

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

Northpointe Bancshares, Inc.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

66661N886

(CUSIP Number)

02/14/2025

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

☐ Rule 13d-1(b)

☐ Rule 13d-1(c)

☒ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

66661N886

1	Names of Reporting Persons Annie Gainey
2	Check the appropriate box if a member of a Group (see instructions) <input type="checkbox"/> (a) <input type="checkbox"/> (b)
3	Sec Use Only
4	Citizenship or Place of Organization UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 502,841.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 502,841.00
	8	Shared Dispositive Power 2,042,921.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 2,545,762.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/>	
11	Percent of class represented by amount in row (9) 7.4 %	
12	Type of Reporting Person (See Instructions) IN	

SCHEDULE 13G

CUSIP No.	66661N886
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1	Names of Reporting Persons Carl Oosterhouse	
2	Check the appropriate box if a member of a Group (see instructions) <input type="checkbox"/> (a) <input type="checkbox"/> (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization UNITED STATES	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 1,540,080.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,540,080.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/>	

11	Percent of class represented by amount in row (9) 4.5 %
12	Type of Reporting Person (See Instructions) IN

SCHEDULE 13G

Item 1.

- (a) **Name of issuer:**
Northpointe Bancshares, Inc.
- (b) **Address of issuer's principal executive offices:**
3333 Deposit Drive Northeast Grand Rapids, MI, 49546

Item 2.

- (a) **Name of person filing:**
(1) Annie Gainey
(2) Carl Oosterhouse
- (b) **Address or principal business office or, if none, residence:**
(1) 9688 Lipari Court, Naples, FL 34113
(2) 2355 Birnam Woods Dr. NE, Grand Rapids, MI 49505
- (c) **Citizenship:**
(1) United States
(2) United States
- (d) **Title of class of securities:**
Common Stock
- (e) **CUSIP No.:**
66661N886

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

- (a) **Amount beneficially owned:**

(1) 2,545,762 * +
(2) 1,540,080 +

* This amount includes 502,841 shares of common stock held in the name of Harvey N. Gainey, of which Mrs. Gainey is the surviving spouse and holds voting and investment power with respect to the shares held by Harvey N. Gainey.

+ These amounts include shares that are directly owned as follows: (a) 533,330 shares held by the Carl Oosterhouse TR Annie E Gainey Marital Trust, (b) 500,000 shares held by the Carl Oosterhouse TR UA 12/30/2020 Annie E Gainey Eight Year Trust, (c) 343,750 shares held by the Carl Oosterhouse TR UA 12/30/2020 Harvey N Gainey Twelve Year Trust, and (d) 163,000 shares held by the Carl Oosterhouse TR UA 12/27/2019 Harvey Newton Gainey Irrevocable Trust.

(b) Percent of class:

(1) 7.4
(2) 4.5 %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

(1) 502,841
(2) 0

(ii) Shared power to vote or to direct the vote:

(1) 0
(2) 1,540,080

(iii) Sole power to dispose or to direct the disposition of:

(1) 502,841
(2) 0

(iv) Shared power to dispose or to direct the disposition of:

(1) 2,042,921
(2) 0

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Annie Gainey

Signature: /s/ Annie Gainey

Name/Title: Annie Gainey

Date: 05/14/2025

Carl Oosterhouse

Signature: /s/ Carl Oosterhouse

Name/Title: Carl Oosterhouse

Date: 05/14/2025

Exhibit Information

Exhibit 1 - Joint Filing Agreement

JOINT FILING AGREEMENT

This Joint Filing Agreement, dated as of May 14, 2025, is by and among Annie Gainey and Carl Oosterhouse (collectively, the “Filers”).

Each of the Filers may be required to file with the United States Securities and Exchange Commission a statement on Schedule 13D and/or 13G with respect to shares of Common Stock of Northpointe Bancshares, Inc. beneficially owned by them from time to time.

Pursuant to and in accordance with Rule 13(d)(1)(k) promulgated under the Securities Exchange Act of 1934, as amended, the Filers hereby agree to file a single statement on Schedule 13D and/or 13G (and any amendments thereto) on behalf of each of the Filers, and hereby further agree to file this Joint Filing Agreement as an exhibit to such statement, as required by such rule.

This Joint Filing Agreement may be terminated by any of the Filers upon written notice or such lesser period of notice as the Filers may mutually agree.

Executed and delivered as of the date first above written.

ANNIE GAINEY

By: /s/ Annie Gainey
Annie Gainey

CARL OOSTERHOUSE

By: /s/ Carl Oosterhouse
Carl Oosterhouse
