

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): December 31, 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)
(305) 460-8728
(Registrant's telephone number, including area code)

65-0032379
(IRS Employer
Identification Number)

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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- 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:

<u>Title of each class</u>	<u>Trading Symbols</u>	<u>Name of exchange on which registered</u>
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

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.



CONTACTS:

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For Release
December 31, 2019; 4:30 p.m.

AMERANT ANNOUNCES REDEMPTION OF \$26.8 MILLION OF TRUST PREFERRED SECURITIES

Coral Gables, Fla. (Dec. 31, 2019) - Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) (the "Company") announced today that it has called for redemption of all \$26.8 million of its outstanding 8.90% trust preferred capital securities issued by its Capital Trust I. The Capital Trust I securities are being redeemed January 30, 2020 at the contractual call price of 100.00%. All related junior subordinated debentures issued by the Company to this Trust will be repaid as part of the redemption transaction.

Millar Wilson, the Company's Vice-Chairman and Chief Executive Officer, stated: "This redemption of our most expensive fixed rate trust preferred securities currently outstanding will reduce our annual interest expense by approximately \$2.4 million. It further reflects the active steps we are taking to continue improving profitability."

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About Amerant Bancorp

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"), and its subsidiaries, Amerant Investments, Inc., Amerant Trust, N.A, and Elant Bank and Trust Ltd. 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 26 banking centers-18 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 or <https://investor.amerantbank.com> for more information.