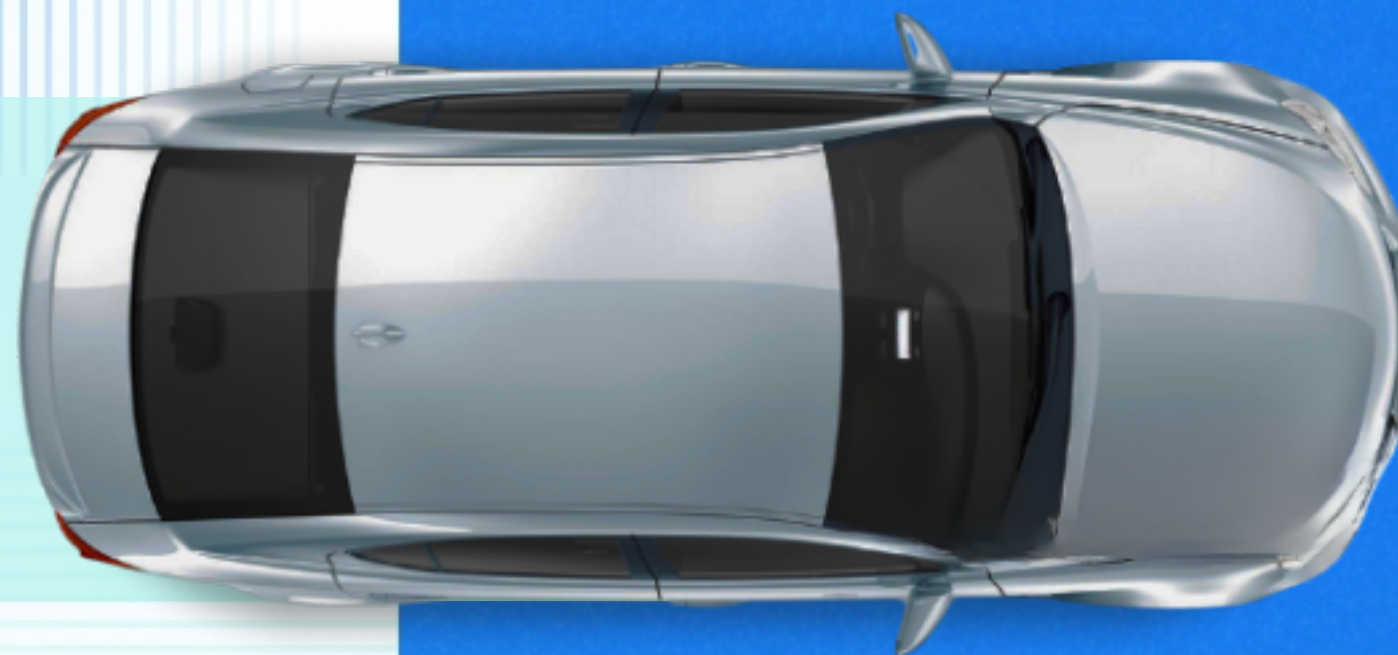


# NETSOL TECHNOLOGIES

PSX CORPORATE BRIEFING



# Agenda



 **Corporate Introduction**

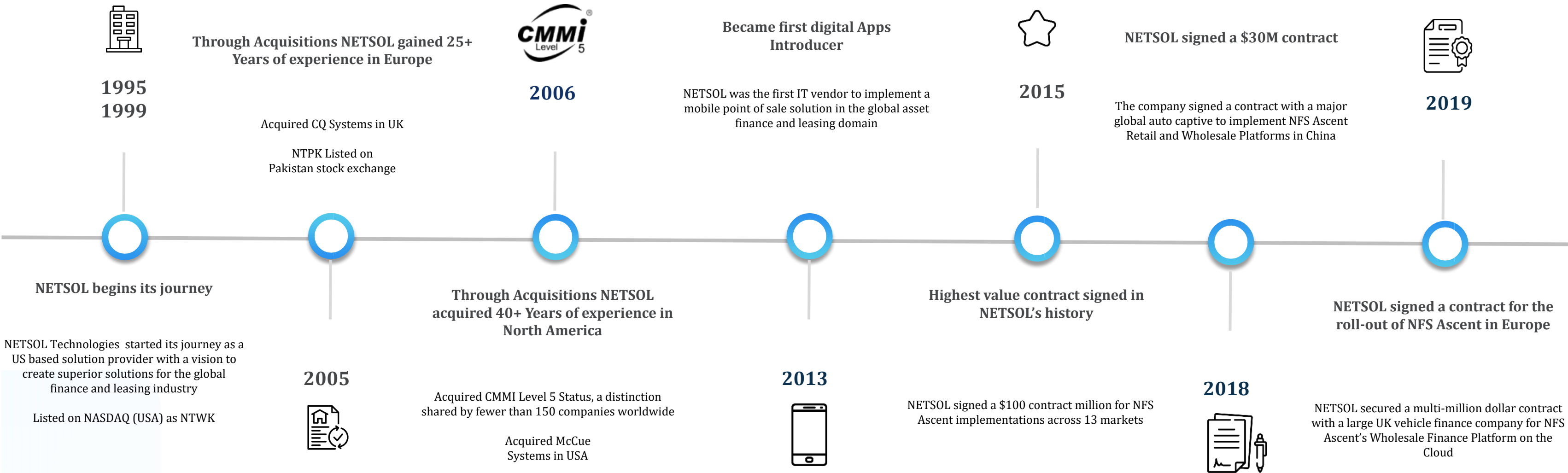
 **Our Products and Solutions**

 **Non-Financial Highlights**

 **Financial Overview**

 **Positive Trends & Awards**

# Corporate Introduction



**Awarded First Rate and best Selling Leasing Solution for 7 consecutive years in China (2013-2019)**

**Most Innovative Company in the Equipment Finance Ecosystem Award (Sustaining Category) by Monitor Daily(2021-2023)**



# Corporate Introduction

## Most Innovative Company Declared in the Equipment Finance Ecosystem

NETSOL was selected as 'Most Innovative Company in the Equipment Finance Ecosystem' (Sustaining Category) by Monitor Daily.

2021



### NETSOL's Next-Gen Platform NFS Ascent® on the Cloud went live for UK Bank

Signed a major contract with a Swedish bank to implement Ascent across Nordic markets

Signed contract with the KPK Government to implement workflow and document management solution

Initiated multiple new growth verticals such as Professional & Cloud Services and ApexNow to ensure revenue and product diversification

Signed contracts with three trucking entities of a leading German Auto manufacturer across APAC region



2022

### Outreach expansion across MENA region

Expanded our footprint to MENA region through Incorporation of a group subsidiary in Dubai

NETSOL signed contract with Captive finance Co. of a Japanese truck manufacturer.

