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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>Calderon Sharymar</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) <u>EVP - Chief Financial Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) <u>07/27/2023</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

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			
<u>Class A Common Stock</u>	<u>05/31/2023</u>		<u>A⁽¹⁾</u>	<u>V</u>	<u>37.33</u>	<u>A</u>	<u>\$15⁽²⁾</u>	<u>4,227.22</u>	<u>D</u>	
<u>Class A Common Stock</u>	<u>07/27/2023</u>		<u>S</u>		<u>159⁽³⁾</u>	<u>D</u>	<u>\$20.1</u>	<u>4,068.22</u>	<u>D</u>	

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					

Explanation of Responses:

- Ms. Calderon is voluntarily reporting the acquisition of shares of the Issuer's common stock pursuant to the Issuer's 2021 Employee Stock Purchase Plan ("ESPP") for the ESPP purchase period of December 1, 2022 through May 31, 2023. This transaction is exempt under Rule 16b-3(c).
- In accordance with the terms of the ESPP, the purchase price of these shares was 85% of the closing price of the Issuer's common stock on May 31, 2023.
- This number 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 the restricted stock.

Remarks:

/s/ Julio V. Pena, as Attorney-in-Fact for Sharymar Calderon 07/31/2023

** 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.