

AMERANT

CORPORATE PROFILE Q1 2022

Amerant Bancorp Inc.⁽¹⁾ (NASDAQ: AMTB) is a bank holding company headquartered in Coral Gables, Florida since 1979. The Company operates through its main subsidiary, Amerant Bank, N.A. (the “Bank”), as well as its other subsidiaries: Amerant Investments, Inc., Elant Bank and Trust Ltd., and Amerant Mortgage, LLC. The Company provides individuals and businesses in the U.S., as well as select international clients, with deposit, credit and wealth management services. The Bank, which has operated for over 40 years, is the second largest community bank headquartered in Florida. As of April 21, 2022, the Bank operates 24 banking centers – 17 in South Florida and 7 in Houston, Texas. For more information, visit investor.amerantbank.com.

- > Presence in growing and diverse markets
- > Employees: 677*
- > Included in the Russell 2000® Index since June 2019
- > Largest community bank headquartered in Florida⁽²⁾ and one of the leading banks serving the Hispanic community in the markets we serve

* As of 03/31/22



History



Focused on customers

Highly respected with over 40 years of deep customer relationships, Amerant is flexible and dynamic, able to adapt to meet customers' specific needs within an ever-changing business and economic landscape. Everything Amerant does is designed with the customer in mind. A genuine focus on those we serve and how we help to further the communities in which we operate have driven our long-term success.

⁽¹⁾ Additional information about Amerant Bancorp Inc. and our subsidiaries is available in our annual report on Form 10-K, quarterly reports on Form 10-Q, current reports on Form 8-K and our annual proxy statement filed with the SEC and available at www.sec.gov.

⁽²⁾ Community banks include those with less than \$10 billion in assets. Source: S&P Market Intelligence – October 2021

Consumer Banking

A consultative approach to banking is the Amerant difference. Our professional staff of trusted advisors offer a full array of digital and traditional banking services in our banking center network designed for today's personal and small business customers.

Commercial Banking

Experienced relationship managers meet the needs of companies with annual revenue of \$5 million and over, offering lending, deposit, treasury management services, as well as trade and other specialized financing.

Private Client

Tailored, personalized wealth management strategies integrate private banking, investments and trust services focused on each customer's long-term financial goals.

\$2.1 billion
in assets under
management/ custody

Robust Digital Experience

- › Personal online and mobile banking
- › Business online and mobile banking
- › Treasury Management online
- › Investment online and mobile services
- › Trust online services

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Financial Highlights (in millions, except percentages)

	2017	2018	2019	2020	2021	Q1 2022
Assets	\$ 8,437	\$ 8,124	\$ 7,985	\$ 7,771	\$ 7,638	7,805
Loans	6,066	5,920	5,744	5,842	5,568	5,721
Deposits	6,323	6,033	5,757	5,732	5,631	5,692
Tangible Common Equity ⁽³⁾	732	726	813	762	809	727
Capital Ratio (Total Risk-based Capital)	13.3%	13.5%	14.8%	14.0%	14.6%	13.8%

Who we are

Everything we do at Amerant Bank is based on our commitment to develop and sustain strong relationships. Flexible and dynamic, we adapt to the evolving needs of the people and communities we serve by anticipating financial needs, respecting diversity and focusing on inclusivity to deliver exceptional service that positively transforms lives.

Amerant's ESG Framework

We leverage the power of banking to create social and environmental value for our people, communities and customers.

Amerant's ESG Pillars and Commitments

Empowering Our People for Shared Success

We dedicate our time and resources to benefit our communities, ensuring Amerant has a talented, diverse and supported workforce to bring the best service to our customers every day.

Promoting Economic Mobility In Our Communities

We work tirelessly to empower our customers and bridge the gap faced by communities in all income levels, by providing access to finance and building trusted banking relationships.

Building Climate Resilience

Our innovative products and services help our communities and customers address the unique impacts of climate change and environmental degradation, driving sustainable outcomes and financial gains.

Capital Ratios

Amerant maintains strong capital well in excess of minimum regulatory requirements to be considered 'well capitalized.' For over four decades, Amerant has offered strength and stability to employees, customers, and communities through evolving economic climates.

Credit Agency Rating

	Amerant Bancorp Inc.	Fitch	KBRA	Egan Jones
Rating Date		8/13/21	6/7/21	6/8/21
Long-Term Issuer		BB+	--	--
Senior Unsecured Debt		--	BBB-	A-
Rating Outlook		Stable	Stable	--

	Amerant Bank, N.A.	Fitch	KBRA
Rating Date		8/13/21	6/7/21
Long-Term Issuer		BB+	--
Senior Unsecured Debt		--	BBB
Long-Term Deposit		BBB-	BBB
Rating Outlook		Stable	Stable

A security rating is not a recommendation to buy, sell or hold securities. The rating may be subject to revision or withdrawal at any time by the assigning rating organization. The rating should be evaluated independently of any other rating. Additional information on the credit rating ranking within the overall classification system is located on the website of the credit rating agency.

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(3) Tangible common equity is calculated as the ratio of common equity less goodwill and other intangibles divided by total assets less goodwill and other intangible assets. Other intangible assets are included in other assets in the Company's consolidated balance sheets.