Second Quarter 2026 Earnings Call Presentation

July 22, 2026

Northpointe Bancshares, Inc.

Member FDIC

EQUAL HOUSING LENDER

Disclaimer

Forward-Looking Statements

Statements in this presentation regarding future events and our expectations and beliefs about our future financial performance and financial condition, as well as trends in our business and markets, constitute “forward-looking statements” within the meaning of, and subject to the protections of, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements are made for purposes of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not historical in nature and may be identified by references to a future period or periods by the use of the words “believe,” “expect,” “anticipate,” “intend,” “plan,” “estimate,” “project,” “outlook,” or words of similar meaning, or future or conditional verbs such as “will,” “would,” “should,” “could,” or “may.” The forward-looking statements in this presentation should not be relied on because they are based on current information and on assumptions that we make about future events and circumstances that are subject to a number of known and unknown risks and uncertainties that are often difficult to predict and beyond our control. As a result of those risks and uncertainties, and other factors, our actual financial results in the future could differ, possibly materially, from those expressed in or implied by the forward-looking statements contained in this presentation and could cause us to amend our future plans.

Factors that might cause such differences include, but are not limited to: the impact of current and future economic conditions, particularly those affecting the financial services industry, including the effects of declines in the real estate market, tariffs or trade wars (including reduced consumer spending, lower economic growth or recession, reduced demand for U.S. exports, disruptions to supply chains, and decreased demand for other banking products and services), high unemployment rates, inflationary pressures, increasing insurance costs, volatile interest rates, including the impact of changes in interest rates on our financial projections, models and guidance and slowdowns in economic growth, as well as the financial stress on borrowers as a result of the foregoing; uncertain duration of trade conflicts; potential impacts of adverse developments in the banking and mortgage industries, including impacts on deposits, liquidity and the regulatory rules and regulations; risks arising from media coverage of the banking and mortgage industries; risks arising from perceived instability in the banking and mortgage sectors; changes in the interest rate environment, including changes to the federal funds rate, which could have an adverse effect on the Company’s profitability; changes in prices, values and sales volumes of residential real estate; developments in our mortgage banking business, including loan modifications, general demand, and the effects of judicial or regulatory requirements or guidance; competition in our markets that may result in increased funding costs or reduced earning assets yields, thus reducing margins and net interest income; legislation or regulatory changes which could adversely affect the ability of the consolidated Company to conduct business combinations or new operations; changes in tax laws; significant turbulence or a disruption in the capital or financial markets and the effect of a fall in stock market prices on our investment securities; significant volatility in the markets for equity, fixed income and other asset classes globally or within specific markets the ability to keep pace with technological changes, including changes regarding maintaining cybersecurity and managing the risks, regulatory uncertainty and operational impacts associated with impact of generative artificial intelligence; increased competition in the financial services industry, particularly from regional and national institutions as well as fintech companies and other non-bank financial service providers offering digital, automated or alternative financial products and services; the impact of a failure in, or breach of, the Company's operational or security systems or infrastructure, or those of third parties with whom the Company does business, including as a result of cyber-attacks or an increase in the incidence or severity of fraud, illegal payments, security breaches or other illegal acts impacting the Company or the Company's customers; the effects of war or other conflicts, including the ongoing conflicts in the Middle East; major political shifts domestically or internationally (including federal budget disputes, debt ceiling negotiations, government shutdowns or other disruptions affecting government operations); and adverse results from current or future litigation, regulatory examinations or other legal and/or regulatory actions, including as a result of the Company’s participation in and execution of government programs, and legislative, regulatory or supervisory actions related to so-called “de-banking,” including any new prohibitions, requirements or enforcement priorities that could affect customer relationships, compliance obligations, or operational practices.

Therefore, the Company can give no assurance that the results contemplated in the forward-looking statements will be realized. Additional information regarding these and other risks and uncertainties to which our business and future financial performance are subject is contained in the sections titled “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in the Company’s most recent Annual Report on Form 10-K and Quarterly Reports on Form 10-Q on file with the U.S. Securities and Exchange Commission (the “SEC”), and in other documents that we file with the SEC from time to time, which are available on the SEC’s website, http://www.sec.gov. Due to these and other possible uncertainties and risks, readers are cautioned not to place undue reliance on the forward-looking statements contained in this presentation or to make predictions based solely on historical financial performance. Any forward-looking statement speaks only as of the date on which it is made, and we do not undertake any obligation to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise, except as required by law. All forward-looking statements, express or implied, included in this presentation are qualified in their entirety by this cautionary statement.

