



CRYPTO-ASSET WHITE PAPER | Amnis Finance

MiCAR White Paper

This white paper has been prepared in accordance with Regulation (EU) 2023/1114 of the European Parliament and of the Council on markets in crypto-assets (MiCAR).

PUBLICATION DATE

2026-03-06

OFFEROR

Amnis AI Inc.

VERSION

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General information

No.	Field	Content
00	Table of contents	true
01	Date of notification	2026-02-27
02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The person seeking admission to trading of the crypto-asset is solely responsible for the content of this crypto-asset white paper.
03	Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 of the European Parliament and of the Council and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.
04	Statement in accordance with Article 6(5), points (a), (b), (c), of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper may lose its value in part or in full, may not always be transferable and may not be liquid.
05	Statement in accordance with Article 6(5), point (d)	false
06	Statement in accordance with Article 6(5), points (e) and (f), of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council. The crypto-asset referred to in this white paper is not covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.
07	Warning in accordance with Article 6(7), second subparagraph, of Regulation (EU) 2023/1114	This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto-asset white paper as a whole and not on the summary alone. The offer to the public of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council (36) or any other offer document pursuant to Union or national law.

Summary

08	Characteristics of the crypto-asset	AMI token holders can participate in protocol governance by proposing and voting on decisions related to the Amnis Finance platform and are eligible to receive incentives for engaging with the ecosystem. Holders are obligated to comply with protocol rules and applicable laws; the token does not confer ownership, profit rights, or dividends. These governance rights are exercised on-chain through a DAO portal where holders can submit proposals, vote, or delegate their voting power. Any modifications to these rights and obligations will be implemented by the Amnis Finance development team and communicated to the community through official channels.
09	Further information about utility tokens	The AMI token is the governance and utility token for the Amnis Finance liquid staking and DeFi platform. It provides access to digital services, where the quantity and quality of access are determined by the number of tokens held and the protocol's on-chain rules. Key functionalities include: (i) Governance Participation: Holders can propose and vote on protocol decisions such as staking parameters, validator selection, and platform upgrades. (ii) Incentive Programs: AMI is used to reward ecosystem participation, including staking and liquidity provision. The transferability of AMI tokens may be subject to restrictions imposed by the exchanges on which they are listed, and tokens acquired through private sales may have specific transfer restrictions as outlined in their sale agreements.

10	Key information about the offer to the public or admission to trading	No offer of Amnis Finance Token (AMI) is being made to the public in connection with this disclosure. The token is already issued and circulating. There is no issuance of new tokens, no subscription period, and no associated fundraising activity. Accordingly, there are no subscription goals, issue price, or subscription fees applicable. No crypto-asset service provider has been appointed to place the token. Admission to trading for the Amnis Finance Token (AMI) is being sought on the Bybit Europe and Kraken trading platforms. The objective is to enhance the token's accessibility, liquidity, and overall market visibility.
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Part A - Information about offeror or person seeking admission to trading

No.	Field	Content									
A.1	Name	Amnis AI Inc.									
A.2	Legal form	6TPA									
A.3	Registered address	Oceania Business Plaza, 21st Floor, Punta Pacifica, Panama, Panama. PA PA-8									
A.4	Head office	Oceania Business Plaza, 21st Floor, Tower 1000, Isaac Hanono Missri Street, Punta Pacifica PA PA-8									
A.5	Registration date	2024-05-06									
A.6	Legal entity identifier	N/A									
A.7	Another identifier required pursuant to applicable national law	155751269									
A.8	Contact telephone number	+84 966360068									
A.9	E-mail address	eric@amnis.finance									
A.10	Response time (Days)	10									
A.11	Parent company	N/A									
A.12	Members of the management body	<table> <tr> <th>Identity</th><th>Business Address</th><th>Function</th></tr> <tr> <td>Ngoc Hung Nguyen</td><td>40 P. Hai Bà Trưng, Trảng Tiền, Hoàn Kiếm, Hà Nội, Vietnam</td><td>Director</td></tr> <tr> <td>Minh Tuan Pham</td><td>3rd Floor, Sun Ancora Building, 2 Luong Yen, Hai Ba Trung District, Hanoi</td><td>Head of Engineering</td></tr> </table>	Identity	Business Address	Function	Ngoc Hung Nguyen	40 P. Hai Bà Trưng, Trảng Tiền, Hoàn Kiếm, Hà Nội, Vietnam	Director	Minh Tuan Pham	3rd Floor, Sun Ancora Building, 2 Luong Yen, Hai Ba Trung District, Hanoi	Head of Engineering
Identity	Business Address	Function									
Ngoc Hung Nguyen	40 P. Hai Bà Trưng, Trảng Tiền, Hoàn Kiếm, Hà Nội, Vietnam	Director									
Minh Tuan Pham	3rd Floor, Sun Ancora Building, 2 Luong Yen, Hai Ba Trung District, Hanoi	Head of Engineering									

