

Management Certification

The undersigned, on behalf of University Bancorp, Inc. ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

SEC Reporting Obligations

- The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- The Company has a reporting obligation under Regulation A (Tier 2)
- The Company has a reporting obligation under Regulation Crowdfunding (CF)
- Other (please describe)

Other Reporting Obligations

The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.

- The Company is exempt from SEC registration and is reporting under the Alternative Reporting Standard

2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: No:

3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.

Yes: No:

4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.¹

Transfer Agent: Computershare
Address: 150 Royall Street, Canton, MA 02021

¹ OTCQX, OTCQB, and OTCID companies are required to retain a transfer agent that participates in the Transfer Agent Verified Shares Program. OTCID companies that act as their own transfer agent may submit data directly to OTC Markets.

9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

Dennis Agresta, CFO

10. The Company's Officers, Directors and 5% Beneficial Owners are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): 4/10/2026

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, ≥ 5% beneficial owner)	City and State (Include Country if outside U.S.)	Number of Shares Owned (List common, preferred, warrants and options separately)	Class of Shares Owned	Percentage of Class of Shares Owned (undiluted)
Stephen Lange Ranzini & Stephen Lange Ranzini IRA	President & CEO	Ann Arbor, MI	910,449	Common	17.61%
Mildred Lange Ranzini	5% Control Person	Gainesville, GA	588,774	Common	11.39%
Angela Ranzini, M.D., Christopher Hu & Angela Ranzini IRA	Affiliate of Control Shareholder	Shaker Heights, OH	367,662	Common	7.11%
Edward & Janet Burger & Edward Burger IRA	5% Control Person	Lake Linden, MI	336,893	Common	6.52%
University Bancorp Employee Stock Ownership Plan (controlled by Stephen Lange Ranzini)	Stephen Lange Ranzini is President & CEO	Ann Arbor, M	320,005	Common	6.19%
Joseph Lange Ranzini, M.D., Joan Ranzini, Joseph Lange Ranzini IRA, & Dr. Joseph Ranzini Profit Sharing Plan (controlled by Joseph Lange Ranzini)	Joseph Lange Ranzini is Chairman	Waynesboro, VA	194,505	Common	3.76%
Gary Baker	Director	Fort Lauderdale, FL	26,000	Common	0.50%
Alma Wheeler Smith	Director	South Lyon, MI	10,000	Common	0.19%
Armando Cavazos	Director	Pleasant Ridge, MI	2,000	Common	0.04%
Gerhard Naude	COO of University	Jacksonville, FL	500	Common	0.01%

	Bank				
Castle Creek Capital Partners IX, LP (Controlled by Michael Thaden)	Michael Thaden is Director	Rancho Santa Fe, CA	25,000	Series 6 Convertible Preferred	100% (22.49% of common stock if fully converted)

Any additional material details, including conversion terms of any class of the issuer's equity securities, are below:

The Series 6 Convertible Preferred Stock has a \$25,000,000 Face Value, and is convertible at \$19.05 per share into common stock. There are contractual limits that prevent the Series 6 Convertible Preferred Stock shareholder's ability to convert into more than 9.9% ownership of voting common shares. The remainder would be non-voting shares.

11. The Company has Convertible Debt as detailed below:

The following is a complete list of the Company's Convertible Debt which includes all promissory notes, convertible notes, convertible debentures, or any other debt instruments convertible into a class of the issuer's equity securities. The table includes all issued or outstanding convertible debt at any time during the last complete fiscal year and any interim period between the last fiscal year end and the date of this Certification.

Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

Date of Note Issuance	Principal Amount at Issuance (\$)	Outstanding Balance (\$) (include accrued interest)	Maturity Date	Conversion Terms (e.g., pricing mechanism for determining conversion of instrument to shares)	# Shares Converted to Date	# of Potential Shares to be Issued Upon Conversion ²	Name of Noteholder (entities must have individual with voting / investment control disclosed).	Reason for Issuance (e.g., Loan, Services, etc.)

Total Outstanding Balance:

Total Shares:

Any additional material details, including footnotes to the table are below :

² The total number of shares that can be issued upon full conversion of the Outstanding Balance. The number should not factor any "blockers" or limitations on the percentage of outstanding shares that can be owned by the Noteholder at a particular time. For purposes of this calculation, please use the current market pricing (e.g. most recent closing price, bid, etc.) of the security if conversion is based on a variable market rate.

N/A

Signature:

Name of Principal Executive Officer or Principal Financial Officer: Stephen Lange Ranzini

Title: President & CEO

Date: April 11, 2026

Signature: /s/ Stephen Lange Ranzini

(Digital Signatures should appear as "/s/ [OFFICER NAME]")