

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).
- Form 3 Holdings Reported.
- Form 4 Transactions Reported.

ANNUAL 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

1. Name and Address of Reporting Person* <u>Rubenstein Erwin A.</u> (Last) (First) (Middle) 255 EAST BROWN STREET, SUITE 320 (Street) BIRMINGHAM MI 48009 (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 <input checked="" type="checkbox"/> 10% Owner Officer (give title below) Other (specify below)
	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2020	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person

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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock	08/19/2020		J ⁽¹⁾	8,981,041	D	\$0 ⁽¹⁾	20,209,268	I	Trustee
Common Stock	10/19/2020		J ⁽²⁾	8,101,536	D	\$0 ⁽²⁾	12,107,732 ⁽³⁾	I	Trustee

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)
					(A)	(D)	Date Exercisable	Expiration Date					

Explanation of Responses:

- On August 19, 2020, effective September 18, 2020, Mr. Rubenstein resigned as Family Trustee of the K.I.S.S. Dynasty Trust No. 5 and of the Sandra Seligman 1993 Long Term Irrevocable Dynasty Trust, and Mr. Michael Shawn was appointed as Successor Family Trustee for both trusts.
- On October 19, 2020, effective November 18, 2020, Mr. Rubenstein resigned as Family Trustee of the Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and of the Scott J. Seligman 1993 Irrevocable Dynasty Trust, and Mr. Harry S. Stern was appointed as Successor Family Trustee for both trusts.
- These shares represent the shares of Common Stock of Sterling Bancorp, Inc. (the "Common Stock") beneficially owned by the K.I.S.S. Dynasty Trust No. 9 (the "Trust"). Mr. Rubenstein is the Family Trustee of the Trust who has sole investment and voting power over the shares of Common Stock held by the Trust. Mr. Rubenstein has no pecuniary interest in the Common Stock held by the Trust, and disclaims beneficial ownership of such shares of Common Stock.

/s/ Erwin A. Rubenstein 02/12/2021

** 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.