

University Bancorp Inc.
Large Shareholders:

	Common	%	Public	Notes:
Orpheus Capital, Limited Partnership	1,958,757	45.81%		Stephen Lange Ranzini and his family members own Orpheus
Stephen Lange Ranzini	529,868	12.39%		Stephen Lange Ranzini is President & CEO
Mildred Lange Ranzini	283,725	6.64%		Mildred Lange Ranzini is Stephen Lange Ranzini's mother
Employee Stock Ownership Plan	62,349	1.46%		Stephen Lange Ranzini is beneficiary of 28,370.6 shares
Charles McDowell	40,000	0.94%		Chuck McDowell is Chairman of the board
Ranzini Family Trust dated 12/20/1989	39,600	0.93%		Stephen Lange Ranzini and his family members are the beneficiaries
CityFed Financial Corp.	35,000	0.82%		CityFed is Ranzini controlled firm
Dr. Joseph Ranzini Profit Sharing Plan	19,122	0.45%		Dr. Joseph Ranzini is a director of the board
All Other	1,307,457	30.58%	1,307,457	
Total Shares	4,275,878	100.00%		
Total Public	1,307,457	30.58%		
Total Ranzini	2,928,421	68.49%		
Other Directors	40,000	0.94%		