

Full Year & Fourth Quarter 2025 Highlights

Amber Premium is a leading global digital wealth management platform, backed by Amber Group's 8+ years of institutional digital-asset leadership – one of the longest-tenured crypto leaders in Asia.

Reported Record-High Revenue & Secured Dubai VARA License

FY 25 Highlights

A breakout year – strategic execution converted to financial outperformance



FY25 Total Revenue

US\$66.1M

(+784.1% YoY)



Client Transaction Volume*

US\$11.0B

Steady through cycles



FY 25 Adjusted EBITDA Margin (Non-GAAP)

7.1%

Turned positive



Cumulative KYC'ed Users**

5,229 (+16.7% YoY)

Q4 25 Snapshots

Q4 Total Revenue
US\$16.3M

Q4 Transaction Volume*
US\$2.9B

Data as of December 31, 2025

Strategic Foundation – Laid in FY2025, Compounds from FY2026



VARA VASP Licence

- IPA in Q4 2025
- Licensed in Apr 2026



Three-Hub Pan-Asian Platform

- Singapore
- Dubai
- Hong Kong



High Quality Revenue Streams

- Wealth management
- Execution solutions
- Payment solutions
- Marketing and Enterprise



A-Suite AI-Native OS

Building operating systems for the agent economy

For financials: In connection with the Merger, the Company entered into intercompany services agreements with certain wholly owned subsidiaries of our parent, Amber Group. These agreements included the net income from WFTL Assigned Contracts and AGTL Assigned Contracts (collectively, the "Assigned Contracts"). Therefore, our results for the full year 2025 have included the net income from the Assigned Contracts, which was not reflected in our results for the corresponding periods in 2024. **For operating data:** The operating metrics include operating data from Sparrow business and the Assigned Contracts. While the relevant entities 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. **Disclaimer:** This one-pager is for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to purchase any securities. The information contained herein should be read in conjunction with the "Risk Factors" disclosed in the Company's Annual Report on Form 20-F and other filings with the U.S. Securities and Exchange Commission (the "SEC"). In the event of any inconsistency, the disclosures contained in the Company's filings with the SEC shall prevail. This one-pager is also subject to the "Safe Harbor Statements" set forth in the earnings release.

*Q4 & FY 25 Transaction Volume is calculated as the sum of Execution Trading Volume and Payment Trading Volume for the relevant periods.

**Cumulative KYC'ed Users is defined as the total number of clients that completed the Company's Know Your Customer identity verification as of 31 Dec 2025.

For more insights, visit our investor presentation at ir.ambr.io