



PSX CORPORATE BRIEFING

Nov 2023

AGENDA

TOPICS

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CORPORATE INTRODUCTION

1999 Listed on NASDAQ	Listing on PSX Acquired CQ systems	2006 CMMI level 5 status achieved Acquired McCue Systems in USA	First vendor to implement a mobile point of sale	2015 Signed \$100 million+ contract for 13 NFS Ascent implementations	Signed a \$30 million contract for NFS Ascent implementation	2019 Signed first major contract for the roll-out of NFS Ascent in Europe Best-selling leasing solution award for the 7th consecutive year	Implemented NFS Ascent CMS on the Cloud for a Canadian national automotive leasing company	2021 Signed 4 contracts across US, AUS & CHINA for NFS Ascent implementation with cumulative TCO nearing \$20 million	Most Innovative Company award in the Equipment Finance Ecosystem 4 new growth verticals launched (AWS, PS, Unity, AI/ML) Enhanced global & local footprint via new regional offices	Business effectively launched Hubex which is NETSOL's second product offering from the AppexNow marketplace. Enhanced international footprint by opening another facility in Austin, US
	2005	2013		2018		2020		2022	2023	

AMERICAS

Austin Texas
Los Angeles

EUROPE

London
Horsham
Flintshire

APAC

Dubai
Sydney
Bangkok
Jakarta
Beijing
Shanghai
Tianjin
Karachi
Peshawar
Islamabad
Lahore



Sales & first level support from strategically located offices across **16 cities worldwide.**



Years in The Americas



Years in Europe



Years in APAC



\$300B+

Assets Managed Globally



240+

Successful Implementations



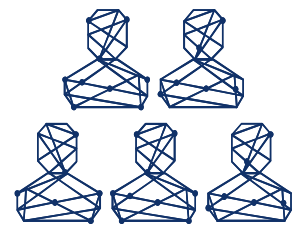
200+

Global Clients



25K+

Users Globally



A diversified skillset of **1700+** team of experts in **8** countries worldwide

KEY BENEFITS - SAAS TRANSITION

NFS ASCENT NFS DIGITAL

otoz

Appex N-w

UNITY

Cloud Native Public and Private

Multiple new cloud-native, carved-out solutions

Managed Services

Micro Services

Subscription / SaaS Based Pricing (Recurring revenue)

Product Approach

Extended Benefits

Volume Based Selling

Recurring Revenues

Higher Valuation and stock price

Traditional Delivery Model Challenges

Gaps

RS Sign Off

FS Sign Off

Impact Analysis

Development

Deployment

Configuration

Data Migration

Training

UAT

Go Live

SaaS Delivery Model Benefits

OOB System Delivery

Product training

Configuration

Data migration

UAT

Go Live

- **Long and complex** delivery cycles (1-3 years)
- **Higher** delivery costs for clients
- **Higher** support fee for clients
- **Maximum** efforts required
- **Multiple** code bases
- **Higher** maintenance costs for organization
- **Large** pool of resources required for implementation and support
- **Huge** customizations

- **Shorter and less complex** delivery cycles (1-3months)
- **Lower** delivery costs for clients
- **Lower** support cost for clients and business.
- **Minimum** efforts required
- **Single** code base
- **Lower** maintenance costs for organization
- **Few** resources for implementation and support
- **Minimal** customization, more configurations

EXECUTING THE SAAS VISION



SAAS VISION PROGRESS

SaaS Strategy Milestones Achieved

Product Vision aligned with business objectives



NFS ASCENT

Build-Test-Learn and Innovate Faster



NFS DIGITAL

otoz

Strengthen product management



flex.

