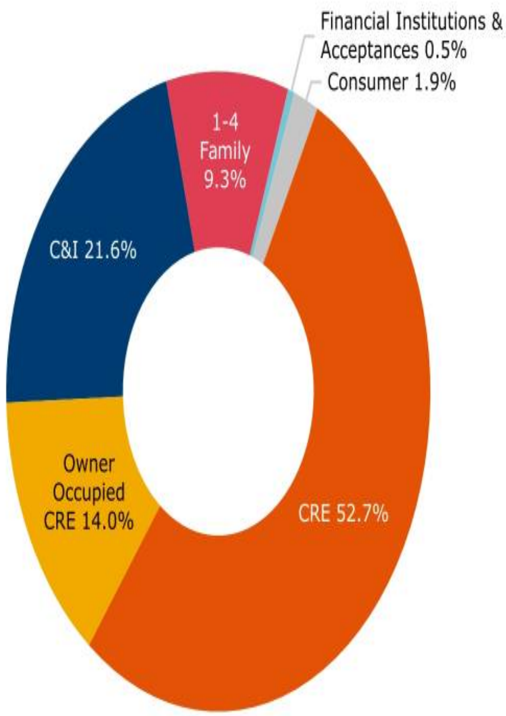
Strategic transition away from certain international deposits while steadily growing domestic deposit base

(1) Based on Bank's March 31, 2019 call report.
(2) Total percentages may not add to 100% due to rounding.

Strategic Shift in Loan Mix Yielding Benefits

Loan Portfolio

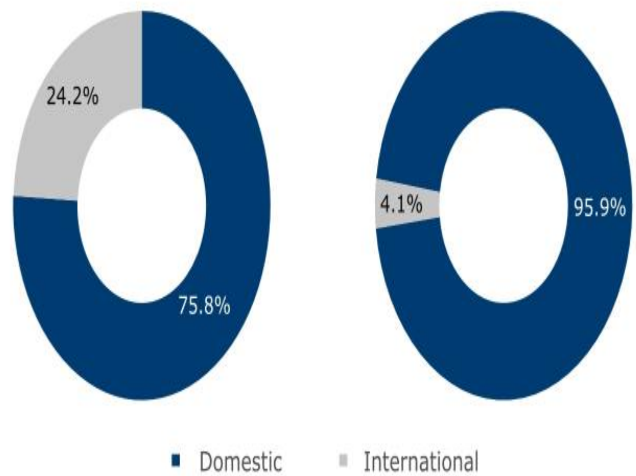
March 31, 2019



Total: $5.7 billion

Loan Mix by Geography

December 31, 2015 | **March 31, 2019**



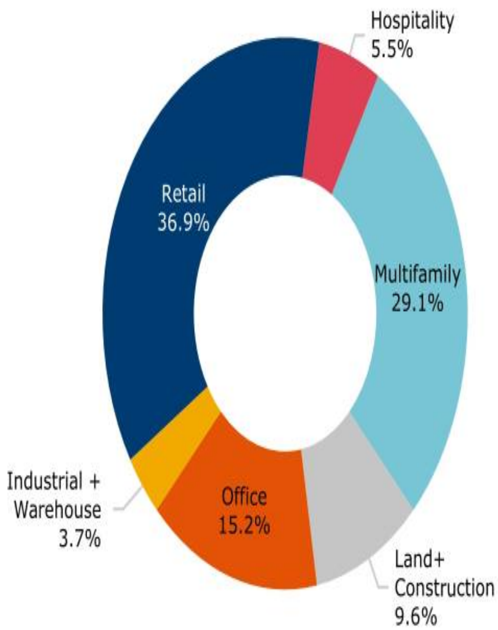
Highlights

- Domestic loan CAGR of 8.2% since 2015
- Reduced international financial institution loans by $680.6 million, or 83.2% compounded annual decline rate since 2015
- Average loan yields have increased from 3.06% in 2015 to 4.74% in first quarter of 2019
- Emphasis on select growth in Florida and continued expansion in Texas and New York to diversify portfolio

Targeted reduction in international portfolio, coupled with growth in domestic C&I, CRE, and residential mortgages, has resulted in a better risk-adjusted loan book