Executed contracts with US based captive finance company a notable German auto manufacturer to implement Digital Retail solution and AU based captive finance company of a renowned Japanese truck manufacturer for Ascent implementation

2023



Upsold additional scope to a Swedish bank operating across Nordic markets to generate additional €3M+

Signed a major contract with a finance company of a US based auto manufacturer to implement Ascent in China to generate over \$15M Revenue

Signed a major contract with a US based finance company of a German based auto manufacturer for retail across NA markets for +\$16M

Launched a unified and platform under The Transcend banner streamlining our product lineup



2024

Revenue Expansion

### Regional Expansion & AI Innovation

Signed a landmark \$20M TCO agreement with the captive finance arm of a leading Japanese automaker to implement Transcend Finance across retail and wholesale operations in Australia and New Zealand

Secured a \$1.7M TCO agreement with a leading logistics and shipping company in Oman for Transcend Finance implementation.

Entered into a \$2.7M contract with a Chinese leasing company to deploy the Transcend Finance.

Amended an agreement with an existing UK/EU client, adding €3M in revenue and strengthening the long-term partnership.

2025



### Regional Expansion & AI Innovation

Implemented Integrated Global Delivery Structure for Transcend Finance and Marketplace to drive synergies, consistency, efficiency, and cost savings.

Expanded presence in Saudi Arabia to capture incredible opportunities available

Implemented AI-first strategy, focusing on AI-driven automation to solidify leadership in asset finance and leasing innovation.

