
**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 22, 2025

AMERANT

Amerant Bancorp Inc.
(Exact name of registrant as specified in its charter)

Florida
(State or other jurisdiction
of incorporation)

001-38534
(Commission
file number)

65-0032379
(IRS Employer
Identification Number)

220 Alhambra Circle
Coral Gables, Florida
(Address of principal executive offices)

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

33134
(Zip 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
Class A Common Stock

Trading Symbols
AMTB

Name of exchange on which registered
New York Stock Exchange

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 ☐

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 7.01 Regulation FD Disclosure

On October 22, 2025, Amerant Bancorp Inc. (the "Company") issued a press release (the "Press Release") to announce that its third quarter 2025 earnings release and investor conference call, originally scheduled for October 23, 2025, will now take place on Tuesday, October 28, 2025, before the market opens. The update allows the Company to complete its customary review process and quarter end closing procedures. A copy of the Press Release, which contains additional information regarding how to access the conference call and webcast is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated by reference to 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, is being "furnished" and 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 8.01 Other Events

Included in the Press Release is an announcement that, on October 22, 2025, the Company’s Board of Directors declared a cash dividend of \$0.09 per share of common stock. The dividend is payable on November 28, 2025, to shareholders of record at the close of business on November 14, 2025.

Item 9.01 Financial Statements and Exhibits

<u>Number</u>	<u>Exhibit</u>
99.1	Press Release of Amerant Bancorp Inc., dated October 22, 2025
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

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 22, 2025

Amerant Bancorp Inc.

By: /s/ Julio V. Pena
Name: Julio V. Pena
Title: Executive Vice President,
Associate General Counsel and Corporate Secretary

**CONTACTS:**

Investors

Laura Rossi

InvestorRelations@amerantbank.com

(305) 460-8728

Media

Alexis Dominguez

MediaRelations@amerantbank.com

(305) 441-8412

AMERANT BANCORP INC. RESCHEDULES THIRD QUARTER 2025 FINANCIAL RESULTS AND DECLARES DIVIDEND

CORAL GABLES, FLORIDA, October 22, 2025. Amerant Bancorp Inc. (NYSE: AMTB) (the "Company" or "Amerant") today announced that its third quarter 2025 earnings release and investor conference call, originally scheduled for October 23, 2025, will now take place on Tuesday, October 28, 2025, before the market opens. The update allows the Company to complete its customary review process and quarter end closing procedures.

Once results are released, investors may access Amerant's earnings results at <https://investor.amerantbank.com> by choosing "Financial Results" under the "Financials Info" heading.

Also, on Tuesday, October 28, 2025, Jerry Plush, Chairman and Chief Executive Officer, and Sharymar Calderón, Senior Executive Vice-President and Chief Financial Officer, will host a conference call at 8:30 AM ET to discuss the Company's financial and operating results for the quarter.

Finally, on October 22, 2025, at the Company's regularly scheduled Board of Directors meeting, the Board declared a cash dividend of \$0.09 per-share of Amerant common stock. The dividend is payable on November 28, 2025, to shareholders of record at the close of business on November 14, 2025.

About Amerant Bancorp Inc. (NYSE: AMTB)

Amerant Bancorp Inc. is a bank holding company headquartered in Coral Gables, Florida since 1979. The Company operates through its main subsidiary, Amerant Bank, N.A. (the "Bank"), as well as its other subsidiary Amerant Investments, Inc. The Company provides individuals and businesses with deposit, credit and wealth management services. The Bank, which has operated for over 45 years, is headquartered in Florida and operates 22 banking centers – 20 in South Florida and 2 in Tampa, Florida. For more information, visit investor.amerantbank.com.