
**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): May 18, 2026

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

As previously disclosed in a current report on Form 8-K filed by Amerant Bancorp, Inc. (the “Company”) with the Securities and Exchange Commission (the “SEC”) on November 6, 2025 (the “Original Form 8-K”), on November 4, 2025, the Boards of Directors (the “Boards”) of the Company and its subsidiary, Amerant Bank, N.A. (the “Bank”) appointed Carlos Iafigliola, Interim Chief Executive Officer effective November 5, 2025. Mr. Iafigliola was appointed on an interim basis while the Board conducted a search to identify a permanent Chief Executive Officer, which included external candidates and Mr. Iafigliola (the “Executive Search”).

Following the completion of the Executive Search, on May 18, 2026, the Boards appointed Mr. Iafigliola as the President and Chief Executive Officer of the Company and the Bank, effective as of May 18, 2026 (the “Effective Date”).

Mr. Iafigliola, age 49, was appointed Interim Chief Executive Officer on November 5, 2025, having previously served as Senior Executive Vice President, Chief Operating Officer (COO) since June 2023 and in such role was responsible for Amerant’s loan and deposit operations, project management, technology and digital services, facilities, and treasury management. Mr. Iafigliola chairs the Board of Amerant Investments and is member of the Board of Amerant Mortgage. Prior to his appointment as COO, Mr. Iafigliola served as EVP, Chief Financial Officer (CFO) since May 2020 spearheading Amerant’s financial management, including treasury, financial reporting and accounting, financial analysis, investor relations & sustainability, internal controls and corporate tax. Mr. Iafigliola joined Amerant in 2004 and held various management positions in the Treasury area, including as SVP, Treasury Manager from 2015 to May 2020.

There are no family relationships between Mr. Iafigliola and any director or executive officer of the Company, and the Company has not entered into any transactions with Mr. Iafigliola that are reportable pursuant to Item 404(a) of Regulation S-K. There are no arrangements or understandings between Mr. Iafigliola and any other persons pursuant to which he was selected as the Company’s President and Chief Executive Officer.

In connection with Mr. Iafigliola’s appointment, the material terms of his compensation in connection with his service as President and Chief Executive Officer have not yet been determined. Once such terms are determined and approved by the Compensation Committee the Company will file an amendment to this Current Report on Form 8-K to disclose such information. In the meantime, Mr. Iafigliola’s compensation remains the same as was reported in the Form 8-K/A filed on November 17, 2025.

Item 7.01 Regulation FD Disclosure

On May 19, 2026, the Company issued a press release regarding the foregoing, a copy of which is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

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 9.01 Financial Statements and Exhibits

| <u>Number</u> | <u>Exhibit</u> |
|----------------------|---|
| 99.1 | Press Release of Amerant Bancorp Inc., dated May 19, 2026 |
| 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: May 19, 2026

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

**AMERANT BANCORP INC. APPOINTS
CARLOS IAFIGLIOLA AS PRESIDENT AND CEO**

CORAL GABLES, FLORIDA, May 19, 2026. Amerant Bancorp Inc. (NYSE: AMTB) (the "Company" or "Amerant") today announced that its Board of Directors (the "Board") has appointed Carlos Iafigliola as President and Chief Executive Officer ("President and CEO"), effective May 18, 2026. Mr. Iafigliola has also been appointed President and CEO of Amerant Bank N.A., the Company's main operating subsidiary (the "Bank"). Mr. Iafigliola has served as Interim Chief Executive Officer since November 2025.

Odilon Almeida, Chair of the Board, commented, "Following a comprehensive search process, the Board determined that Carlos is the right executive to lead Amerant into its next phase of value creation. With more than 20 years at the Company, including serving as Chief Financial Officer and Chief Operating Officer since Amerant became a public company, Carlos has consistently demonstrated deep knowledge of our business, disciplined execution, and unwavering commitment to our customers, team members, and shareholders. He has also provided strong and effective leadership as Interim Chief Executive Officer. The Board has full confidence in Carlos and his ability to advance our strategic priorities, further strengthen our franchise, and drive sustainable long-term value for our shareholders."

Carlos Iafigliola said, "I am honored by the Board's confidence and grateful for the opportunity to continue leading Amerant. Together with the Board, senior management, and the entire Amerant team, we remain focused on executing our strategic plan and building a stronger, more efficient company that delivers profitable growth. Guided by our disciplined, phased roadmap to stabilize, optimize, and grow the Company, I believe we are well positioned to deliver exceptional service to our customers and solid long-term financial performance."

Mr. Iafigliola brings nearly three decades of experience in the financial services industry. Since November 2025, he has served as Interim Chief Executive Officer of both the Company and the Bank. He previously served as SEVP and Chief Operating Officer ("COO") of Amerant, where he led the Bank's core conversion, the sale of the Company's Houston franchise, and broader operational streamlining initiatives. He has also played a key role in advancing the Company's



digital transformation and operational modernization efforts. In that role, he oversaw critical areas including loan and deposit operations, treasury management, technology and digital services, project management, and branch expansion. Prior to serving as COO, Mr. Iafigliola served as EVP, Chief Financial Officer from 2020 to 2023. Earlier in his career at Amerant, he held positions of increasing responsibility, including Treasury Manager and Asset & Liability Manager.

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 more than 45 years, is headquartered in Florida and operates 23 banking centers—21 in South Florida and 2 in Tampa. For more information, visit investor.amerantbank.com

Cautionary Notice Regarding Forward-Looking Statements

This press release contains "forward-looking statements" including statements with respect to the Company's objectives, expectations and intentions and other statements that are not historical facts. Examples of forward-looking statements include but are not limited to: our future operating or financial performance, statements regarding expectations, plans or objectives for future operations, products or services, as well as our expectations regarding executing on our strategy and improving our cost structure and operational efficiency. All statements other than statements of historical fact are statements that could be forward-looking statements. You can identify these forward-looking statements through our use of words such as "may," "will," "anticipate," "assume," "should," "indicate," "would," "believe," "contemplate," "expect," "estimate," "continue," "plan," "point to," "project," "could," "intend," "target," "goals," "outlooks," "modeled," "dedicated," "create," and other similar words and expressions of the future.

Forward-looking statements, including those relating to our beliefs, plans, objectives, goals, expectations, anticipations, estimates and intentions, involve known and unknown risks, uncertainties and other factors, which may be beyond our control, and which may cause the Company's actual results, performance, achievements, or financial condition to be materially different from future results, performance, achievements, or financial condition expressed or implied by such forward-looking statements. You should not rely on any forward-looking statements as predictions of future events. You should not expect us to update any forward-looking statements, except as required by law. All written or oral forward-looking statements attributable to us are expressly qualified in their entirety by this cautionary notice, together with those risks and uncertainties described in "Risk factors" in our annual report on Form 10-K for the fiscal year ended December 31, 2025 filed on February 27, 2026, our quarterly report on Form 10-Q for the quarter ended March 31, 2026 filed on May 1,

2026, and in our other filings with the U.S. Securities and Exchange Commission (the "SEC"), which are available at the SEC's website www.sec.gov.