



Investor Overview

NETSOL Technologies

Safe harbor statement

This presentation may contain forward-looking statements relating to the development of NETSOL Technologies' 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 "believe," "expect," "anticipate," "intend," 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. Any forward-looking statements contained herein speak only as of the date hereof. The Company undertakes no obligation to update or review any forward-looking statements.

This presentation may reference non-GAAP measures such as EBITDA. EBITDA is defined as earnings before interest, taxes, depreciation and amortization. The Company uses EBITDA as a measure of the Company's operating trends. Investors are cautioned that EBITDA is not a measure of liquidity or of financial performance under Generally Accepted Accounting Principles (GAAP). The EBITDA numbers presented may not be comparable to similarly titled measures reported by other companies. EBITDA, while providing useful information, should not be considered in isolation or as an alternative to net income or cash flows as determined under GAAP. Investors are advised to carefully review and consider this information as well as the GAAP financial results that are disclosed in the Company's SEC filings.



Investment highlights: Why NETSOL

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

Proven globally

Americas

27 Years

Austin | Los Angeles

Europe & UK

30+ Years

Horsham | London

APAC

25+ Years

Beijing | Jakarta | Lahore
Bangkok | Sydney | Tianjin | Shanghai

Fortune 500

Dozens of companies served

300+

Successful implementations

200+

Global clients

100+

Automotive projects

- **Durable global franchise with sticky enterprise customers.**
 - 200+ global clients and 300+ successful implementations.
 - Longstanding relationships with global industry leaders.
- **Large, growing markets**
 - Global leasing/finance market ~\$1.47T (2023).
 - Equipment finance expected to reach \$3.1T by 2032 with ~9.7% CAGR.
- **Platform-led growth across three reinforcing revenue streams**
 - License + SaaS/Recurring + Services model provides both near-term cash generation and long-term predictability.
- **Transcend strengthens platform-led expansion**
 - Unified ecosystem across Retail, Finance, and Consultancy expands wallet share and attach rates.
 - New solutions such as Transcend Retail expand our addressable market and support the SaaS mix shift.
 - Differentiated by domain depth + global scale + composable architecture.
- **Improving fundamentals with visible shift toward higher-quality revenue**
 - FY25 revenue \$66.1M, +8% YoY.
 - Gross margin 49.3% (up from 47.7% in FY24 and 32% in FY23).
 - Recurring revenue up 17.8% YoY.



Growing markets

\$1.47T

Global leasing and finance market
2023*

70%

Growth over last decade*

\$3.1T

Expected size of equipment
finance market by 2032**

9.7% CAGR

Expected for the equipment
finance market**

The global leasing and finance market is broad and expanding with strong growth projections*

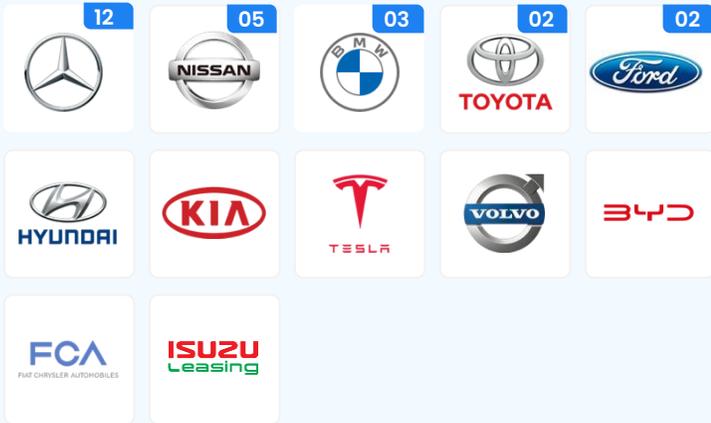
*World Leasing Yearbook

**Asset Finance Connect



Key clients

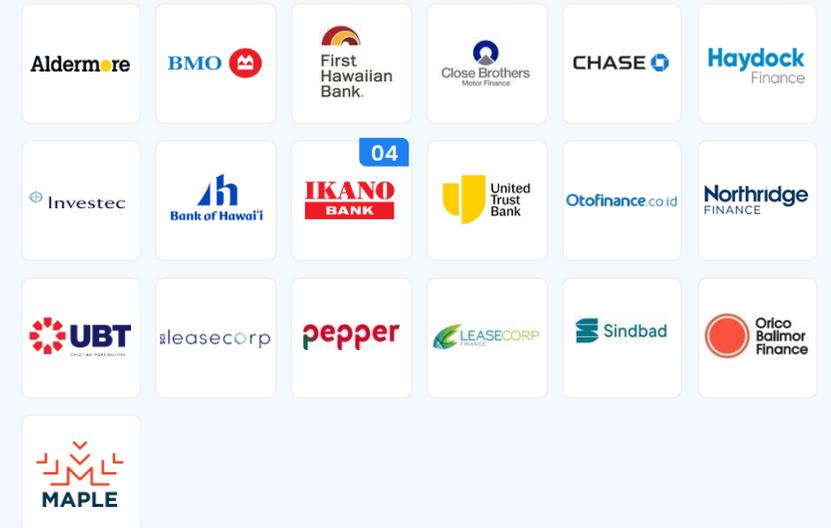
Auto Captives



Truck & Equipment Captives



Banks, Finance & Leasing Companies



Dealership Groups



OEMs



BPO Organizations



Insurance Companies



What we do: Transcend Platform

Marketplace

- Marketplace of API-first, plug & play products
- Modular, independent & interoperable
- Key engines

Finance

- Originations
- Credit analysis
- Servicing
- Commercial finance
- Digital apps & portals
- Innovation engines