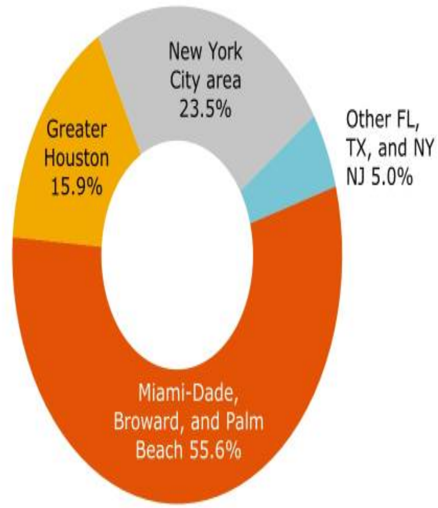
Balanced CRE Loan Portfolio

CRE Portfolio
March 31, 2019



Total: $3.0 billion

CRE Loan Mix by Primary Market Area(1)
March 31, 2019



Highlights

- Established board limits set for CRE as percentage of total risk-based capital
- Predominantly income producing and balanced between sectors
- Geographically diversified
- Total loan growth expected to be driven by select C&I, owner occupied, and 1-4 family loans – reduced focus on multifamily/non-owner occupied CRE loans as growth engine

Our CRE loan portfolio is highly diversified across geographies and industry segments

(1) Primary market areas are Miami-Dade, Broward, and Palm Beach counties; the Greater Houston market area; and the New York City area, including all five boroughs, respectively.

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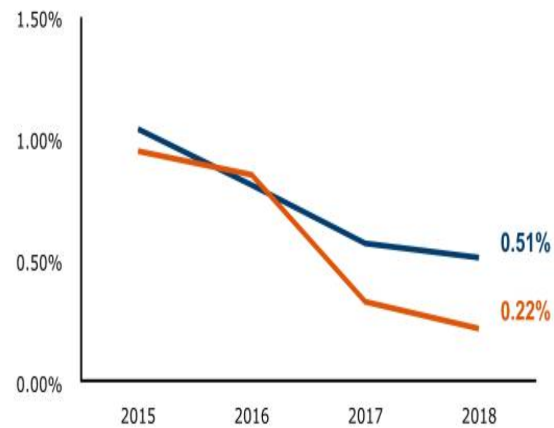
Disciplined Credit Culture

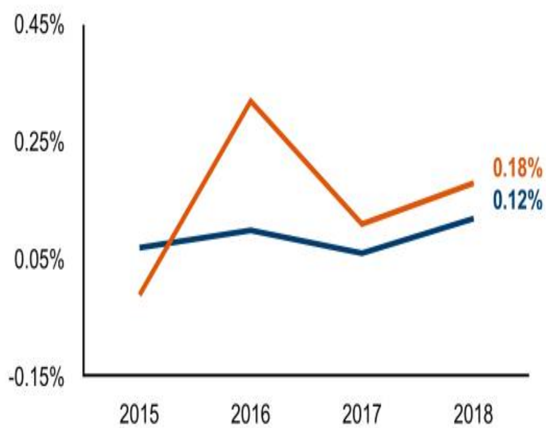
Robust Underwriting Standards

- Strong credit metrics
- In 2016 and 2018, the charge-offs increase was due to:
  - Several international commercial credits (2016)
  - One isolated CRE loan [1] (2018)
- As of 1Q 2019, the metrics are:
  - Net Charge Offs / Average Loans: 0.10%
  - Non-Performing Assets/Assets: 0.26%
  - Reserves/Gross Loans: 1.05%

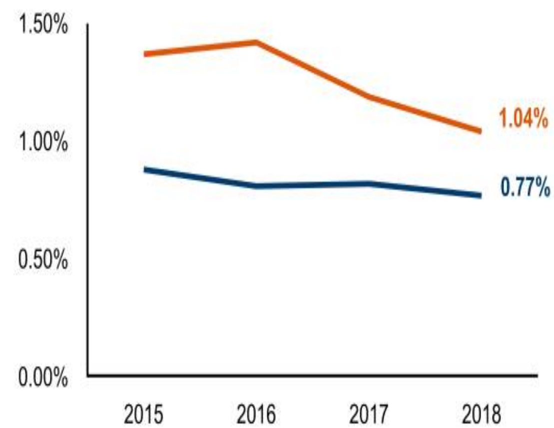
Non-Performing Assets / Assets [(2)(3)]



Net Charge-Offs / Average Loans [(3)]



Reserves / Gross Loans [(3)]



Amerant   Peer Median

Prudent underwriting across portfolios has translated into exceptional credit performance

(1) During the fourth quarter of 2018, the Company sold and charged-off $5.8 million of a Houston CRE loan that originated in 2007, which had been restructured. This resulted in NCO/Average Loans of 0.18%.
(2) Non-performing assets include all accruing loans past due by more than 90 days, all nonaccrual loans, and OREO properties acquired through or in lieu of foreclosure.
(3) Peers are SSB, HOMB, TRMK, HTH, IBOC, CADE, PFS, LTXB, FFBC, IBTX, TOWN, INDB, CSFL, WSFS, DCOM, FFIC, SBCF, LBAI, EBSB, EFSC and CNOB. Source: S&P Global Market Intelligence.

