



PSX CORPORATE BRIEFING

NETSOL Technologies Limited

Agenda

NETSOL Technologies Limited
Fiscal year ended June 30, 2026

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Corporate Introduction and History

WHO WE ARE

A trusted global leader

For four decades, NETSOL Technologies has powered asset finance and leasing for the world's leading automotive, banking and equipment brands — one AI-ready platform trusted by Fortune 500 captives and challenger lenders alike.

\$700B+

of assets managed on NETSOL systems worldwide

40+

years of industry leadership

200+

global clients, including Fortune 500 companies

350+

successful implementations

30+

countries with live deployments

100+

automotive projects delivered



Global leadership and trust

40 years of domain depth and long-standing Fortune 500 relationships worldwide.



Unified, AI-ready ecosystem

One unified platform connecting finance, retail and mobility, with AI across the lifecycle.



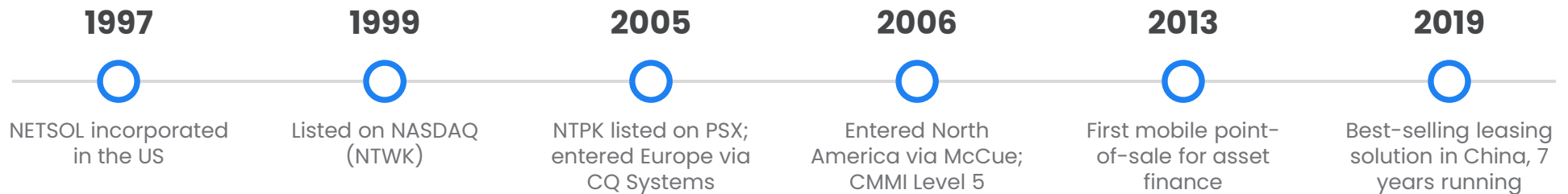
Embedded finance and commerce

Built for what comes next: EVs, subscriptions and usage-based models, from origination to end of term.