AI Labs

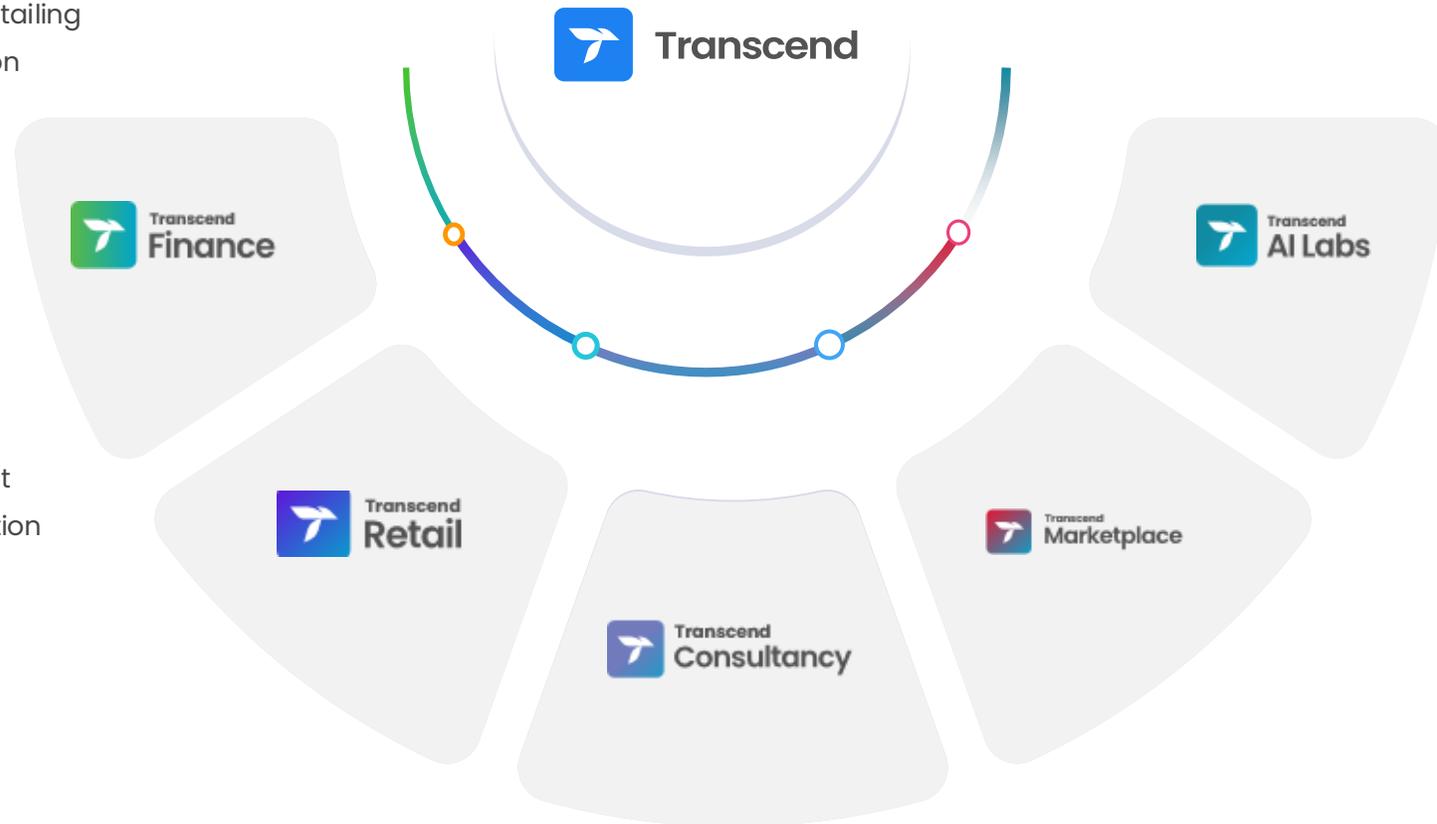
- AI solutions
- Development & implementation
- Automation
- Optimization & support

Retail

- End-to-end digital retailing
- Mobility & subscription

Consultancy

- Cloud services
- Cyber security
- Digital services
- Custom development
- Resource augmentation
- Data engineering
- UI/UX



Three complementary revenue streams

License Fees

- Historically **primary driver** of business revenues
- **Contract-based** model
- **Building robust pipeline** of licensing deals across major markets

SaaS/Recurring Revenue

- SaaS based offerings drive **consistent, reliable revenue**
- **Developing and launching new products** to position SaaS business for continued growth

Services Revenue

- Generated through **implementation and consulting services** after contract signing
- **Increasing contributor to total revenues** as more contracts are signed



Global presence



- **Significant market presence**
- Contracts with multiple tier-1 automotive OEMs and captives
- ~75% market share in China
- Offices in Beijing, Shanghai, Bangkok, Jakarta, and Tianjin



- **22.4% revenue growth YoY**
- Accelerating growth within banks, lenders, and brokers
- Continuing to increase penetration via innovative new products



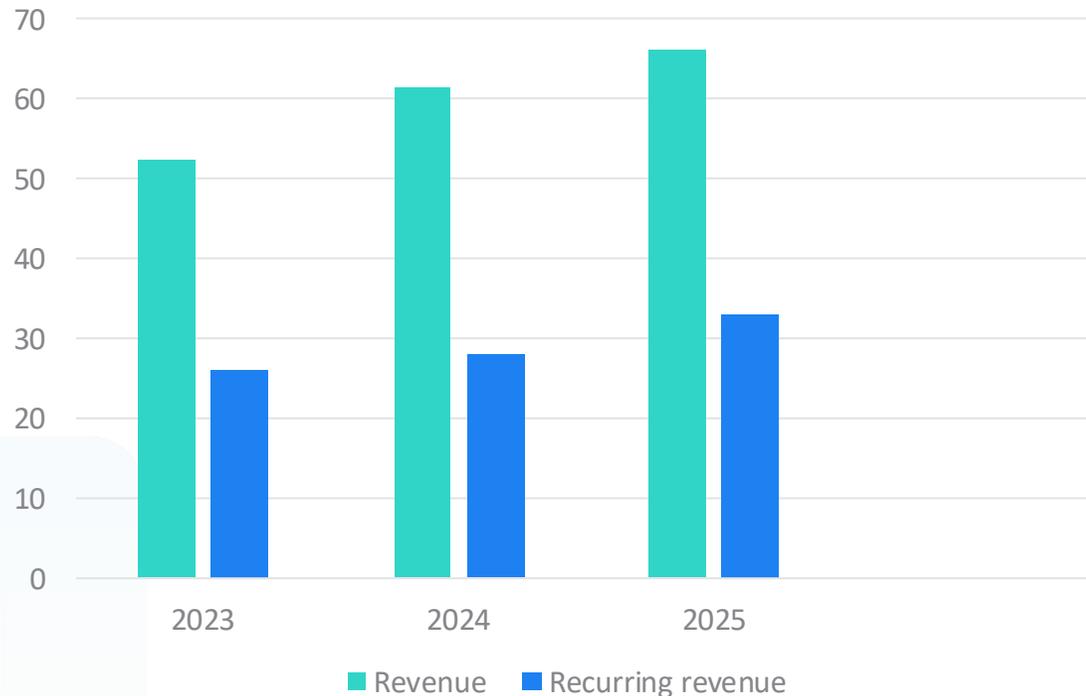
- **102% revenue growth YoY**
- Massive growth potential, US is the largest asset finance market
- 40+ years of experience through acquisitions
- Headquarters in Los Angeles, CA; Offices in Austin, TX

