

University Bancorp Inc.  
 Large Shareholders:

12/31/24

	Common	%	Public Notes:
Stephen Lange Ranzini & Stephen Lange Ranzini RA	908,782	17.58%	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
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 31,245.2772 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
All Other	2,165,899	41.90%	2,165,899
<b>Total Shares</b>	<b>5,169,518</b>	<b>100.00%</b>	<b>2,423,899</b>
<b>Total Public</b>	<b>2,423,899</b>	<b>46.89%</b>	
<b>Total Ranzini</b>	<b>2,356,226</b>	<b>45.58%</b>	
<b>Other Officers &amp; Directors</b>	<b>52,500</b>	<b>1.02%</b>	
<b>Other 5% or Greater Shareholders</b>	<b>336,893</b>	<b>6.52%</b>	
	<b>5,169,518</b>	<b>100.00%</b>	

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.