Appointed Richard Howard, former Daimler Financial Services executive, as Advisor to the Board



2025



# Transcend Finance (Formerly NFS Ascent)



## Omni POS

Omni Point of Sale

A highly agile, easy-to-use, web-based application – also accessible through mobile devices – Transcend’s Omni Point of Sale delivers an intuitive user experience, with features that enable rapid data capture.

## CMS

Contract Management System

Transcend’s Contract Management System (CMS) is a powerful, highly agile, functionally rich application for managing and maintaining detailed credit contracts throughout their lifecycle – from pre-activation and activation to maturity.

## 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.



webPOS

Web POS

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

mPOS

mPOS

The Mobile Point of Sale application simplifies the business origination process and empowers your sales teams to make the right decisions at the right time – optimizing productivity.

SELF POS

Self POS

A dynamic web portal that plugs onto your website empowering website visitors to go through the complete asset buying/financing process online through multiple devices.

mAC

mAccount

mAccount gives your customers complete visibility 24/7 of their credit/lease contracts. It also empowers the dealer with a powerful back-end system.

mFI

mFI

Mobile Field Investigator includes powerful features that enable your field teams to perform applicant details verification on the go.

mC

mCollector

mCollector empowers your collections teams to do more, with an easy to use interface and intelligent architecture.

mD

mDealer

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

mAU



mAuditor

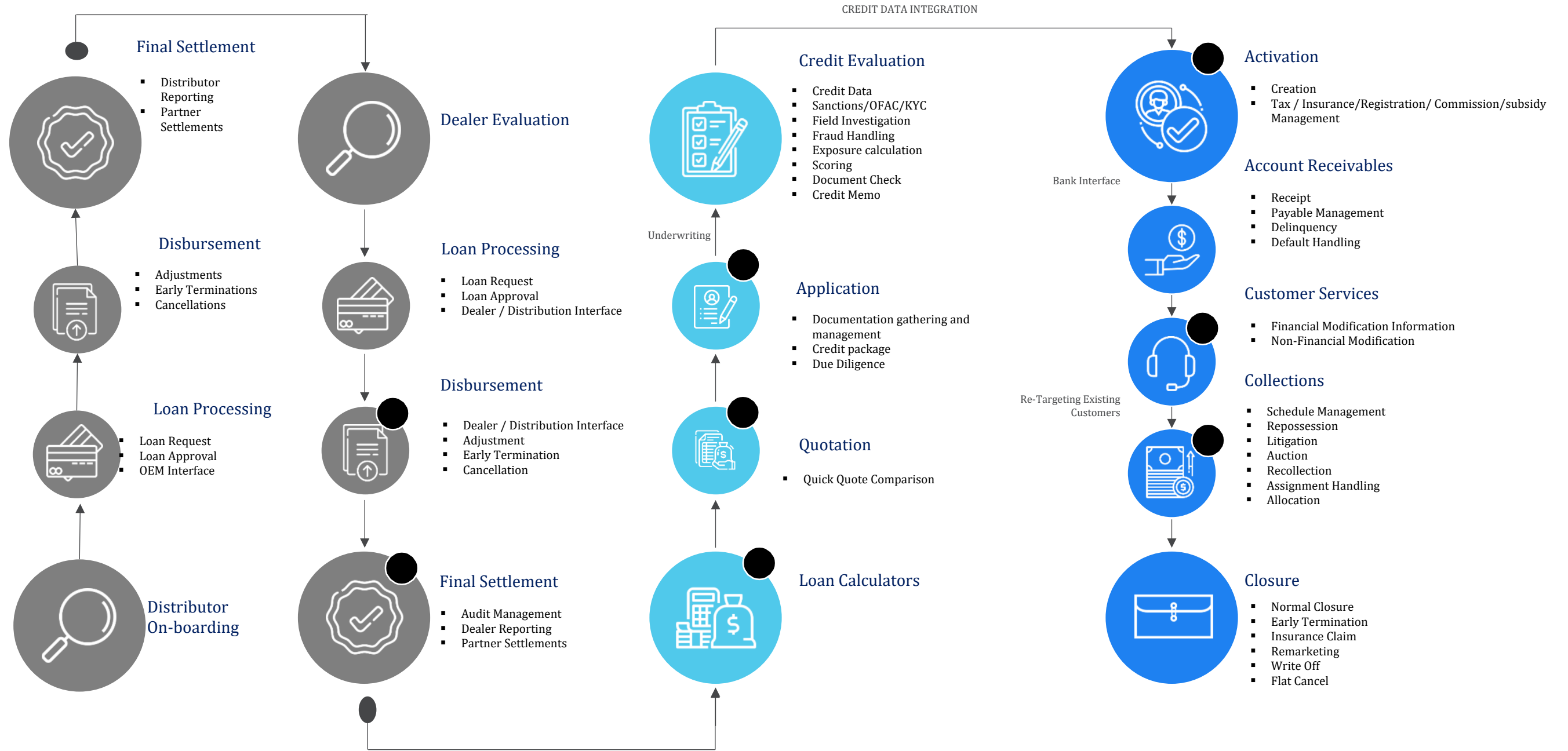
mAuditor empowers your business partner to schedule visits, record audit exceptions and track assets for higher levels of transparency, in real time.



