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

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

Date of Report (Date of earliest event reported): July 10, 2019

Amerant Bancorp Inc.

(Exact name of registrant as specified in its charter)

Florida
(State or other jurisdiction of incorporation

001-38534
(Commission
file number)
220 Alhambra Circle
Coral Gables, Florida 33134
(Address of principal executive offices)

65-0032379 (IRS Employer Identification Number)

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

> Former name, as listed on last report: Mercantil Bank Holding Corporation

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

Securities registered pursuant to Section 12(b) of the Act:

 Title of each class
 Trading Symbols
 Name of exchange on which registered

 Class A Common Stock
 AMTB
 NASDAQ

 Class B Common Stock
 AMTBB
 NASDAQ

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.

On July 10, 2019, Amerant Bancorp Inc. (the "Company") issued a press release announcing the redemption of all \$15.0 million of its outstanding 10.60% trust preferred securities issued by Commercebank Statutory Trust II ("Trust III") at 100.530% and all \$10.0 million of its outstanding 10.18% trust preferred securities issued by Commercebank Capital Trust III ("Trust III") at 101.018%. The Company will simultaneously redeem all junior subordinated debentures held by Trust III and Trust III as part of these redemption transactions. The release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated by reference into this Item 7.01.

In accordance with General Instruction B.2 of Form 8-K, the information in this Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1 attached hereto, shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

Number Exhibit

99.1 Press Release of the Company issued July 10, 2019

SIGNATURE

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: July 10, 2019 Amerant Bancorp Inc.

By: /s/ Ivan Trujillo

Name: Ivan Trujillo

Title: Senior Vice President and Corporate Secretary



CONTACTS:

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For Release: 5:00 P.M. July 10, 2019

AMERANT BANCORP ANNOUNCES REDEMPTION OF \$25.0 MILLION OF TRUST PREFERRED SECURITIES

CORAL GABLES, FLORIDA - Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) (the "Company") announced today that it has called for redemption of all \$15.0 million of its outstanding 10.60% trust preferred securities issued by its Statutory Trust II, and all \$10.0 million of its outstanding 10.18% trust preferred securities issued by its Capital Trust III. The Capital Trust III securities are being redeemed July 31, 2019 at the contractual call price of 101.018% and the Statutory Trust II securities are being redeemed on September 7, 2019, the earliest call date, at the contractual call price of 100.530%. All related junior subordinated debentures issued by the Company to these Trusts will be repaid as part of these redemption transactions.

Millar Wilson, the Company's Vice Chairman and Chief Executive Officer, stated: "These redemptions of our most expensive fixed rate trust preferred securities from internal funds will reduce our annual interest expense by approximately \$2.6 million. This is an excellent opportunity to deploy our existing capital to improve profitability."

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About Amerant Bancorp

The Company 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 almost 40 years, is the largest community bank headquartered in Florida. The Bank operates 23 banking centers - 15 in South Florida and 8 in the Houston, Texas area - and loan production offices in Dallas, Texas and New York, New York. Visit https://www.amerant.com/investor-relations for additional information.