A.13	Business activity	Amnis AI Inc. is a decentralized finance (DeFi) protocol and liquid staking platform built on the Aptos blockchain. It enables holders of Aptos' native token APT to stake their tokens to earn staking rewards without sacrificing liquidity, by issuing liquid staking derivatives that can be used across the broader DeFi ecosystem.
A.14	Parent company business activity	N/A
A.15	Newly established	true
A.16	Financial condition for the past three years	Since its registration, Amnis AI Inc. has maintained a stable financial position and gradually expanded its operations. It successfully completed multiple fundraising rounds, securing an aggregate of over USD 3.5 million from strategic investors including Borderless Capital, OKX Ventures, Gate Ventures, Arkgrow Capital, Skyvision Capital, Stealth Capital, Ambush Capital, BTCity, Flowdesk, Re7, Chorus One Venture, DoraHack... From a revenue perspective, Amnis AI Inc. launched its Liquid Staking platform in September 2023, our node validator collect fee that come from 7% of 7% APR, equal 0.5% on TVL per year (\$0.45M annually at the TVL of \$90M). From September 2024, we started collecting protocol fees as well (another 0.5% on TVL yearly).which has since become the second revenue driver. The protocol has experienced continuous growth in active users, supported by targeted marketing initiatives and strong partnerships within the blockchain ecosystem. The progressive expansion of market share and user engagement has been a significant factor in the increase of operating revenue. Also with location advantage, we're able to bring down operating costs for sustainable cashflow & business. Capital resources remain sufficient, supported by the original fundraising and ongoing operating cash inflows. In parallel, long-term capital strength is being enhanced through the introduction of new product lines, including vaults scheduled for launch by mid 2026. In summary, Amnis AI Inc.'s financial condition since registration has been stable and positive, characterized by adequate capitalization, significant fundraising success, consistent revenue growth, and strong user adoption. The combination of financial and non-financial performance indicators demonstrates sustainable progress consistent with Amnis AI Inc.'s size, business model, and strategic focus. Summary of financial Position Below is a summary of the financial position of AMI as of [December 2025]: -Total assets: \$3.6M USD -Liabilities: \$0.15M USD -Total liabilities and equity: \$3.6M USD Finance Performance The AMI token is made available for trading on secondary markets following its issuance, and its market performance is subject to prevailing market conditions, liquidity, and user demand within the Amnis Finance ecosystem. The value and trading activity of AMI may fluctuate over time and can be influenced by factors such as overall digital asset market conditions, protocol adoption, governance participation, and the implementation of incentive mechanisms. As AMI is a utility and governance token, its financial performance is not linked to ownership rights, profit entitlement, or guaranteed returns, and no assurance can be given regarding its future market value or liquidity.
A.17	Financial condition since registration	N/A



Part B - Information about issuer, if different from offeror or person seeking admission to trading

No.	Field	Content
B.1	Issuer different from offeror or person seeking admission to trading	false
B.2	Name	N/A
B.3	Legal form	N/A
B.4	Registered address	N/A
B.5	Head office	N/A
B.6	Registration date	N/A
B.7	Legal entity identifier	N/A
B.8	Another identifier required pursuant to applicable national law	N/A
B.9	Parent company	N/A
B.10	Members of the management body	N/A
B.11	Business activity	N/A
B.12	Parent company business activity	N/A

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Part C - Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114

No.	Field	Content
C.1	Name	N/A

C.2	Legal form	N/A
C.3	Registered address	N/A
C.4	Head office	N/A
C.5	Registration date	N/A
C.6	Legal entity identifier	N/A
C.7	Another identifier required pursuant to applicable national law	N/A
C.8	Parent company	N/A
C.9	Reason for crypto-asset white paper preparation	N/A
C.10	Members of the management body	N/A
C.11	Operator business activity	N/A
C.12	Parent company business activity	N/A
C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A

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Part D - Information about the crypto-asset project

No.	Field	Content
D.1	Crypto-asset project name	Amnis Finance
D.2	Crypto-assets name	Amnis Finance Token
D.3	Abbreviation	AMI
D.4	Crypto-asset project description	As a Pioneering Liquidity Staking on Aptos, Amnis Finance introduces a secure, user-friendly and innovative liquid staking protocol that empowers APTOS ecosystem users and APTOS investors (institutional & individual) to

		effortlessly maximize returns on their APT tokens while unlocking their liquidity Amnis Liquid Staking will utilize two token primitives model - amAPT and stAPT along with its own governance token (AMI) to bootstrap the Defi ecosystem at Aptos. This model keeps APT always locked in the validator nodes, multiply TVL and boost ecosystem Defi activities while keeping the network more secure. User deposits APT to receive amAPT: -User can either keep amAPT (no staking rewards) and participate in Defi (liquidity pools, lending, etc.) to receive yields or stake amAPT to receive stAPT (gets staking rewards) -User can participate in Defi with stAPT, whose price will keep increasing as staking rewards are generated -User can redeem stAPT for amAPT at any point based on current price (calculated from cumulative staking rewards) -User can then swap amAPT for APT in DEXs (e.g. Pancake) -The original deposited APT will stay locked inside the validator nodes forever, keeping the network secured while still producing 3 Defi primitives (amAPT, stAPT, AMI) and many Defi activities.																
D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project	<table><tr><th>Type of person</th><th>Name of person</th><th>Business address of person</th><th>Domicile of company</th></tr><tr><td>Development team</td><td>Eric Nguyen</td><td>40 Hai Ba Trung Street, Hoan Kiem District, Hanoi, Vietnam</td><td>VN</td></tr><tr><td>Development team</td><td>Patrick Nguyen</td><td>P12 Times City, 458 Minh Khai Street, Hai Ba Trung District, Hanoi, Vietnam</td><td>VN</td></tr><tr><td>Development team</td><td>Tony Pham</td><td>3rd Floor, Sun Ancora Building, 2 Luong Yen Street, Hai Ba Trung District, Hanoi, Vietnam</td><td>VN</td></tr></table>	Type of person	Name of person	Business address of person	Domicile of company	Development team	Eric Nguyen	40 Hai Ba Trung Street, Hoan Kiem District, Hanoi, Vietnam	VN	Development team	Patrick Nguyen	P12 Times City, 458 Minh Khai Street, Hai Ba Trung District, Hanoi, Vietnam	VN	Development team	Tony Pham	3rd Floor, Sun Ancora Building, 2 Luong Yen Street, Hai Ba Trung District, Hanoi, Vietnam	VN
Type of person	Name of person	Business address of person	Domicile of company															
Development team	Eric Nguyen	40 Hai Ba Trung Street, Hoan Kiem District, Hanoi, Vietnam	VN															
Development team	Patrick Nguyen	P12 Times City, 458 Minh Khai Street, Hai Ba Trung District, Hanoi, Vietnam	VN															
Development team	Tony Pham	3rd Floor, Sun Ancora Building, 2 Luong Yen Street, Hai Ba Trung District, Hanoi, Vietnam	VN															
D.6	Utility token classification	false																
D.7	Key features of goods/services for utility token projects	N/A																
D.8	Plans for the token	Past Milestones: 2023: Launch of the Amnis Finance liquid staking protocol on the Aptos blockchain, providing a solution that unlocks liquidity for staked APT and rapidly gaining user adoption. 2024: Achieved leading position as the #1 liquid staking derivative (LSD) protocol on Aptos by total value locked (TVL), with hundreds of thousands of stakers, significant community growth, and major strategic partnerships and investments. 2025: Participation in the Aptos Foundation’s LFM program and the Token Generation Event (TGE) for the AMI governance token, marking a major step in decentralizing governance and expanding community participation. Future Milestones: Ecosystem Expansion: Continue broadening integrations with DeFi protocols, wallets, and infrastructure across the Aptos ecosystem to increase utility and accessibility of liquid staking derivatives and AMI governance features. Token Utility Development: Expand the functional utility of the AMI token by strengthening governance mechanisms, introducing additional incentive programs, and enabling new staking and participation features within the Amnis DAO framework. Market/User Growth: Facilitate adoption through strategic listings on compliant trading platforms, community engagement initiatives, and educational campaigns to foster growth of both the user base and the governance ecosystem.																
D.9	Resource allocation	-Q3 2024: Seed round raised \$2M led by OKX Ventures and Borderless Capital with participation from SkyVision Capital, Aptos Labs, Gate Ventures, Chorus One, Old Fashion Research, V3V Ventures, Re7 Capital, Ambush Capital, Flowdesk and more.																