Use of Non-GAAP Financial Measures

This presentation contains certain financial measures that are not measures recognized under U.S. generally accepted accounting principles (“GAAP”) and therefore are considered non-GAAP financial measures. The measures entitled tangible common equity, tangible book value per share, tangible assets, tangible common equity to tangible assets and return on average tangible common equity are not measures recognized under GAAP and therefore are considered non-GAAP financial measures. The most comparable GAAP measures to these measures are stockholders’ equity, book value per share, total assets, equity to assets and return on average equity, respectively. The Company calculates tangible common equity as stockholders' equity less goodwill and intangible assets net of deferred tax liability ("DTL") and preferred stock. The Company calculates tangible book value per share as tangible common equity divided by the number of shares of common stock outstanding at the end of the relevant period. The Company calculates tangible assets as total assets less intangible assets (net of DTL). The Company calculates tangible common equity to tangible assets as tangible common equity divided by tangible assets. The Company calculates return on average tangible common equity as annualized net income available to common stockholders divided by average tangible equity. The most directly comparable GAAP financial measures are outlined in the non-GAAP reconciliation in the Appendix of this slide presentation.

The Company believes that non-GAAP financial measures provide useful information to management and investors that is supplementary to its financial condition, results of operations and cash flows computed in accordance with GAAP; however the Company acknowledges that the non-GAAP financial measures have inherent limitations. As such, these disclosures should not be viewed as a substitute for results determined in accordance with GAAP, and these disclosures are not necessarily comparable to non-GAAP financial measures that other companies use.

Agenda

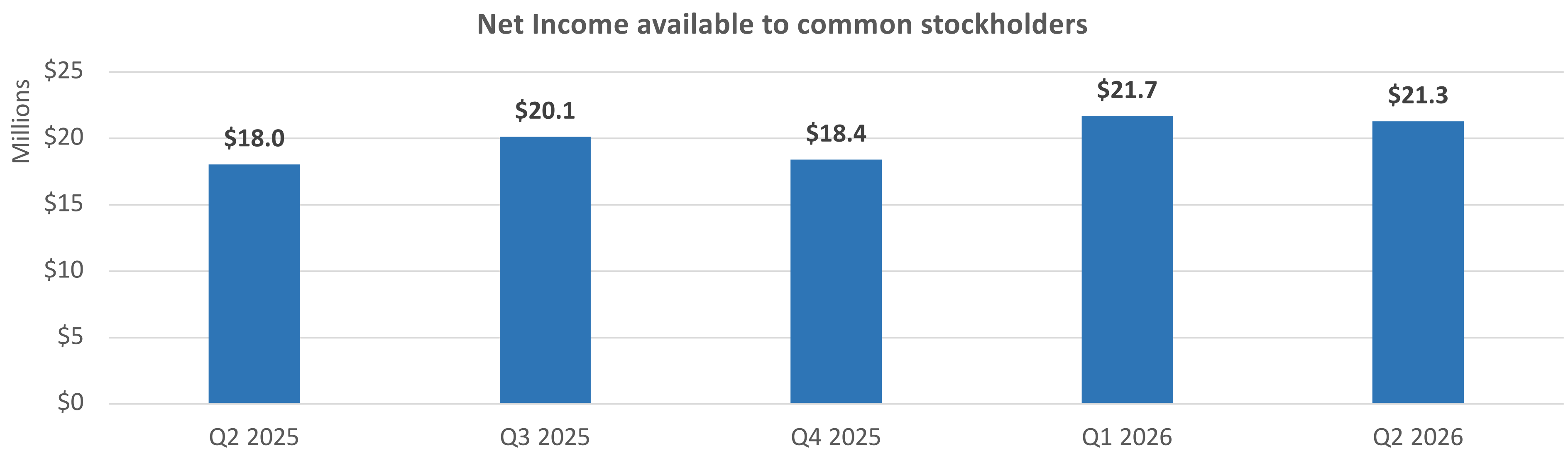
- Formal Remarks
  - *Chuck Williams, Chairman & CEO*
  - *Kevin Comps, President*
  - *Bradley Howes, CFO*
- Question and Answer Session

