FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

| OMB APPROVAL             |           |  |  |  |  |  |  |
|--------------------------|-----------|--|--|--|--|--|--|
| OMB Number:              | 3235-0287 |  |  |  |  |  |  |
| Estimated average burden |           |  |  |  |  |  |  |
| hours per response:      | 0.5       |  |  |  |  |  |  |

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

## 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

| Name and Address of Reporting Person*     Fleitas Armando  |   |  |  |               |         | 2. Issuer Name and Ticker or Trading Symbol Amerant Bancorp Inc. [ AMTB ] |         |  |                     |  |                    |   |  |                     | Relationship of Reporting Person(s) to Issuer (Check all applicable) Director      10% Owner   |   |   |  |  |  |
|--|---|--|--|---------------|---------|---|---------|--|---------------------|--|--------------------|---|--|---------------------|--|---|---|--|--|--|
| (Last) (First) (Middle) 220 ALHAMBRA CIRCLE  |   |  |  |               |         | 3. Date of Earliest Transaction (Month/Day/Year) 12/21/2021               |         |  |                     |  |                    |   |  |                     | Officer (g<br>below)   | give title Othe   |   | Other (s below)  | specify  |  |
| (Street) CORAL GABLES FL 33134 (City) (State) (Zip)  |   |  |  |               |         | 4. If Amendment, Date of Original Filed (Month/Day/Year)                  |         |  |                     |  |                    |   |  | 6. Indix            | Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person     Form filed by More than One Reporting Person |   |   |  |  |  |
|  |   | Та   | ble I - No   | n-Der         | rivativ | e Se  | curitie | s Acq  | uired, l            | Disp   | osed of,           | , or I  | Benefi   | cially Ow           | ned  |   |   |  |  |  |
| Date   |   |  |  | nth/Day/Year) |         | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year)               |         |  |                     | ties Acquired (A) or<br>d Of (D) (Instr. 3, 4 ar           |                    |   | 5. Amount<br>Securities<br>Beneficially<br>Following | y Owned<br>Reported | 6. Ownership<br>Form: Direct (D)<br>or Indirect (I)<br>(Instr. 4)  |   | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership |  |  |  |
|  |   |  |  |               |         |   |         |  |                     | v  |                    |   | (A) or<br>(D)  | Price               | Transactio<br>(Instr. 3 and  |   |   |  | (Instr. 4)   |  |
| Class A Common Stock 12/2  |   |  |  |               | 21/2021 |   |         |  | F                   |  | 486(1)             |   | D  | \$34.2              | 7,746  |   |   | D  |  |  |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |   |  |  |               |         |   |         |  |                     |  |                    |   |  |                     |  |   |   |  |  |  |
| 1. Title of<br>Derivative<br>Security (Instr. 3)   | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Day<br>if any<br>(Month/Day/ | ate,          |         | ransaction<br>ode (Instr.   |         | 5. Number of<br>Derivative<br>Securities<br>Acquired (A)<br>or Disposed of<br>(D) (Instr. 3, 4<br>and 5) |                     | 6. Date Exercisable<br>Expiration Date<br>(Month/Day/Year) |                    | 7. Title and Amo<br>Securities Unde<br>Derivative Secur<br>(Instr. 3 and 4) |  | derlying<br>curity  | 8. Price of<br>Derivative<br>Security<br>(Instr. 5)  | 9. Number of<br>derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s |   | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |  |
|  |   |  |  |               | Code    |   | (A)     | (D)  | Date<br>Exercisable |  | Expiration<br>Date | Title   | Amo<br>or<br>Nun<br>of S                             |                     |  | (Instr. 4)  | J.1(3)  |  |  |  |

## Explanation of Responses:

1. This number reflects an aggregate of 486 shares of Class A Common Stock that were surrendered in order to satisfy the reporting person's tax withholding obligation upon the vesting of restricted stock.

## Remarks:

Senior Vice-President and Controller

/s/ Julio V. Pena, as Attorney-in-Fact for Armando Fleitas

12/23/2021

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  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.