NETSOL

NASDAQ: NTWK

NETSOL is a provider of AI-enabled solutions and services powering OEMs, dealerships and financial institutions to sell, finance and lease assets.

Investment highlights

Hybrid license/SaaS model has become a strong catalyst for revenue growth

13.9% CAGR in revenue and gross margin growth (last 16 quarters)

11.2% CAGR in recurring subscription and support revenue (last 16 quarters)

Services revenues up **3.3%** in fiscal 2026 compared with the prior year

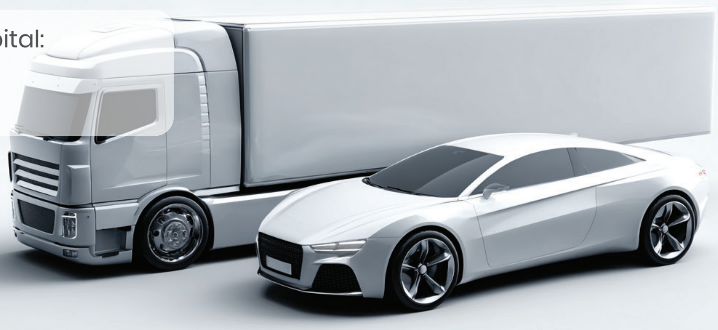
Growing adoption of digital auto retail platform across leading U.S. dealerships

Integrating deep learning AI algorithms to maximize efficiencies

Strong cash position:
$27.1M
(as of June 30, 2026)

Healthy working capital:
$29.2M
(as of June 30, 2026)

Shareholders' equity:
$41.6M / $3.50 per share
(as of June 30, 2026)



Long-term clients

Implementations for industry leaders including:

MINI, BMW, FCA (Fiat Chrysler Automobiles), Sonic Automotive, Mercedes-Benz, PACCAR, Isuzu Leasing, FIAT, Kubota, Nissan, Kia, Toyota, AutoNation, CNH Industrial

Why now: Key catalysts

Revenue momentum with improving visibility

Recurring revenue now **~50%** of total, with subscription and support revenues up **8.7%** YoY to **$35.8M**, alongside **12.5%** overall FY2026 revenue growth.

Scaling Transcend Retail across U.S. dealer groups

Fortune 500 dealer group building its digital retail standard on our platform; **~350**-dealership rollout underway with a premium global OEM.

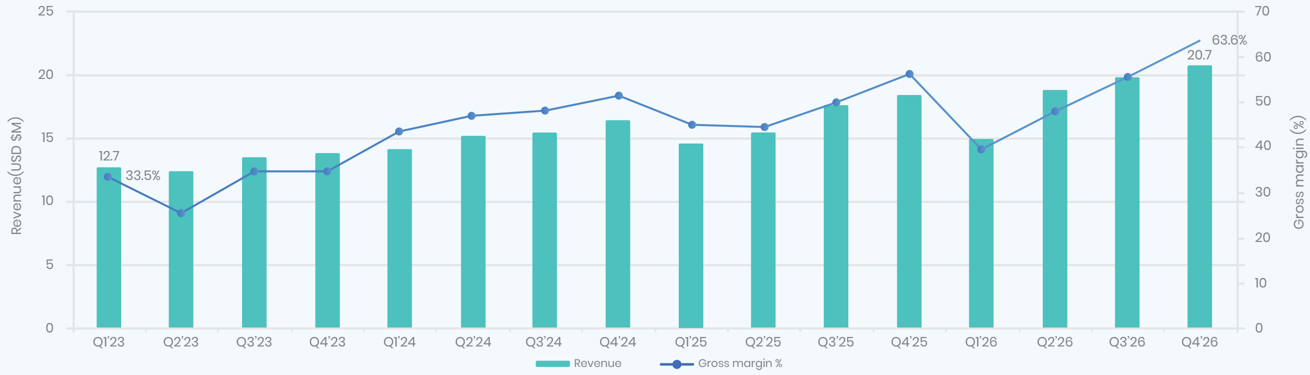
Expanding Chinese auto captive reach

Transcend Finance supports auto captives' growth outside China, with proven scalability and regulatory adaptability across Asia-Pacific markets.

Metric	Value
Revenue (FY26)	$74.4M
Gross margin % (FY26)	52.6%
Operating Income (FY26)	$6.9M
Cash and cash equivalents (as of June 30, FY26)	$27.1M
Shares outstanding (latest public data for NTWK)	~11.9M
Market capitalization (as of Sept 15, 2026)	$50.2M
Enterprise value (as of Sept 15, 2026)	$31.5M

Quarterly revenue growth and gross margins

13.9% annual CAGR (16 quarters, Q1 FY23–Q4 FY26)



Establishing strong foothold in the U.S. alongside leading presence in key markets

- Significant market presence
- +30% YoY, expanding with Chinese captives into new markets
- Contracts with multiple tier-1 automotive OEMs and captives
- ~75% market share in China

- Deep relationships across banks, lenders and brokers
- Nordics expansion via strategic partnership; 15-year UK banking relationship renewed
- Continuing to increase penetration via innovative new products

- US is the largest asset finance market
- BMO upgrade signed; Transcend Retail live at multiple dealer groups
- 40+ years through acquisitions

*FY26.

Safe harbor statement

This fact sheet may contain forward-looking statements relating to the development of the Company's products and services and future operating results, including statements regarding the Company that are subject to certain risks and uncertainties that could cause actual results to differ materially from those projected. The words "expects," "anticipates," variations of such words, and similar expressions, identify forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, but their absence does not mean that the statement is not forward-looking. These statements are not guarantees of future performance and are subject to certain risks, uncertainties, and assumptions that are difficult to predict. Factors that could affect the Company's actual results include the progress and costs of the development of products and services and the timing of the market acceptance, as well as the delay in recovery or a prolonged economic downturn that effects our Company, our customers and the world economy. The subject Company expressly disclaims any obligation or undertaking to update or revise any forward-looking statement contained herein to reflect any change in the Company's expectations with regard thereto or any change in events, conditions or circumstances upon which any statement is based. We encourage you to review the cautionary statements and risk factors in our filings with the Securities and Exchange Commission, including our most recent Form 10-K, quarterly reports on Form 10-Q and current reports on form 8-K.

Investor relations contact

investors@netsoltech.com
(818) 222-9195