# Transcend Finance Capabilities

CORE

-  Business Partner Manager
-  Asset Management
-  Financial Product Management
-  Business Accounting
-  Business Process Manager
-  Business Rule Engine
-  Workflow Management
-  User Management
-  Integration Hub



● = Digital Touchpoint

WFS – Wholesale Finance System

Omni POS – Origination

CMS – Contract Management System



# NETSOL'S MACH Technology



## Cost Effective

Cloud-based software delivery method

### Benefits:

Pay-as-you-go/use pricing

SaaS

## Flexible Architecture

Create ecosystems of apps that are modular and reusable

### Benefits:

Reusable software

Component-base

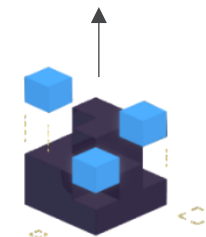
## Speed-to-market

Designing products around an API from the ground up

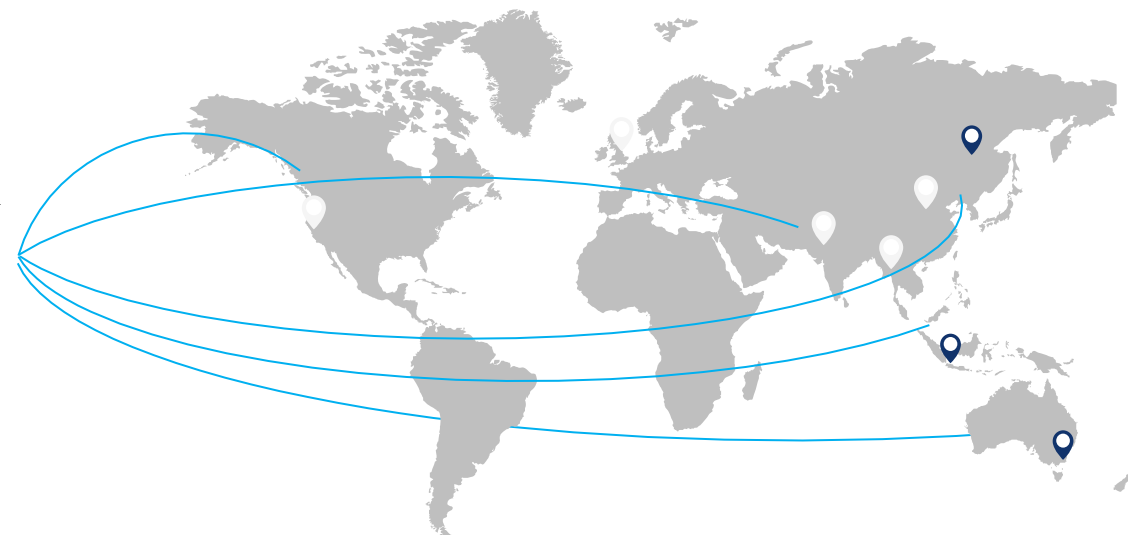
### Benefits:

