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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

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

1. Name and Address of Reporting Person * <u>Calderon Sharymar</u>  (Last) (First) (Middle) C/O AMERANT BANCORP INC. 220 ALHAMBRA CR.  (Street) CORAL GABLES FL 33134  (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 EVP - Chief Financial Officer
	3. Date of Earliest Transaction (Month/Day/Year) 06/01/2023	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	Rule 10b5-1(c) Transaction Indication <input type="checkbox"/> Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

**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 Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			

**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	Amount or Number of Shares				
Restricted Stock Units	\$0 <sup>(1)</sup>	06/01/2023		A		5,605		(2)	(2)	Class A Common Stock	5,605	\$0	5,605	D	
Restricted Stock Units LTI 2023	\$0 <sup>(1)</sup>	06/01/2023		A		6,306		(3)	(3)	Class A Common Stock	6,306	\$0	8,806 <sup>(4)</sup>	D	
Performance Based Restricted Stock Units LTI 2023	\$0 <sup>(5)</sup>	06/01/2023		A		9,459		(6)	(6)	Class A Common Stock	9,459	\$0	9,459	D	

**Explanation of Responses:**

- Each restricted stock unit is the economic equivalent of one share of Class A Common Stock.
- On June 1, 2023, Ms. Calderon was awarded 5,605 restricted stock units in connection with a sign-on grant related to Ms. Calderon's appointment as Executive Vice-President and Chief Financial Officer. Each restricted stock unit represents the right to receive, following vesting, one share of Class A Common Stock. The restricted stock units will vest in substantially equal installments on each of the first three anniversaries of the date of grant, provided that Ms. Calderon remains in the continuous service of the Company or a subsidiary through each such date.
- On June 1, 2023, Ms. Calderon was awarded 6,306 restricted stock units under the 2023-2025 Long Term Incentive Plan, a sub-plan of the 2018 Equity and Incentive Compensation Plan. Each restricted stock unit represents 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 Ms. Calderon remains in the continuous service of the Company or a subsidiary through each such date.
- Includes 2,500 unvested Restricted Stock Units awarded to Ms. Calderon on February 16, 2023.
- Each performance based restricted stock unit is the economic equivalent of one share of Class A Common Stock.
- Performance-based restricted stock units awarded to Ms. Calderon under the 2023-2025 Long Term Incentive Plan, a sub-plan of the 2018 Equity and Incentive Compensation Plan. Each performance-based restricted stock unit represents the right to receive, following vesting, one share of Class A common stock. The actual number of performance-based restricted stock units earned shall be based on the achievement of the Relative Total Shareholder Return at a Threshold, Target or Maximum level set by the Compensation and Human Capital Committee for a 3-year period beginning January 1, 2023 and ending on December 31, 2025, and in general can range from 50% of the performance based restricted stock units to 150% of the performance based restricted stock units. The number of performance based restricted stock units reported reflects the maximum number of performance based restricted stock units Ms. Calderon may earn at the end of the performance period.

**Remarks:**

/s/ Julio V. Pena, as Attorney-in-Fact for Sharymar Calderon 06/05/2023

\*\* 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.