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): January 9, 2023

ΛΜΕRΛΝΤ

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 \Box

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. \Box

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

On January 9, 2023, Amerant Bancorp Inc. (the "Company"), Amerant Bank, N.A. (the "Bank") and Miguel Palacios, Executive Vice-President and Head of Commercial Banking, agreed that Mr. Palacios will step down from his position with the Company and the Bank effective February 28, 2023. The final terms of Mr. Palacios' separation from the Company and the Bank and termination of his employment are in the process of being finalized as of the date of this current report on Form 8-K. Mr. Palacios' responsibilities will be assumed by the Company's Chairman and Chief Executive Officer.

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: January 11, 2023

Amerant Bancorp Inc.

By:

/s/ Julio V. Pena

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