

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>O'Brien Thomas M</u> (Last) (First) (Middle) C/O STERLING BANCORP, INC. ONE TOWNE SQUARE, SUITE 1900 (Street) SOUTHFIELD MI 48076 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Sterling Bancorp, Inc. [SBT]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>CHIEF EXECUTIVE OFFICER</u>
	3. Date of Earliest Transaction (Month/Day/Year) <u>04/10/2023</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

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			
Common Stock								300,000	D	
Common Stock								4,788 ⁽¹⁾⁽²⁾⁽³⁾	I	401(k) Plan

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)					

Explanation of Responses:

- The reporting person holds units in the issuer's unitized stock fund in the Sterling Bank & Trust 401(k) Plan (the "Plan"), consisting primarily of the issuer's Common Stock and the remainder in cash or cash equivalents. The number of shares in this row is an estimate of the number of shares of the issuer's Common Stock held in the unitized stock fund and attributed to the reporting person as a Plan participant.
- Includes a corrected estimate of 2,205 shares of Common Stock allocable to the reporting person as of April 6, 2022, calculated based on the \$7.10 closing price of the issuer's Common Stock as of April 5, 2022, which was the date prior to the date that the shares of Common Stock were contributed to the unitized stock fund.
- Includes an estimate of 2,583 shares of Common Stock allocable to the reporting person as of April 10, 2023. This has been calculated based on the \$5.56 closing price of the issuer's Common Stock as of April 9, 2023, which was the date prior to the date that the shares of Common Stock were contributed to the unitized stock fund, and may change from time to time without the volition of the reporting person depending on the fair market value of the issuer's Common stock and the amount of cash in the unitized stock fund. The shares of Common Stock were contributed to the unitized stock fund and allocated to participants on April 10, 2023.

Remarks:

Exhibit List: Exhibit 24 - Power of Attorney

/s/ Thomas M. O'Brien by
Elizabeth M. Keogh, attorney- 04/25/2023
in-fact

** 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.

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned hereby constitutes and appoints each of Elizabeth M. Keogh, Colleen Kimmel and Karen Knott, signing singly, his or her true and lawful attorney-in-fact to:

1. execute for and on behalf of the undersigned, with respect to the undersigned's position as a director and/or officer of Sterling Bancorp, Inc. (the "Company"), Form ID and Forms 3, 4 and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder;
2. do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form ID or Forms 3, 4 or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange, stock market or similar authority; and
3. take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, and in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact's discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned's responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4 and 5 with respect to the undersigned's holdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the foregoing attorneys-in-fact or in a superseding Power of Attorney filed with the United States Securities and Exchange Commission. For the avoidance of doubt, the undersigned's signature to this Power of Attorney hereby supersedes all prior appointments of attorneys-in-fact with respect to the rights and powers granted and described above.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of January 25, 2023.

/s/ Thomas M. O'Brien

Thomas M. O'Brien