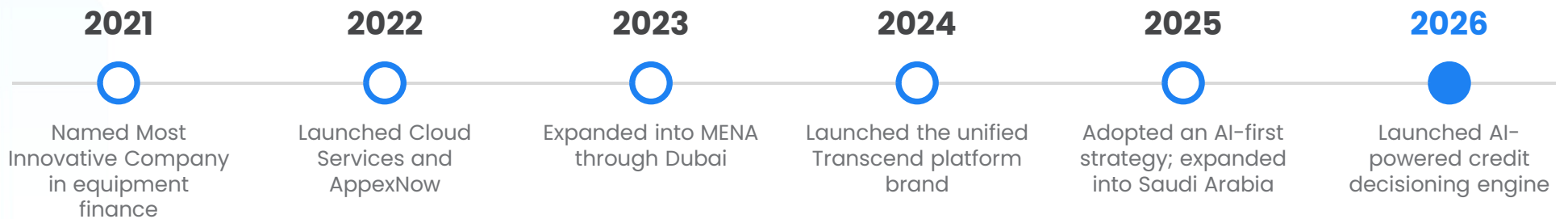


Corporate History

BUILDING THE PLATFORM



TRANSCEND AND AI ERA

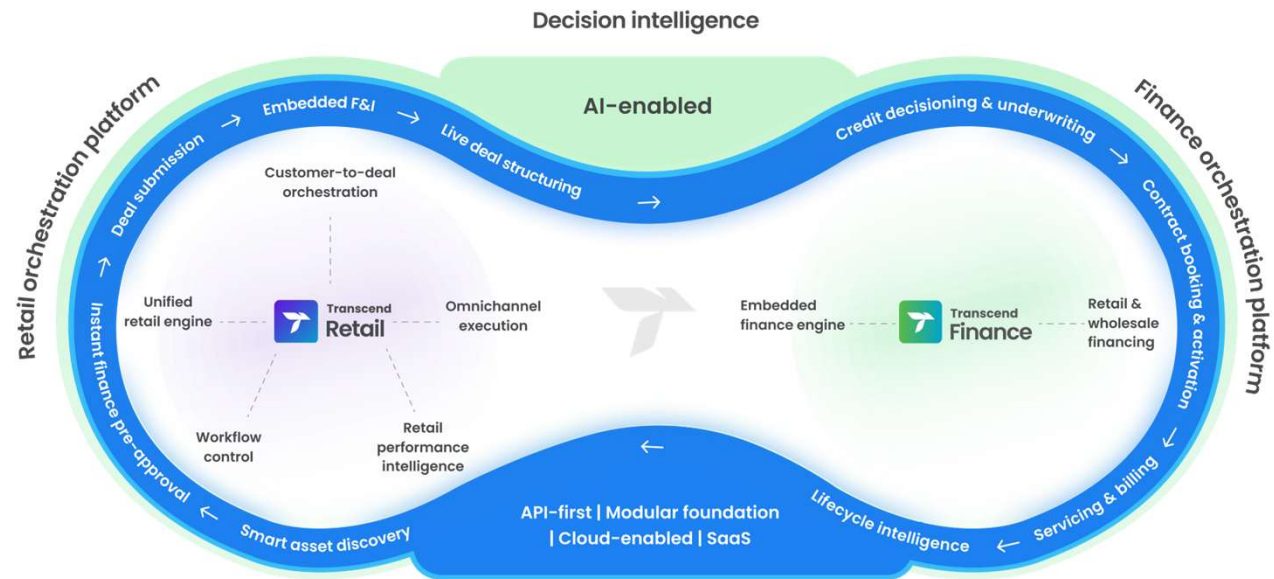




Our Products and Solutions

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.



Transcend Platform
One connected ecosystem across commerce, finance, and servicing

What we offer



Transcend

The intelligent platform connecting commerce, financing and leasing, and wholesale through a shared API-first architecture.

Cloud-native

Composable

Secure



Transcend Retail

Omnichannel automotive retail

One deal state across online and showroom

Desking

Trade-in

F&I

E-sign



Transcend Finance

The single platform for asset finance and leasing — retail and wholesale, origination to end of term.

- Originations & point of sale
- Credit decisioning
- Contract servicing
- Intelligent document processing
- Portals — broker, lender & dealer
- Digital apps & customer self-service
- Wholesale & floorplan finance



OUR AI APPROACH: BUILT IN. BUILT FOR YOU

It starts inside how we build the product, arrives as platform agents you can switch on, and extends into bespoke agents built on your own data.



01

INSIDE HOW WE BUILD

Product innovation, enhanced by AI

- **How the product gets made**
specification, quality and release, with AI support at each step
- **Beyond engineering**
the same approach across delivery, service and internal functions

You get a better tested product and a roadmap we can commit to.



02

READY TO USE

Platform agents, pre-built and proven

- **Built once, used everywhere**
one agent serves originations, servicing, wholesale and engagement
- **Four capability families**
credit and risk, documents, engagement and analytics, orchestration
- **Released like any capability**
on our API-first architecture, tested the same way

You switch on what you need. There is nothing to build.



03

BUILT FOR YOU

Bespoke agents, developed on demand

- **Defined around your KPIs**
built with your team for outcomes you set, not picked off a shelf
- **Trained on your data**
inside your environment, never pooled with anyone else's
- **Connected to your ecosystem**
an agent sees the whole process, not only our part of it

You get agents that fit how your business actually runs.

Your data, your rules, your people approving what matters. Governance sits outside the teams that build it.