[-https://www.accessnewswire.com/926977/amnis-finance-secures-2-million-in-a-seed-round-with-okx-ventures-and-borderless-capital-leading-the-investment](https://www.accessnewswire.com/926977/amnis-finance-secures-2-million-in-a-seed-round-with-okx-ventures-and-borderless-capital-leading-the-investment)

D.10	Planned use of collected funds or crypto-assets	This is not applicable because there will be no raising of funds. This is not an offer of the AMI token but rather an admission of the AMI token to trading, as the white paper was prepared for admission to trading and not for collecting funds for the crypto-asset project.
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Part E - Information about the offer to the public of crypto-assets or their admission to trading

No.	Field	Content
E.1	Public offering or admission to trading	ATTR
E.2	Reasons for public offer or admission to trading	The objective of seeking admission to trading is to enhance the accessibility and liquidity of AMI. By establishing a formal secondary market, investors can more accurately determine fair market value through transparent price discovery. This increased accessibility not only broadens market participation but also strengthens AMI's overall market visibility and expands its practical utility within the ecosystem.
E.3	Fundraising target	N/A
E.4	Minimum subscription goals	N/A
E.5	Maximum subscription goals	N/A
E.6	Oversubscription acceptance	N/A
E.7	Oversubscription allocation	N/A
E.8	Issue price	N/A
E.9	Official currency or any other crypto-assets determining the issue price	N/A
E.10	Subscription fee	N/A
E.11	Offer price determination method	N/A
E.12	Total number of offered/traded crypto-assets	1000000000
E.13	Targeted holders	ALL
E.14	Holder restrictions	The purchase of the Token from EU-regulated Exchanges will be available to all users of such Exchanges. Most trading and exchange services offered by Exchanges are open to retail holders, and may be subject to the compliance requirements of the respective Exchange. The Exchanges may impose

		restrictions on holders of Tokens on their respective Exchanges, in accordance with applicable laws and internal policies.
E.15	Reimbursement notice	N/A
E.16	Refund mechanism	N/A
E.17	Refund timeline	N/A
E.18	Offer phases	N/A
E.19	Early purchase discount	N/A
E.20	Time-limited offer	N/A
E.21	Subscription period beginning	N/A
E.22	Subscription period end	N/A
E.23	Safeguarding arrangements for offered funds/crypto-assets	N/A
E.24	Payment methods for crypto-asset purchase	Not applicable
E.25	Value transfer methods for reimbursement	Not applicable
E.26	Right of withdrawal	N/A
E.27	Transfer of purchased crypto-assets	Not applicable
E.28	Transfer time schedule	N/A
E.29	Purchaser's technical requirements	Technical requirements will be specified by the exchange and may include the following: 1. A compatible digital wallet or account on supported exchanges; 2. Internet access; 3. A device (computer or mobile) to manage a digital wallet/private key and/or account on an exchange to carry out transactions
E.30	Crypto-asset service provider (CASP) name	N/A
E.31	CASP identifier	N/A
E.32	Placement form	N/A
E.33	Trading platforms name	Bybit Europe, Kraken
E.34	Trading platforms market identifier code (MIC)	Bybit Europe: None, Kraken: PGSL
E.35	Trading platforms access	The Exchanges are accessible via their respective websites.
E.36	Involved costs	Utilizing exchange services may incur various expenses, such as transaction and withdrawal fees. These charges are established independently by the respective platforms and remain beyond the control or influence of the Person Seeking Admission to Trading. Users should note that any adjustments to fee schedules or the implementation of additional costs are at the sole discretion of the exchanges.
E.37	Offer expenses	N/A
E.38	Conflicts of interest	The persons involved in the admission to trading of AMI do not have any conflicts of interest that could materially impact the admission to trading process or its outcome. Should any potential conflicts arise, they will be promptly disclosed and managed in accordance with applicable regulatory

		requirements and best practices to ensure fair and transparent trading conditions.
E.39	Applicable law	Subject to mandatory applicable law, any and all disputes or claims arising out of, or in connection with, this whitepaper and/ or the Token, including the validity, invalidity, breach or termination thereof, shall be governed by, construed and enforced exclusively in accordance with the laws of Panama.
E.40	Competent court	Subject to mandatory applicable law, any and all disputes or claims arising out of, or in connection with, this whitepaper and/ or the Token, including the validity, invalidity, breach or termination thereof, shall be subject to the exclusive jurisdiction of the courts in Panama.