Platform Strategy & Configurability for SaaS



hubex

Appex N-w

SaaS Strategy Milestones - Ongoing

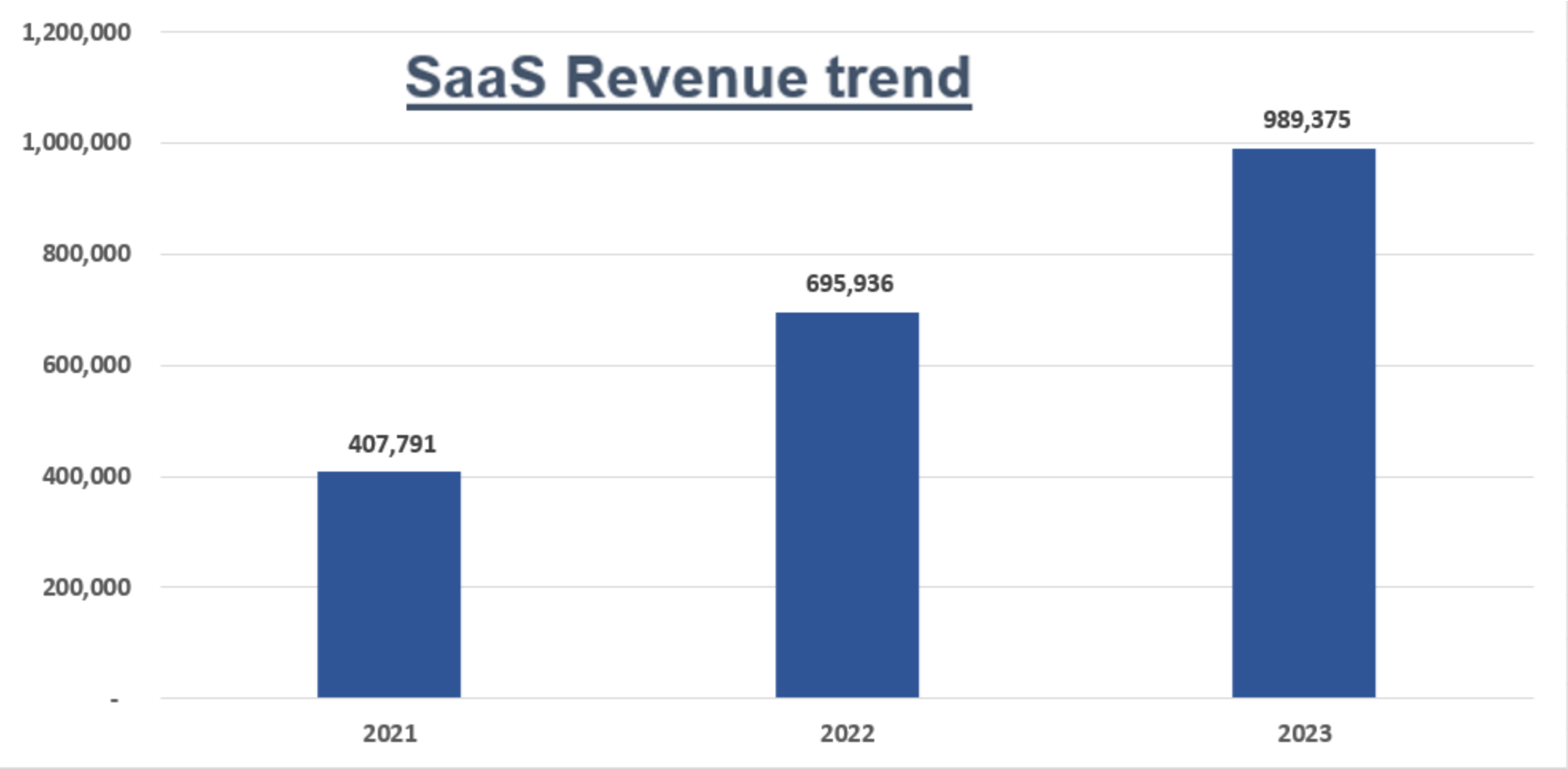


Continue to increase our SaaS offerings in a bid to expand our product portfolio



Ignite the interest both from existing as well as prospective clients to generate higher traction and significantly enhance our recurring revenues

SAAS REVENUES MOVEMENT



PRODUCT OFFERINGS

NFS
ASCENT

NETSOL's Flagship Core System Solution

- NFS Ascent is a leading solution for asset finance and leasing.
- Designed for adaptability across the global finance industry.
- Supports banks and leasing companies in auto and equipment sectors.
- Facilitates seamless management of retail and wholesale finance.

NFS
DIGITAL

Curated Digital Touchpoints

- NETSOL's NFS Digital offers robust digital transformation solutions.
- It can operate independently or alongside the next-gen NFS Ascent.
- Enhances customer ecosystems through modular enablement options.
- Features include self-service, dealership, field team, and floorplan enablement.

otoz

Future Of Digital Retail And Mobility Orchestration

- White-labeled SaaS retail platform.
- Targets OEMs, financiers, dealers, start-ups.
- Powers on-demand mobility solutions.
- Supports subscriptions, rentals, car-sharing.

flex.

