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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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>Nursey Michael E.</u>  (Last) (First) (Middle) <u>C/O AMERANT BANCORP INC.</u> <u>220 ALHAMBRA CR., 12TH FLOOR</u>  (Street) <u>CORAL</u> <u>FL</u> <u>33134</u> <u>GABLES</u>  (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>12/10/2025</u>	3. Issuer Name and Ticker or Trading Symbol <u>Amerant Bancorp Inc. [ AMTB ]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input checked="" type="checkbox"/> Other (specify below) <input type="checkbox"/> <p style="text-align: center;"><u>See remarks</u></p>	5. If Amendment, Date of Original Filed (Month/Day/Year) <u>12/17/2025</u>  6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Class A Common Stock</u>	<u>1,015</u>	<u>D</u>	

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
<u>Restricted Stock Units sign-on</u>	<u>(1)</u>	<u>(1)</u>	<u>Class A Common Stock</u> <u>5,373</u>	<u>0<sup>(2)</sup></u>	<u>D</u>	
<u>Restricted Stock Units LTI 2025</u>	<u>(3)</u>	<u>(3)</u>	<u>Class A Common Stock</u> <u>2,000<sup>(4)</sup></u>	<u>0<sup>(2)</sup></u>	<u>D</u>	
<u>Restricted Stock Units</u>	<u>(5)</u>	<u>(5)</u>	<u>Class A Common Stock</u> <u>4,000</u>	<u>0<sup>(2)</sup></u>	<u>D</u>	
<u>Restricted Stock Units Promotion</u>	<u>(6)</u>	<u>(6)</u>	<u>Class A Common Stock</u> <u>2,500</u>	<u>0<sup>(2)</sup></u>	<u>D</u>	

**Explanation of Responses:**

- On June 17, 2024, Mr. Nursey was awarded 6,716 restricted stock units ("RSUs"), each representing the right to receive, following vesting, one share of Class A Common Stock. Twenty percent (20%) of the restricted stock units vests on each of the first two anniversaries of the date of grant and the remaining sixty percent (60%) will vest on the third anniversary of the date of grant, provided that Mr. Nursey remains in the continuous service of the Company or a subsidiary through each such date.
- Each RSU is the economic equivalent of one share of Class A Common Stock.
- On February 18, 2025, Mr. Nursey was awarded 2,000 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. Nursey remains in the continuous service of the Company or a subsidiary through each such date.
- When the Initial Statement of Beneficial Ownership on Form 3 was filed on December 17, 2025, it incorrectly reported that Mr. Nursey had been awarded 2,500 RSUs on February 18, 2025. This amendment is being filed to correct the number of RSUs awarded on that date, which was 2,000.
- On March 3, 2025, Mr. Nursey was awarded 4,000 RSUs, each representing the right to receive, following vesting, one share of Class A Common Stock. Twenty percent (20%) of the restricted stock units vests on each of the first two anniversaries of the date of grant and the remaining sixty percent (60%) will vest on the third anniversary of the date of grant, provided that Mr. Nursey remains in the continuous service of the Company or a subsidiary through each such date.
- On October 8, 2025, Mr. Nursey was awarded 2,500 RSUs, each representing the right to receive, following vesting, one share of Class A Common Stock. Twenty percent (20%) of the restricted stock units vests on each of the first two anniversaries of the date of grant and the remaining sixty percent (60%) will vest on the third anniversary of the date of grant, provided that Mr. Nursey remains in the continuous service of the Company or a subsidiary through each such date.

**Remarks:**

SEVP, Chief Commercial Banking Officer

/s/ Julio Pena, as Attorney-in-Fact 02/20/2026  
for Michael E. Nursey

\*\* 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 5 (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.