UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

SCHEDULE 14A INFORMATION

Proxy Statement Pursuant to Section 14(a) of the Securities Exchange Act of 1934

Filed by the Registrant

Filed by a party other than the Registrant \Box

Check the appropriate box:

Preliminary Proxy Statement

□ Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))

- Definitive Proxy Statement
- Definitive Additional Materials
- □ Soliciting Material under § 240.14a-12

AMERANT BANCORP INC.

(Name of Registrant as Specified in Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of filing fee (Check all boxes that apply):

- No fee required
- □ Fee paid previously with preliminary materials:
- □ Fee computed on table in exhibit required by Item 25(b) per Exchange ActRules 14a-6(i)(1) and 0-11.



Your vote matters!



Meeting Materials: Notice of Meeting and Proxy Statement & 2024 Annual Report

Important Notice Regarding the Availability of Proxy Materials for the Shareholders Meeting To Be Held On May 7, 2025 For Shareholders of record as of March 10, 2025

To order paper materials, use one of the following methods.



Internet: www.investorelections.com/AMTB



1-866-648-8133



paper@investorelections.com

 If requesting material by e-mail, please send a blank e-mail with the 12 digit control number (located below) in the subject line. No other requests, instructions OR other inquiries should be included with your e-mail requesting material.

Your control number

Have the 12 digit control number located in the box above available when you access the website and follow the instructions.

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Amerant Bancorp Inc. Annual Meeting of Shareholders

Wednesday, May 7, 2025 8:00 AM, Eastern Time

Annual Meeting to be held live via the internet. Please visit www.proxydocs.com/AMTB for more details.

You must register to attend the meeting online and/or participate at www.proxydocs.com/AMTB

For a convenient way to view proxy materials, VOTE, and obtain directions to attend the meeting go to www.proxydocs.com/AMTB

To vote your proxy while visiting this site, you will need the 12 digit control number in the box below.

This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. This is not a ballot. You cannot use this notice to vote your shares. We encourage you to access and review all of the important information contained in the proxy materials before voting.

Under United States Securities and Exchange Commission rules, proxy materials do not have to be delivered in paper. Proxy materials can be distributed by making them available on the internet.

If you want to receive a paper or e-mail copy of the proxy material, you must request one. There is no charge to you for requesting a copy. In order to receive a paper package in time for this year's meeting, you must make this request on or before April 25, 2025.

SEE REVERSE FOR FULL AGENDA

ΛΜΕΓΛΝΤ

FOR THE ELECTION OF THE NOMINEES NAMED IN PROPOSAL 1 AND FOR PROPOSALS 2 AND 3

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- 1. To elect directors to serve until the 2026 annual meeting of shareholders.
 - 1.01 Gerald P. Plush
 - 1.02 Pamella J. Dana
 - 1.03 Odilon Almeida Junior
 - 1.04 Erin D. Knight
 - 1.05 Lisa Lutoff-Perlo
 - 1.06 Gustavo Marturet M.
 - 1.07 John W. Quill
 - 1.08 Ashaki Rucker
 - 1.9 Oscar Suarez
 - 1.10 Millar Wilson
- 2. To approve, on a non-binding, advisory basis, the compensation of the Company's named executive officers Say-on-Pay.
- To ratify the appointment of RSM US LLP as the independent registered public accounting firm of the Company for the fiscal year ending December 31, 2025.