Accelerate speed-to-market

API-first Architecture



A single signup required to enable multiple markets with our API-based solutions across the globe



## Functional Coverage

From a



Single Sign-up

Dealer Frontend

Back-office systems

Direct-to-Consumer

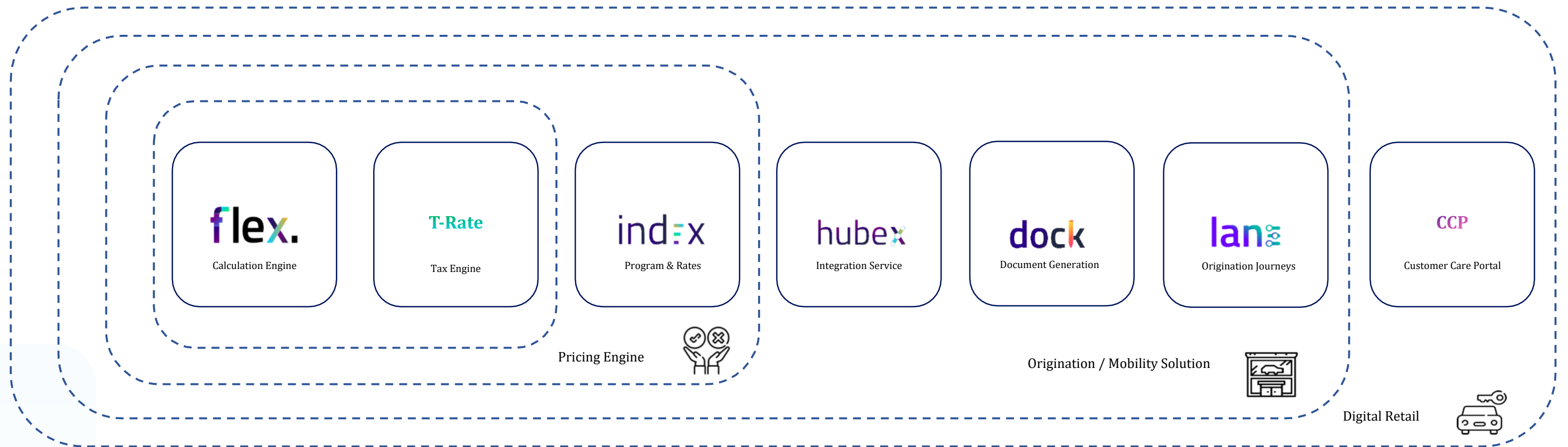
Self-service Portals

To many more..



# Transcend Marketplace (Formerly AppexNow)

Our composable, Lego-like architecture and development organization structure provisions us to build products one on top of the other by leveraging matured, configurable and scalable modular blocks.



Adaptive to change, NETSOL is bringing world's first finance and leasing API marketplace.

# Transcend Consultancy



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

- Service(s) Offering
- Design
- Develop
- Quality Assurance
- Migration
- Release
- Improve