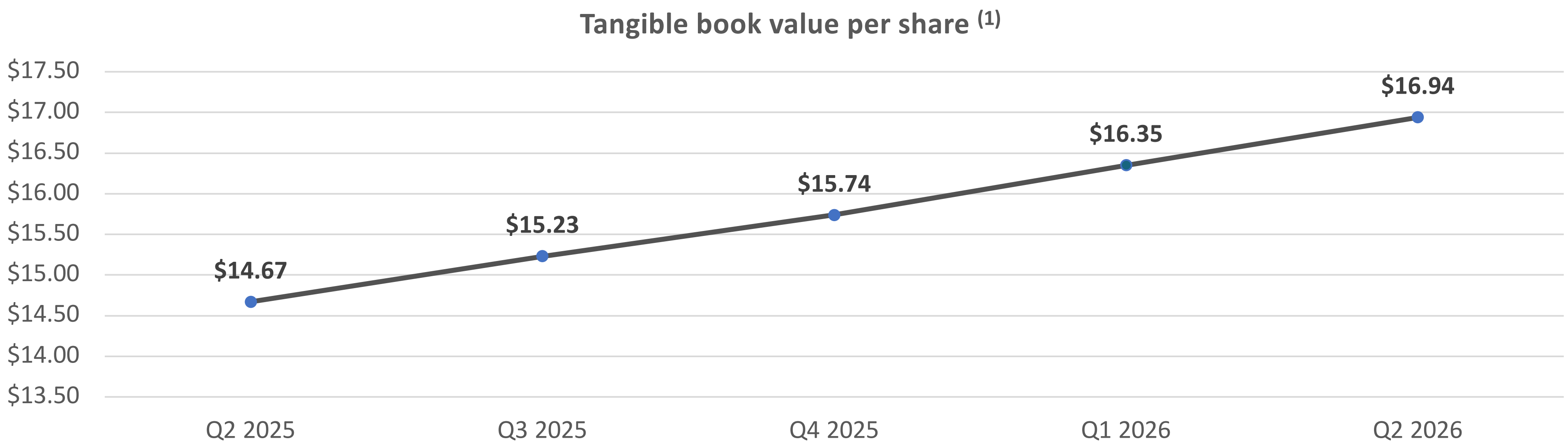
Chuck A. Williams
Chairman & CEO

Kevin J. Comps
President

Bradley T. Howes
Executive Vice President and CFO

Delivering Strong Performance Despite Economic Volatility





(1) Non-GAAP financial measure. A reconciliation to the comparable GAAP measurement is provided in the Appendix of this slide presentation.

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Second Quarter 2026 Highlights (compared to prior quarter)

Earnings	• Net income to common stockholders of $21.3 million • $0.60 per diluted share
Performance Ratios	• Return on average assets (annualized) of 1.18% • Return on average equity (annualized) of 14.36% • Return on average tangible common equity (annualized) (1) of 14.69% • Efficiency ratio (2) of 54.76%
Portfolio Growth	• Mortgage Purchase Program ("MPP") growth of $77.3 million, or 8% annualized, net of balances participated to other institutions totaling $489.0 million at quarter end • All-in-One (3) growth of $36.7 million, or 19% annualized
Deposit Growth	• Total deposit growth of $231.9 million, or 19% annualized • Wholesale funding ratio stable at 63.09%, from 62.94% in prior quarter
Capital	• Equity to assets of 8.12% • Book value per share of $17.69 • Tangible book value per share of $16.94 (1), annualized growth of 14.4%

(1) Non-GAAP financial measure. A reconciliation to the comparable GAAP measurement is provided in the Appendix of this slide presentation.
(2) Efficiency ratio is defined as non-interest expense divided by the sum of net interest income and non-interest income.
(3) First-lien home equity lines which are tied seamlessly to a demand deposit sweep account (we commonly refer to these loans as "All-in-One" or "AIO" loans).

Mortgage Purchase Program (MPP)