Cloud-based Credit Calculation Engine

- Instant cloud-based calculation engine.
- Offers out-of-the-box API integration.
- Integrates with client products and ecosystems with consistent results.
- Ensures accurate contract lifecycle calculations on all systems

hubex

Prebuilt-Integrations Hub

- Prebuilt integrations for services like KYC & credit check etc.
- Standardizes multiple API integration methods.
- Low configuration platform.
- Streamlines and accelerates product development.

Appex N-w

World's First Marketplace of API-first Products

- Modular API-first SaaS solutions for the finance & leasing industry.
- Ensures complete digital buying journey.
- Can be used as standalone or integrated with any ecosystem.
- Empowers the industry to develop flexible ecosystems.

Through its professional services offering, the business facilitates bespoke development, staff augmentation and tailor made solutions and services for variety of clients worldwide



Professional
Services

NETSOL in partnership with Amazon Web Services (AWS) provides cloud migration, computing and other transformation, modernization and analytics related services through its highly skilled AWS resources



Cloud Services

Being at the forefront of innovation and adaptability, NETSOL also specializes in delivering cutting-edge AI solutions tailored for diverse sectors. From finance to healthcare, manufacturing to retail, our customizable AI solutions empower businesses to unlock their full potential and stay ahead in a rapidly evolving digital landscape via optimizing operations, enhancing decision-making and driving unprecedented growth



AI/ML

SERVICE OFFERINGS

NFS ASCENT MODULES

NFS
ASCENT

WFS

Wholesale Finance System

The system provides a powerful, seamless and efficient system for automating and managing the entire lifecycle of wholesale finance. With floor planning, dealer and inventory financing, it is ideal for a culture of collaboration.

NFS
ASCENT

OmniPOS

Omni Point of Sale/ Credit Application Processing

Agile, easy-to-use, web-based application, also accessible through mobile devices. Ascent's Omni Point of Sale (Omni POS) delivers an intuitive user experience, with features that enable rapid data capture.

NFS
ASCENT

CMS

Contract Management System

A powerful, highly agile, functionally rich application for managing and maintaining detailed credit contracts throughout their lifecycle.

DIGITAL ENABLEMENTS

Self-Service



Mobile Account

mAccount gives your customers complete visibility of their credit/lease contracts. It also prove as a powerful retention tool for the finance company.



Self Point of Sale

Allows customers to go through the complete buying and financing process online and on their mobile devices including car configuration, generating quotations, and filling out applications.

Dealership



Mobile Point of Sale

The Point of Sale application simplifies the business origination process for financial products such as financial lease, operating lease and hire purchase.



Mobile Dealer

mDealer empowers your business partner with a mobile platform that delivers more visibility and control over their inventories – with minimal effort.

Field Teams



Mobile Field Investigator

The Point of Sale application simplifies the business origination process for financial products such as financial lease, operating lease and hire purchase.



Mobile Collector

Our integrated omni-channel platform gives tailored content to today's digitally immersed users across the web while keeping the experience uniform.



Mobile Auditor

mDealer empowers your business partner with a mobile platform that delivers more visibility and control over their inventories – with minimal effort.

NON-FINANCIAL HIGHLIGHTS

- **Organizational Footprint:**

The business opened its office facility in Austin, Texas to support growing traction across North American region.

NETSOL have expanded its footprint within China by opening up a new office in Tianjin. This office will support both the ongoing delivery operations as well as the Professional Services vertical growth within China

NETSOL
Austin Texas



NETSOL
Tianjin



- **New SaaS Solution Launched:**

The business effectively launched Hubex, an API library that enables companies to standardize all their API integration procedures across multiple API services through a single integration.

Hubex is NETSOL's second product offering from the AppexNow marketplace following Flex, an API-based, ready-to-use calculation engine.



NON-FINANCIAL HIGHLIGHTS

- **Go-Lives Achieved**



NETSOL successfully achieved the Go-Live of their premier, next-generation platform with Flex - NETSOL's API-based, pure-play SaaS calculation engine for a leading Digital Bank in Europe.



NETSOL's NFS Ascent CMS system successfully went live with Japan based Captive Auto Finance company of a leading German auto manufacturer



NETSOL achieved the first Go-Live milestone for the finance company of a leading Swedish bank by effectively implementing its invoice factoring system. NETSOL successfully took the client (a Swedish bank operating across the Nordic and European regions) live with its next-generation solution NFS Ascent.



Successfully delivered required solutions to a couple of leading customer in USA.

