

December 20, 2019



Amerant Announces Filing of \$200 Million Shelf Registration Statement

CORAL GABLES, Fla., Dec. 20, 2019 (GLOBE NEWSWIRE) -- Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) (the "Company") announced today the filing with the Securities and Exchange Commission ("SEC") of a \$200 million shelf registration statement on Form S-3.

The shelf registration statement permits Amerant to offer and sell, from time to time, in one or more offerings, an indeterminate dollar amount of a variety of its securities, which may consist of debt securities, preferred stock, common stock, warrants, depositary shares, subscription rights, stock purchase contracts, and stock purchase units. The terms and conditions of any particular offering of securities under the shelf registration statement will be determined at the time of such offering and will be set forth in the applicable prospectus supplement.

The Company may use the shelf registration statement on an as-needed basis to raise equity capital or debt for general corporate purposes. The Company has no immediate plans to issue or sell securities pursuant to the shelf registration statement, which is intended to provide financial flexibility to access additional capital when and if needed when market conditions are appropriate.

The shelf registration statement relating to these securities has been filed with the SEC, but has not yet become effective. The securities under the registration statement may not be sold nor may offers to buy be accepted prior to the time the registration statement becomes effective.

Millar Wilson, the Company's Vice-Chairman and CEO, stated: "With this shelf registration, we believe the Company will be in a stronger, more flexible position to seize strategic market opportunities for continued growth and profitability."

This press release shall not constitute an offer to sell or a solicitation of an offer to buy securities, nor shall there be any sale of any securities in any jurisdiction in which such an offer, solicitation or sale would be unlawful prior to any registration or qualification under the securities laws of such jurisdiction. Any offer of securities covered by the registration statement may be made solely by means of the written prospectus included in the registration statement and an accompanying prospectus supplement. A copy of the prospectus included in the registration statement may be obtained on the SEC's website at www.sec.gov or from the Company's investor relations website.

About Amerant Bancorp

Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) is a bank holding company headquartered in Coral Gables, Florida. The Company operates through its subsidiaries, Amerant Bank, N.A. (the "Bank"), and its subsidiaries, Amerant Investments, Inc., Amerant

Trust, N.A, and Elant Bank and Trust Ltd. 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 40 years, is the largest community bank headquartered in Florida. The Bank operates 26 banking centers-18 in South Florida and 8 in the Houston, Texas area-and loan production offices in Dallas, Texas and New York, New York. Please visit www.amerantbank.com or <https://investor.amerantbank.com> for more information.

CONTACTS:

Investors

InvestorRelations@amerantbank.com

305.460.8728

Media

media@amerantbank.com

305.441.8414

AMERANT

Source: Amerant Bancorp Inc.