Part F - Information about the crypto-assets

No.	Field	Content
F.1	Crypto-asset type	The AMI token is a governance and utility token for the Amnis Finance ecosystem, enabling holders to participate in protocol governance, vote on key decisions, and access various services within the liquid staking and DeFi platform.
F.2	Crypto-asset functionality	Governance: AMI is a governance token that empowers holders to actively shape the Amnis Finance ecosystem. Token holders can propose and vote on key protocol decisions, including changes to staking parameters, validator selection, fee structures, and other protocol upgrades. By participating in governance, AMI holders help ensure the decentralized, community-driven development of the platform and align protocol evolution with user interests. Incentive: AMI also functions as an incentive token to reward users and contributors within the ecosystem. It is used to motivate staking participation, liquidity provision, and engagement with the protocol, creating alignment between network growth and user benefits. Incentives are structured to encourage long-term commitment, strengthen network security, and foster the adoption of liquid staking derivatives and other DeFi services on the Amnis platform.
F.3	Planned application of functionalities	The governance and incentive functionalities of the AMI token will be made available in a phased manner following token issuance and protocol deployment. Governance rights will be activated once the relevant on-chain governance framework is live, while incentive mechanisms will be introduced progressively to support protocol adoption, user participation, and ecosystem growth. The timing and scope of such functionalities may evolve based on technical readiness and community governance decisions.
F.4	Type of crypto-asset white paper	OTHR
F.5	The type of submission	NEWT
F.6	Crypto-asset characteristics	The AMI token is the native governance and utility token of the Amnis Finance protocol. It is designed to enable decentralized governance, align incentives among participants, and support the sustainable operation and growth of the Amnis Finance ecosystem through protocol-level utility and reward mechanisms.

F.7	Commercial name or trading name	Amnis Finance/AMI
F.8	Website of the issuer	https://amnis.finance/
F.9	Starting date of offer to the public or admission to trading	2026-03-06
F.10	Publication date	2026-03-06
F.11	Any other services provided by the issuer	In addition to the core liquid staking services, Amnis Finance offers validator delegation, staking optimization, and integration of liquid staking derivatives across DeFi protocols. The platform also provides tools for liquidity access, incentives, and on-chain governance participation, and supports ecosystem growth through protocol integrations, incentive programs, and community governance initiatives."
F.12	Language or languages of the crypto-asset white paper	English
F.13	Digital token identifier code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available	DRQPDWVXJ
F.14	Functionally fungible group digital token identifier, where available	28RJR2ZB7
F.15	Voluntary data flag	true
F.16	Personal data flag	false
F.17	LEI eligibility	true
F.18	Home member state	IE
F.19	Host member states	AT, BE, BG, CY, CZ, DE, DK, EE, ES, FI, FR, GR, HR, HU, IS, IT, LI, LT, LU, LV, MT, NL, NO, PL, PT, RO, SE, SI, SK

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Part G - Information on the rights and obligations attached to the crypto-assets

No.	Field	Content
G.1	Purchaser rights and obligations	AMI token holders can participate in protocol governance by proposing and voting on decisions related to the development and operation of Amnis Finance. They are also eligible to receive incentives through engagement with the liquid staking ecosystem. Holders must comply with protocol rules, exchange policies, and applicable laws, and the token does not grant ownership, profit rights, or dividends.

G.2	Exercise of rights and obligations	-Submitting proposals: Token holders may submit a proposal through the DAO's governance portal, subject to any proposal threshold (such as minimum token holdings, delegation requirements, or proposal deposits) and any required discussion period on the DAO forum. -Voting: Holders may vote "for" or "against" proposals during the designated voting window using the governance interface. Voting power is based on the holder's token balance or delegated voting power at the defined snapshot/record time. Votes are recorded on-chain or via a system combining off-chain signaling with on-chain execution as applicable). -Delegation: Token holders may delegate voting power to another address using the DAO's delegation mechanism. Delegation can be revoked or reassigned at any time, subject to network confirmation. All governance rights are digital, on-chain, and linked to the protocol, and do not confer ownership, profit claims, or external rights beyond the Amnis Finance ecosystem.
G.3	Conditions for modifications of rights and obligations	-Any changes to the rights, obligations, or features of AMI tokens will be implemented by the Amnis Finance development team. Modification will be communicated to token holders through the Project's official channels, ensuring transparency and allowing the community to stay informed of updates.
G.4	Future public offers	Not applicable
G.5	Issuer retained crypto-assets	710000000
G.6	Utility token classification	true
G.7	Key features of goods/services of utility tokens	The AMI token provides holders with access to governance and utility functions within the Amnis Finance ecosystem. Specifically, AMI enables: Governance Participation: Holders can propose and vote on protocol decisions, including staking parameters, validator selection, and upgrades, helping shape the development of the platform. Incentive Programs: AMI tokens are used to reward active participation in the ecosystem, including staking, liquidity provision, and other protocol engagement activities.
G.8	Utility tokens redemption	AMI tokens cannot be redeemed for cash or physical goods. They provide access to digital services within the Amnis Finance protocol, including governance participation and eligibility for protocol incentives such as staking and liquidity rewards. The quantity and quality of access are determined by the number of tokens held and the protocol's on-chain rules.
G.9	Non-trading request	true
G.10	Crypto-assets purchase or sale modalities	N/A
G.11	Crypto-assets transfer restrictions	The transferability of AMI tokens may be subject to restrictions imposed by the exchanges on which they are listed, in accordance with applicable laws and the exchanges' internal policies. Additionally, token holders who acquire AMI through private sales may be subject to specific transfer restrictions as outlined in the terms and conditions of those sales.
G.12	Supply adjustment protocols	false
G.13	Supply adjustment mechanisms	N/A
G.14	Token value protection schemes	false
G.15	Token value protection schemes description	N/A
G.16	Compensation schemes	false
G.17	Compensation schemes	N/A