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

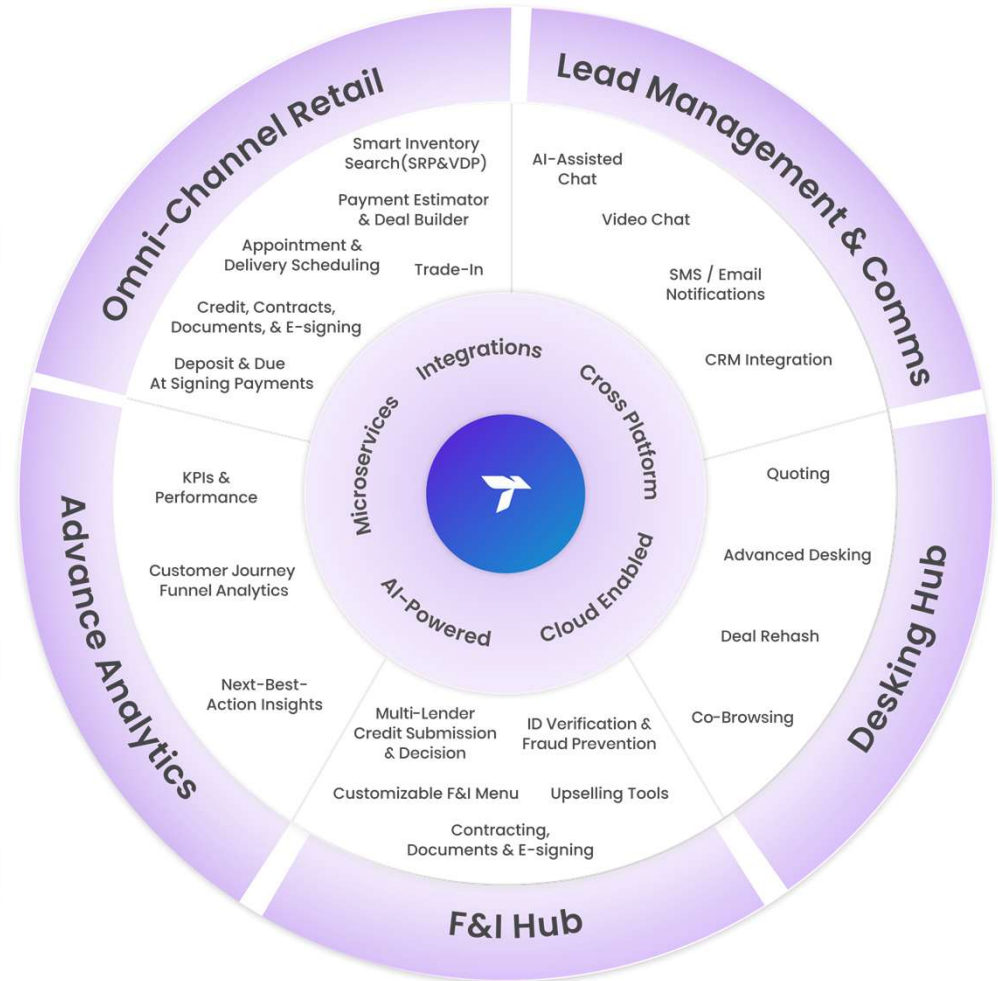
From streamlined deal structuring to AI-assisted engagement, drive higher conversions and enhance both customer satisfaction and dealer performance.

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.





Non-Financial and Financial Overview

NON-FINANCIAL HIGHLIGHTS



Go-lives in China and Indonesia

A tier-one US auto captive went live on Transcend Finance in China under a \$10M+ contract, and a Chinese leasing company launched operations in Indonesia on the platform.



AI skills for Pakistan

NETSOL Institute of AI signed with NAVTTC to deliver 1,600 fully funded scholarships in AI and other high-demand technology fields under a national upskilling program.



\$50M contract extension

NETSOL signed a four-year, \$50M contract extension with a tier-one global auto captive, a strategic partner since 1997, adding recurring maintenance and licensing fees.



AI built into Transcend Finance

Launched an AI-powered credit decisioning engine in Transcend Finance to automate credit workflows.

Upgraded a Thai captive finance client to an AI-enabled Wholesale Finance System.



NON-FINANCIAL HIGHLIGHTS

Social impact

PKR 102.4M

Invested in community development across Pakistan in FY26. Largest donees: Developments in Literacy Foundation (PKR 13.6M) and Million Smiles Foundation (PKR 11.2M).