### 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

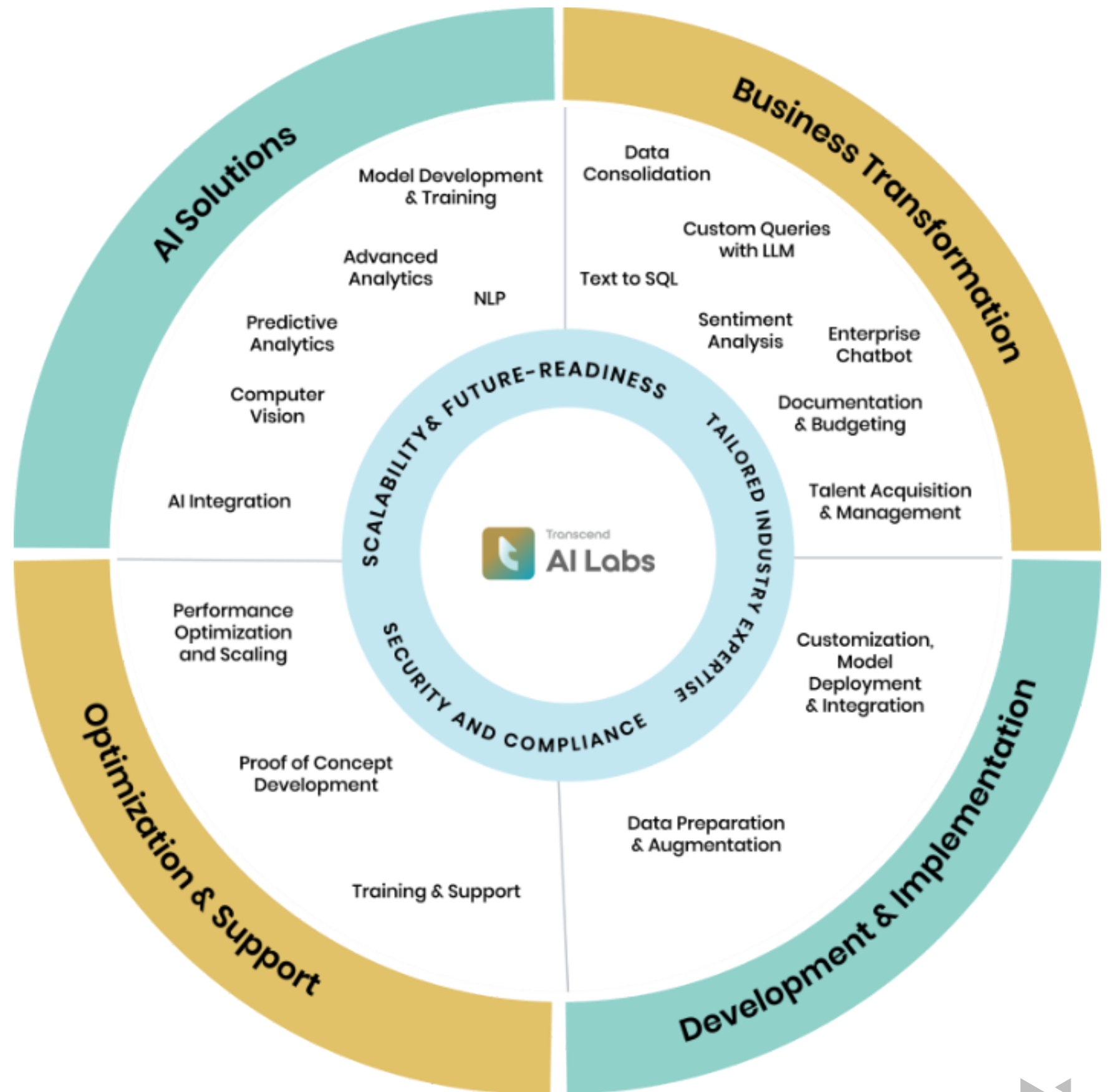
- Data Migration
- Data Engineering
- Machine Learning and AI
- Unification of Data





# Transcend AI Labs

At Transcend AI Labs, we are embedding AI at the core of NETSOL's strategy—driving internal efficiency, reducing costs, and unlocking new revenue streams. By delivering advanced AI solutions across finance, banking, fintech, insurance, auto finance, and retail, we are strengthening client partnerships, positioning NETSOL as a leader in AI-driven innovation and setting the stage for significant revenue growth and sustainable long-term value for shareholders.



# NON-FINANCIAL HIGHLIGHTS



NETSOL achieved the Go Live milestone for a leading Chinese equipment leasing company on delivering various digital and business services.



NETSOL was successfully able to implement new AI enablement for a UK-based care home service provider supporting smarter, data-driven decision-making.



Appointed a VP of AI with 15+ years of experience to lead Transcend AI Labs, advancing our AI-first asset finance strategy.

Strengthened governance by onboarding a new Advisory Board Member. Richard Howard

## Climate Action

Taking a significant step towards renewable energy, successfully installed 500KW solar system with another 250KW in progress.

This will reduce reliance on conventional power sources and reflects our commitment to building a more sustainable future.