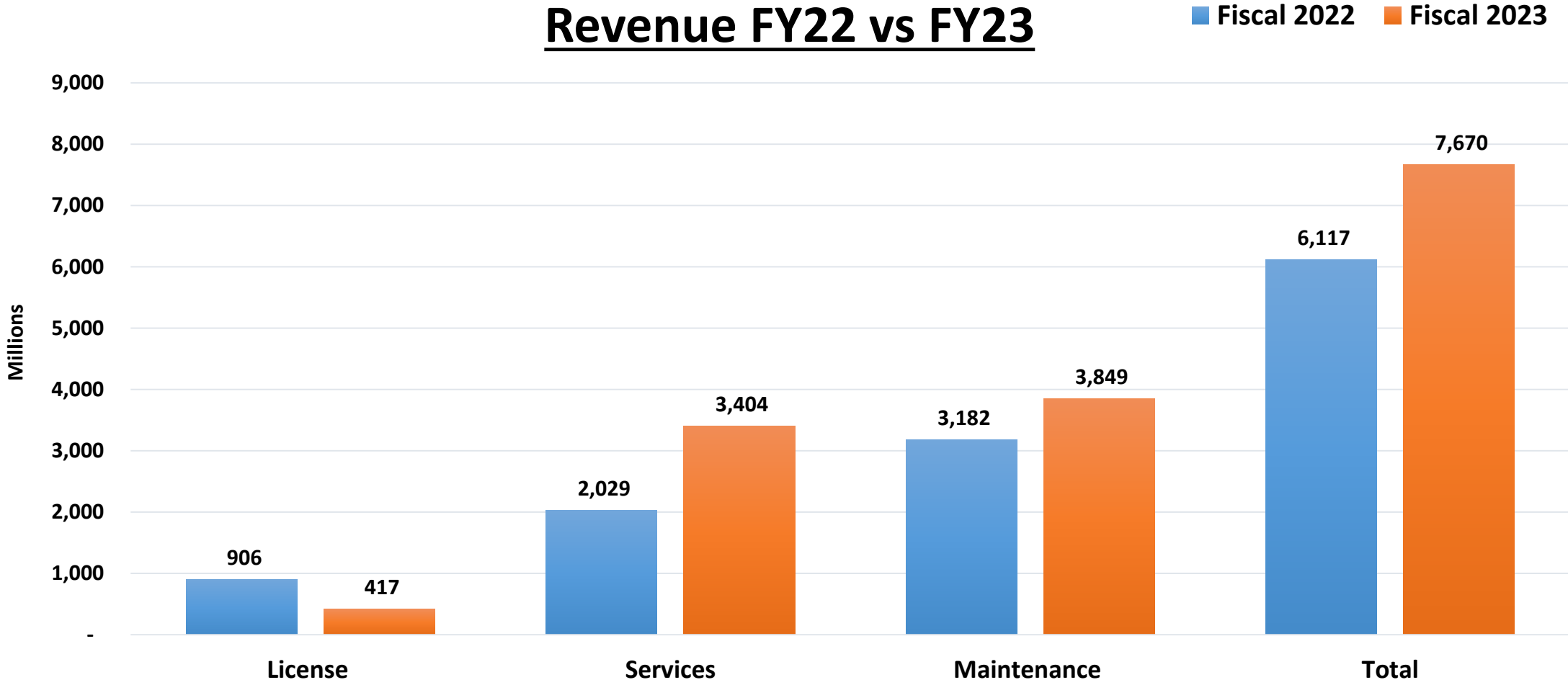
- **Under Implementations**