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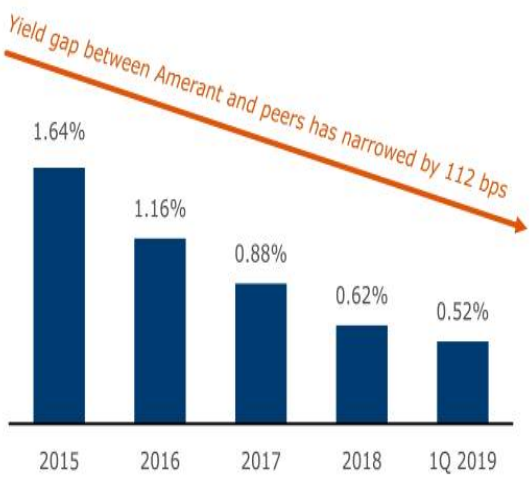
Interest Income and Margin Trends

Commentary

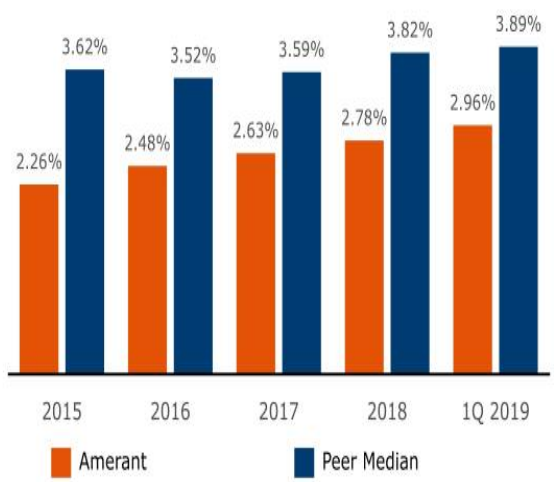
- Increase in NIM through 2018 driven by rising interest rates and changes in loan portfolio composition
- Modest NIM expansion expected to continue
- The Company continues to be asset sensitive driven by floating rate loans and loans maturing in less than a year
- Duration of investment portfolio including swaps increased to 3.47 years in 1Q 2019 from 3.0 years in 4Q 2018

Impact on NII from Interest Rate Change

Loan Yield Gap



Net Interest Margin(1)



Continued improvement in Loan Yields and NIM

(1) Peers are SSB, HOMB, TRMK, HTH, IBOC, CADE, PFS, LTXB, FFBC, IBTX, TOWN, INDB, CSFL, WSFS, DCOM, FFIC, SBCF, LBAI, EBSB, EFSC and CNOB. Peer data as of March 31, 2019.
Source: S&P Global Market Intelligence.

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Robust Wealth Management Franchise Anchors Non-Interest Income

Wealth Management Platform

Amerant Trust

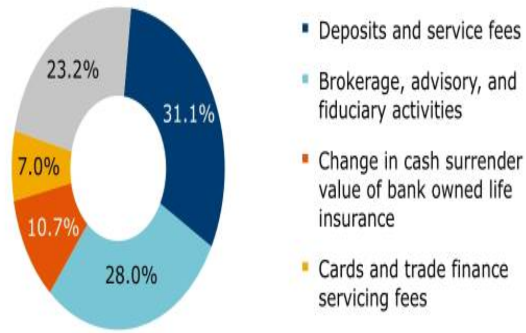
- Estate Planning
- Asset Protection
- Escrow Services

Amerant Investments

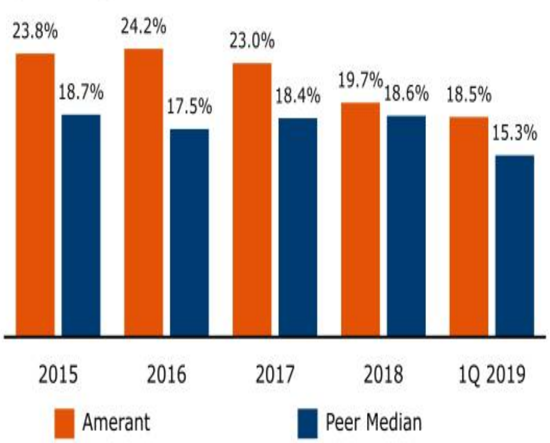
- Wealth Management
- Brokerage Services
- Investment Advisory Services