Community investment by category, FY26

PKR 64.1M

Education

62.59% · Schooling for underprivileged children, led by Developments in Literacy Foundation

PKR 35.2M

Community Welfare & Social Support

34.37% · Grants to community partners for social development and well-being

PKR 1.1M

Disaster Relief

1.07% · Emergency support for communities hit by natural disasters

PKR 0.5M

Healthcare / Humanitarian Support

0.50% · Medical care and humanitarian aid for people in need

PKR 1.5M

Others

1.46% · Smaller contributions to community causes outside these areas

Awards

Latest recognition, 2026

CSR Award

Winner category

Third straight year of CSR recognition

Silver 2024, Winner 2025, Winner 2026

2025

CSR Award

Winner category

2024

CSR Award

Silver category

2023

P@SHA ICT CSR Award

Winner category

2023

Gender Diversity

Merit category

2021–2023

Monitor Daily (US)

Most Innovative Company, three years running

2013 & 2016

China Leasing Summit

Best-selling finance and leasing solution

Source: NETSOLpk.com/awards, accessed October 2026.

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FINANCIAL HIGHLIGHTS

FY26 net profit

PKR 1,679M

+63% vs FY25

Standalone, up from PKR 1,031M in FY25

Revenue

PKR 10,476M

+16% vs FY25 (PKR 9,019M);
96% from exports.

Gross profit

PKR 4,489M

+25% vs FY25 (PKR 3,584M);
gross margin rose to 43%
from 40%.

Basic EPS

PKR 19.45

+64% vs FY25 (PKR 11.89);
diluted EPS PKR 19.29.

EBITDA per share

PKR 22.78

Per diluted share, up from PKR 14.84 in FY25.

Final dividend

PKR 1.50

Per share (15%), proposed by
the Board on September 28,
2026.

Contract extension

\$50M

Four-year extension with a
tier-one global auto captive,
a customer since 1997.



REVENUES MOVEMENT

Total revenue, FY26

PKR 10,476M

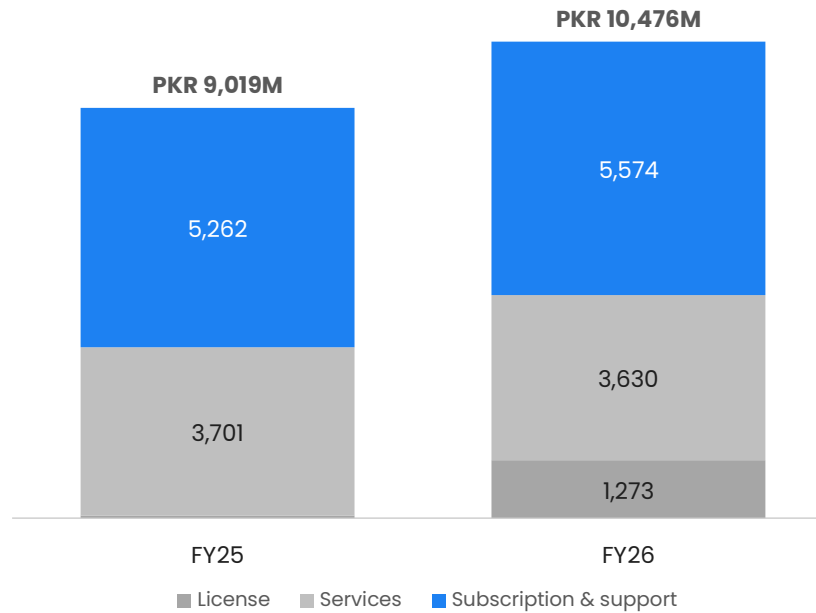
+16% vs FY25 (PKR 9,019M)

Export share of revenue

96%

Local revenue rose to 4% from 1% in FY25

Revenue by segment, PKR M



Subscription & support

+6%

PKR 5,574M in FY26

Services

(2%)

PKR 3,630M in FY26

License

+2,200%

PKR 1,273M, up from PKR 55M



KEY REVENUE DRIVERS

Total revenue, FY26

PKR 10,476M

+16% vs FY25 (PKR 9,019M)

Recurring share of revenue

53%

Subscription and support

Export revenue

PKR 10,090M

96% of revenue

One-off license sales

PKR 1,273M

FY25: PKR 55M

One-time, non-recurring license revenue from existing customers added PKR 1.2B to the topline.

Subscription and support

PKR 5,574M

+6% vs FY25 (PKR 5,262M)

Customers moved into the maintenance phase after completing their implementations.

