



NETSOL

NASDAQ: NTWK

NETSOL is a global leader in asset finance and leasing solutions, empowering automotive OEMs, autocaptives and financial institutions with cutting-edge technology

INVESTMENT HIGHLIGHTS

Complementary revenue streams driving growth and profitability

Three consecutive quarters of profitability to start fiscal 2024

On pace to meet target revenue range of \$60 - \$61 million for FY24

Targeting FY24 subscription and support revenue of \$28 million

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

Expanding U.S. division to address significant market opportunity

Integrating deep learning AI algorithms to maximize efficiencies

Strong cash position: \$12.3M

(as of 3/31/24)

Shareholders' equity: \$35.3M or \$3.10 per share

(as of 3/31/24)

LONG-TERM CUSTOMERS

100% success rate with implementations for industry leaders including:

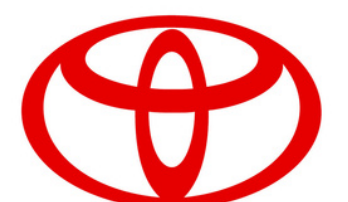


PACCAR

ISUZU
Leasing

FIAT

Kubota



AutoNation

COMPLEMENTARY REVENUE STREAMS WORKING TOGETHER TO DRIVE PROFITABLE GROWTH

License Fees:	SaaS/Recurring Revenue:	Services Revenue:
<ul style="list-style-type: none">• Key part of business model and revenues• Contract-based structure• Building robust pipeline of licensing deals across major markets	<ul style="list-style-type: none">• SaaS offerings driving more consistent, recurring revenue• Launching new products that position SaaS business for continued growth	<ul style="list-style-type: none">• Derived from implementation and consulting services after the contract has been signed• Significant contribution to 3Q24 profitability showcasing NETSOL’s model at work

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

ESTABLISHING STRONG Foothold IN THE U.S. ALONGSIDE LEADING PRESENCE IN KEY MARKETS

NORTH AMERICA

- Single digit market penetration
- Market primed for growth; 50% of U.S. leasing market is still captive finance
- Significant strategic focus
- Headquarters in Encino, CA; Offices in Austin, TX

EUROPE

- Strong market foothold
- Offices in the UK
- Several contracts with major automotive providers across the continent
- Continuing to increase penetration via innovative new products

APAC

- Significant, established market presence
- Offices in Beijing, Bangkok, Jakarta, and Sydney
- Contracts with multiple tier 1 automotive providers throughout Asia Pacific

Investor Relations Contact

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SAFE HARBOR STATEMENT

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