

University Bancorp Inc.	6/30/24			
Large Shareholders:				
	Common	%		Public Notes:
Stephen Lange Ranzini & Stephen Lange Ranzini RAs	909,868	17.60%		Stephen Lange Ranzini is President & CEO
Mildred Lange Ranzini	588,774	11.39%		Mildred Lange Ranzini is Stephen Lange Ranzini's mother
Angela Ranzini, M.D., Angela Ranzini RA & Christopher Hu	367,662	7.11%		Angela Ranzini, M.D. is the sister of Joseph & Stephen Ranzini, Christopher Hu is Angela Ranzini's husband
Orpheus Capital Limited Partnership	367,210	7.10%		Children and Grandchildren of Joseph Louis Ranzini & Mildred Lange Ranzini own Orpheus. Stephen Lange Ranzini and Joseph Lange Ranzini are the General Partners.
Ed Burger & Ed Burger RA	336,893	6.52%		Founder & Retired CEO of Midwest Loan Services
University Bancorp Employee Stock Ownership Plan	296,503	5.74%		Stephen Lange Ranzini is the Trustee and the beneficiary of 31,245,272 shares
Greg Alexander	258,000	4.99%	258,000	
Joseph Lange Ranzini, M.D., Joseph Lange Ranzini RA & Joseph Lange Ranzini Pension Plan	194,505	3.76%		Joseph Lange Ranzini, M.D. is Chairman of the board
Gary Baker	40,000	0.77%		Gary Baker is a director
Alma Wheeler Smith	10,000	0.19%		Alma Wheeler Smith is a director
Armando Cavazos	2,000	0.04%		Armando Cavazos is a director
Gerhard Naude RA	500	0.01%		Gerhard Naude is COO
Al Other	1,797,603	34.77%	2,055,603	
Total Shares	5,169,518	100.00%		
Total Public	2,055,603	39.76%	2,777,022	
Total Ranzini	2,724,522	52.70%		
Other Officers & Directors	52,500	1.02%		
Other 5% or Greater Shareholders	336,893	6.52%	2,392,496	
	5,169,518	100.00%		

Note: The Convertible Preferred Shares previously held by Greg Alexander were converted into a total of 240,000 shares of common stock in December 2023.