

Unimicron Technology Corp.

Loaning of Funds Procedure

Revised by the regular shareholders' meeting on June 15, 2022

- Article 1: The Company, in accordance with the provisions of Article 36.1 of the Securities and Exchange Act and the Regulations Governing Loaning of Funds and Making of Endorsements/Guarantees by Public Companies (hereinafter referred to as "the guidelines"), to manage lending loans to others and other matters, prepares the procedure of lending loans to others (hereinafter referred to as "the procedure"). If there are any unfinished matters in the procedure, they shall be handled in accordance with the relevant laws and regulations.
- Article 2: The Company's capital loan objects (hereinafter referred to as "the borrower") are limited to the subsidiaries of the Company or legal persons that have business dealings with the Company, but do not include the companies and legal representatives that are shareholders of the Company and that directly or indirectly hold more than 50% of the shares of voting rights.
- Article 3: Subsidiaries referred to in the procedure, and companies that directly or indirectly hold more than 50% of the shares with voting rights of the Company shall be determined in accordance with the provisions of the financial issuer's financial reporting standards.
- The term "announce and report" as used in these Operational Procedures means the process of entering data to the information reporting website designated by the Financial Supervisory Commission (FSC).
- The term "net value" as used in these Operational Procedures means the equity attributable to the owners of the parent company in the balance sheet in accordance with the securities issuer's financial report preparation standards.
- "Date of occurrence" in these Operational Procedures means the date of contract signing, date of payment, dates of boards of directors resolutions, or other date that can confirm the counterparty and monetary amount of the loan of funds, whichever date is earlier.
- Article 4: The company's total capital loans shall not exceed 40% of the Company's net value.
- For short-term financing necessary to engage in capital lending, among foreign companies where the Company directly or indirectly holds 100% of the voting shares, or capital loans from foreign companies where the Company directly or indirectly holds 100% of the voting shares to the Company, the total amount of the loan and the amount to the single enterprise is limited to 100% of the net value of the loan receiving company with the period limited to two years, not subject to the restrictions of the preceding paragraph and Article 6.
- According to the reason for the capital loan, the limit of the total amount and the amount to a single borrower and evaluation criteria are as follows:
1. For a legal person who has business dealings with the company, the amount to a single borrower shall not exceed 30% of the total amount of business dealings with the borrower within one year from the previous month. The total amount shall not exceed

40% of the net value of the Company. The total amount of business dealings referred to is the higher amount of purchases or sales between the two parties in the most recent year.

2. If a subsidiary needs short-term financing funds, the amount of funds loaned to the subsidiary and to a single borrower shall not exceed 40% of the net value of the Company, and the total amount shall not exceed 40% of the net value of the Company.

The short term referred to in the preceding item refers to one year. However, if the Company's business cycle is longer than one year, the business cycle shall prevail.

When a responsible person of a company violates the provisions of Article 2 and Article 4, Paragraph 3, Paragraph 2, of the loan, object and limit of this operating procedure, the responsible person shall bear joint and several liability with the borrower for repayment; if the company suffers damage, the responsible person also shall be liable for damages.

Article 5: The procedures for the Company's lending loans are as follows, and should be handled according to the specified procedures:

1. The borrower shall attach the financial information and guarantee documents for the evaluation of the Company and apply for the loan in writing to the Company.
2. The application materials shall be evaluated by the financial department of the Company for the necessity and reasonableness of the capital loan, the credit and risk assessment of the borrower, and the impact on the Company's operational risks, financial status, and shareholders' equity. If necessary, after obtaining the collateral and the evaluation value of the collateral, the capital loan shall be submitted to the Chairman and the Board of Directors for approval. For capital loan between the Company and its subsidiaries or among subsidiaries, the Chairman is authorized to send the loan in steps or cyclically use the same borrower with the certain quota resolved by the Board of Directors and within a period of not more than one year. The certain quota mentioned in the preceding item, except that the company directly and indirectly holds 100% of the voting shares between foreign subsidiaries or the company directly and indirectly holds 100% of the voting shares. The company is not restricted from engaging in capital lending due to the necessity of short-term financing, the capital loan quota of the Company or its subsidiaries to a single enterprise shall not exceed 10% of the net value in the latest financial statements of the enterprise

If independent directors have been set up, the opinions of the independent directors should be fully considered. If an independent director expresses any dissent or reservation, it shall be noted in the minutes of the board of directors meeting.