	description	
G.18	Applicable law	Subject to mandatory applicable law, any and all disputes or claims arising out of, or in connection with, this whitepaper and/ or the Token, including the validity, invalidity, breach or termination thereof, shall be governed by, construed and enforced exclusively in accordance with the laws of Panama.
G.19	Competent court	Subject to mandatory applicable law, any and all disputes or claims arising out of, or in connection with, this whitepaper and/ or the Token, including the validity, invalidity, breach or termination thereof, shall be subject to the exclusive jurisdiction of the courts in Panama.

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Part H – Information on the underlying technology

No.	Field	Content
H.1	Distributed ledger technology (DTL)	Deployed on the Aptos Blockchain, a Layer-1 Proof-of-Stake (PoS) network
H.2	Protocols and technical standards	AMI is an Aptos Fungible Asset (FA) token, ensuring compatibility with Aptos wallets, exchanges, and smart contracts built in the Move programming language. The Aptos blockchain is a Layer-1 Proof-of-Stake network (AptosBFT), providing high throughput, low latency, and strong security guarantees.
H.3	Technology used	AMI tokens can be held, stored, and transferred using Aptos-compatible wallets that support Move-based fungible tokens, including both software and hardware wallets. Transfers occur on-chain through the Aptos network, and token holders may also interact with AMI via supported exchanges and DeFi interfaces that comply with applicable laws and platform policies.
H.4	Consensus mechanism	Aptos uses a Proof-of-Stake (PoS) consensus mechanism called AptosBFT, a HotStuff-inspired Byzantine Fault Tolerance (BFT) protocol that ensures rapid transaction finality and high security by requiring validators to stake APT tokens to validate transactions. It combines this with a parallel execution engine (Block-STM) and a modular design, allowing independent upgrades and faster, more scalable throughput than traditional chains.
H.5	Incentive mechanisms and applicable fees	Validators on the Aptos network are compensated with APT for securing the blockchain through a Proof-of-Stake (PoS) model. Their income comes from transaction gas fees and staking rewards (emissions). Validators set their own commission rates for delegators. Notably, Aptos does not use "slashing" (principal penalty). Instead, poor performance is penalized via missed rewards for that epoch. Every transaction requires gas fees, structured as: -Execution & IO Fees: Covers CPU work and data reading/writing. It is the product of gas units used and the market gas price. -Storage Fees (Storage Deposit): Covers on-chain data storage. Unique to Aptos, this fee is a refundable deposit; users can receive a 100% refund when the data is deleted from the ledger

H.6	Use of distributed ledger technology	false
H.7	DLT functionality description	N/A
H.8	Audit	true
H.9	Audit outcome	OtterSec (https://135941930-files.gitbook.io/~files/v0/b/gitbook-x-prod.appspot.com/o/spaces%2FS1BuIoYSwiJZqNrZeQzd%2Fuploads%2FXNDGGecyO1F9NwaIho4j_.alt=media&token=76b9a7f5-13f0-4d41-b169-0d3cb6cedec8) Movebit (https://movebit.xyz/reports/Amnis-Finance-Final-Audit-Report.pdf) Verichain (https://github.com/verichains/public-audit-reports/blob/main/Amnis%20Finance%20-%20Public%20Report%20v1.1.pdf)

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Amnis Finance MiCAR Whitepaper

Part I - Information on risks

No.	Field	Content
I.1	Offer-related risks	The admission to trading of AMI involves significant risks, including market volatility, liquidity constraints, regulatory uncertainties, and varying trading conditions. The price of AMI may fluctuate substantially due to market sentiment, macroeconomic factors, and speculative activity, and there is no guarantee of sustained liquidity or that an active secondary market will develop or remain stable. Regulatory changes could affect trading conditions, exchange availability, or compliance requirements, potentially restricting access to AMI in certain jurisdictions or imposing additional obligations on holders. Moreover, \$FB has no intrinsic value beyond its use for transaction fees and participation in community governance, and its value is primarily speculative, influenced by market dynamics rather than underlying utility. The Person Seeking Admission to Trading has no control over the operations, management, or oversight of the third-party Exchanges where the Token is traded. Furthermore, the underlying protocol is subject to evolution driven by technical, regulatory, or industry changes. Unforeseen challenges may require adjustments to the project's strategy, governance, or structure. 1. Market and Trading Platform Risks -Regulatory Compliance: Although the Token is designed to comply with existing regulations (such as MiCA), evolving regulatory landscapes could impact its classification, trading status, or market/ community acceptance. Changes in regulatory requirements may necessitate modifications to the Project's operation, structure, or governance. Token holders must ensure compliance with local laws, as regulatory treatment of crypto-assets varies across jurisdictions. -Market Volatility: The Token is subject to extreme price fluctuations, influenced by market speculation, investor sentiment, and broader industry trends. External factors, such as regulatory announcements or technological developments, may further contribute to volatility, potentially leading to financial losses for holders. -Liquidity and Delisting: Trading depends on activity within decentralized (DEX) and centralized (CEX) exchanges. There is no guarantee of permanent listing; a delisting event or low liquidity could make it impossible to execute trades without severe price impact.