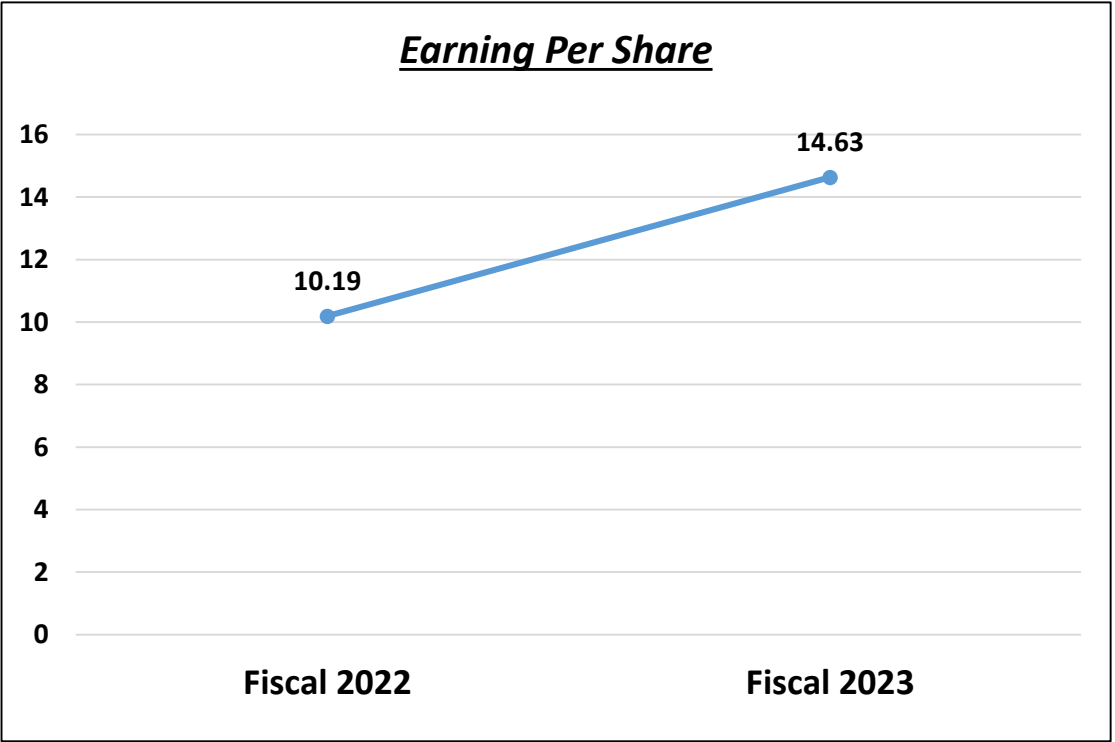
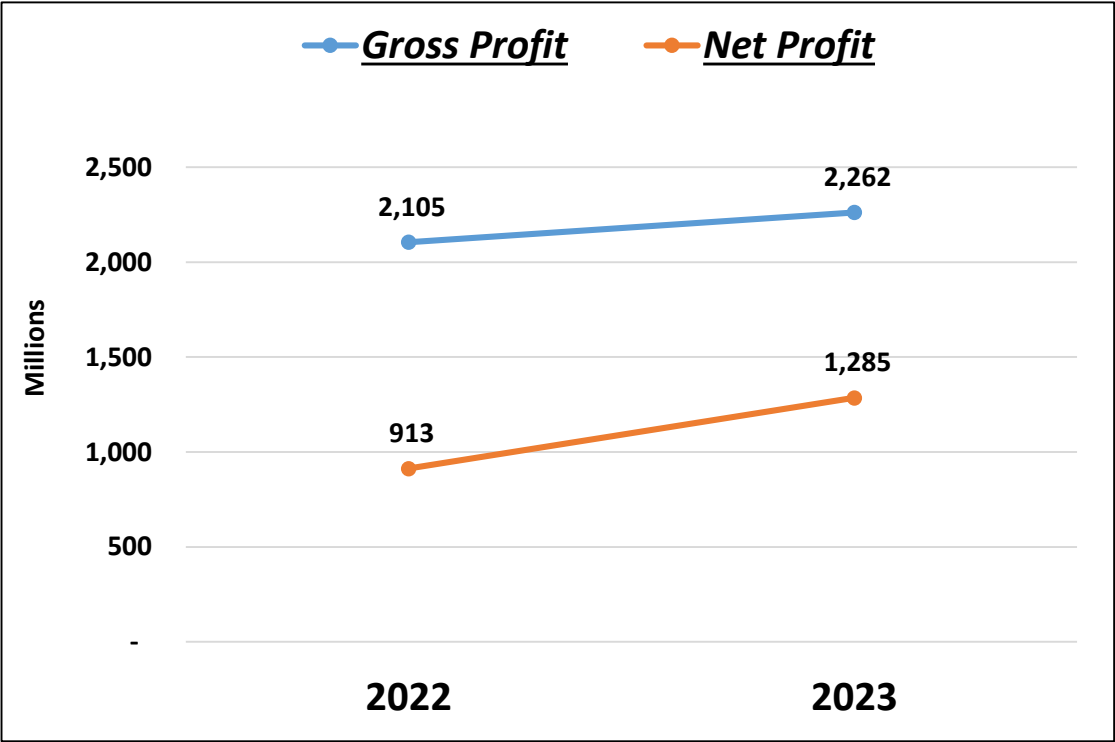
FINANCIAL HIGHLIGHTS

