FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, D.C. 20549 | OMB APPROVAL | | | |
|--|--------------|--------|--|--|
| STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP | OMB Number: | 3235-0 | | |

| Check this box if no longer subject |
|-------------------------------------|
| to Section 16. Form 4 or Form 5 |
| obligations may continue. See |
| Instruction 1(h) |

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

| l | OMB APPROVAL | | | | | | | | |
|---|--------------------------|-----|--|--|--|--|--|--|--|
| | 3235-0287 | | | | | | | | |
| l | Estimated average burden | | | | | | | | |
| l | hours per response: | 0.5 | | | | | | | |

| 1. Name and Address of Reporting Person* Knott Karen | | | | | 2. Issuer Name and Ticker or Trading Symbol Sterling Bancorp, Inc. [SBT] | | | | | | | | | (Che | eck all app Direc | ctor | | 10% O | wner |
|--|--|--|----------------------------------|------------------------------|--|---|---|--------------------------------------|--|---------------------------------|-------------------------|---|---|---------|---|--|--|----------------|---------------------------------------|
| (Last) | , | rst) (MANCORP, INC. | Middle) | | | 3. Date of Earliest Transaction (Month/Day/Year) 05/17/2024 | | | | | | | |) | V Office below | er (give title v) EVP a | | below) | specify |
| ONE TOWNE SQUARE, SUITE 1900 | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | | |
| (Street) | FIELD M | I 4 | 8076 | | | | | | | | | | |) | | filed by On filed by Mo on | | • | |
| (City) (State) (Zip) | | | | | $ _{\Box}$ | Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to | | | | | | | | | | | | | |
| | | Table | I - Nor | n-Deriva | | | | | | | ons of Rule 10 posed of | | | | | ed | | | |
| 1. Title of Security (Instr. 3) 2. Transa Date (Month/D | | | ction 2A. Deemed Execution Date, | | | 3. 4. Securitie Transaction Disposed (Code (Instr. 5) | | ies Acquired (A Of (D) (Instr. 3, | | 4 and Securi Benefi Owned | | unt of ies cially Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership | | | | |
| | | | | | | | | | Code | v | Amount | (A) (D) | or P | rice | | action(s) 3 and 4) | | | (Instr. 4) |
| Common Stock 05/17/ | | | | | 2024 | | F | | 1,687(1) | D | | \$5.3 | 12 | 24,590 | | D | | | |
| Common Stock | | | | | | | | | | | | | | 4 | ,492 | | 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) | if any | med on Date, Day/Year) | | 4. 5. Number of Orde (Instr. Derivative | | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | S (I | s. Price of Derivative Security Instr. 5) | 9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4) | Ownershi Form: Direct (D) or Indirec (I) (Instr. 4 | | Beneficial Ownership (Instr. 4) |
| Explanatio | n of Posnon | | | | Code | Code V (A) (D) | | Date Exercis | able | Expiration Date | Title | Amou or Numb of Share | oer | | | | | | |

1. Represents the withholding of shares of common stock by Sterling Bancorp, Inc. in satisfaction of tax withholding obligations in connection with the vesting of restricted stock previously granted to the reporting person.

/s/ Karen Knott by Elizabeth M. Keogh, attorney-in-fact

05/21/2024

** 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.