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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person * <u>Esterripa Juan</u> _____ (Last) (First) (Middle) <u>C/O AMERANT BANCORP INC.</u> <u>220 ALHAMBRA CR.</u> _____ (Street) <u>CORAL GABLES FL</u> <u>33134</u> _____ (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Amerant Bancorp Inc. [ AMTB ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below) X See remarks
	3. Date of Earliest Transaction (Month/Day/Year) <u>04/17/2024</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	04/17/2024		M		9,806	A	\$0 <sup>(1)</sup>	10,806	D	
Class A Common Stock	04/17/2024		F		2,389 <sup>(2)</sup>	D	\$20.8	8,417	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Restricted Stock Units LTI 2023	\$0 <sup>(1)</sup>	04/17/2024		M			3,021	(3)	(3)	Class A Common Stock	3,021	\$0	6,043	D	
Restricted Stock Units	\$0 <sup>(1)</sup>	04/17/2024		M			6,785	(4)	(4)	Class A Common Stock	6,785	\$0	13,571	D	

**Explanation of Responses:**

- Each restricted stock unit is the economic equivalent of one share of Class A Common Stock.
- Reflects the shares of Class A Common Stock that were surrendered in order to satisfy the reporting person's tax withholding obligation upon the vesting of RSUs.
- On April 17, 2023, Mr. Esterripa was awarded 9,064 restricted stock units ("RSUs"), each representing the right to receive, following vesting, one share of Class A Common Stock. The award vests in substantially equal installments on each of the first three anniversaries of the date of grant, provided that Mr. Esterripa remains in the continuous service of the Company or a subsidiary through each such date.
- On April 17, 2023, Mr. Esterripa was awarded 20,356 RSUs in connection with a sign-on grant related to Mr. Esterripa's appointment as Senior Executive Vice-President and Head of Commercial Banking. Each RSU represents the right to receive, following vesting, one share of Class A Common Stock. The award vest in substantially equal installments on each of the first three anniversaries of the date of grant, provided that Mr. Esterripa remains in the continuous service of the Company or a subsidiary through each such date.

**Remarks:**

Senior Executive Vice President and Head of Commercial Banking

/s/ Julio V. Pena, as Attorney-in-Fact for Juan Esterripa 04/19/2024

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.