***For the full fiscal year ended June 30, 2025**



Year-over-Year: Revenue & profitability

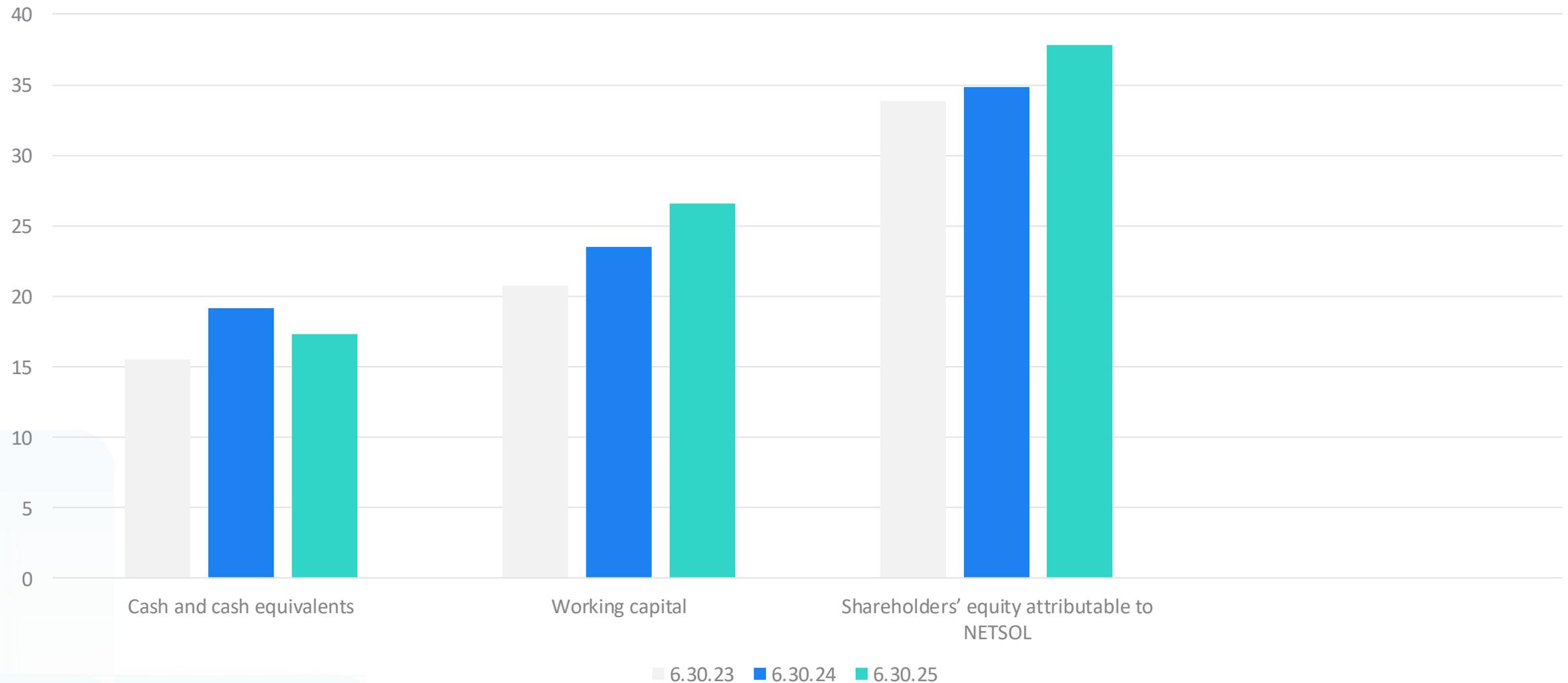
Annual revenue growth as company revitalizes business strategy



- FY25 revenue of **\$66.1 million, achieving 8% growth YoY**
- **49.3% FY25 gross margin**, up from 47.7% in FY24, and 32% in FY23
- FY25 profitability of **\$0.25** per share up from \$0.06 in FY24
- Recurring revenue (Subscription & Support) **up 17.8% YoY**

