

University Bancorp Inc.

12/5/24

Large Shareholders:

| | Common | % | Public Notes: |
|---|------------------|----------------|---|
| Stephen Lange Ranzini & Stephen Lange Ranzini IRAs | 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 Founder & Retired CEO of Midwest Loan Services |
| Ed Burger & Ed Burger RA | 336,893 | 6.52% | Stephen Lange Ranzini is the Trustee and the beneficiary of 31,245.2772 shares |
| University Bancorp Employee Stock Ownership Plan | 296,503 | 5.74% | |
| 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 |
| All Other | 2,164,813 | 41.88% | 2,422,813 |
| Total Shares | 5,169,518 | 100.00% | |
| Total Public | 2,422,813 | 46.87% | 2,409,812 |
| Total Ranzini | 2,357,312 | 45.60% | |
| Other Officers & Directors | 52,500 | 1.02% | |
| Other 5% or Greater Shareholders | 336,893 | 6.52% | 2,759,706 |
| | 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.