Program Overview

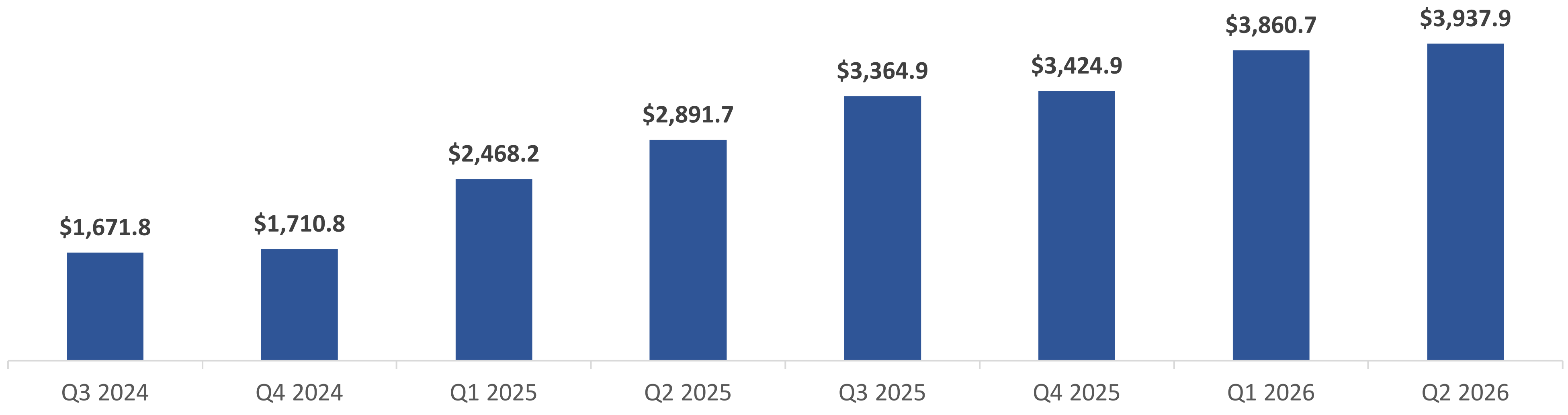
- **National mortgage purchase program (warehouse lending)**
- Purchase program available to Mortgage Bankers nationwide
- Aggregated purchased loans are typically sold into the marketplace within 30 days
- **Proprietary tech stack**
- Highly efficient, scalable business model with compelling returns

Second Quarter 2026 Highlights

Total loans funded (purchased)	$12.8 billion
Total loans sold	$12.6 billion
# of new loans purchased	28,087
Average monthly participations	$307.7 million
Loan yield	6.35%
Fee-adjusted yield [1]	6.59%

($ in millions)

Period Ending Outstanding MPP Balances



(1) Fee-adjusted yield calculated as interest income plus all fees, including from participations, divided by average balances held by Northpointe.

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Retail Banking

1 Residential Lending

- National distributed retail mortgage franchise
- Consumer direct and traditional retail, with 121 mortgage originators across 25 states
- Best-in-class product offerings nationwide
- Approved Fannie Mae, Freddie Mac and Ginnie Mae seller in 50 states and D.C.
- Vast majority of production is sold in the secondary market
- Specialize in first-lien home equity lines tied seamlessly to demand deposit sweep account

Q2 2026 Highlights

$16.4M
Net gain on sale of loans [(1)]

$670.6M
Residential mortgage originations

$36.7M
AIO loan growth

7.26%
AIO loan yield [(2)]

2 Digital Deposit Banking

- Direct to customer deposit platform and product suite
- Digital delivery of retail deposit banking nationwide
- Single-branch operation in Grand Rapids, Michigan
- Simple online account opening experience with user-friendly features
- Deposit customer focus tied to Balance Sheet funding strategy

Q2 2026 Highlights

$5.2B
Total deposits

$261.5M
Non-interest bearing demand

$27.0K
Average retail depositor balance

7.15%
Liquidity ratio [(3)]

3 Specialized Mortgage Servicing

- Focus on servicing first-lien home equity lines tied seamlessly to demand deposit sweep account
- Rating agency (Fitch) approved servicer for securitized loans
- Approved servicer and sub-servicer for Fannie Mae, Freddie Mac, FHLB, Ginnie Mae, and various private investors
- Approved to accept and hold custodial deposits

Q2 2026 Highlights

$2.4M
Loan servicing fees [(4)]

$5.5B
UPB of loans serviced for others

16.2K
# of loans serviced

$492.9M
Custodial deposits [(5)]

(1) Excludes increases or decreases related to change in fair value of loans held for investment and lender risk account ("LRA"), see slide 14 for more detail.
(2) Loan yield excludes loan fees, including origination fees, discount fees, processing fees, and new account fees.
(3) Liquidity ratio defined as cash and cash equivalents divided by total assets.
(4) Excludes gain or loss from change in fair value of MSR.
(5) Includes custodial deposits for both loans we service and loans we do not service.