1Q 2019 Non-Interest Income Breakdown

Total: $13.2 million



Adjusted Noninterest Income as a % of Operating Revenue (1)(2)



Key Considerations

- Sophisticated wealth management and brokerage platform predominantly serving affluent international clientele
  - $1.69 billion in assets under management/custody
  - Increased focus on domestic market cross-selling with commercial and middle market company owners
- Deposit and service fees also contribute significant portion to non-interest income

Expansion of fee income capabilities a key focal point and growth lever

(1) Peers are SSB, HOMB, TRMK, HTH, IBOC, CADE, PFS, LTXB, FFBC, IBTX, TOWN, INDB, CSFL, WSFS, DCOM, FFIC, SBCF, LBAI, EBSB, EFSC and CNOB. Peer data as of March 31, 2019. Source: S&P Global Market Intelligence.

(2) Noninterest Income adjusted to conform to S&P's calculation for peer comparison purposes. See Appendix 2 for Non-GAAP reconciliation of adjustments for gain on sale NY Building and losses on securities sold.

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Increasing Operating Efficiency

Cost Initiatives

Rationalization of Business Lines

- Simplification of business model and product offerings as part of separation from MSF
- Deemphasized international business resulting in less complexity and reduced costs

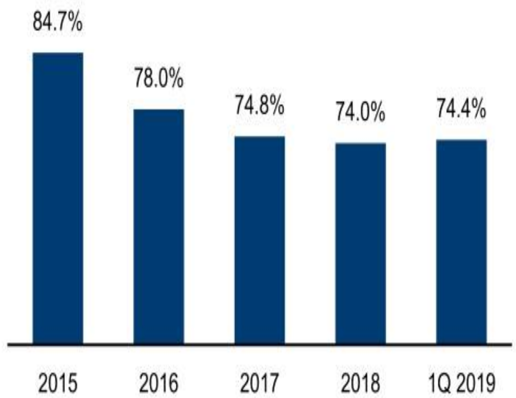
Head Count Reduction

- Improved technological efficiencies expected to drive further reduction in back-office headcount

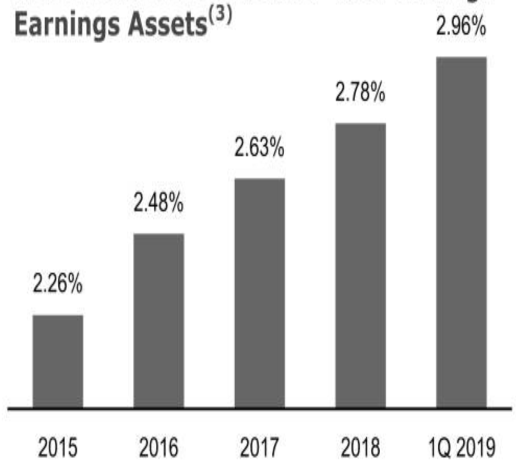
Space Efficiencies

- Reduction and reorganization of existing office space to increase the amount available for lease to third parties
- Branch of the future model will be smaller

Adjusted Efficiency Ratio(1)(2)(3)



Net Interest Income as a % of Average Earnings Assets(3)



Simplification of business model and new technology initiatives will allow for a significant reduction in headcount and further improvement in the efficiency ratio

(1) In 2017, adjusted Non-GAAP numbers exclude spin-off totaling $5.2 million. In 2018, adjusted Non-GAAP numbers exclude spin-off and restructuring costs totaling $13.1 million. In 1Q 2019, adjusted Non-GAAP numbers exclude $ 0.7 million in after-tax expenses related to the Company's rebranding to Amerant.

(2) See Appendix 2 for reconciliation of non-GAAP adjusted efficiency ratio.

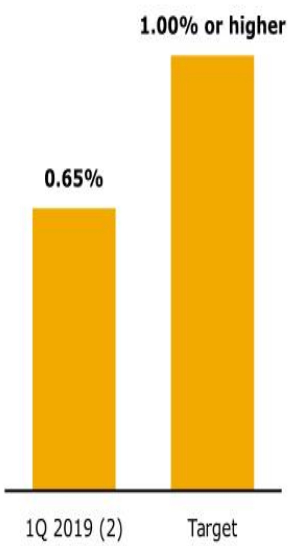
(3) 1Q 2019: Annualized as of March 31, 2019

ROA Expansion

Enhanced Profitability

Target ROAA [1]

35 bps increase



Improving Drivers

1 Technology and Expense Saving Initiatives

Continue to rationalize expenses and improve scalable platform

2 Changing Business Mix

Exit from lower yielding loans and securities and redeploy into higher yielding domestic C&I, CRE, and residential loans

3 Fee Income Growth

Improve fee income from treasury management products, commercial loans, leveraged wealth management platform and greater share of wallet strategies

4 Interest Expense

Opportunity to redeem most expensive Trust Preferreds

Multi-year shift towards increasing core domestic growth and profitability

(1) 1Q 2019 excludes $0.7 million in after tax expenses related to the Company's rebranding to Amerant. See Appendix 2 for reconciliation of non-GAAP adjusted net income.
(2) Annualized as of March 31, 2019.