- 1-Cost Rationalization program remained in place which helped the business save substantial portion of its cost
- 2- Renegotiations of some of the existing contracts helped the business generate additional revenues from same contracts
- 3- With expanded footprint and SaaS offerings the business expects considerable improvement in its key financial performance indicators over coming quarters
- 4- Company objectively has been reviewing its software and subscription cost to see which of those tools can be internally developed to bring synergies and save costs
- 5- The business has recalibrated its compensation structure to make it more performance driven.

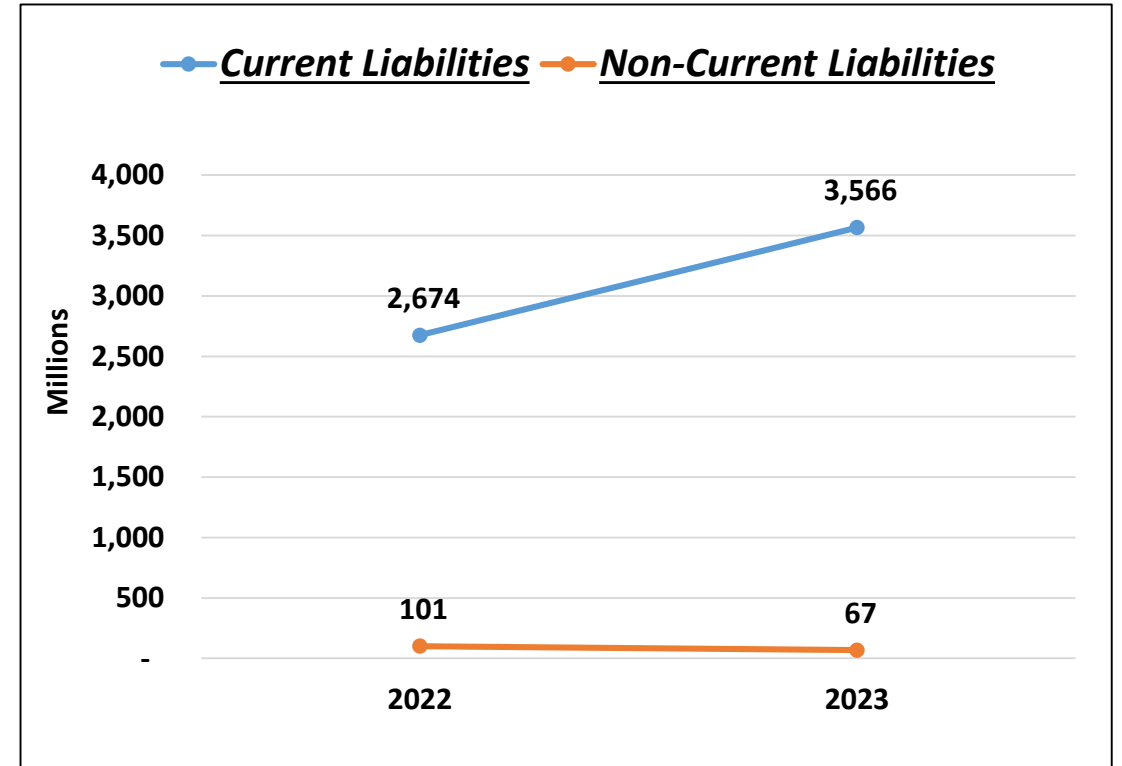
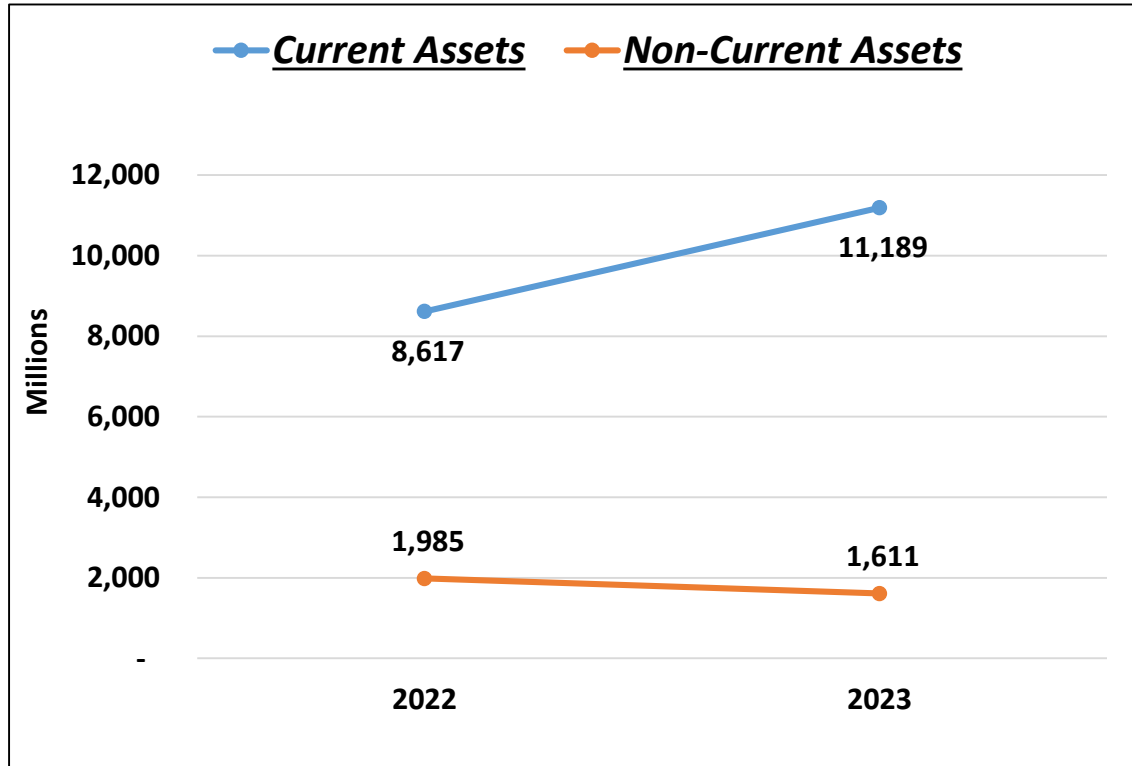
REVENUES MOVEMENT (2022 vs 2023)



