

First Quarter 2025 Highlights

Leading the Way with Record Growth, AI Innovation, and Strategic Expansion in Crypto Finance

Q1 25 Financial Highlights

Record Financial Results Post-Merger and Nasdaq Debut

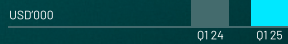
Revenue **\$14.9mn +1,378%**

Gross Profit **\$11.0mn**

Gross Profit Margin 73.7%

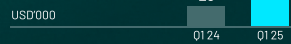
Wealth Management Revenue

+1,590%



Execution Solutions Revenue

+9,121%



Operating Income

\$0.8mn

from Loss \$0.9mn Q1 24

Net Income

\$0.9mn

from Loss \$11.9mn Q1 24

The increase was mainly due to the intercompany service agreement (effective Jan 1, 2025) allowing consolidation of WFTL Assigned Contracts, and ongoing growth of the Amber Premium business.

For more details on these non-GAAP financial measures, please see the tables captioned "Unaudited Reconciliations of GAAP and Non-GAAP Results" set forth at the end of this press release.

Q1 25 Operational Excellence

Exceptional Client Engagement and Market Momentum

Cumulative KYC'ed Users

+22% YoY

Assets on Platform

+11% YoY

Financial Outlook

Amber Premium Business

Amber Premium's business comprises our Wealth Management Solutions, Execution Solutions, and Payment Solutions.

Q2 2025 Revenue Projection

\$15.5mn - 17.5mn

FY 2025 Revenue Estimate

\$65mn - 75mn

Business Developments and Strategic Updates

Business Initiatives

- 1. Merger with iClick and Nasdaq Listing**
- 2. Product Innovations:**
 - Launched Real-World Asset (RWA) Tokenization Product uMint, backed by UBS Asset Management.
 - Provides secure, compliant yield on stablecoins.
 - Integrated with Amber Premium Crypto Card for immediate spending access.
- 3. Global Expansion Plan**
 - Rebranding Sparrow Tech to Amber Premium Singapore.
 - Expanding in Asia, focusing on Southeast Asia and the Middle East.

Mid-Term Strategic Initiatives

- 1. US\$100 Million Crypto Ecosystem Reserve**
- 2. Tokenized Real-World Assets (RWAs):**
 - Including uMINT, a UBS-backed money market fund now integrated into the Amber Premium Crypto Card.
- 3. AgentFi Infrastructure:**
 - An early-stage AI-native layer of crypto financial automation, highlighted by the appointment of MIA as the world's first AI earnings call ambassador.

Long-Term Growth Strategies

- 1. First mover in AgentFi economy**
- 2. AI powering crypto financial services**
- 3. Amber Premium's AI Agent**

For financials: Results for the first quarter of 2025 included the net income from WFTL Assigned Contracts and Sparrow based on the intercompany service agreements entered into in connection with the merger, which was not reflected in our results for the first quarter of 2024. **For operating data:** The operating metrics include operating data from Sparrow business, WFM, and WFTL. While Sparrow, WFM, and WFTL were not consolidated subsidiaries of the Company throughout the relevant periods, their operating data have been included on a pro forma basis for illustrative purposes assuming the completion of the DWM Asset Restructuring contemplated in the Merger. As of the date of this earnings release, other than the consolidation of Sparrow business following the relevant regulatory approval in April 2025, the DWM Asset Restructuring has not been completed.

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