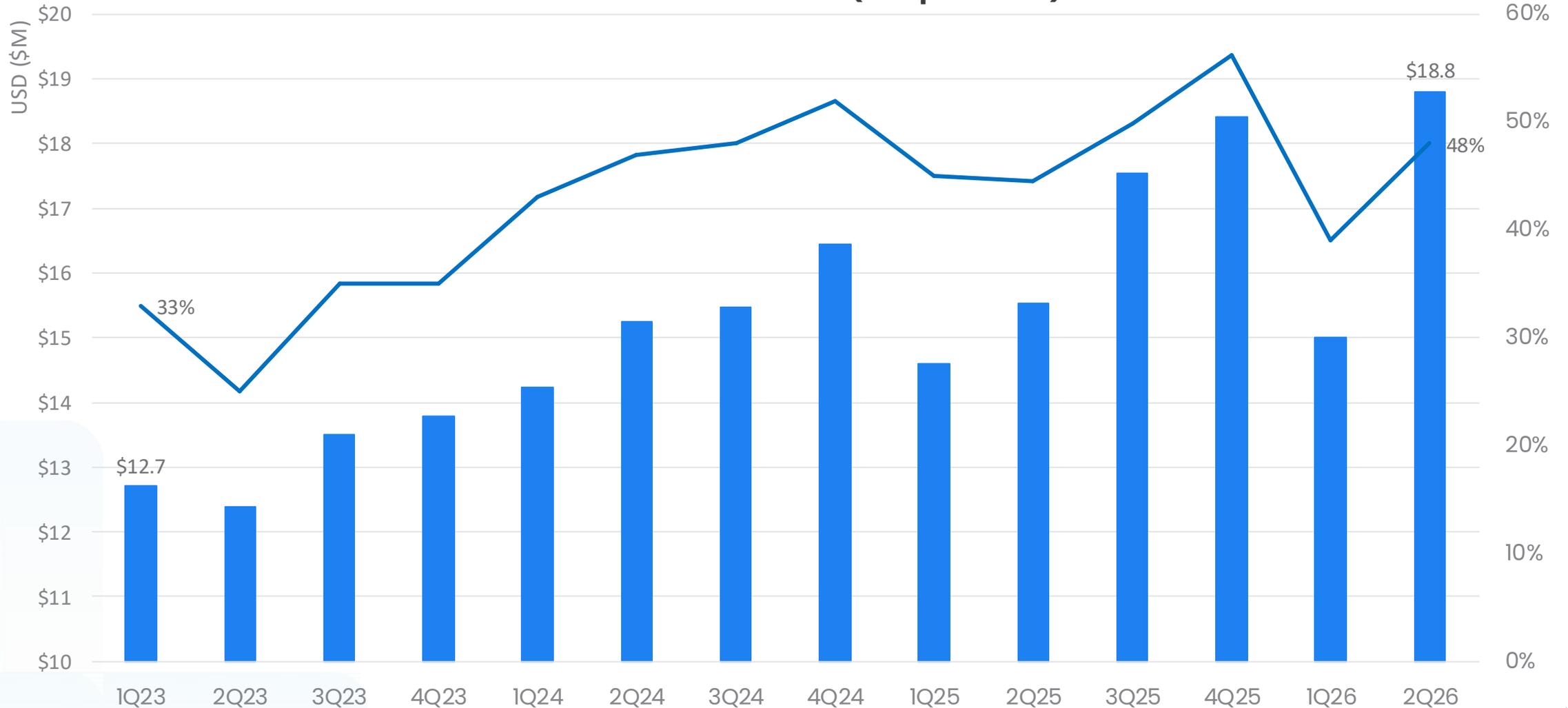


Year-over-Year: Strong balance sheet



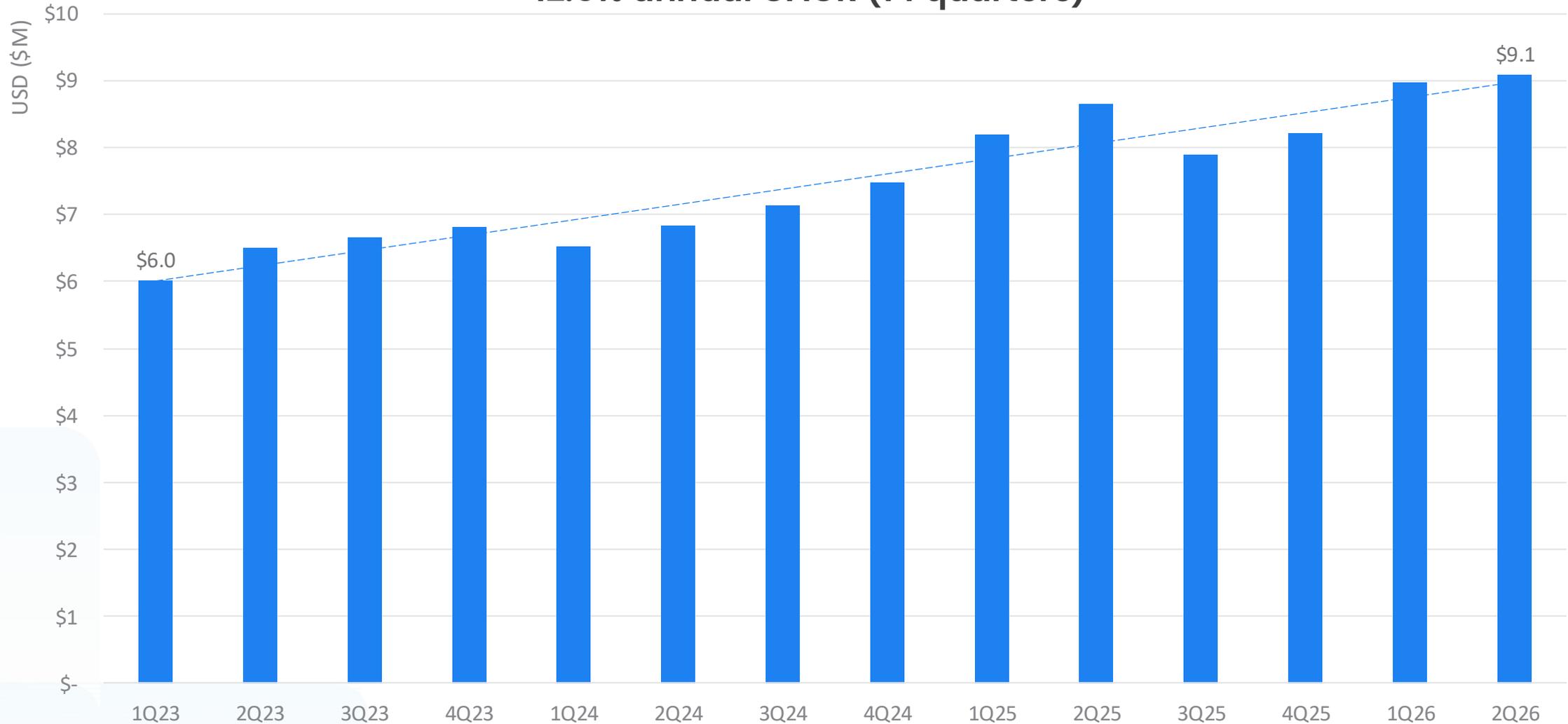
Quarterly: Revenue growth & gross margins

11.9% annual CAGR (14 quarters)



Quarterly: Recurring Subscription & Support Revenue

12.5% annual CAGR (14 quarters)



NETSOL is a global leader in asset commerce technology, advancing a platform-led, SaaS growth strategy supported by improving fundamentals and a strong balance sheet.