Asset Quality

Overview

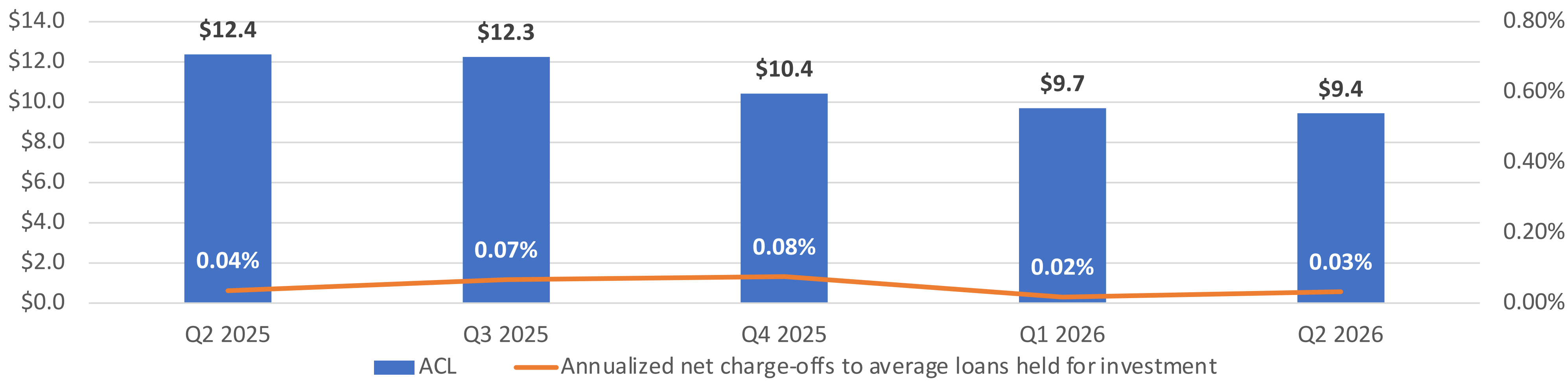
- Strong underwriting and diligent risk controls with low history of losses
- High-quality, seasoned residential mortgage loan portfolio
  - **Average LTV (with insurance) of 71%, FICO of 746, and DTI of 35%**
- Sophisticated and granular loan-level allowance methodology
- Credit quality remains stable
  - Non-performing assets decreased by $4.0 million from prior quarter
  - Net charge-offs remain historically low at 3 bps (annualized) of average loans held for investment

Second Quarter 2026 Metrics

ACL to loans held for investment	0.15%
ACL to non-accrual loans	11.80%
ACL to non-accrual loans (excl. guaranteed) (1)	17.19%
NPAs to total assets	1.15%
NPAs to total assets (excl. guaranteed) (1)	0.80%
Net charge-offs	$0.5 million

($ in millions)

Allowance for Credit Losses ("ACL") and Net Charge-off Ratio



(1) Ratio excludes non-performing loans wholly or partially insured by the U.S. Government.

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Summary Income Statement

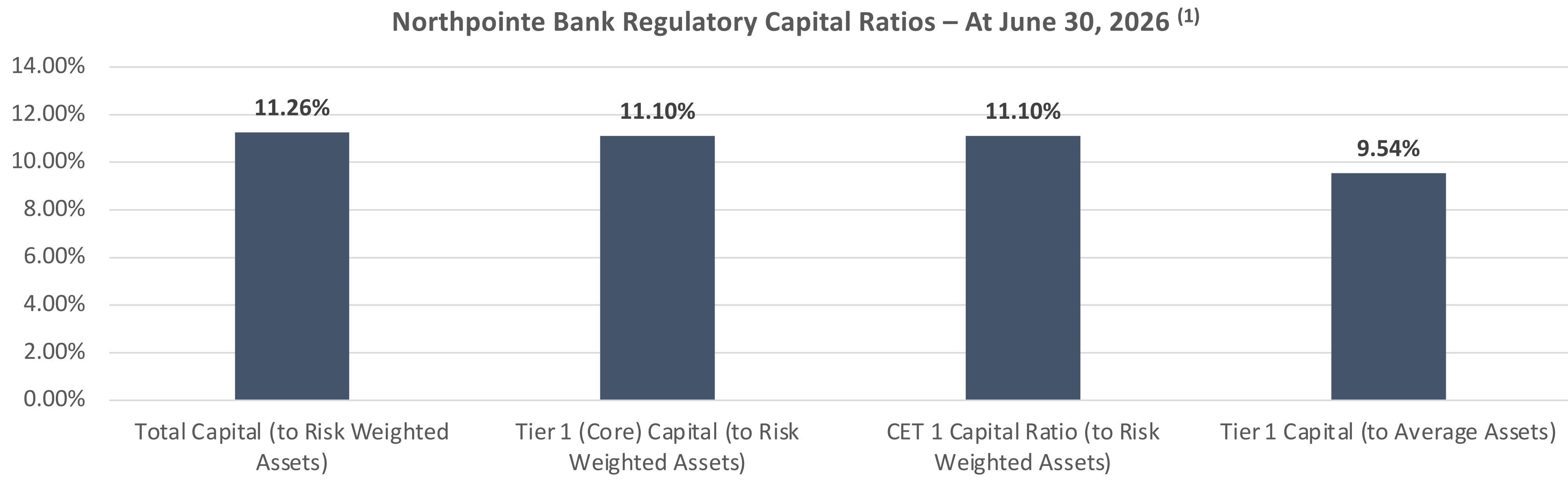
($ in 000s, except per share data)	For the Quarter Ended Q2 2026	Q1 2026	Q2 2025
Interest income	$ 107,038	$ 101,503	$ 93,09
Interest expense	64,616	60,230	56,57
Net interest income before provision	**42,422**	**41,273**	**36,52**
Provision (benefit) for credit losses and unfunded commitments	210	(445)	58
Net interest income after provision	**42,212**	**41,718**	**35,93**
Non-interest income	21,894	22,145	22,43
Non-interest expense	35,219	34,435	31,72
Income before income taxes	**28,887**	**29,428**	**26,65**
Income tax expense	7,141	7,274	6,30
Net Income	**21,746**	**22,154**	**20,34**
Preferred stock dividends	453	453	2,29
Net Income Available To Common Stockholders	**$ 21,293**	**$ 21,701**	**$ 18,04**
Basic Earnings Per Share	**$ 0.61**	**$ 0.63**	**$ 0.5**
Diluted Earnings Per Share	**$ 0.60**	**$ 0.62**	**$ 0.5**