FINANCIAL INDICATORS MOVEMENTS (2022 vs 2023)



BALANCE SHEET OVERVIEW (2022 vs 2023)



UNITY

Coverage across the entire asset lifecycle with its suite of enterprise products and professional services, also spearheading the evolution of our product portfolio by launching a plethora of standalone SaaS applications to address future needs.

- Retail Finance
- Wholesale Finance
- Originations & Servicing
- Configuration not Code
- Safe & Scalable architecture



- Complete Asset Finance Suite of Native Mobile Apps
- Tools across all modules
- Customer, Dealer and Internal-user facing



- **Digital Retailing (Proposed Solution)**
- Mobility & Subscription Orchestration System

- Enterprise and Mobile application development
- Process Consulting
- Business Intelligence Consulting
- InfoSec Consulting
- Digital Transformation Services
- Integration Services

Market Place



Marketplace of Cloud-Based, Independent SaaS Offerings



Global Market Focus

NETSOL - AMAZON WEB SERVICES

From cloud storage solutions to cloud backup solutions, we deliver intelligent cloud solutions services, meeting the challenging demands of an evolving future and creating a difference!



Adobe

- Cloud Migration
- VMware Cloud on AWS
- Windows on AWS
- SAP on AWS
- Mainframe to AWS
- Strategy and Assessment

Modernize

- Application and Data Modernization
- AWS Cloud Application Development
- AWS DevOps Enablement

Data Engineering and Analytics

- Data Migration
- Data Engineering
- Unification of Data
- Machine Learning and AI
 - Amazon Textract
 - Amazon Connect
 - Amazon Forecast
 - Amazon Personalize

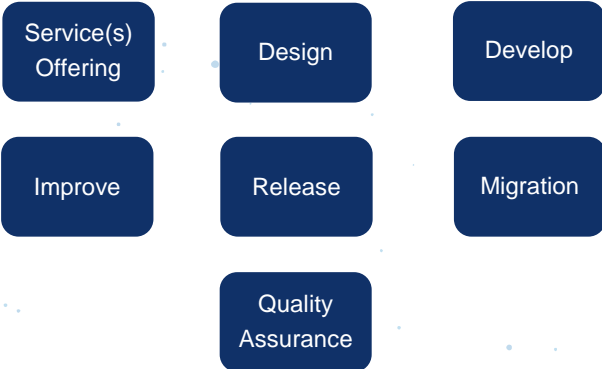
Staff Augmentation

- One Team

NETSOL PROFESSIONAL SERVICES

Employ industry's best talent to help you develop and refine your technology strategy, innovate, execute your roadmap, and optimize service quality

