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): February 14, 2020

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)
- 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))

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

Title of each classTrading SymbolsName of exchange on which registeredClass A Common StockAMTBNASDAQClass B Common StockAMTBBNASDAQ

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

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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 8.01 Other Events

On February 14 and February 21, 2020, Amerant Bancorp Inc. (the "Company") repurchased an aggregate of 932,459 shares of its Class B Common Stock in two privately negotiated transactions (collectively, the "Repurchase") for a cash purchase price of \$16.00 per share, or an aggregate purchase price of \$14.92 million. The Company funded the Repurchase with cash on hand. As of December 31, 2019, the Company had approximately 43.2 million shares of common stock issued and outstanding, of which approximately 14.2 million were shares of Class B Common Stock. The repurchased shares represent approximately 6.6% of the Company's outstanding shares of Class B Common Stock and resulted in a \$0.056, or 0.30%, accretion to tangible book value per share.

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: February 24, 2020 Amerant Bancorp Inc.

By: /s/ Julio V. Pena

Name: Julio V. Pena

Title: Senior Vice President and Assistant Corporate

Secretary