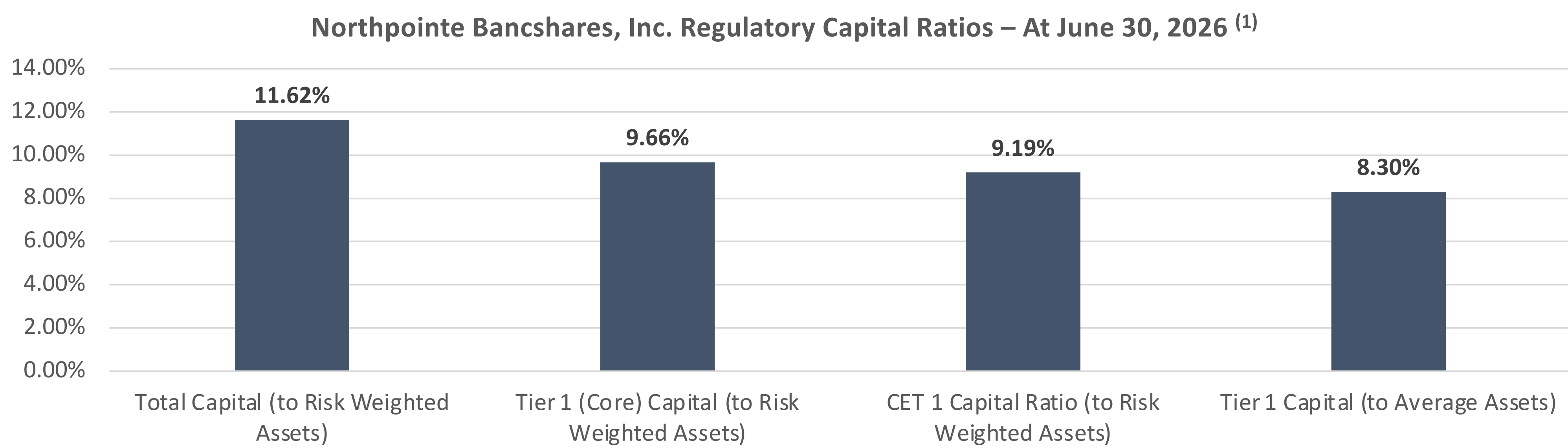
Summary Balance Sheet

($ in 000s, except per share data)	For the Quarter Ended Q2 2026	Q1 2026	Q2 2025
ASSETS:			
Total Assets	**$ 7,529,951**	**$ 7,395,877**	**$ 6,430,89**
Cash and cash equivalents	538,359	487,617	415,65
Securities	82,312	86,332	79,68
Loans held for sale, at fair value	311,991	297,243	331,19
Gross loans held for investment	6,480,158	6,411,197	5,496,80
Allowance for credit losses	(9,436)	(9,700)	(12,37
Net loans held for investment	6,470,722	6,401,497	5,484,43
Mortgage servicing rights	23,088	20,608	16,38
Other assets	103,479	102,580	103,52
LIABILITIES AND EQUITY:			
Total Liabilities	**$ 6,918,303**	**$ 6,805,884**	**$ 5,826,61**
Deposits	5,233,315	5,001,417	4,474,071
Borrowings	1,512,500	1,631,496	1,274,929
Subordinated debentures	111,955	111,872	24,181
Subordinated debentures issued through trusts	5,000	5,000	5,000
Other liabilities	55,533	56,099	48,436
Total Stockholders' Equity	**$ 611,648**	**$ 589,993**	**$ 604,277**
RATIOS AND PER SHARE METRICS:			
Equity / assets	8.12%	7.98%	9.40%
Tangible common equity / tangible assets (1)	7.78%	7.63%	7.84%
Loans / deposits	123.83%	128.19%	122.86%
Liquidity ratio (2)	7.15%	6.59%	6.46%
Wholesale funding ratio (3)	63.09%	62.94%	70.71%
Book value	$ 17.69	$ 17.10	$ 17.58
Tangible book value (1)	$ 16.94	$ 16.35	$ 14.67