Summary

- **Strategic priorities driving the next phase of growth**
 - **Expand sales growth via Transcend platform rollout** in key markets and customer segments.
 - **Extend leadership position** by targeting tier-2 and tier-3 customers within existing markets.
 - **Invest in innovation** by integrating AI into NETSOL products and internal processes to deliver superior customer outcomes.
- **What this is expected to unlock**
 - **Higher-quality revenue mix** through accelerated SaaS/recurring adoption.
 - **Improved operating leverage** as modular adoption and platform scale expand.
 - **Sustained global share gains** supported by our enterprise track record and multi-market delivery model.





NETSOL

Thank You

NETSOL Technologies

 816 Congress Avenue, Austin, Texas 78701

 +1 818.222.9195 |  info@netsoltech.com

Appendix



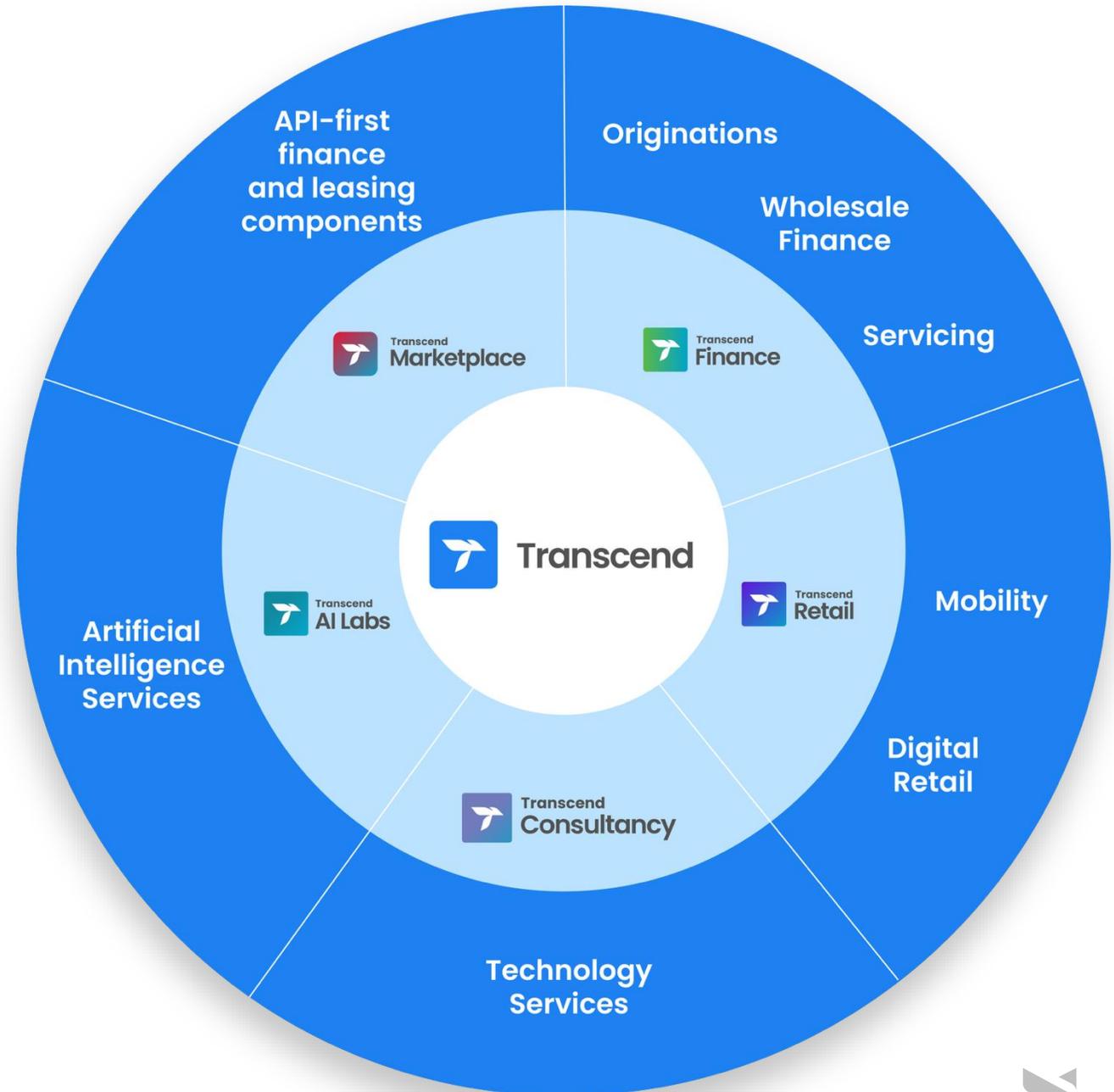
Selected risks & mitigations

- **Business model transition**
 - SaaS mix shift can pressure near-term license revenue.
 - Mitigation: Accelerate recurring growth through modular adoption, upsells, and expansion within the installed base.
- **Implementation cycle length**
 - Large-scale asset finance deployments can extend sales-to-revenue recognition timelines.
 - Mitigation: Phased deployments, standardized modules via Transcend Marketplace.
- **China demand softness**
 - Slower macro-driven origination volumes and mature share position can limit near-term regional growth.
 - Mitigation: Expand with Chinese OEM finance arms as they grow internationally, leveraging NETSOL's global delivery and multi-country implementation experience.
- **Customer concentration**
 - A small number of customers can create quarter-to-quarter volatility.
 - Mitigation: Broaden mid-market/adjacent vertical coverage and increase multi-product penetration.
- **FX and cross-border operating exposure**
 - Currency exchange rate volatility and remittance policies can impact results.
 - Mitigation: Hedging tools/practices and operational cost alignment by region.



Transcend Platform

Transcend brings together a unified platform built to help **financial institutions, auto captives, OEMs**, and **dealers** achieve greater growth and efficiency. With easy-to-use, **API-first finance and leasing solutions**, integrated **AI services**, and seamless **digital retail tools**, Transcend simplifies the most complex processes. It ensures secure, automated, and smart workflows that enable businesses to deliver better customer experiences while optimizing day-to-day operations. By driving collaboration across industries, Transcend opens up new possibilities for innovation and growth, helping companies scale with confidence.