# NON-FINANCIAL HIGHLIGHTS

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## Social

**NETSOL Education Support Program (NESP):** PKR 36M contributed in 2025 to fully cover tuition, uniforms, books & transport for children of support staff

**Higher Education Support:** Over PKR1.7M contributed to support higher education of deserving students

**Development in Literacy (DIL):** PKR 12M provided to support TEAL and remote learning in underserved areas

**Million Smiles Foundation:** PKR 7.8M allocated for educational outreach and socio-economic uplift in remote areas of AJK

**Other CSR Initiatives:** Over PKR 5M spent on various community welfare programs

**Ration Distribution Program:** PKR 23M contributed in 2025 to provide monthly food provisions to low-income families (initiative launched in 2021)



# FINANCIAL HIGHLIGHTS

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## Revenues Maximization



### Australia - \$20 Million TCO

NETSOL successfully signed a landmark agreement with the captive finance arm of a leading Japanese automotive manufacturer to implement its Transcend Finance platform for both retail and wholesale operations across Australia and New Zealand.



### Global - \$6.5 Million

NETSOL was able to upsell to its existing customers and successfully implementing modifications and enhancements requests from multiple customers across various regions.



### Oman - \$1.7 Million TCO

We signed a multi-million-dollar agreement with logistics and shipping Company in Oman for the implementation of Transcend Finance



### China - \$2.7 Million TCO

We entered into an agreement with a Chinese leasing company to deploy our Transcend Finance Suite. The contract is expected to generate approximately \$2.7 million in revenues.