Implementation services

PKR 3,630M

-2% vs FY25 (PKR 3,702M)

Implementation, enhancement and customization of systems deployed at customer sites.

Local revenue, Pakistan

PKR 387M

FY25: PKR 52M

Local services revenue rose to PKR 410M from PKR 35M, lifting local share to 4%.



FINANCIAL INDICATORS MOVEMENTS

Revenue per employee, FY26

PKR 9.75M

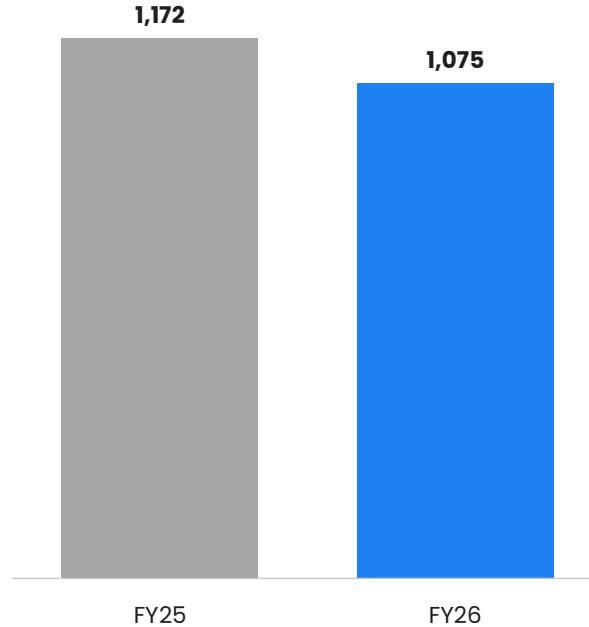
+27% vs FY25 (PKR 7.70M)

Year-end headcount

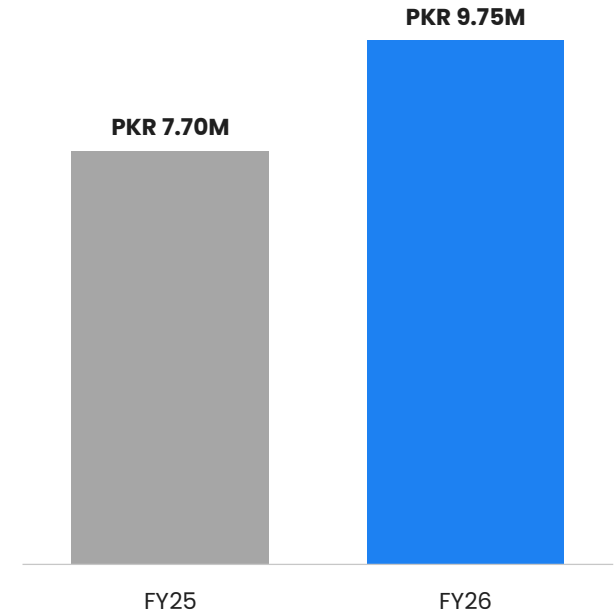
1,075

8% fewer employees than FY25,
while revenue grew 16%

Employees at year-end



Revenue per employee, PKR M



FINANCIAL INDICATORS MOVEMENTS

Net profit, FY26

PKR 1,679M

+63% vs FY25 (PKR 1,031M)

Basic earnings per share

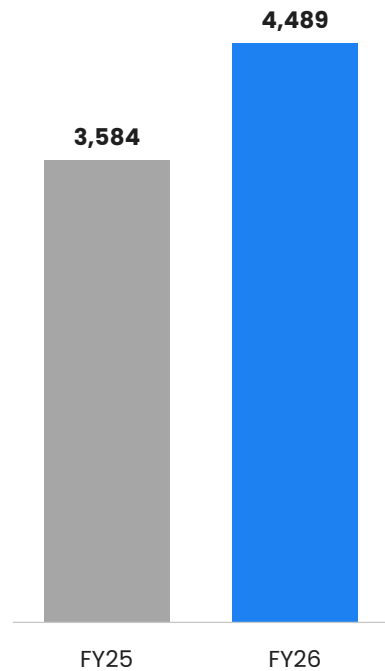
PKR 19.45

+64% vs FY25 (PKR 11.89)