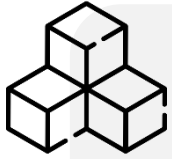
Global Market Focus



- ✓ Digital Transformation
- ✓ Innovation Management
- ✓ Cloud Native Dev & Architecture
- ✓ Data Migration Experts
- ✓ Managed Services
- ✓ Software Development
- ✓ Documentation Analysis
- ✓ IT Consulting
- ✓ Mobile & Web App Developers
- ✓ Project Management
- ✓ Infrastructure Setup & Management
- ✓ Automation Testing
- ✓ Integration Management
- ✓ Business Analysis
- ✓ Software Testing
- ✓ Database Administration
- ✓ Automation Specialists

While the business aims to reach out to potential PS clients globally however PS delivery shall be ensured from China and PK locations

BIG DATA, AI & ML - ASSET FINANCE



AI & ML Models

- ✓ Customer Retention Models
- ✓ Credit Underwriting Models
- ✓ Collections (Risk Assessment) Models
- ✓ Predicting Financial distress for Dealer Audit
- ✓ Car and Financial Product Recommendation Models

- Successfully onboard a small team of right experts to take a head start
- Team is currently engaged in R&D activities for potential solutions design and engineering

AI POWERED CREDIT UNDERWRITING AND CUSTOMER PROFILING

Enhance Customer Engagement & Improve Application Turnaround Time



Menu Selling



Multi Lingual



Application Management



AI based Profiling and Credit Evaluation



Reporting & Analysis



Work Queue



Product and Asset Recommendation



Customisable Dashboard

AI POWERED COLLECTIONS MODULE

Enhance Collections Process For Better Recoveries And Revised Contract Plans



Reporting & Analysis



Customer alerts



Customisable Dashboard



AI based bucket evaluation

INCUBATION PROJECT WITH FEDERAL GOVT.



Led by NetSol Consortium, an Industry-Academia-Defence-Government collaboration for incubating and accelerating aerospace and deep-tech related businesses and technologies. Established at Old Chaklala Airport, Rawalpindi. Located within National Aerospace Sciences and Technologies Park, Alpha Techno Square. Funded by IGNITE - National Technology Fund.

31 Startups Incubated
26 Startups in Hatchery

Working on

- AI - High Performance Computing
- Agri-tech - Health-tech
- Geo-Spatial Mapping
- Data Analytics - 3d Printing
- High Precision Engineering - Fintech

Growing Aerospace & Deep Tech Community

- **300+** Experts Growing Network
- **200+** Events Held
- **5000+** Visitors
- **100+ VVIP++** Guests Hosted



BUSINESS FOCUS



Short-term Focus

- Keep optimizing the cost structure to achieve more output on a per resource level and save substantial costs
- Continue to execute on strategies for new growth verticals launched lately (AWS, PS, UNITY).
- Gain further traction for our NextGen products (NFS Ascent, NFS Ascent digital & OTOZ) and other SaaS offerings.
- Enhanced focus on Professional Services vertical to generate additional revenues from existing and new clients.
- Upsell and Cross-sell to existing customers to maximize current revenues.
- To increase annual recurring revenues substantially.
- Keep futureproofing our offerings for our clients to thrive in their respective businesses, protect current revenues and increase chances of future revenues
- Ensure maximum possible conversions of our legacy clients on to Next-Gen solutions.
- Promote new offerings to create enough awareness amongst the target markets.



Business Focus to achieve short-term and long-term growth

Long-term Focus



- Keep expanding our footprint and SaaS offerings to explore untapped markets
- Grow organically and through right M&A opportunities.
- Create more value for employees and shareholders.
- Focus on sustained growth
- Retain our leading position within APAC region
- Keep spending on R&D activities in a bid to lead & serve our space with more innovative solutions



AWARDS & ACHIEVEMENTS

AWARDS & ACHIEVEMENTS

Awards achieved in year 2023

- IT Exporter Award 2023
 - Gold Award at the P@SHA ICT Awards 2023
 - Merit Award at the P@SHA ICT Awards 2023
-



Netsol remains the highest exporter of software products of Pakistan



Q&A