A single, integrated platform designed for auto captives, commercial lenders, and financial institutions. By unifying originations, servicing, and wholesale finance, Transcend Finance streamlines operations, reduces risk, and provides real-time visibility.

Faster Originations

Automate credit underwriting with AI, implement seamless digital onboarding, and enable near-instant credit decisions—reducing manual tasks and accelerating deal closure.

Effortless Servicing

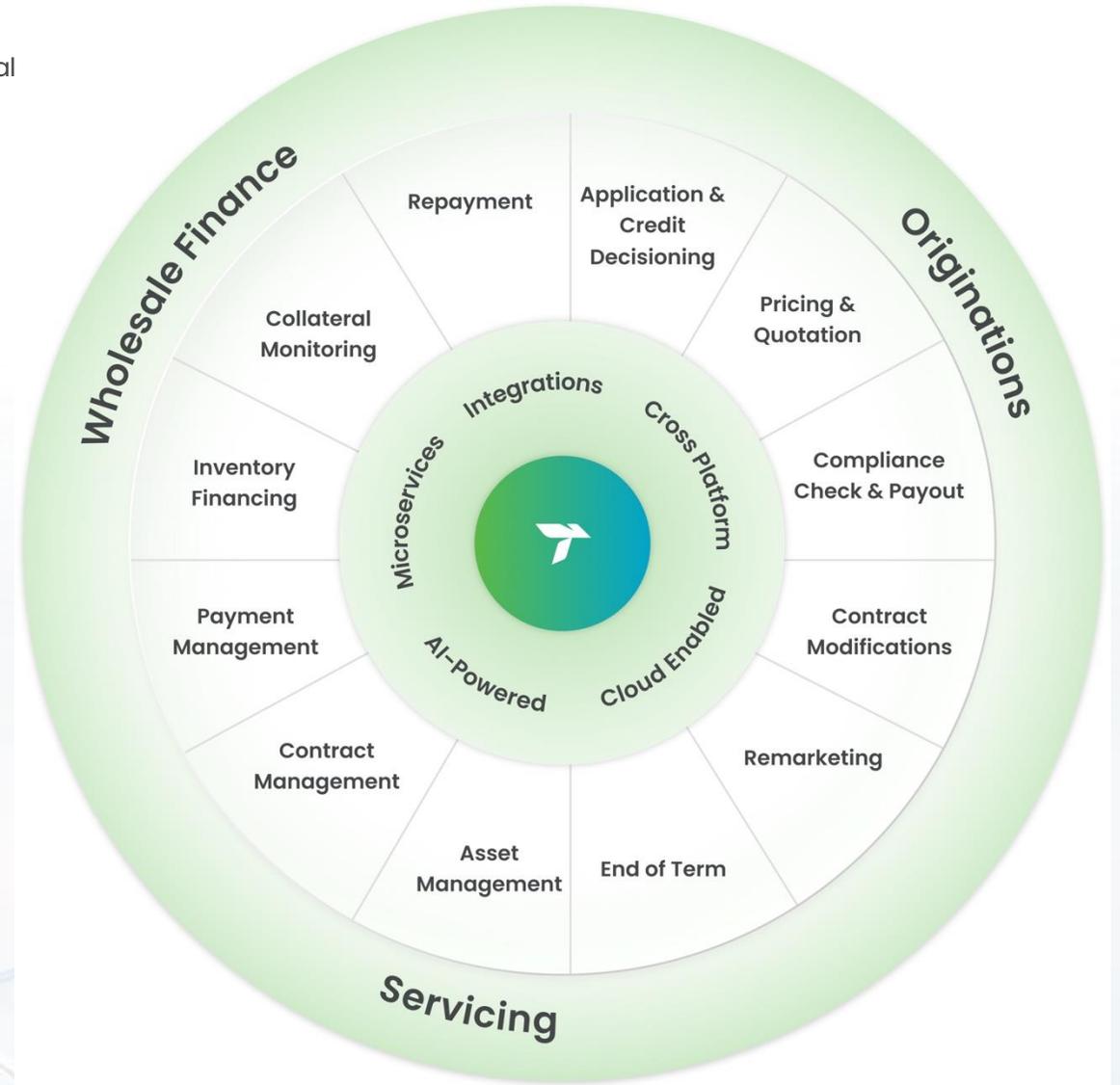
Centralize contract, payment, and compliance management within a unified system. Leverage real-time tracking and automated workflows to minimize errors and enhance customer satisfaction.

Wholesale Finance Growth

Manage dealer and floorplan financing with flexible inventory controls and dynamic analytics. Improve operational oversight and collaboration across your supply chain.

Unified Platform

Operate in a secure, cloud-based environment that consolidates data, workflows, and analytics—enabling swift, informed decision-making and enhanced cross-team collaboration.





Revolutionizing auto retail across online and in-store channels.

True Omnichannel Experience

Offer a seamless transition between online and in-store with inventory showcasing, configurators, financing calculators, and digital contract signing