		-Exchange Insolvency: Trading platforms are independent entities. The Person Seeking Admission to Trading is not responsible for an exchange's bankruptcy, service disruptions, or any loss of assets held on such platforms. 2. Infrastructure and Governance Risks -Blockchain Dependency: The Token relies entirely on its host blockchain. Any network downtime, smart contract failures, or congestion will negatively impact security and functionality. -Centralization Concerns: Future network operations may involve centralized or permissioned models. This structure introduces risks of censorship, data monetization, or governance decisions that favor specific node operators over the broader community. -Conflicts of Interest: Decisions made by the issuer or project leadership may not always align with the interests of all Token holders, potentially affecting the project's long-term credibility or valuation. 3. Issuer and Operational Risks -Operational Integrity: Internal process failures, human error, or mismanagement by the issuer could disrupt the ecosystem and lead to financial or reputational damage. -Financial Stability: The issuer may face liquidity shortages or market fluctuations that impact its ability to sustain operations or meet its obligations to the project. -Key Personnel Dependency: Success is heavily tied to specific leadership and technical talent. The loss of key individuals could result in project stagnation or failure. -Counterparty Risk: The ecosystem relies on external partners and service providers. Any failure by these third parties to fulfill their obligations can destabilize the Token's operations and liquidity. 4. Competitive and Strategic Risks -Industry Competition: The project operates in a highly competitive environment. Larger or better-funded ventures may attract more users and liquidity, potentially marginalizing the Token. -Vesting and Inflation: While vesting schedules are designed to align team interests with the community, the eventual release of these tokens increases circulating supply, which may impact market price. -Speculative Nature: Beyond the specific utility and governance functions described, the Token's value is highly speculative and driven by market perception and community engagement. 5. Legal and Unforeseen Risks -Legal Uncertainty: Adverse legal rulings, lawsuits, or sudden changes in financial frameworks could render the Token unusable or illegal in certain regions. -Technological Obsolescence: Failure to manage updates or keep pace with rapid industry advancements could lead to security vulnerabilities or the technological irrelevance of the infrastructure. -Unanticipated Factors: New risks may emerge from unexpected combinations of the factors mentioned above or from global events that are not currently foreseeable.
I.2	Issuer-related risks	It has a relatively short operating history and limited track record, which may present risks related to organizational stability, governance, and operational capacity. As a new entity, the foundation may face challenges in managing the development and expansion of the Fractal Bitcoin ecosystem, and there can be no assurance that it will achieve its objectives or maintain consistent operations over time.
I.3	Crypto-assets-related risks	1. Market & Valuation Risks -Market Volatility: The asset's value is inherently volatile and subject to sharp fluctuations driven by speculative trading, investor sentiment, regulatory shifts, and technological changes. Macroeconomic shifts or evolving trends within the broader crypto industry may lead to significant price instability or total loss of value. -Speculative Nature: There are no guarantees regarding future performance, value, or rewards. Aside from the specific governance, staking, and utility functions described in this document, the asset holds no inherent value. Its worth is driven entirely by community engagement and market demand; if adoption fails to meet expectations, the valuation will be adversely affected.

		-Liquidity Constraints: Trading depends on active participation within decentralized (DEX) and centralized (CEX) exchanges. Low trading volume may make it difficult to execute large orders without causing significant price slippage. Limited demand for the underlying protocol can further restrict your ability to buy, sell, or exit positions. 2. Operational & Project Risks -Adoption & Demand: Long-term viability depends on the project achieving widespread use. Success is influenced by competitive market conditions and organic community growth. The issuing party cannot control the pace of adoption, and there is no assurance that the ecosystem will reach the scale necessary to sustain its economic model. -Blockchain Infrastructure: The asset relies exclusively on its underlying blockchain. Network congestion, security vulnerabilities, or protocol downtime can prevent you from transferring or trading your holdings. Furthermore, changes to the network's governance or fee structures may impact the cost and efficiency of use. -Transaction Costs: While typically low, network fees can spike during periods of high demand. Significant increases in transaction costs may diminish the economic practicality of using the asset within the ecosystem. 3. Security & Technical Risks -Smart Contract Vulnerabilities: Despite rigorous audits, unforeseen bugs or exploits in the smart contracts may exist, potentially leading to a loss of funds or a total failure of functionality. -Self-Custody Responsibility: Holders are solely responsible for managing their private keys and recovery phrases. Because blockchain transactions are irreversible, the loss of these credentials results in the permanent loss of access to your assets. -Fraud & Cybersecurity: The ecosystem is subject to risks from phishing, "rug pulls," fake giveaways, and counterfeit tokens. Interacting with unverified platforms or unofficial channels significantly increases the risk of theft. -Software Maturity: The infrastructure utilizes relatively new technology that may contain undiscovered inefficiencies. There is no guarantee that interacting with the platform will be uninterrupted or error-free. 4. Legal & Regulatory Risks -Evolving Frameworks: Global regulations regarding digital assets are in constant flux. New laws may reclassify the asset, limit its availability, or impose strict operational requirements that could hinder its utility. -Enforcement & Compliance: Authorities may take action against the issuer if the asset is deemed an unregistered security or if it fails to meet financial regulations. Such actions could lead to the asset being delisted or banned in certain jurisdictions. -Financial Crimes (AML/CTF): Assets may be scrutinized for links to illicit activity. Wallets or platforms suspected of non-compliance may be blacklisted by authorities, restricting your ability to move or trade your tokens. -Tax Obligations: Tax treatment of digital assets varies by region. You are responsible for reporting and paying any taxes arising from the appreciation, sale, or conversion of these assets. 5. Future & Strategic Risks -Vesting & Inflation: Tokens allocated to the team and early stakeholders are subject to release schedules. The unlock and subsequent sale of these tokens may increase market supply, potentially downward-pressuring the price. -Technological Obsolescence: The industry moves rapidly. The emergence of superior technologies or competing protocols could render this project obsolete, reducing its long-term adoption and utility. -Unforeseen Factors: In addition to the risks stated above, unanticipated events—including sudden macroeconomic collapses or global technological shifts—may emerge that negatively impact the asset's security and value.
I.4	Project implementation-related risks	The Person Seeking Admission to Trading does not operate, control, or manage the technology underlying the Project. While every effort is made to maintain stability, blockchain-based systems are inherently evolving and carry significant risks. The project's long-term viability remains subject to external factors, including shifting macroeconomic conditions, regulatory changes, and global technological progress. 1. Technical Development & Infrastructure Risks