(1) Non-GAAP financial measure. A reconciliation to the comparable GAAP measurement is provided in the Appendix of this slide presentation.
(2) Liquidity ratio defined as cash and cash equivalents divided by total assets.
(3) Wholesale funding ratio defined as brokered CDs plus borrowings divided by total deposits plus borrowings.

Estimated Regulatory Capital Ratios



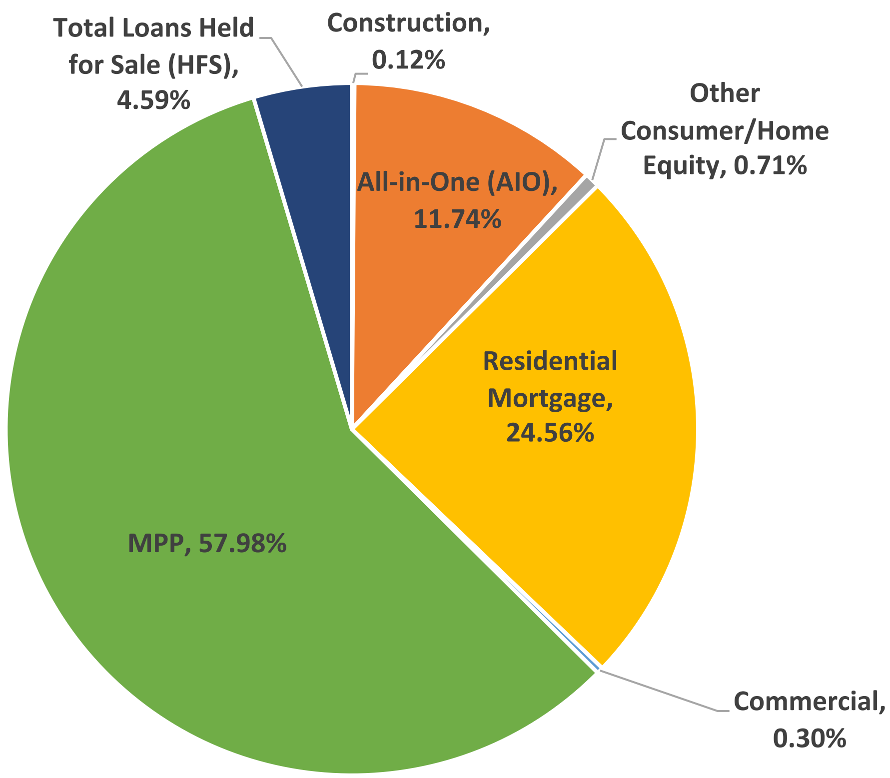


(1) Regulatory capital ratios as of June 30, 2026 are estimates, pending completion and filing of the Bank's regulatory reports.