Powered by AI

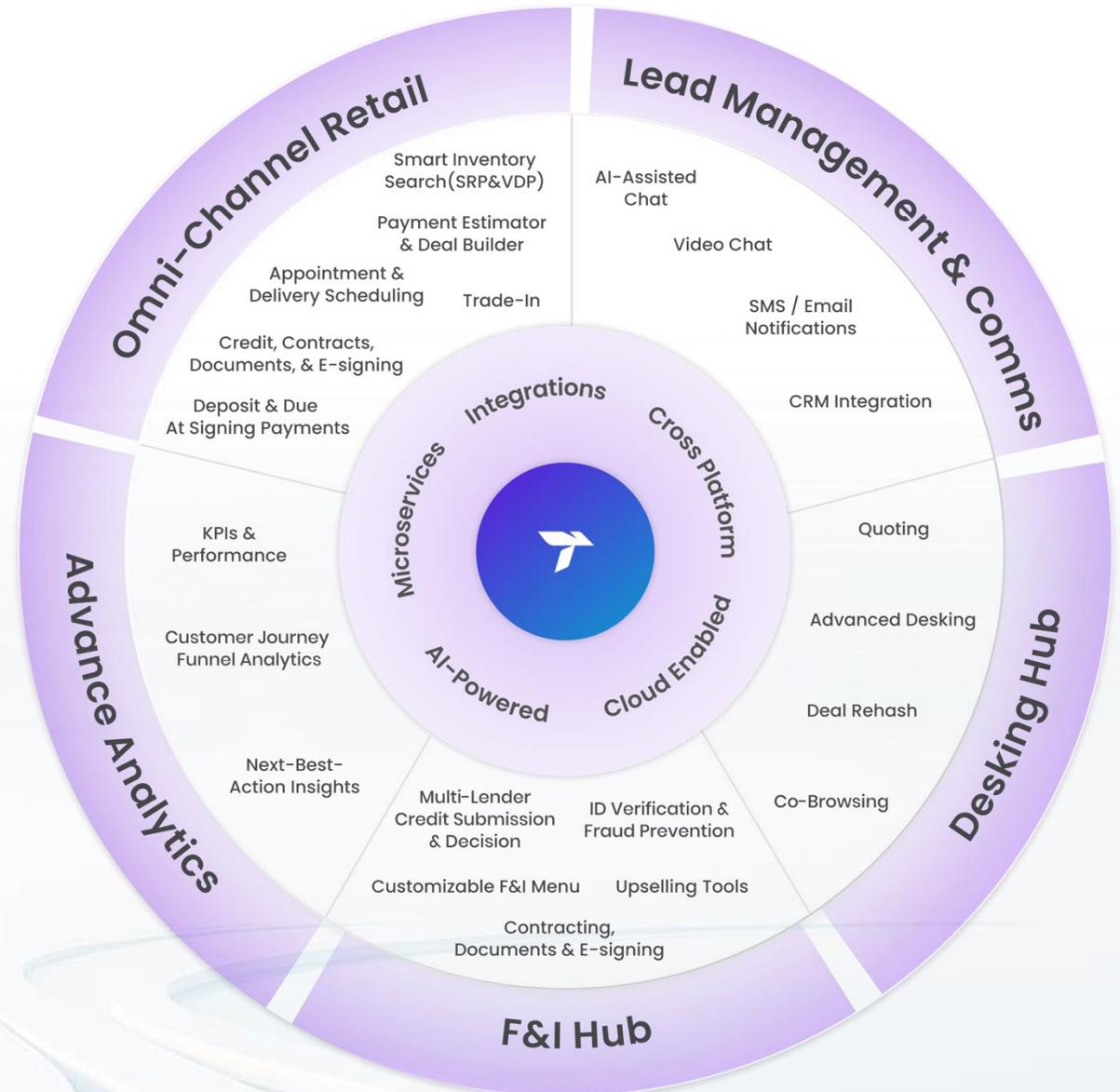
From streamlined deal structuring to AI-assisted engagement, drive higher conversions and enhance both customer satisfaction and dealer performance.

Dynamic Desking

Maximizes profitability with precise, real-time deal calculations, integrated trade-in appraisals, and advanced desking, speeding up the entire process.

Advanced Analytics

Delivers actionable insights with real-time data on customer behavior, sales trends, and performance, empowering smarter decisions.



Transcend Marketplace is the go-to platform for modular, API-first solutions that cover every aspect of finance and leasing. From calculations to loan originations, Transcend Marketplace offers flexible, component-based services that integrate seamlessly with your existing systems.

Modular Components

Choose from calculation engines, document generation, loan originations, tax engines, and more, building custom solutions with access to a rich API library.

Self-Service & Pay-As-You-Go

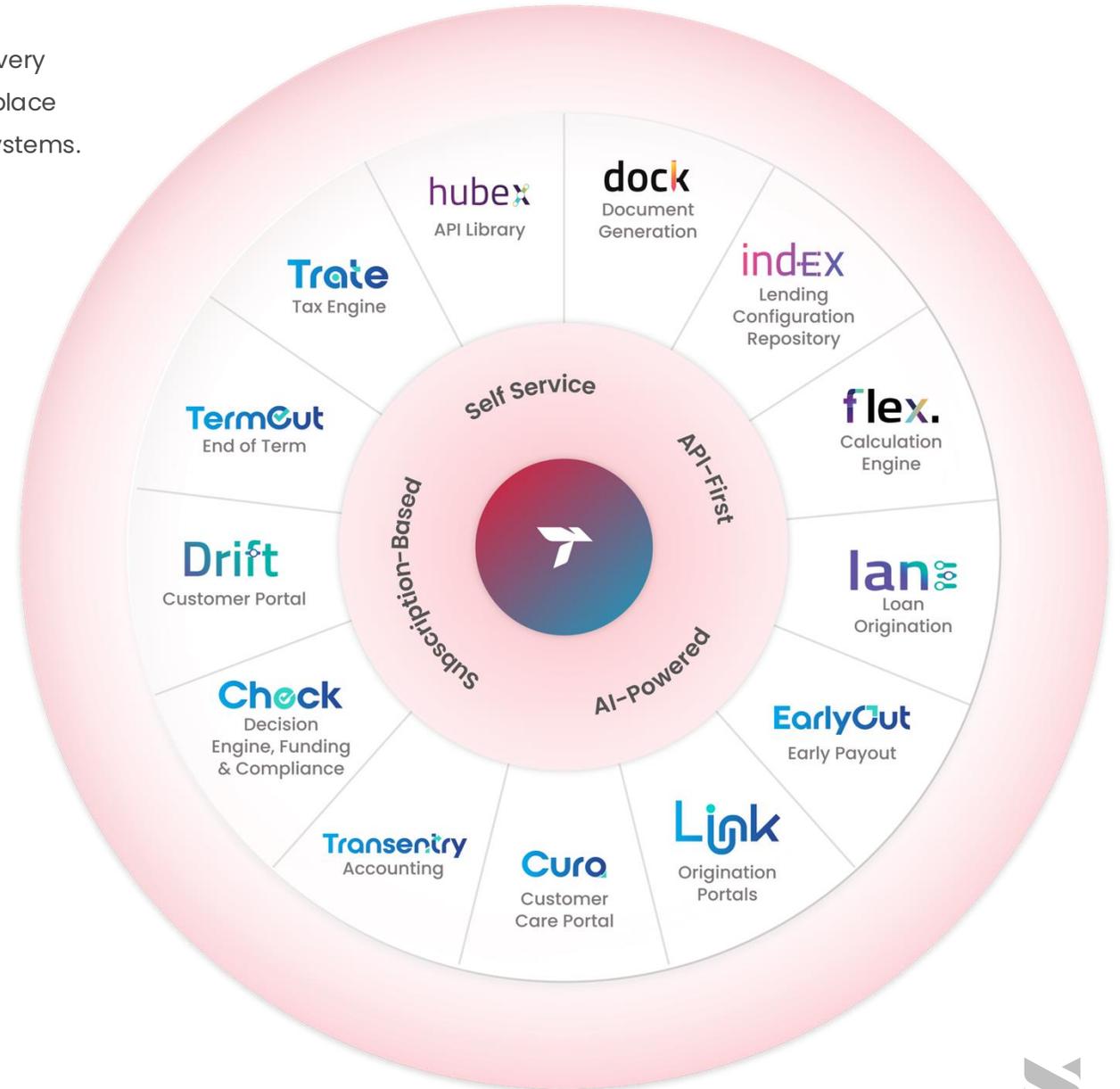
Control your own configurations with self-service tools, and pay for what you use through a flexible, subscription-based billing model.

