FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

| Name and Address of Reporting Person*     Knott Karen  |  |  |  |  |   |   | 2. Issuer Name and Ticker or Trading Symbol Sterling Bancorp, Inc. [SBT] |                           |  |                     |   |  |   |                                | (Ch   | eck all app<br>Direc   | tor                            | ng Pe  | 10% O  | wner        |
|--|--|--|--|--|---|---|--|---------------------------|--|---------------------|---|--|---|--------------------------------|---|--|--------------------------------|--|--|-------------|
| (Last)   | .ast) (First) (Middle)   |  |  |  |   |   | 3. Date of Earliest Transaction (Month/Day/Year) 06/24/2024              |                           |  |                     |   |  |   |                                |   | Officer (give title below)  EVP AND CFO  |                                |  |  |             |
| ONE TOWNE SQUARE, SUITE 1900   |  |  |  |  | 4. If A                                 | 4. If Amendment, Date of Original Filed (Month/Day/Year)  |  |                           |  |                     |   |  |   | Line                           | 6. Individual or Joint/Group Filing (Check Applicable Line)  Form filed by One Reporting Person |  |                                |  |  |             |
| (Street)<br>SOUTH  | reet)<br>DUTHFIELD MI 48076  |  |  |  |   |   |  |                           |  |                     |   |  |   |                                | Form filed by One Reporting Person  Form Service Control of the Person                          |  |                                |  |  |             |
| (City) (State) (Zip)   |  |  |  |  |   | 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 |  |                           |  |                     |   |  |   |                                |   |  |                                |  |  |             |
|  |  |  |  |  |   |   |  | he affir                  | mative   | defense o           | condition   | ons of Rule 10                               | b5-1(c)   | . See                          | Instruc   | tion 10.   |                                |  |  |             |
|  | Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |  |  |  |   |   |  |                           |  |                     |   |  |   |                                |   |  |                                |  |  |             |
| 1. Title of Security (Instr. 3)  2. Transact Date (Month/Day   |  |  |  |  |   | Execution Date,   |  |                           | 3. Transaction Code (Instr. 8) 4. Securities Disposed O 5) |                     |   | es Acquired (A) or<br>Of (D) (Instr. 3, 4 an |   |                                | Benefi  | ties<br>cially<br>I Following  | Forr<br>(D)                    | m: Direct<br>or Indirect<br>nstr. 4)                                     | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4)  |             |
|  |  |  |  |  |   |   |  |                           |  | Code                | v   | Amount                                       | (A) (D)   | or                             | Price   | Transa   | ansaction(s)<br>nstr. 3 and 4) |  |  | (111511. 4) |
| Common Stock 06/24/20  |  |  |  |  |   | 2024  | .024   |                           |  | A                   |   | 46,392(1)                                    | (1) A   |                                | \$4.83  | 5 17   | 170,982                        |  | D  |             |
| Common Stock   |  |  |  |  |   |   |  |                           |  |                     |   |  |   | 4                              | 4,492   |  |                                | 401(k)<br>Plan   |  |             |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |  |  |  |  |   |   |  |                           |  |                     |   |  |   |                                |   |  |                                |  |  |             |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)  | ve Conversion Date Execution Date, or Exercise (Month/Day/Year) if any           |  |  |  | 4.<br>Transaction<br>Code (Instr.<br>8) |   | of<br>Deriv<br>Secu<br>Acqu<br>(A) o<br>Dispe                            | r<br>osed<br>)<br>r. 3, 4 | 6. Date<br>Expirati<br>(Month/                             | ion Da              | ear) Securities<br>Underlyin<br>Derivative<br>Security (I<br>3 and 4) |  | nt of<br>ities<br>lying<br>itive<br>ity (Ir<br>4) | nstr.                          | 3. Price of<br>Derivative<br>Security<br>Instr. 5)  | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) |                                | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |             |
|  |  |  |  |  |   | Code  |  | (A)                       | (D)  | Date<br>Exercisable |   | Expiration<br>Date                           | Title   | Amo<br>or<br>Num<br>of<br>Shar |   |  |                                |  |  |             |

## **Explanation of Responses:**

1. Represents an award of restricted stock pursuant to the Sterling Bancorp, Inc. 2020 Omnibus Equity Incentive Plan (the "Plan"). The restricted stock will vest as follows: 15,309 shares on June 24, 2027, 15,309 shares on June 24, 2028, and 15,774 shares on June 24, 2029, subject to continued Service on each such date, or, if earlier, upon death or Disability or a Change of Control, all as specified in the Plan.

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

06/25/2024

\*\* 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.