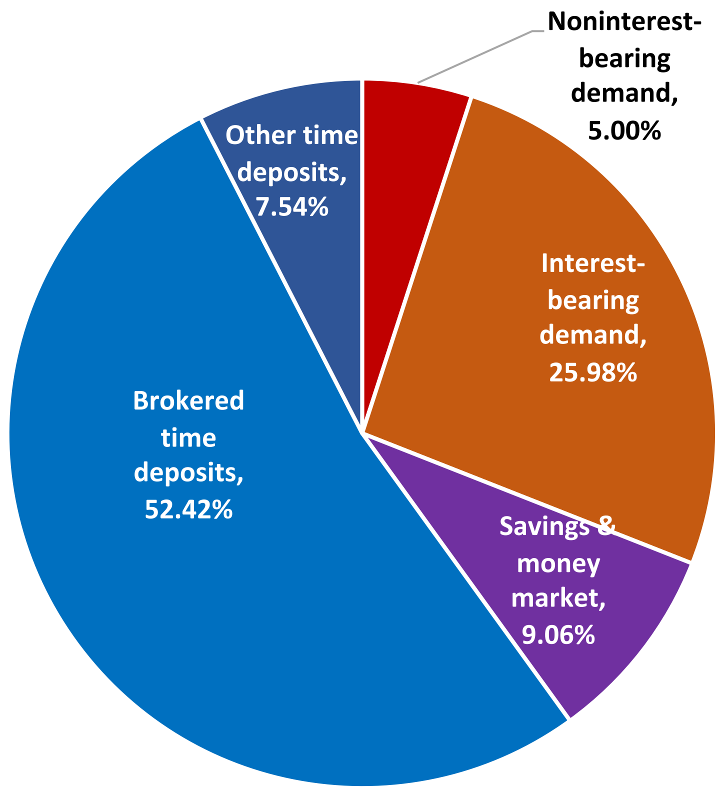
APPENDIX

Loan and Deposit Details

Loan Portfolio Composition
$6.8 billion at June 30, 2026



Deposit Composition
$5.2 billion at June 30, 2026



Fair Value Trends and Net Gain on Sale of Loans Reconciliation

(Dollars in thousands)		Increase (Decrease) in Fair Value Recorded During Quarter		
Fair Value Asset	**Income Statement Category**	**Q2 2026**	**Q1 2026**	**Q2 2025**
Mortgage servicing rights (MSR)	Loan servicing fees	$ (120)	$ 1,322	$ (302)
Lender risk account (LRA)	Net gain on sale of loans	460	(308)	497
Loans held for investment (HFI) with fair value accounting	Net gain on sale of loans	197	(913)	1,315

(Dollars in thousands)	Q2 2026	Q1 2026	Q2 2025
Total net gain on sale of loans	$ 17,046	$ 16,547	$ 19,351
Exclude: (increases) decreases in fair value of loans HFI and LRA	(657)	1,221	(1,812)
Total net gain on sale of loans, excluding LRA / HFI fair value adjustments	**$ 16,389**	**$ 17,768**	**$ 17,539**

Non-GAAP Reconciliation

Non-GAAP Measures Reconciliation

(Dollars in thousands)	As of or for the Three Months Ended June 30, 2026	As of or for the Three Months Ended Mar 31, 2026	As of or for the Three Months Ended June 30, 2025	As of or for the Six Months Ended June 30, 2026	As of or for the Six Months Ended June 30, 2025
Stockholders' equity (GAAP)	$ 611,648	$ 589,993	$ 604,277	$ 611,648	$ 604,277
Less: Preferred stock	24,979	24,979	98,734	24,979	98,734
Less: Intangible assets, net of DTL	919	1,029	1,379	919	1,379
Tangible common equity	**585,750**	**563,985**	**504,164**	**585,750**	**504,164**
Common shares at end of period	34,581,842	34,494,116	34,364,659	34,581,842	34,364,659
Tangible book value per share	**$ 16.94**	**$ 16.35**	**$ 14.67**	**$ 16.94**	**$ 14.67**
Book value per share (GAAP)	$ 17.69	$ 17.10	$ 17.58	$ 17.69	$ 17.58
Total assets (GAAP)	$7,529,951	$7,395,877	$6,430,894	$7,529,951	$6,430,894
Less: Intangible assets, net of DTL	919	1,029	1,379	919	1,379
Tangible assets	**$7,529,032**	**$7,394,848**	**$6,429,515**	**$7,529,032**	**$6,429,515**
Tangible common equity/tangible assets	**7.78 %**	**7.63 %**	**7.84 %**	**7.78 %**	**7.84 %**
Equity to assets (GAAP)	8.12 %	7.98 %	9.40 %	8.12 %	9.40 %
Net income	$ 21,746	$ 22,154	$ 20,344	$ 43,901	$ 37,592
Less: Preferred stock dividends	453	453	2,296	906	4,503
Net income available to common stockholders	21,293	21,701	18,048	42,995	33,089
Annualized net income available to common stockholders	85,406	88,010	72,390	86,703	66,726
Average tangible common equity	581,266	560,361	499,667	570,863	463,075
Return on average tangible common equity	**14.69 %**	**15.71 %**	**14.49 %**	**15.19 %**	**14.41 %**
Annualized net income	87,223	89,847	81,600	88,530	75,807
Average equity	607,236	586,441	599,853	596,896	565,696
Return on average equity (GAAP)	14.36 %	15.32 %	13.60 %	14.83 %	13.40 %