

Radium Life Tech. Co., Ltd.

Loan Procedure

Article 1 Purpose

These Regulations are hereby established in order to comply with Article 36-1 of the Securities and Exchange Act and the "Guidelines for Handling Loans of Funds and Endorsements by Public Companies" promulgated by the competent authorities. Any matters not covered by these Regulations shall be handled in accordance with the provisions of the relevant laws and regulations.

Article 2 Borrowers and Total Amount of Funds Lent and Limits on Individual Borrowers

(1) In accordance with the Company Act, the funds of the Company shall not be loaned to shareholders or any other persons except:

1. A company or firm with which the Company has business dealings.
2. A company or firm with which the Company has a need to enter into short-term financial transactions.

(2) Total Amount of Funds Lent and Limits on Individual Borrowers

1. If funds are lent to a company or firm with which you have business dealings, the total amount lent shall not exceed 40% of the net worth of the company. The amount of individual loans shall not exceed the total amount of business transactions between the two parties.

The amount of business transactions referred to is the higher of the estimated amount of purchases/sales in the most recent year or in the next year at the time of the loan contract between the parties.

2. Where funds are lent to a company or firm which has a short-term need to finance its operations, the total amount of such lending shall not exceed 40% of the net worth of the Company. Individual loans shall be limited to 40% of the net worth of the Company.
3. The aggregate amount of funds lent by the Company to others for business and short-term financing purposes shall not exceed 40% of the net worth of the Company.
4. Loans of funds between foreign companies in which the Company directly and indirectly holds 100% of the voting shares, or loans of funds to the Company by foreign companies in which the Company directly and indirectly holds 100% of the voting shares, shall not be subject to the limits on such loans as set forth in paragraphs 1 and 2 of (2) of this Article. The total amount of funds lent and the limits of individual borrowers shall be governed by the Regulations Governing the Lending of Funds by Foreign Subsidiaries.

The net worth of the Company for the purpose of these Regulations shall mean the most recent figures of the owners' equity of the company as stated in the audited or reviewed financial statements of the accountants.

- (3) The responsible person of the Company shall be jointly and severally liable with the borrower for the repayment of any breach of paragraphs (1) and (2) and (3) of this Article. If the Company is damaged, it shall also be liable for damages.

Article 3 Term of the Loan and Interest Calculation

- (1) The term of each loan shall not exceed one year or one business cycle (whichever is longer) from the date of lending.
- (2) Interest on the loaned funds is calculated on a daily basis. The sum of the daily lending balance (i.e. the total amount) is multiplied by the annual interest rate and then divided by 365 to determine the interest amount.
- (3) The interest rate shall be fixed at a rate per annum which is not less than the fixed rate of the Bank of Taiwan's normal time deposit for a period of one year. If the Company has other loans, the annual interest rate shall not be lower than the maximum interest rate (including the borrowing rate, interest and related fees, etc.) at which the Company has lent other funds. However, the actual lending rate is subject to market conditions and is subject to adjustment at the discretion of the Chairman.

Article 4 Vetting Procedures

(1) Application Procedures

1. The borrower should provide basic information and financial data, and fill out a credit application form, describing the purpose of the loan, the period and the amount of the loan, and submit it to the Finance [Unit](#) of the Company.
2. In the case of a loan of funds for business purposes, the manager of the Company's Finance [Unit](#) shall assess whether the amount of the loan is commensurate with the amount of business transactions. If the loan is necessary for short-term financing, it shall be limited to a maximum of 40% of the net worth of the Company. The reasons and circumstances under which the funds may be lent shall be listed, investigated, and the relevant information and proposed terms of lending shall be submitted to the head of the responsible unit and the chairman of the board of directors for approval.
3. In addition to the provisions of the [preceding subparagraph](#), the Company shall obtain the same amount of guaranteed instruments for financing of unrelated enterprises. If necessary, appropriate mortgages on movable or immovable property shall be established.
4. When the Company lends funds to others, it shall carefully evaluate whether it is in compliance with the law and the relevant provisions of these Regulations. The relevant loan case shall be submitted to the Audit Committee for approval before

being submitted to the Board of Directors for approval. The opinions of the independent directors shall be fully considered, and their definite opinions and reasons for objections shall be recorded in the minutes of the meeting of the Directors.

5. If the foregoing paragraph is not agreed by more than one-half of all the members of the Audit Committee, it may be carried out with the consent of at least two-thirds of all the Directors and the resolution of the Audit Committee shall be recorded in the minutes of the meeting of the Directors.