Investment Highlights

- Recent shift from preservation of capital to driving profitable growth and shareholder value
- Substantial and continuing insider ownership, approximately 30%
- Strong asset quality and domestic loan growth
- Focus on expanding domestic deposit base throughout our high growth U.S. markets
- Low cost deposits from loyal international customers who view U.S. as a safe haven for their savings
- Diversification of revenue from a greater share of wallet strategy and an attractive wealth management platform that is being emphasized and cross-sold to domestic customers
- Top-shelf risk management culture stemming from being part of large, multi-national organization

Appendices

Appendix 1
Summary Financial Statements

(in millions)	December 31, 2015	2016	2017	2018	March 31, 2019
Assets					
Total Cash & Bals Due Dep Inst	$138.3	$135.0	$153.4	$85.7	$89.7
Total Securities [1]	2,055.6	2,123.2	1,777.0	1,671.2	1,635.5
Loans & Leases Held for Sale (HFS)	9.7	—	5.6	—	10.0
Total Loans & Leases (Excl HFS)	5,623.2	5,764.8	6,066.2	5,920.2	5,734.4
Total Reserves	77.0	81.8	72.0	61.8	60.3
Net Loans & Leases (Excl HFS)	5,546.2	5,683.0	5,994.2	5,858.4	5,674.1
Premises & Fixed Assets	150.2	148.7	129.4	123.5	123.9
Goodwill	19.2	19.2	19.2	19.2	19.2
Bank Owned Life Insurance	100.4	164.9	200.3	206.1	207.5
Other Assets	143.2	160.3	157.6	160.1	142.5
Total Assets	**$8,162.8**	**$8,434.3**	**$8,436.8**	**$8,124.3**	**$7,902.4**
Liabilities					
Total Deposits	$6,519.7	$6,577.4	$6,323.0	$6,032.7	$5,888.2
Total Fed Funds & Repos	73.5	50.0	—	—	—
Total Other Borrowed Money	722.3	931.0	1,173.0	1,166.0	1,070.0
Trust Preferred Securities	118.1	118.1	118.1	118.1	118.1
Total Other Liabilities	46.9	53.1	69.2	60.1	47.3
Total Liabilities	**$7,480.4**	**$7,729.5**	**$7,683.3**	**$7,376.9**	**$7,123.6**
Shareholders' Equity	**682.4**	**704.7**	**753.5**	**747.4**	**778.7**
Total Liabilities and Shareholders' Equity	**$8,162.8**	**$8,434.3**	**$8,436.8**	**$8,124.3**	**$7,902.4**

(1) The balance of securities includes only held to maturity and available for sale. FHLB and FRB stock are included in "Other Assets".

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Appendix 1
Summary Financial Statements (cont'd)

(in thousands)	Years ended December 31, 2015	2016	2017	2018	Three months ended 3/31/2019
Total Interest Income	$208,199	$238,827	$273,320	$309,358	$80,307
Total Interest Expense	35,914	46,894	63,610	90,319	24,870
Net Interest Income	$172,285	$191,933	$209,710	$219,039	$55,437
Provision for Loan & Lease Losses	11,220	22,110	(3,490)	375	—
Total Noninterest Income	54,756	62,270	71,485	53,875	13,156
Total Noninterest Expense	192,262	198,303	207,636	214,973	51,945
Net Income before Income Taxes	23,559	33,790	77,049	57,566	16,648
Income Taxes	8,514	10,211	33,992	11,733	3,577
Net Income	**$15,045**	**$23,579**	**$43,057**	**$45,833**	**$13,071**

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Appendix 2
Non-GAAP Financial Measures Reconciliations

Explanation of Certain Non-GAAP Financial Measures

This Presentation contains certain adjusted financial information, and their effects on noninterest income, noninterest expense, income taxes, net income, efficiency ratios, ROA and ROE. These adjustments include:

- the $10.5 million net gain on the sale of the Company's New York City building during the third quarter of 2017,
- the $9.6 million expense in the fourth quarter of 2017 resulting from the 2017 Tax Act,
- spin-off expenses totaling $6.7 million in 2018 and $5.2 million in 2017, beginning in the fourth quarter of 2017 and continuing to the fourth quarter of 2018, which are not deductible for Federal and state income tax purposes,
- the $6.4 million and $0.9 million in restructuring expenses in the fourth quarter of 2018 and first quarter of 2019, respectively, related to staff reduction costs, legal and strategic advisory costs, rebranding costs, and other expenses in the fourth quarter of 2018 and rebranding costs of $0.9 million in the first quarter of 2019.

