

Letter from the CEO: Amber International's Vision, Strategy, and Roadmap

SINGAPORE, Aug. 21, 2025 /PRNewswire/ -- Amber International Holding Limited (Nasdaq: AMBR) ("Amber International" or the "Company"), a leading provider of institutional crypto financial services and solutions operating under the brand name "Amber Premium," today released a letter to shareholders from its CEO, Michael Wu.

Dear colleagues, partners, and friends of Amber,

It has been almost six months since Amber International Holding Limited (NASDAQ: AMBR) began its journey as a publicly listed company. Today, I want to take this moment, both as your new listco CEO and as a co-founder who has been with Amber since its earliest days, to share our vision, our strategy, our culture, and to introduce the leadership team that will guide Amber International into its next chapter.

Who we are today

Amber International is Asia's trusted digital wealth and crypto financial services platform, serving the region's most elite investors — from tycoons and family offices to leading institutions. We combine a private-banking experience with cutting-edge technology infrastructure and exclusive access to digital asset opportunities.

We stand apart because of our roots. Backed by Amber Group, a global leader in crypto finance since 2017, Amber International draws on deep expertise across trading, asset management, blockchain, and AI solutions. We offer clients not just unparalleled market access, but also a vision of what lies ahead.

Where we started

Amber Group began as Amber AI, one of the first fintech start-ups in Asia to apply machine learning and neural networks to market pricing and trading. From day one, we believed that two technologies, crypto and AI, would not only shape Amber, but also shape the future of finance and society.

That belief has never been stronger than today.

Where we are going

Our roadmap begins with who we are today —Asia's trusted partner for digital wealth and crypto financial services. Just as we have redefined the private-banking experience for the digital age, we will continue to strengthen our core business: combining exclusive market access, trusted client relationships, and institutional-grade infrastructure, while continuously improving the services that have made us a leader.

At the same time, we are building for the future. Our strategy rests on two simple but transformative ideas:

- 1. AI for Crypto:** We are applying cutting-edge AI agent technologies, both developed in-house and in partnership with leading global labs, to elevate our digital wealth and crypto financial services into a new era of personalization, efficiency, and intelligence.
- 2. Crypto for AI:** We see crypto as the native currency for the coming AI agent economy. Just as the internet needed native protocols to thrive, AI agents will need crypto-native rails to transact, coordinate, and build. Amber International is preparing to play a central role in powering this future.

In the near term, this means doubling down on our core business while infusing AI into our products and client experience. In the long term, it means positioning Amber International at the frontier where crypto and AI converge, enabling the world's first generation of intelligent economic agents.

Our culture: always a start-up

Even though Amber is now eight years old, and Amber International is a Nasdaq-listed company, we remain, at our core, a start-up. Why? Because what we do demands a start-up mindset: open to new technology, fearless in experimentation, flat in structure, and bold in vision.

At the same time, as a public company, we embrace transparency, governance, and shareholder accountability. Our ambition is to live at the intersection: combining the growth and dynamism of a rocket ship start-up with the discipline and trust of a Nasdaq-listed company.

Joining Amber International is still joining a rocket ship ride — but now, it's one flying in clear view of the world.

The leadership team

I'm honored to introduce the leadership team who will steer Amber International forward:

Executive Chairman & CEO – Michael Wu

Leading vision, strategy, governance, and forward-looking AI initiatives.

President – Vicky Wang

Overseeing core businesses: from marketing and sales to product execution and client service.

Chief Product Officer – Yi Bao

Driving product strategy at the core of Amber International, while spearheading new initiatives and long-term growth opportunities.

VP of Engineering – Alex Zhang

Leading engineering and R&D teams across crypto, blockchain, and AI innovation.

Chief Financial Officer – Josephine Ngai

Bringing over a decade of listed-company finance and controller experience to ensure governance and financial rigor.

Head of Americas – Jeffrey Wang

Bringing seasoned institutional finance expertise and leading Amber International's coverage and expansion across the Americas, ensuring round-the-clock global service for our clients.

Board of Directors:

Michael Wu (Chairman) and Vicky Wang (Director)

Luke Li (Director): Co-founder of Amber Group, bringing deep expertise in global trading and liquidity, as well as strategic insight from building Amber from day one.

Wayne Huo (Director): Co-founder of Amber Group, whose vision, resilience, and leadership have been central to Amber's growth since its founding.

Lin Ma (Director): COO of Amber Group, with extensive experience in organizational management, legal & compliance, mergers & acquisitions, and operational excellence.