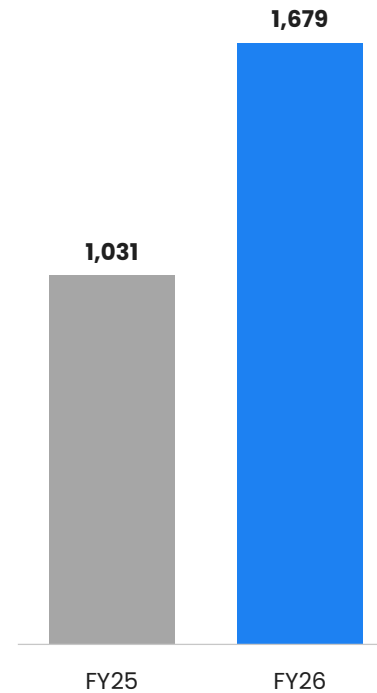
Diluted EPS PKR 19.29 (FY25: 11.71)

Final dividend: PKR 1.50/share

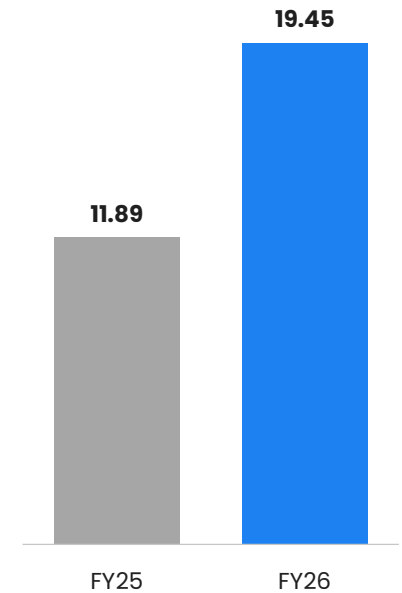
Gross profit, PKR M



Net profit, PKR M



Basic EPS, PKR



BALANCE SHEET OVERVIEW

Total assets, FY26

PKR 17,709M

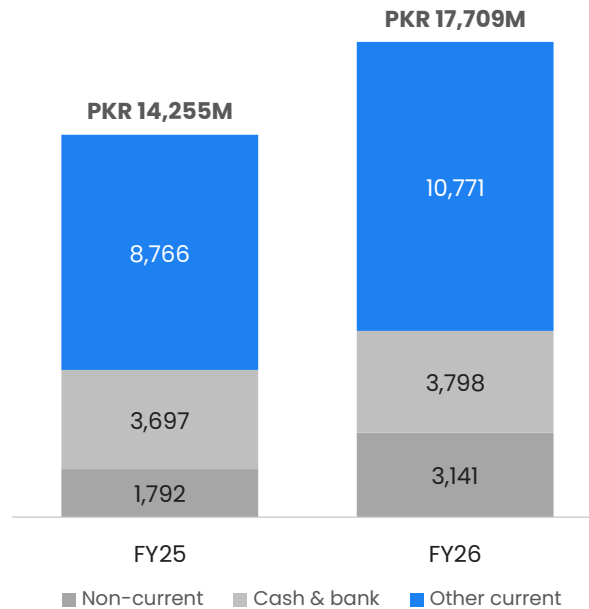
+24% vs FY25 (PKR 14,255M)

Shareholders' equity

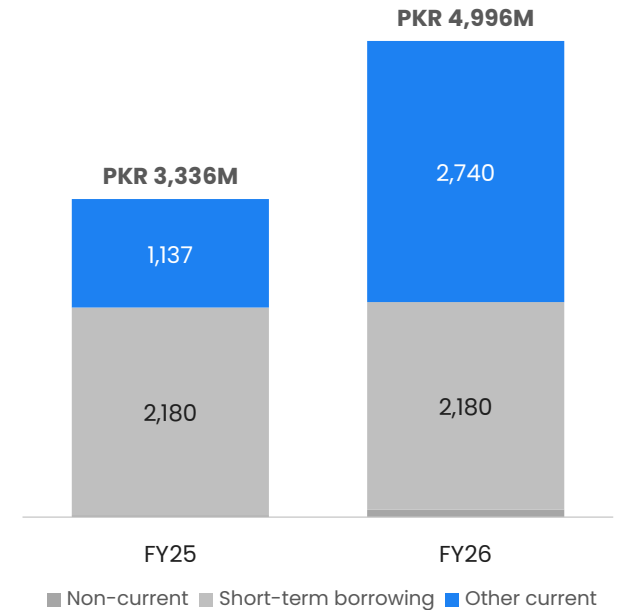
PKR 12,714M

+16% vs FY25 (PKR 10,918M)