These as-adjusted measures are not in accordance with generally accepted accounting principles ("GAAP"). Appendix 2 reconciles these adjustments to reported results.

The Company uses certain non-GAAP financial measures, within the meaning of SEC Regulation G, which are included in this Presentation to explain our results and which are used in our internal evaluation and management of the Company's businesses. The Company's management believes these non-GAAP financial measures and the information they provide are useful to investors since these measures permit investors to view the Company's performance using the same tools that management uses to evaluate the Company's past performance and prospects for future performance. The Company believes these are especially useful in the first quarter of 2019 and in 2018 and 2017, in light of the effects of our spin-off and related restructuring expenses, as well as the sale of our New York City building in third quarter 2017 and the charges to our deferred tax assets in fourth quarter 2017 resulting from the enactment of the 2017 Tax Act in December 2017.

The adjustments for securities gains and losses are made to for comparability to peer data from S&P Global Market Intelligence.

Appendix 2
Non-GAAP Financial Measures Reconciliations (cont'd)

(in thousands)	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	2018	2017
Total noninterest income	$ 13,156	$ 11,994	$ 12,950	$ 14,986	$ 13,945	$ 53,875	$ 71,485
Less: net gain on sale of New York building	—	—	—	—	—	—	(10,469)
Adjusted noninterest income(1)	$ 13,156	$ 11,994	$ 12,950	$ 14,986	$ 13,945	$ 53,875	$ 61,016
Total noninterest expenses	$ 51,945	$ 54,648	$ 52,042	$ 52,638	$ 55,645	$ 214,973	$ 207,636
Less Spin-off costs:							
Legal fees	—	353	186	2,000	1,000	3,539	2,000
Additional contribution to non-qualified deferred compensation plan on behalf of participants to mitigate tax effects of unexpected early distribution (2)	—	—	—	1,200	—	1,200	—
Accounting and consulting fees	—	—	90	—	1,294	1,384	2,400
Other expenses	—	—	—	—	544	544	845
Total Spin-off costs	—	353	276	3,200	2,838	6,667	5,245
Less: Restructuring costs (3):							
Staff reduction costs (4)	—	4,709	—	—	—	4,709	—
Legal and strategy advisory costs	—	1,176	—	—	—	1,176	—
Rebranding costs	933	400	—	—	—	400	—
Other costs	—	110	—	—	—	110	—
Total restructuring costs	933	6,395	—	—	—	6,395	—
Adjusted noninterest expenses	$ 51,012	$ 47,900	$ 51,766	$ 49,438	$ 52,807	$ 201,911	$ 202,391
Total net income before income tax	$ 16,648	$ 15,505	$ 14,941	$ 16,187	$ 10,933	$ 57,566	$ 77,049
Plus: Restructuring costs	933	6,395	—	—	—	6,395	—
Plus: total Spin-off costs	—	353	276	3,200	2,838	6,667	5,245
Less: net gain on sale of New York building	—	—	—	—	—	—	(10,469)
Adjusted net income before income tax	$ 17,581	$ 22,253	$ 15,217	$ 19,387	$ 13,771	$ 70,628	$ 71,825

(1) Adjusted non-interest income includes gain and losses on sale of available for sale securities.

(2) The spin-off caused an unexpected early distribution for U.S. federal income tax purposes from our deferred compensation plan. This distribution is taxable to plan participants as ordinary income during 2018. We partially compensated plan participants, in the aggregate amount of $1.2 million, for the higher tax expense they will incur as a result of the distribution increasing the plan participants' estimated effective federal income tax rates by recording a contribution to the plan on behalf of its participants. The after tax net effect of this $1.2 million contribution for the period ended September 30, 2018, was approximately $952,000. As a result of the early taxable distribution to plan participants, we have expensed and deducted for federal income tax purposes, previously deferred compensation of approximately $8.1 million, resulting in an estimated tax credit of $1.7 million, which exceeds the amount of the tax gross-up paid to plan participants.

(3) Expenses incurred for actions designed to implement the Company's strategy as a new independent company. These actions include, but are not limited to, a reduction in workforce, streamlining operational processes, rolling out the Amerant brand, implementation of new technology system applications, enhanced sales tools and training, expanded product offerings and improved customer analytics to identify opportunities.