(2) Credit Check

1. For first-time borrowers, the borrower should provide basic information and financial information for credit checking.
2. If the borrower is in good financial condition and the annual financial [report](#) have been audited by a certified public accountant, the investigation report not yet older than one year, together with the certified public accountant's audit report for that period, may be used as a reference for lending purposes.
3. When conducting credit checks and risk assessments on borrowers, the Company shall also evaluate the necessity and reasonableness of lending funds to others, as well as the impact on the Company's business risks, financial position and shareholders' equity, and, if necessary, assess whether collateral should be obtained and the appraised value of the collateral.

(3) Loan approval and notification

1. After credit investigation and evaluation, if the Board of Directors decided not to lend to the borrower, the officer shall promptly inform the borrower of the reasons for refusal.
2. If, after credit investigation and assessment, the Board of Directors resolves to grant a loan, the officer in charge shall complete the contract with the borrower as soon as possible and within the time limit, and shall set out in detail the terms and conditions of the loan, including [but not limited to](#) the amount of the loan, the term, [and](#) the interest rate, etc.

(4) Contract signing and identity verification

1. For loan cases, a loan contract shall be drawn up by the officer in charge, which shall be examined by the officer in charge and sent to the Legal Affairs Department for approval before the contract is signed.
2. The contents of the loan contract shall be in accordance with the approved terms of the loan. The borrower and the joint guarantor (if there is no joint guarantor, the signature and seal of the joint guarantor will be waived) shall sign and seal the loan agreement. Identity verification should be carried out by the officer in charge.

(5) Valuation of collateral and creation of rights

If a loan is secured, the borrower should provide collateral and complete the procedures for the creation of pledge or mortgage, and the Company should also assess the value of

the collateral to secure the rights of the Company as a creditor.

(6) Insurance

1. Except for land and marketable securities, all other collateral shall be insured against fire and related insurance, the amount of which shall not be less than the pledge of the collateral, and the insurance policy shall state that the Company is the mortgagee. The name of the subject matter, the quantity, the place of storage, the insurance conditions, the insurance approval, etc. contained in the policy should be consistent with the original loan approval conditions of the Company.
2. Loan administrators should take care to notify borrowers of renewal of their insurance policies before the expiry of the insurance period.

(7) Funding

After the loan conditions have been approved and the borrower has signed the contract, and the collateral security has been registered, and all procedures have been verified as correct, the funds can be allocated.

Article 5 Subsequent control measures for loaned funds and procedures for handling overdue debts

- (1) After the loan is disbursed, the financial, business and credit status of the borrower and guarantor shall be constantly monitored. If collateral is provided, attention shall be paid to any changes in the value of the collateral. The borrower shall be notified prior to the maturity of the loan that the principal and interest will be repaid by the due date.
- (2) When the borrower repays the loan at maturity, the interest payable shall be calculated and repaid together with the principal amount before the guarantee note, etc. is cancelled and returned to the borrower.
- (3) If a borrower applies for the cancellation of a mortgage, the borrower should ascertain whether there is a balance of the loan before deciding whether to agree to the cancellation of the mortgage.
- (4) In the event that a debt is overdue and cannot be collected after reminders, the finance unit shall immediately notify the legal unit to take further action against the debtor to ensure the Company's rights and interests.

Article 6 Registration and custody of cases

- (1) The Company shall establish a record book for the lending of funds and shall record in detail the borrower, the amount, the date of approval by the Board of Directors, the date of lending of funds, and the matters that should be carefully evaluated in accordance with Article 4 of these Regulations.
- (2) For cases handled by the Company itself, the officer handling the loan shall, after the loan has been made, sort and file the loan contract, the promissory note and other evidence of debts, as well as collateral documents, insurance policies, and correspondence documents in order.

Article 7 Matters to be noted in handling loans of funds to others

- (1) Before lending the Company's funds to others, the Company shall prudently assess whether the lending is in compliance with the provisions of these Regulations and submit the results of the assessment to the Audit Committee for approval on a case-by-case basis, followed by a resolution of the Board of Directors. No other person shall be authorized to make such decisions.
- (2) Any loan of funds between the Company and its subsidiaries or between subsidiaries shall be submitted to the board of directors of each company for a resolution in accordance with the regulations, and the chairman of the board of directors may be authorized to make loans or revolving grants to the same loan recipient within a certain amount and for a period not exceeding one year as resolved by the board of directors.
With respect to the above-mentioned limits, the authorization of the Company or each subsidiary to lend funds to a single enterprise shall not exceed 10% of the net value of the Company's or each subsidiary's most recent audited or reviewed financial statements.
- (3) The Company's internal auditors shall audit the practices of lending funds to others and their implementation at least on a quarterly basis and make written records of such audits. If significant irregularities are found, the internal auditors the Audit Committee shall be notified in writing immediately.
- (4) In the event that the Company's loan recipients do not comply with the provisions of these Regulations or the loan balance exceeds the limit due to a change in circumstances, the auditing unit shall urge the finance unit to set a deadline for recovering the loaned funds that exceed the limit and send the improvement plan to the Audit Committee, and complete the improvement according to the planned schedule.
- (5) The person responsible for the lending of funds shall prepare a checklist of funds lent to others for the previous month by the 10th of each month and submit it for review at each level.