Total assets, PKR M



Total liabilities, PKR M



MATERIAL VARIATIONS EXPLAINED

	FY26, PKR M	FY25, PKR M	Change	What drove the change
Income statement				
Revenue	10,476	9,019	+16%	One-off license sales of PKR 1,273M; subscription revenue rose as clients entered maintenance
Gross profit	4,489	3,584	+25%	Revenue grew faster than cost of revenue (+10%); gross margin rose to 42.9% from 39.7%
Other operating expenses	299	636	-53%	R&D expense fell to PKR 220M (FY25: 345M); credit-loss charge fell to PKR 78M (FY25: 291M)
Other income	340	837	-59%	No foreign-exchange gain (FY25: PKR 313M); bank profit fell to PKR 267M from PKR 491M
Balance sheet				
Trade debts	7,503	5,740	+31%	Receivables grew, mostly from related group companies (PKR 6,532M)
Contract liabilities	1,766	152	+1,065%	Subscription, support and services fees invoiced in advance, recognized over time
Intangibles under development	576	–	New	Capitalized cost of upgrading and modernizing legacy solutions
Long-term contract assets	585	21	+2,707%	PKR 548M of unbilled revenue reclassified as due after more than 12 months

Source: NETSOL Technologies Limited Annual Report 2026, unconsolidated financial statements, notes 7, 11, 12, 26, 33 and 35.

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FOUR-YEAR TRACK RECORD

Revenue growth, FY23–FY26

10.9% a year

PKR 7,670M to PKR 10,476M

Net profit, FY26

PKR 1,679M

Highest of the four years

Book value per share

PKR 146.65

+41% vs FY23 (104.37)

Key financial metrics, standalone, FY23–FY26

	FY23	FY24	FY25	FY26	Change vs FY25
Revenue, PKR M	7,670	9,281	9,019	10,476	+16%
Gross profit, PKR M	2,262	4,164	3,584	4,489	+25%
Net profit, PKR M	1,285	1,384	1,031	1,679	+63%
Basic EPS, PKR	14.63	15.76	11.89	19.45	+64%
Gross margin	29.5%	44.9%	39.7%	42.9%	+3.1 pts
Net profit margin	16.8%	14.9%	11.4%	16.0%	+4.6 pts
Return on equity	14.0%	13.1%	9.4%	13.2%	+3.8 pts
Book value per share, PKR	104.37	120.25	128.23	146.65	+14%
Shareholders' equity, PKR M	9,167	10,563	10,918	12,714	+16%

Source: NETSOL Technologies Limited Annual Report 2026, six-year summary and key financial ratios (standalone).



OPERATING SEGMENTS AND PRODUCTS

Group revenue, FY26

PKR 12,510M

+26% vs FY25 (PKR 9,905M)

Product-based solutions

98%

of group revenue

Group net profit, FY26

PKR 2,352M

+70% vs FY25 (PKR 1,385M)

Reportable segments, consolidated, PKR M

Segment	What it does	FY26 revenue	FY25 revenue	FY26 result
Product-based solutions	Licenses, implementation, subscription and support for NETSOL's finance platforms	12,314	9,637	6,136
Professional services	Technical consultancy, web and app development, digital marketing and cloud	117	189	9
Business process outsourcing	IT-related outsourcing, mainly for the USA and Europe	78	79	17
Total		12,510	9,905	6,161

Revenue by product and service, consolidated, PKR M

	FY26	FY25	Change
Subscription and support	5,904	5,262	+12%
Services (implementation and customization)	5,333	4,506	+18%
License	1,273	137	+828%
Total	12,510	9,905	+26%

Source: Annual Report 2026, consolidated financial statements, notes 46–47. Segment result = segment revenue less direct cost of revenue; segment assets and liabilities are not reported to the chief operating decision maker.