API-First Integration

Seamlessly integrate with your existing tech stack, adding or removing components as needed without disrupting workflows.

Scalable & Flexible

Easily scale your solutions as your business grows, adapting components to meet evolving demands.



Transcend Consultancy offers expert guidance to help businesses navigate the complexities of finance, leasing, and digital transformation. Whether optimizing operations, integrating advanced technologies, or scaling with confidence, our team delivers tailored solutions that drive measurable results.

Expert Advisory Services

Benefit from deep industry expertise to optimize your finance, leasing, and digital retail operations, aligning strategies with your business goals.

Tailored Solutions

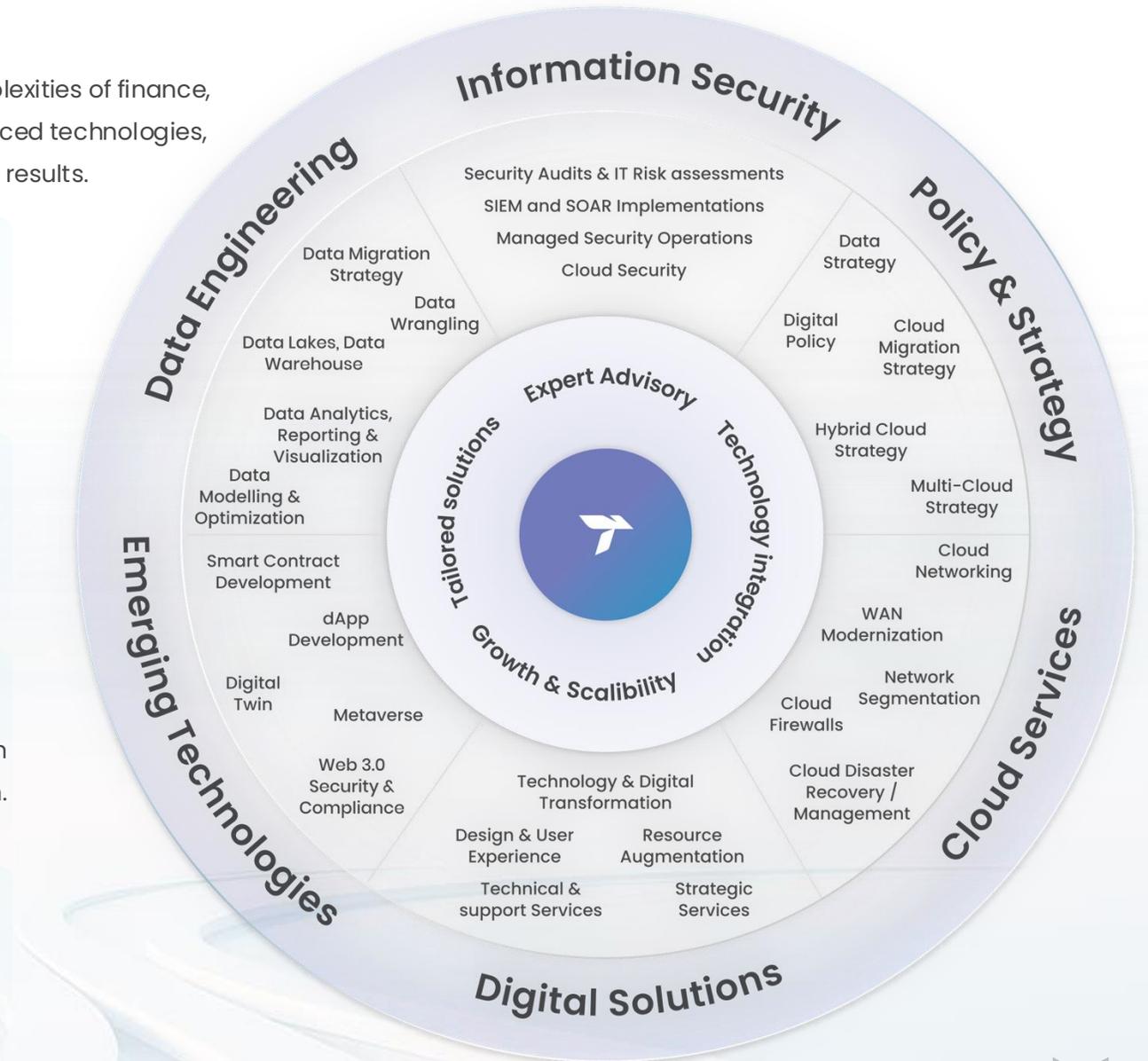
Receive customized recommendations and implementation plans based on your unique challenges, ensuring practical and impactful outcomes.

Technology Integration

Leverage specialized services—ranging from microservices architecture to AI-driven analytics—to modernize your ecosystem, maintaining agility and minimal disruption.

Growth & Scalability

Get guidance on how to scale your business effectively, improving processes and embracing innovations that position you for long-term success.





At Transcend AI Labs, we are at the forefront of AI-driven innovation, delivering a comprehensive suite of advanced AI services tailored to meet the unique challenges of industries ranging from finance, banking, fintech, insurance, auto finance, retail, and beyond.