3. After the quota is approved, the borrower shall fill in the "Application for capital" to apply for a loan from the Company.
4. When the borrower applies for the loan quota in accordance with the provisions of the preceding item, it shall provide the notes of the same amount of the loan or other collateral as the guarantee of the loan.

However, capital loans are excluded if the company directly or indirectly holds more than 50% of the voting shares, or the company directly and indirectly holds 100% of the voting shares between foreign subsidiaries.

Article 6: The Company's capital loan term is based on one year, but if the company's operating cycle is longer than one year, the operating cycle shall prevail.

Article 7: After the capital is loaned to others, the financial department shall track the financial status of the borrower on a monthly basis. If necessary, the borrower may be required to provide financial information from time to time. If the overdue creditor's right is not settled by the Company's written notice for more than 15 days, the Company will appeal to the court for a ruling and will prompt the secured note or dispose of the collateral.

Article 8: A capital loan is calculated using floating interest rates, and adjusted according to the Company's capital cost or market interest rate. The interest rate adjustment shall be implemented by the financial department after being submitted to the Chairman for approval. The company's 100%-owned subsidiaries can replace the payment of interest expenses in other ways.

The interest receivable mentioned in the first item of this Article may be settled monthly or quarterly, withholding interest at the time of appropriation, settled once at maturity, or settled in installments according to the contract.

Article 9: When the company handles capital loans and matters, it shall establish a "checklist of lending loans to others," detailing the object of the loan, the amount, the date of the Board of Directors approval, the issuing date of the loan, the risk assessment result, and the collateral for review.

The finance department shall evaluate the capital loan and provide adequate provisions for bad debts, and properly disclose the relevant information in the financial report, and provide relevant information to the audit accountant for performing the necessary audit procedures.

Article 10: Internal auditors shall, at least quarterly, audit the procedures of lending loans to others and their execution, and make written records. If a major violation is discovered, the audit committee shall be notified in writing.

Article 11: If the Company's capital loan balance meets one of the following standards, it shall be announced within two days from the date of the fact:

1. The capital loan balance of the Company and subsidiaries to others reaches more than 20% of the net value in the most recent financial statements of the Company.
2. The capital loan balance of the Company and subsidiaries to a single enterprise reaches more than 10% of the net value in the most recent financial statements of the Company.
3. The new capital loans of the Company and subsidiaries reach more than NT\$10 million and over 2% of the net value in the most recent financial statements of the Company.

If subsidiaries are not domestic publicly-listed companies, and they have matters that shall be announced in accordance with the third paragraph of the preceding item, the announcement shall be made by the Company.

The company shall announce and declare the capital loan and balance of the company and its subsidiaries in the previous month before the tenth day of each month.

Article 12: Due to changes in circumstances, if the loan does not meet the requirements of the guidelines or the balance exceeds the limit, an improvement plan shall be formulated, and the relevant improvement plan shall be sent to the Audit Committee and the improvement shall be completed according to the schedule.

Article 13: If the manager or handler of the Company violates the guidelines or the procedures, he or she shall be punished according to the relevant reward and punishment regulations of the Company.

Article 14: If subsidiaries of the Company intend to handle capital loans for business needs, the Company shall order them to set up their "Procedures for lending loans to others" according to the guidelines and shall follow the specified procedures.

When the subsidiary company lends funds to others, it shall provide relevant information to the parent company, and conduct fund lending operations after considering the opinions of relevant personnel of the parent company.

After the subsidiary has disbursed the loan, it shall regularly report the follow-up status of the loan amount to the parent company.

Article 15: The procedure shall be approved by more than one-half of all members of the Audit Committee and has been submitted to the shareholders' meeting for approval after the resolution of the Board of Directors. The same shall apply to any amendments to the Procedures. If the approval of one-half or more of all audit committee members as required is not obtained, the Operational Procedures may be implemented if approved by two-thirds or more of all directors, and the resolution of the audit committee shall be recorded in the minutes of the board of directors meeting.

The terms "all audit committee members" in the preceding paragraph and "all directors" in the preceding paragraph shall be counted as the actual number of persons currently holding those positions.