Article 8 Procedures for controlling loans of funds to others by subsidiaries

- (1) If a subsidiary of the Company intends to lend funds to others, it shall also establish and follow its own operational procedures for the lending of funds to others. The net worth shall be calculated based on the equity stated in the subsidiary's most recent financial statements that have been audited or reviewed by a certified public accountant.
- (2) Subsidiaries shall prepare and submit to the Company an audit book of funds loaned to others for the previous month before the 10th day of each month (exclusive).
- (3) Internal auditors shall also visit the subsidiaries at least quarterly to audit the practices and implementation of the loaning of funds to others and make a written record of such audits. If deficiencies are found, an "Internal Audit Improvement Notice" shall be issued to the subsidiary and the subsidiary shall reply with an estimated improvement date and make

improvements. The internal auditor shall continuously track the improvement situation and make a tracking report, and complete the improvement according to the planned schedule. If significant irregularities are found, the Audit Committee shall be notified in writing immediately.

Article 9 Disclosure of Information

- (1) The Company shall enter the balance of funds lent by the Company and its subsidiaries for the previous month on the information reporting website designated by the Financial Supervisory Commission by the 10th day of each month.
- (2) If the balance of the Company's capital lending reaches one of the following standards, it shall be entered into the information reporting website designated by the Financial Supervisory Commission within two days from the date of occurrence of the fact.
 1. The balance of the Company's and each subsidiary's loan of funds to others reaches 20% or more of the Company's most recent net financial statements.
 2. The balance of the Company's and each subsidiary's loan of funds to a single enterprise reaches 10% or more of the Company's most recent net financial statements.
 3. If the amount of new capital loaned by the Company or its subsidiaries reaches at least NT\$10 million and at least 2% of the Company's most recent net worth.The actual date of occurrence refers to the date of execution of the contract, the date of payment, the date of resolution of the board of directors, or any other date on which the object and amount of the loan of funds can be determined, whichever is earlier.
- (3) If a subsidiary of the Company is not a domestic public company, the Company shall report the matters required to be announced and reported in paragraph 3 of the preceding paragraph for such subsidiary.
- (4) The Company shall assess the status of the loan of funds and provide an adequate allowance for bad debts, and shall appropriately disclose such information in the financial report and provide relevant information to the certified accountant to perform the necessary audit procedures.

Article 10 Penalties

If the Company's managers and [handling personnel](#) violate these Regulations, they shall be reported for assessment in accordance with the Company's Personnel Management Regulations and Employee Handbook and shall be punished according to the severity of the offence.

Article 11 Implementation and Amendment

Implementation and Amendment

These Regulations [shall be drafted and amended by the Stock Affairs Department](#), and shall be implemented after being approved by the Board of Directors and submitted to the Shareholders' Meeting for approval. If any director expresses dissent and there is a record

or written statement, the Company shall forward the dissenting opinion to the Audit Committee and submit it to the Shareholders' Meeting for discussion. The same shall apply to any amendments.

Starting from the 9th session of the Board of Directors of the Company, amendments to these Regulations shall be approved by at least one-half of all members of the Audit Committee and shall be submitted to the Board of Directors for resolution. If not approved by more than one-half of all members of the Audit Committee, it shall be done by a two-thirds majority of all Directors and the resolution of the Audit Committee shall be recorded in the minutes of the Directors' meeting.

All members of the Audit Committee and all Directors referred to in the preceding paragraph shall be counted as those who are actually in office.

Article 12 These Regulations were established on June 14, 2002.

The 1st amendment was made on June 24, 2003.

The 2nd amendment was made on June 26, 2006.

The 3rd amendment was made on May 28, 2007.

The 4th amendment was made on June 13, 2008.

The 5th amendment was made on June 19, 2009.

The 6th amendment was made on June 17, 2010.

The 7th amendment was made on June 15, 2011.

The 8th amendment was made on June 19, 2013.

The 9th amendment was made on June 24, 2019.

The 10th amendment was made on May 18, 2020.

The 11th amendment was made on May 22, 2025.