

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).

1. Name and Address of Reporting Person * <u>Capriles L. Miguel A</u> (Last) (First) (Middle) <u>220 ALHAMBRA CIRCLE</u> (Street) <u>CORAL GABLES FL 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) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>12/21/2021</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> 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 B Common Stock	11/18/2021		J ⁽¹⁾	V	472,767.62	D	\$0 ⁽¹⁾	0	I	See footnote ⁽²⁾
Class A Common Stock	11/18/2021		J ⁽¹⁾	V	449,129.24	A	\$0 ⁽¹⁾	1,025,825.72	I	See footnote ⁽²⁾
Class A Common Stock	12/21/2021		M		3,205	A	\$0	3,205	D	
Class A Common Stock	12/21/2021		D		3,205	D	\$34.2 ⁽³⁾	0	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	\$0.0 ⁽⁴⁾	12/21/2021		M			3,205	(5)	(5)	Class A Common Stock	3,205	\$0	0	D	

Explanation of Responses:

- Pursuant to a merger completed by the Issuer on November 18, 2021, exempt under Rule 16b-7, each share of Class B Common Stock was automatically converted to 0.95 of a share of Class A common stock.
- These shares consist of shares held by certain trusts and companies under common control by and/or for the benefit of certain members of the Capriles family.
- The restricted stock units that vested were settled in cash based on the closing price of the Class A Common Stock on December 21, 2021.
- Each restricted stock unit is the economic equivalent of one share of Class A Common Stock.
- On December 21, 2018, the reporting person was granted 9,615 cash-settled restricted stock units, vesting in three equal installments beginning on the first anniversary of the grant date.

Remarks:

/s/ Julio V. Pena as Attorney-in-Fact for Miguel A. Capriles L. 12/23/2021

** 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.