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**AMERANT ANNOUNCES MERGER OF TRUST SUBSIDIARY, AMERANT TRUST,
INTO PARENT COMPANY**

*Bank's internal corporate reorganization provides value-added solutions for existing
domestic and international customers*

Coral Gables, Fla. (February 15, 2020) – Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB), announced today the merger of its trust subsidiary, Amerant Trust, National Association, with and into its parent company, Amerant Bank, National Association.

The Merger is intended to accomplish an internal corporate reorganization that streamlines its operations to further provide Amerant Bank customers with exceptional trust services. The organization's efficient processes and personalized trust administration solutions not only meet, but exceed the needs of its domestic and international customer base.

“Amerant Trust's existing customers will continue to enjoy the same exceptional level of service which has characterized our trust bank within the last 16 years” said Amerant's Head of Wealth Management and International Business, Pedro Parra. “This merger strengthens our ability to seamlessly offer customers personalized trusted services to meet their estate planning and asset protection needs”

For additional information about Amerant, please visit amerantbank.com and follow the Company on Instagram, Facebook, LinkedIn and Twitter at [@AmerantBank](https://twitter.com/AmerantBank).

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About Amerant Bancorp Inc.

Amerant Bancorp Inc. is a bank holding company headquartered in Coral Gables, Florida. The Company operates through its subsidiaries, Amerant Bank, N.A. (the “Bank”), 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

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select international clients, with deposit, credit and wealth management services. The Bank, which has operated for over 40 years, is one of the largest community banks headquartered in Florida. The Bank operates 25 banking centers – 18 in South Florida, 7 in the Houston, Texas area, and loan production offices in Dallas, Texas and New York, New York. For more information, please visit www.amerantbank.com or <https://investor.amerantbank.com>. For more information, please visit www.amerantbank.com or <https://investor.amerantbank.com>.