Independent Directors:

Jiao Jie

Lub Bun Chong (Chair of the Investment Committee)

Philip Kan (Chair of the Corporate Governance and Nominating Committee)

Winson Ip Wing Wai (Chair of the Audit Committee)

Together, our management and board combine entrepreneurial energy, institutional discipline, global reach, and independent oversight. This foundation gives Amber International the strength to guide our next era of growth, and perhaps, one day, even welcome a future Chief Marketing Officer who is not human at all, but an AI agent of our own creation.

Closing

The story of Amber International is still being written. But one thing is certain: the future of finance belongs to those bold enough to embrace both technology and trust.

To all colleagues — thank you for being on this rocket ship with us. To our clients, partners, and shareholders — thank you for your trust. The journey ahead will be challenging, but together, we will lead not only in digital wealth and crypto finance, but also in shaping the intelligent agent economy.

This is Amber's moment. Let's build it together.

With conviction,

Michael Wu

Executive Chairman & CEO

Amber International Holding Limited (NASDAQ: AMBR)

About Amber International Holding Limited

Amber International Holding Limited (Nasdaq: AMBR), operating under the brand name "Amber Premium", is a leading provider of institutional crypto financial services and solutions. A subsidiary of Amber Group, Amber Premium delivers institutional-grade market access, execution infrastructure, and investment solutions to help institutions and high-net-worth individuals optimize their digital asset portfolios. The firm offers a regulated, scalable financial ecosystem powered by proprietary blockchain and financial technologies, AI-driven risk management, and quantitative algorithms across CeFi, DeFi, and OTC markets. Learn more at www.ambr.io

Safe Harbor Statement

This announcement contains forward-looking statements within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact in this announcement are forward-looking statements. These forward-looking statements are inherently uncertain, and shareholders and other potential investors must recognize that actual results may differ materially from the expectations as a result of a variety of factors. Such forward-looking statements are based upon management's current expectations and include known and unknown risks, uncertainties and other factors, many of which are hard to predict or control, that may cause the actual results, performance, or plans to differ materially from any future results, performance or plans expressed or implied by such forward-looking statements. Such risks and uncertainties include, but are not limited to: (i) the risk that the Company may not obtain the regulatory approval in relation to DWM Asset Restructuring in a timely manner or at all and may need to continue relying on the intercompany service agreements to receive the economic benefits of the WFTL Assigned Contracts; (ii) risks related to the performance of the amendment, waiver and framework agreement, including the expected timing and likelihood of receipt of the regulatory approvals contemplated therein; (iii) the risk that the Company's business lines are nascent, not fully proven by market and subject to material legal, regulatory, operational, reputational, tax and other risks in the jurisdictions where it operates; (iv) the risk of declining prices of digital assets and reduced transaction volumes conducted by the Company; (v) regulatory and market risks related to cryptocurrencies and digital assets and in the jurisdictions where the Company operates; (vi) risks related to fluctuations in the market price of bitcoin and any associated unrealized gains or losses on the digital assets that the Company may record in its financial statements as a result of a change in the market price of bitcoin from the value at which the Company's bitcoins are carried on its balance sheet, as well as commercial, legal, regulatory, accounting and technical uncertainties associated with the Company's crypto holdings; (vii) a decrease in liquidity in the markets in which the cryptocurrencies and digital assets are traded; and (viii) the impact of the availability of spot exchange traded products and other investment vehicles

for digital assets. Further information regarding these and other risks is included in the Company's annual report on Form 20-F and other filings with the SEC. Investors can identify these forward-looking statements by words or phrases such as "may," "will," "expect," "anticipate," "aim," "estimate," "intend," "plan," "believe," "potential," "continue," "is/are likely to" or other similar expressions. The Company undertakes no obligation to update forward-looking statements to reflect subsequent occurring events or circumstances, or changes in its expectations, except as may be required by law. Although the Company believes that the expectations expressed in these forward-looking statements are reasonable, it cannot assure you that such expectations will turn out to be correct, and the Company cautions investors that actual results may differ materially from the anticipated results.

Media & Investor Contacts

In Asia:

Amber International Holding Limited

Media Relations Team

Phone: +65 6022 0228

E-mail: pr@ambr.io | ir@ambr.io | ambr@paradigmconsulting.com.hk

In the United States:

International Elite Capital Inc.

Annabelle Zhang

Tel: +1 (646) 866-7928

E-mail: amber@iecapitalusa.com

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