(4) On October 30, 2018, the Board of Directors of the Company adopted a voluntary early retirement plan (the "Voluntary Plan") for certain eligible long-term employees and an involuntary severance plan (the "Involuntary Plan") for certain other positions. The Company has incurred approximately $4.2 million of expenses in 2018 in connection with the Voluntary Plan, substantially all of which will be paid over time in the form of installment payments until January 2021. The Company has incurred approximately $0.5 million of expenses in 2018 in connection with the Involuntary Plan, substantially all of which will be paid over time in the form of installment payments until December 2019.

Appendix 2
Non-GAAP Financial Measures Reconciliations (cont'd)

(in thousands)	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	2018	2017
Total net income	$ 13,071	$ 14,430	$ 11,551	$ 10,423	$ 9,429	$ 45,833	$ 43,057
Plus after-tax restructuring costs:							
Restructuring costs before income tax effect	933	6,395	–	–	–	6,395	–
Income tax effect	(201)	(1,303)	–	–	–	(1,303)	–
Total after-tax restructuring costs	732	5,092	–	–	–	5,092	–
Plus after-tax total Spin-off costs:							
Total Spin-off costs before income tax effect	–	353	276	3,200	2,838	6,667	5,245
Income tax effect (5)	–	60	143	519	(391)	331	(2,314)
Total after-tax Spin-off costs	–	413	419	3,719	2,447	6,998	2,931
Less after-tax net gain on sale of New York building:							
Net gain on sale of New York building before income tax effect	–	–	–	–	–	–	(10,469)
Income tax effect (6)	–	–	–	–	–	–	3,320
Total after-tax net gain on sale of New York building	–	–	–	–	–	–	(7,149)
Plus impact of lower rate under the 2017 Tax Act:							
Remeasurement of net deferred tax assets, other than balances corresponding to items in AOCI	–	–	–	–	–	–	8,470
Remeasurement of net deferred tax assets corresponding to items in AOCI	–	–	–	–	–	–	1,094
Total impact of lower rate under the 2017 Tax Act	–	–	–	–	–	–	9,564
Adjusted net income	**$ 13,803**	**$ 19,935**	**$ 11,970**	**$ 14,142**	**$ 11,876**	**$ 57,923**	**$ 48,403**

(5) Calculated based upon the estimated annual effective tax rate for the periods, which excludes the tax effect of discrete items, and the amounts that resulted from the difference between permanent spin-off costs that are non-deductible for Federal and state income tax purposes, and total spin-off costs recognized in the consolidated financial statements. The estimated annual effective rate applied for the calculation differs from the reported effective tax rate since it is based on a different mix of statutory rates applicable to these expenses and to the rates applicable to the Company and its subsidiaries.

(6) Calculated based upon an estimated annual effective rate of 31.71%.

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Appendix 2
Non-GAAP Financial Measures Reconciliations (cont'd)

	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	2018	2017
Basic income per common share	$ 0.31	$ 0.34	$ 0.27	$ 0.25	$ 0.22	$ 1.08	$ 1.01
Plus: after tax impact of restructure costs	0.02	0.12	–	–	–	0.12	–
Plus: after tax impact of total spin-off costs	–	0.01	0.01	0.08	0.06	0.16	0.07
Plus: effect of lower rate under the 2017 Tax Act	–	–	–	–	–	–	0.23
Less: after-tax net gain on sale of New York building	–	–	–	–	–	–	(0.17)
Total adjusted basic income per common share	$ 0.33	$ 0.47	$ 0.28	$ 0.33	$ 0.28	$ 1.36	$ 1.14
Diluted income per common share	$ 0.30	$ 0.34	$ 0.27	$ 0.25	$ 0.22	$ 1.08	$ 1.01
Plus: after tax impact of restructure costs	0.02	0.12	–	–	–	0.12	–
Plus: after tax impact of total spin-off costs	–	0.01	0.01	0.08	0.06	0.16	0.07
Plus: effect of lower rate under the 2017 Tax Act	–	–	–	–	–	–	0.23
Less: after-tax net gain on sale of New York building	–	–	–	–	–	–	(0.17)
Total adjusted diluted income per common share	$ 0.32	$ 0.47	$ 0.28	$ 0.33	$ 0.28	$ 1.36	$ 1.14
Net income / Average total assets (ROA)	0.65%	0.70%	0.55%	0.50%	0.45%	0.55%	0.51%
Plus: after tax impact of restructuring costs	0.04%	0.25%	–	–	–	0.06%	–
Plus: after tax impact of total spin-off costs	–	0.02%	0.02%	0.17%	0.12%	0.08%	0.03%
Plus: effect of lower rate under the 2017 Tax Act	–	–	–	–	–	–	0.11%
Less: after-tax net gain on sale of New York building	–	–	–	–	–	–	-0.08%
Adjusted net income / Average total assets (ROA)	0.69%	0.97%	0.57%	0.67%	0.57%	0.69%	0.57%
Net income / Average stockholders' equity (ROE)	6.87%	7.88%	6.13%	5.57%	5.04%	6.29%	5.62%
Plus: after tax impact of restructuring costs	0.38%	2.78%	–	–	–	0.70%	–
Plus: after tax impact of total spin-off costs	–	0.23%	0.22%	1.99%	1.31%	0.96%	0.38%
Plus: effect of lower rate under the 2017 Tax Act	–	–	–	–	–	–	1.25%
Less: after-tax net gain on sale of New York building	–	–	–	–	–	–	-0.93%
Adjusted net income / stockholders' equity (ROE)	7.25%	10.89%	6.35%	7.56%	6.35%	7.95%	6.32%