-Smart Contract Vulnerabilities: Despite comprehensive security protocols, unforeseen bugs or vulnerabilities in smart contracts may disrupt token distribution, vesting schedules, or refund mechanisms.

-Blockchain Protocol Dependency: The Token relies entirely on its host blockchain. Network congestion, protocol downtime, or security breaches at the chain level will directly impact the project's functionality and implementation.

-Core Infrastructure Weaknesses: The project utilizes open-source software, which third parties may modify. Weaknesses introduced into this core code—or inadequate maintenance of the Project—could compromise security, lead to asset loss, or render the Token unusable.

-Protocol-Level Bugs: Even with rigorous testing, undiscovered flaws in the underlying blockchain code may result in transaction processing errors or security gaps.

2. Regulatory and Governance Risks

-jurisdictional Regulatory Actions: Inquiries or legal actions by authorities in any jurisdiction may restrict the development, deployment, or usage of the Token and its ecosystem.

-Evolving Legal Landscape: Changes in laws regarding securities, data privacy, and intellectual property may impose significant operational constraints and require substantial resources for compliance.

-Governance Inefficiency: Decentralized decision-making can be slow or disproportionately influenced by large stakeholders, potentially leading to unfavorable network changes or unwanted centralization.

3. Operational & Market Risks

-Resource Management: Success depends on the Token issuer and core team effectively allocating financial and human capital. Mismanagement may lead to missed milestones or project failure.

-Vesting and Alignment: While team vesting schedules are intended to align interests with the community, the eventual unlocking of these tokens could impact market stability or team commitment levels.

-Competitive Landscape: The crypto industry is trend-driven and highly competitive. The Token may fail to achieve the market traction or community engagement necessary for long-term tradability.

-Listing & Liquidity: Accessing centralized exchanges (CEXs) depends on meeting specific platform requirements and securing listing fees. Delays in this process may limit market access.

4. Ecosystem & Third-Party Risks

-External Dependencies: The project relies on third-party partners, including infrastructure providers and market makers. Any failure, withdrawal, or delay from these partners could jeopardize the project's feasibility.

-Technological Disruption: Future advancements, such as quantum computing, could eventually undermine current blockchain encryption methods, threatening the integrity of digital assets.

5. Network Security & Privacy

-Cybersecurity Threats: The network is susceptible to various attacks, including 51% attacks, DDoS attacks, Sybil attacks, and "vampire" attacks. Such incidents could compromise transaction execution and smart contract integrity.

-Public Ledger Transparency: Because transactions are recorded on a public ledger, financial activity is visible. This exposure may allow third parties to link identities to wallet addresses, increasing the risk of targeted phishing or fraud.

6. Economic & Consensus Risks

-Consensus Failures and Forks: Errors in the consensus mechanism may result in "forks" (multiple versions of the ledger) or network halts, which diminish trust in the system.

-Economic Sustainability: The ecosystem requires sufficient transaction volume to reward validators and maintain security. Low adoption may force governance-led changes to monetary policy, fee structures, or reward distribution.

-Consensus Failures and Forks: Errors in the consensus mechanism may result in "forks" (multiple versions of the ledger) or network halts, which diminish trust in the system.

