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): October 19, 2022

ΛΜΕΓΛΝΤ

Amerant Bancorp Inc.

(Exact name of registrant as specified in its charter)

Florida (State or other jurisdiction of incorporation

220 Alhambra Circle Coral Gables, Florida (Address of principal executive offices) 001-38534 (Commission file number) 65-0032379 (IRS Employer Identification Number)

> 33134 (Zip Code)

(305) 460-8728 (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:

□ 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:

Title of each class	Trading Symbols	Name of exchange on which registered
Class A Common Stock	AMTB	NASDAQ

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

Emerging growth company \square

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.

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

On October 19, 2022, Orlando D. Ashford notified the Board of Directors (the "Board") of Amerant Bancorp Inc. (the "Company") of his decision to accept a new full time executive position and that, due to the responsibilities he will have in this new role, he had determined that he should step down from serving on the Board of the Company prior to being nominated for re-election in 2023. The Board and Mr. Ashford agreed that he would remain as a member of the Board of the Company and the Board of Directors of the Company's wholly-owned bank subsidiary, Amerant Bank, N.A. (the "Bank") through December, and will step down effective December 31, 2022. Mr. Ashford's stepping down as a director is solely due to his desire and need to fully devote time to his new position, and did not result from any disagreement with management, the Company or the Board on any matter relating to the Company's operations, policies or practices.

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: October 25, 2022

Amerant Bancorp Inc.

By:

/s/ Julio V. Pena

Name: Julio V. Pena Title: Senior Vice President, Securities Counsel and Assistant Corporate Secretary