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Appendix 2
Non-GAAP Financial Measures Reconciliations (cont'd)

(in thousands, except per share data and percentages)	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	2018	2017
Noninterest expense / Average total assets	2.58 %	2.64 %	2.46 %	2.50 %	2.65 %	2.57 %	2.45 %
Less: effect of restructuring costs	(0.05)%	(0.31)%	—	—	—	(0.08)%	—
Less: effect of total spin-off costs	—	(0.02)%	(0.01)%	(0.15)%	(0.14)%	(0.08)%	(0.07)%
Adjusted Noninterest expense / Average total assets	2.53 %	2.31 %	2.45 %	2.35 %	2.51 %	2.41 %	2.38 %
Efficiency ratio	75.73 %	79.46 %	75.88 %	76.31 %	83.58 %	78.77 %	73.84 %
Less: effect of restructuring costs	(1.36)%	(9.30)%	—	—	—	(2.34)%	—
Less: effect of total spin-off costs	—	(0.52)%	(0.40)%	(4.63)%	(4.26)%	(2.44)%	(1.86)%
Plus: after-tax net gain on sale of New York building	—	—	—	—	—	—	2.78 %
Adjusted efficiency ratio	74.37 %	69.64 %	75.48 %	71.68 %	79.32 %	73.99 %	74.76 %
Net income / Average tangible common equity	7.07 %	8.11 %	6.31 %	5.74 %	5.19 %	6.48 %	5.78 %
Plus: after tax impact of restructuring costs	0.40 %	2.86 %	—	—	—	0.72 %	—
Plus: after tax impact of total spin-off costs	—	0.23 %	0.23 %	2.05 %	1.35 %	0.99 %	0.39 %
Plus: effect of lower rate under the 2017 Tax Act	—	—	—	—	—	—	1.28 %
Less: after-tax net gain on sale of New York building	—	—	—	—	—	—	(0.96)%
Adjusted net income / Average tangible common equity (ROATCE)	7.47 %	11.2 %	6.54 %	7.79 %	6.54 %	8.19 %	6.49 %
Tangible common equity ratio:							
Shareholders' equity	$ 778,749	$ 747,418	$ 727,675	$ 719,382	$ 712,272	$ 747,418	$ 753,450
Less: Goodwill and other intangibles	(21,005)	(21,042)	(21,078)	(21,114)	(21,151)	(21,042)	(21,186)
Tangible common shareholders' equity	$ 757,744	$ 726,376	$ 706,597	$ 698,268	$ 691,121	$ 726,376	$ 732,264
Total assets	$ 7,902,355	$ 8,124,347	$ 8,435,802	$ 8,530,464	$ 8,423,594	$ 8,124,347	$ 8,436,767
Less: Goodwill and other intangibles	(21,005)	(21,042)	(21,078)	(21,114)	(21,151)	(21,042)	(21,186)
Tangible assets	$ 7,881,350	$ 8,103,305	$ 8,414,724	$ 8,509,350	$ 8,402,443	$ 8,103,305	$ 8,415,581
Tangible common equity ratio	9.61 %	8.96 %	8.40 %	8.21 %	8.23 %	8.96 %	8.70 %
Common shares outstanding	43,205,000	43,183,000	42,489,000	42,489,000	42,489,000	43,183,000	42,489,000
Tangible book value per common share	$ 17.54	$ 16.82	$ 16.63	$ 16.43	$ 16.27	$ 16.82	$ 17.23

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Thank you