7. Unanticipated Risks.

		-Unforeseen Challenges: Beyond the risks identified here, new threats may emerge due to sudden shifts in the legal, economic, or technological landscape that are not currently foreseeable.	
I.5	Technology-related risks	The project introduces several technological innovations that carry inherent risks. Features may create unforeseen technical or operational challenges. The Person Seeking Admission to Trading does not operate, oversee, or manage the technology underlying the Project. Users must acknowledge that blockchain technologies are in a state of constant evolution and carry inherent risks. 1. Blockchain Network Risks -Network Performance: The Token is entirely dependent on its underlying blockchain. Any network outages, congestion, or downtime can delay transfers, disrupt trading, and halt core functionalities. -Scalability & Costs: High transaction volumes may exceed the network's capacity, leading to processing delays and significantly higher transaction fees, which can reduce the Token's overall utility. -Settlement Finality: While blockchain transactions are generally irreversible, exceptional events like network forks or consensus failures could result in transaction reversals or conflicting ledger versions. -Irreversibility of Errors: Assets sent to an incorrect or incompatible address are non-recoverable. The user bears all responsibility for transaction accuracy. 2. Smart Contract & Security Risks -Code Vulnerabilities: Despite security measures, undiscovered bugs or exploits in smart contracts may lead to unauthorized transactions, liquidity drains, or the permanent loss of tokens. -Immutability Constraints: Many smart contracts are immutable; once deployed, errors in the code cannot be corrected, potentially leading to permanent operational failures. -Cybersecurity Threats: The ecosystem is vulnerable to hacking, phishing, and malware. Compromised wallets or exchanges may lead to the theft of funds and the disruption of the project. -Network Attacks: The blockchain may be subject to 51% attacks, double-spending, or censorship attempts, all of which threaten the integrity of balances and network security. 3. Custody & Third-Party Risks -Private Key Responsibility: Access to Tokens depends entirely on the holder's ability to secure their private keys and recovery phrases. Loss of these credentials results in the total and irreversible loss of assets. -Ecosystem Dependencies: The Project relies on external infrastructure, including decentralized and centralized exchanges (DEXs/CEXs), bridges, and oracles. Failures or regulatory actions against these third-party providers can severely limit liquidity and accessibility. -Centralization Risks: While intended to be decentralized, a concentration of power among a small number of validators or node operators could lead to transaction censorship or governance-related attacks. 4. Protocol & Future-Proofing Risks -Core Code Flaws: Undiscovered bugs in the foundational blockchain protocol can cause network instability or incorrect transaction processing. -Technological Obsolescence: Future advancements, such as quantum computing, may eventually break current cryptographic encryption, compromising the security of all digital assets. -Data Integrity: Software bugs or human error could lead to data corruption on the ledger, affecting transaction records and undermining user confidence. 5. Privacy & Economic Risks -Public Ledger Transparency: All transactions are public. Sophisticated analysis can link wallet addresses to specific individuals, exposing users to targeted scams, social engineering, or fraud. -Economic Sustainability: The network requires high transaction volume to incentivize validators. If adoption remains low, the network may face security risks or be forced to implement unfavorable changes to fee structures and monetary policy. -Governance Adjustments: Changes to staking rewards, inflation rates, or block incentives may be enacted through governance votes, which could negatively impact the value or holdings of individual users. 6. Unforeseen Risks	

		- Emergent Threats: Beyond the risks listed, the Token faces potential challenges from unforeseen regulatory crackdowns, global economic shifts, or disruptive technological innovations that could impact its value and security in ways that cannot currently be predicted.
I.6	Mitigation measures	The project has been operating for over 3 year[s], providing a period of real-world testing and validation. Feedback from the broader community further informs development and risk management.

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Amnis Finance MiCAR Whitepaper

Part J - Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts

No.	Field	Content
S.1	Name	Amnis AI Inc.
S.2	Relevant legal entity identifier	N/A
S.3	Name of the crypto-asset	Amnis Finance Token
S.4	Consensus mechanism	Aptos uses a Proof-of-Stake (PoS) consensus mechanism called AptosBFT, a HotStuff-inspired Byzantine Fault Tolerance (BFT) protocol that ensures rapid transaction finality and high security by requiring validators to stake APT tokens to validate transactions. It combines this with a parallel execution engine (Block-STM) and a modular design, allowing independent upgrades and faster, more scalable throughput than traditional chains.
S.5	Incentive mechanisms and applicable fees	Validators on the Aptos network are compensated with APT for securing the blockchain through a Proof-of-Stake (PoS) model. Their income comes from transaction gas fees and staking rewards (emissions). Validators set their own commission rates for delegators. Notably, Aptos does not use "slashing" (principal penalty). Instead, poor performance is penalized via missed rewards for that epoch. Every transaction requires gas fees, structured as: -Execution & IO Fees: Covers CPU work and data reading/writing. It is the product of gas units used and the market gas price. -Storage Fees (Storage Deposit): Covers on-chain data storage. Unique to Aptos, this fee is a refundable deposit; users can receive a 100% refund when the data is deleted from the ledger
S.6	Beginning of the period to which disclosed information relates	2025-01-01
S.7	End of the period to which disclosed information relates	2026-01-01
S.8	Energy consumption	8041 kWh
S.9	Energy consumption sources and methodologies	The protocol's energy footprint is derived from Aptos's network consumption. Based on annual network usage (358,741.1 kWh) and total APT emitted (1.2B APT), with protocol current staked APTs (26M APT).

		To approximate the portion attributable to our liquid staking activity, we allocate the Aptos network's annual electricity consumption using our share of total APT emitted in existence. Current protocol share $\approx$ 2.18% (26M out of 1.2B emitted). Estimate our annual kWh will be $\sim$8,041 kWh per calendar year ($\approx$ 8.04 MWh/year) (2.18% of Aptos annual network usage 368,869.95584 kWh)
S.10	Renewable energy consumption	N/A
S.11	Energy intensity	N/A
S.12	Scope 1 DLT GHG emissions - controlled	N/A
S.13	Scope 2 DLT GHG emissions - purchased	N/A
S.14	GHG intensity	N/A
S.15	Key energy sources and methodologies	N/A
S.16	Key GHG sources and methodologies	N/A
S.17	Energy mix	N/A
S.18	Energy use reduction	N/A
S.19	Carbon intensity	N/A
S.20	Scope 3 DLT GHG emissions - Value chain	N/A
S.21	GHG emissions reduction targets or commitments	N/A
S.22	Generation of waste electrical and electronic equipment (WEEE)	N/A
S.23	Non-recycled WEEE ratio	N/A
S.24	Generation of hazardous waste	N/A
S.25	Generation of waste (all types)	N/A
S.26	Non-recycled waste ratio (all types)	N/A
S.27	Waste intensity (all types)	N/A
S.28	Waste reduction targets or commitments (all types)	N/A
S.29	Impact of the use of equipment on natural resources	N/A
S.30	Natural resources use reduction targets or commitments	N/A
S.31	Water use	N/A
S.32	Non recycled water ratio	N/A

S.33	Other energy sources and methodologies	N/A
S.34	Other GHG sources and methodologies	N/A
S.35	Waste sources and methodologies	N/A
S.36	Natural resources sources and methodologies	N/A