ESMT 晶豪科技股份有限公司

Elite Semiconductor Microelectronics Technology Inc.

Procedures for Endorsements and Guarantees

Date of amendment：2026/05/22

Article 1 All matters of the Company relating to endorsements and guarantees provided to external parties shall be handled and implemented in accordance with these Procedures. Matters not provided for in these Procedures shall be handled in accordance with the relevant laws and regulations of the competent authorities.

Article 2 Scope: For the purposes of these Procedures, endorsements and guarantees referred to herein include the following items.

(I) Financing Endorsements and Guarantees:

1. Trade bill discounting.
2. Endorsements or guarantees provided for the purpose of financing other companies.
3. Issuance of separate bills and notes to non-financial institutions as collateral for the Company’s financing.

(II) Customs duty endorsements and guarantees, which refer to an endorsement or guarantee for the Company itself or another company with respect to customs duty matters.

(III) Other endorsements and guarantees, which refer to endorsements or guarantees that could not be classified under the preceding two items.

(IV) Movable or immovable property provided by the Company as collateral, creating pledges or mortgages to secure loans for other companies.

Article 3 Counterparties:

(I) The Company's endorsements and guarantees shall be limited to the following companies:

1. Any company that has a business relationship with the Company.
2. Any subsidiary whose voting shares are 50% or more owned, directly or indirectly by the Company.
3. Any parent company that directly or through its subsidiaries indirectly own 50% or more of the Company’s voting shares.

(II) Subsidiaries that voting shares are at least 90% owned, directly or indirectly, by the Company may provide endorsement and guarantee to each other, and the total amount of such endorsement and guarantee shall not exceed 10% of the Company’s net worth. The limit restriction shall not apply to endorsement and guarantee when such subsidiaries’ voting shares are 100% owned, directly or indirectly, by the Company.

(III) Where, due to a joint investment relationship, all investing shareholders provide endorsements and guarantees to the investee company pro rata to their respective shareholdings, such endorsements and guarantees shall not be subject to the restrictions of the preceding two provisions and may be provided accordingly.

(IV) The capital contribution referred to in the preceding provision means a capital contribution made directly by the Company or through a company in which the Company holds 100% of the voting shares.

Article 4 The limits on endorsements and guarantees provided externally by the Company, and on a consolidated basis by the Company and its subsidiaries, are as follows:

(I) The total amount of endorsements and guarantees shall not exceed 50% of the net worth shown in the Company's most recent financial statements.

(II) The limit of endorsements and guarantees provided by the Company on behalf of a single enterprise shall not exceed 20% of the net worth shown in the Company's most recent financial statements.

For endorsements and guarantees provided in the course of business dealings, the aggregate amount shall not exceed 20% of the Company's net worth, and the amount of endorsements and guarantees for any single party shall not exceed the total amount of business transactions between the two parties during the twelve-month period preceding the endorsement and guarantee. The "total amount of business transactions" refers to the greater amount between the parties' purchases and sales.

The subsidiaries and the parent company are determined in accordance with the Regulations Governing the Preparation of Financial Reports by Securities Issuers.

The Company’s financial statements are prepared in accordance with International Financial Reporting Standards. The “net worth” referred to in these Procedures refer to, in the balance sheet, the equity attributable to the owners of the parent company as defined by the Regulations Governing the Preparation of Financial Reports by Securities Issuers.

Article 5 Decision-Making and Authorization Levels:

(I) The risks of endorsements and guarantees must be assessed, and such matters shall be processed only after being submitted to and approved by the Audit Committee and the Board of Directors; however, the Board of Directors may authorize the Chairman to make decisions within a specified monetary limit, with those decisions to be subsequently reported to the Board of Directors for ratification.

Any endorsement and guarantee between subsidiaries in which the Company directly or indirectly holds 90% or more of the voting shares shall be submitted to the Company's Audit Committee and the Board of Directors for approval before being processed. However, endorsements and guarantees between subsidiaries in which the Company directly and indirectly holds 100% of the voting shares are not subject to this requirement.

(II) When, due to business needs, it becomes necessary to exceed the limits prescribed by these Procedures, the excess shall be approved by the Board of Directors and jointly and severally guaranteed by more than 50% of the directors for any losses that might arise to the Company; these Procedures shall then be amended and submitted to the shareholders' meeting for ratification. If approval is not reached at the shareholders' meeting, a plan shall be formulated to eliminate the portion in excess within a specified period.

(III) In the event that changes in circumstances cause the parties and amounts subject to endorsement and guarantee to fail to comply with the provisions of these Procedures, an improvement plan shall be prepared and submitted to the Audit Committee for review, and the improvements shall be completed in accordance with the schedule set forth in the plan.

