



NETSOL®

NETSOL is a leading provider of enterprise software solutions serving the global leasing and finance industry

\$200B+

Assets managed globally

300+

Successful implementations

200+

Global clients

25K+

Users globally

7K+

Connected interfaces

100%

Project success rate

NEAR TERM STRATEGY

Growth in SaaS Business

- NFS Ascent product continues to be implemented on a global scale; drive recurring subscription and support based revenues
- First official sale for NFS Ascent in U.S. to Motorcycle Group for deployment of cloud-based platform across all operations
- Otoz offering recently went live with 37th dealer and now has dealers in 16 states across the U.S.

Expanding U.S. Presence

- Establishing new facility in Austin, Texas to accommodate sales and support staff in the United States
- Partnering with consultants and system integrators like Amazon AWS to efficiently scale U.S. operations
- Strategically investing in growth in U.S. region; currently the most vibrant market for captive finance solutions

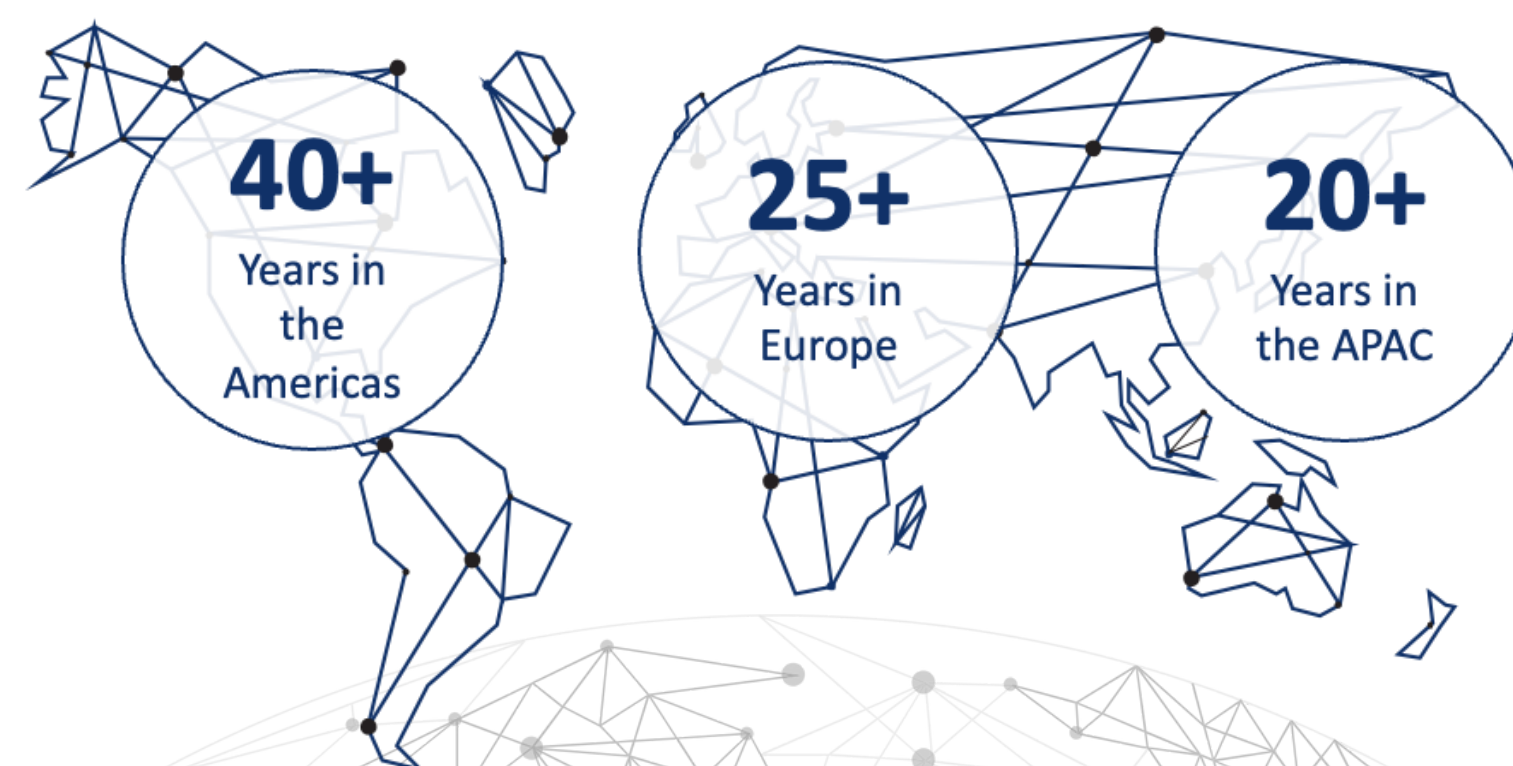
Initiating cost reduction plans to cut over \$4 million out of the business while not impacting key growth areas such as the U.S.

LONG TERM CUSTOMERS

100% success rate with implementations for industry leaders including:



MARKET OPPORTUNITY



APAC

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

EUROPE

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

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 Calabasas; New facility in Austin, TX

INVESTMENT HIGHLIGHTS

- **Expanding U.S. division with significant market opportunity**
- SaaS offerings continue to see **strong market traction**; generate **recurring support revenues**
- 2Q23 results on a constant currency basis included \$14.6M in revenue; **Recurring revenue**, excluding onetime cumulative catch-up of ~\$3.5M, **increased on constant currency and GAAP basis**
- Cost reduction initiatives targeting in **excess of \$4M in savings**
- **Established market share** in Asia and Europe
- Long term customers are **global industry leaders**
- **Strong balance sheet** (as of December 31, 2022)
 - Cash: \$20.9M
 - Shareholders' equity: \$44.4M
 - Price to book: \$3.93

Investor Relations Contact

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SAFE HARBOR STATEMENT

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