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KEY BUSINESS RISKS

Strategic

Risk

Shifts in the global finance and leasing technology market.

How it is managed

Tracks industry trends and builds new technologies so client systems stay current.

Operational

Risk

Disruption from pandemics, natural disasters or other events.

How it is managed

Business continuity plans keep client services running without interruption.

Cyber security

Risk

More frequent and sophisticated cyber attacks.

How it is managed

ISO 27001 certified; SOC 2 Type II audit passed; intrusion detection, firewalls, encryption.

Foreign exchange

Risk

Most revenue, receivables and some payables are in foreign currencies.

How it is managed

Holds cash balances in foreign currencies to meet working-capital needs.

Liquidity

Risk

Maturities of financial assets and liabilities may not match.

How it is managed

Cash management and planning policy keeps funds readily available.

Interest rate

Risk

Bank borrowings, term deposits and saving accounts carry rate exposure.

How it is managed

Short-term borrowings unchanged at PKR 2,180M; finance cost fell 28% to PKR 163M.

Talent and wage inflation

Risk

Strong competition for engineers and high inflation push wages up.

How it is managed

Competitive pay, career development and an in-house AI training institute.

Macro and geopolitical

Risk

Inflation, rates and geopolitics can delay customer decisions and projects.

How it is managed

Prudent deployment of resources and quick response to market changes.

Source: NETSOL Technologies Limited Annual Report 2026, Directors' Report: key risks and mitigation measures, and future outlook.

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Positive Trends

Global leasing volume, 2024

\$1.5T

up 63% over the past decade

Global auto-finance market

\$506B

by 2031, growing 7.6% a year

U.S. light-vehicle sales, 2025

16.2M

units, up 2.4% year over year

Automotive fintech

16.6% CAGR

\$9.9B in 2026 to \$21.3B by 2031

Used-vehicle finance

53% share

of auto financing in 2025, growing 9.0% a year

Pakistan policy rate

11.5%

held in Sept 2026, down from a 22% peak in 2024

Industry trends supporting growth

- **Lenders automate:** high rates push finance firms to invest in efficiency and risk technology
- **Fintech lenders gain:** fastest-growing U.S. auto lenders, 12.3% CAGR to 2031
- **Chinese EV push:** EVs ~55% of China's new-car sales; exports at record levels
- **Subscription models:** fastest-growing finance product in Europe, 8.0% CAGR
- **Buying moves online:** 65% of U.S. car buyers do some or all of the purchase online
- **Middle East leads:** fastest-growing auto-finance region through 2031

Sources: Mordor Intelligence market reports (2026–2031); State Bank of Pakistan, 14 Sep 2026; Fed, IEA, Cox, NADA, World Leasing Yearbook via NETSOL 10-K FY26. Details in notes. Forecasts are third-party estimates; actual results may vary.

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FORWARD LOOKING STATEMENT

Where NETSOL is heading

Recurring

Shift to cloud subscriptions on Transcend™

Recurring share of revenue, FY26

53%

PKR 5,574M subscription and support of PKR 10,476M total

Fixed capital expenditure, FY26

PKR 2,012M

Tangible PKR 1,436M;
intangibles PKR 576M



Grow recurring revenue

Migrate the legacy installed base onto Transcend™ and convert contracts to cloud subscriptions



Serve global OEM expansion

Supply finance and leasing technology as Chinese OEMs and their captives enter new markets



Win legacy replacements

Compete in originations and wholesale finance as lenders replace aging systems



Reduce resource costs

Automate delivery, testing and support with AI to cut resource needs per project



Embed AI everywhere

AI credit decisioning in Transcend™ Finance; AI in delivery and sales to lift margins



Partners and discipline

Partner-led reach, mainly in Europe; tighter pricing, budgeting and deal governance

Source: NETSOL Technologies Limited Annual Report 2026

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Question & Answers Session



NETSOL

Thank You