Article 6 Operational Procedures:

During the Company's processing of endorsements and guarantees, the Financial Department shall review whether the endorsed and guaranteed company's qualifications and credit limit comply with the provisions of these Procedures and conduct a risk assessment. Assessment items shall include the following:

(I) The necessity and reasonableness of the endorsement and guarantee.

(II) A credit investigation and risk assessment of the entity for which the endorsement and guarantee was made.

(III) The impact on the Company's operational risks, financial condition, and shareholders' equity.

(IV) Whether collateral shall be obtained and the assessed value of the collateral.

For subsidiaries that were recipients of endorsements and guarantees and whose net worth was less than one-half of paid-in capital, the Financial Department shall conduct annual monitoring of their operational and credit conditions and monitor any changes in the value of their collateral. In the event of any material changes, the matter shall be immediately reported to the Chairman of Board of Directors and appropriate action taken in accordance with the instructions.

In the event of a subsidiary with shares having no par value or a par value other than NT$10, the paid-in capital calculated according to this provision shall be calculated by taking the sum of share capital and paid-in capital in excess of par instead.

Article 7 The Financial Department shall establish a register that records in detail, for reference, the entities for which endorsements and guarantees are provided, the amounts, the date of Board of Directors' approval or the date of the Chairman of Board of Directors' resolution, the dates of the endorsements and guarantees, the matters that were thoroughly assessed under Article 6 of these Procedures. Endorsements and guarantees are automatically cancelled upon their maturity.

Article 8 The seal dedicated to endorsements and guarantees is the Company seal registered with the Ministry of Economic Affairs. The Company's negotiable instruments and corporate seals are to be kept separately by designated personnel, and seals shall be affixed or instruments issued only in accordance with the Company's prescribed operational procedures. The custodians of the relevant seals shall report to and be approved by the Board of Directors; the same applies to any changes in personnel.

Article 9 When the Company provides guarantees for overseas subsidiaries, the guarantee letters issued shall be signed by a person authorized by the Board of Directors.

Article 10 The Company shall assess and recognize contingent losses arising from endorsements and guarantees, appropriately disclose information on endorsements and guarantees in the financial statements, and provide the signing CPA with relevant information such that the CPA may perform necessary audit procedures and issue an appropriate audit report.

Article 11 Monitoring Procedures for Processing Subsidiary Endorsements and Guarantees

(I) If a subsidiary of the Company intends to endorse or provide guarantees for others, the subsidiary shall establish procedures for the provision of endorsements and guarantees in accordance with the "Regulations Governing Loaning of Funds and Making of Endorsements/Guarantees by Public Companies." These procedures must be submitted to, and implemented only after resolution by, the subsidiary's Audit Committee and/or Board of Directors and/or shareholders' meeting as required, and the subsidiary shall be directed to act in accordance with the established procedures. However, net worth is to be calculated based on the subsidiary's net worth.

(II) If any subsidiary of the Company provides endorsements and guarantees for others, it shall periodically provide relevant information to the Company for review.

Article 12 Compliance Requirements for Processing Endorsements and Guarantees:

The Company's internal audit personnel shall conduct quarterly audits of these Procedures and their implementation, and shall record the results in writing. Any material violations shall be immediately reported to the Audit Committee in writing.

Article 13 Penalties

If the Company's managers and personnel in charge violate these Procedures, they shall be subject to disciplinary action in accordance with the Company's Employee Management Regulations and disciplined according to the severity of the violation.

Article 14 The Company shall disclose reporting standards, items, deadlines, and formats, and do so in accordance with the Regulations Governing Loaning of Funds and Making of Endorsements/Guarantees by Public Companies and other applicable laws and regulations.

For a subsidiary of the Company that is not a domestically publicly listed company and, under applicable regulations, has matters required to be publicly announced and filed, the Company shall announce and file such matters on the subsidiary's behalf.

Article 15 These Procedures, upon approval by the Audit Committee, shall be resolved by the Board of Directors and submitted to the shareholders' meeting for approval. The same shall apply to any amendments.

Where these Procedures and related regulatory matters require the approval of the Audit Committee, that approval requires the affirmative vote of at least one-half of all Audit Committee members. If the consent of at least one-half of all Audit Committee members is not obtained, the matter may be carried out with the approval of at least two-thirds of all directors, and the Audit Committee’s resolution shall be recorded in the minutes of the Board meeting.

When these Procedures and related provisions are submitted to the Board of Directors for discussion, the views of each independent director shall be fully considered, and their explicit opinions—whether assenting, dissenting, or abstaining—and, in cases of opposition, the reasons therefor shall be recorded in the minutes of the Board meeting.