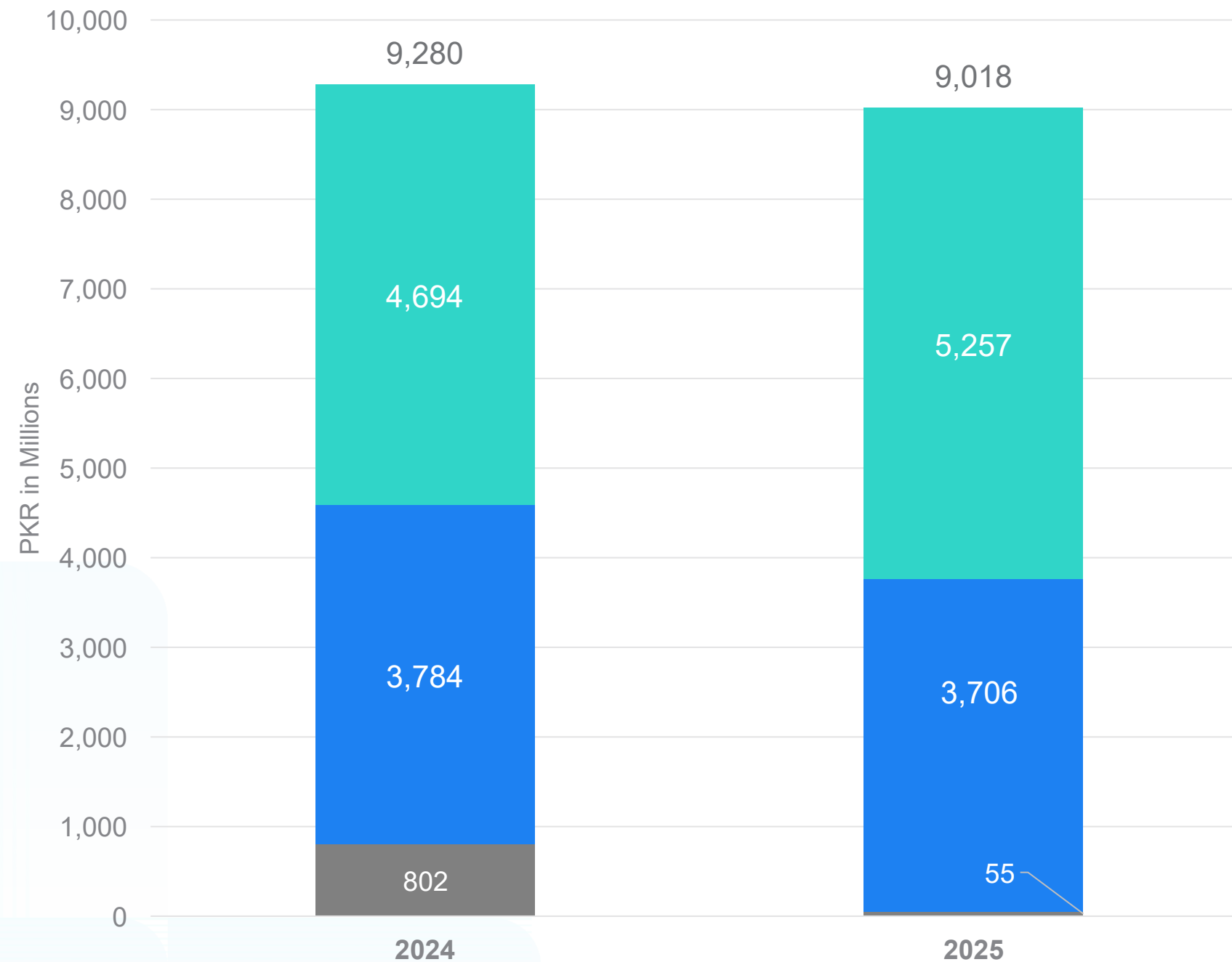
### USA - \$1 Million

We secured \$1 million in additional revenue for the ongoing Transcend Retail Platform implementation for a German auto manufacturer in the US, driven by customizations to meet their evolving business needs.



# REVENUES MOVEMENT

Segregated Revenues FY24 vs FY25

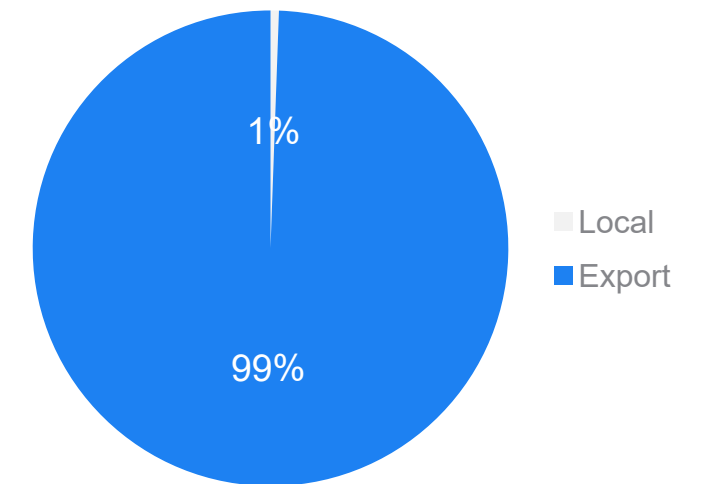


## YOY Growth in Revenue

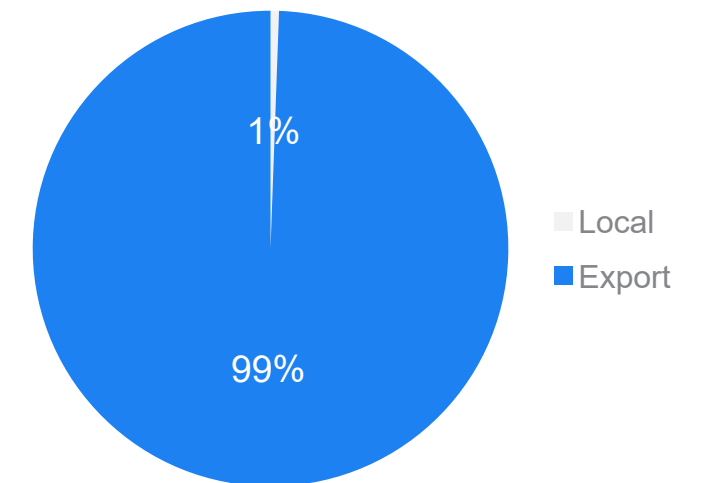
S&S 12%  
Services (2%)  
License (93%)

- Subscription and Support
- Services
- License
- Total

Revenue Local vs Export FY24



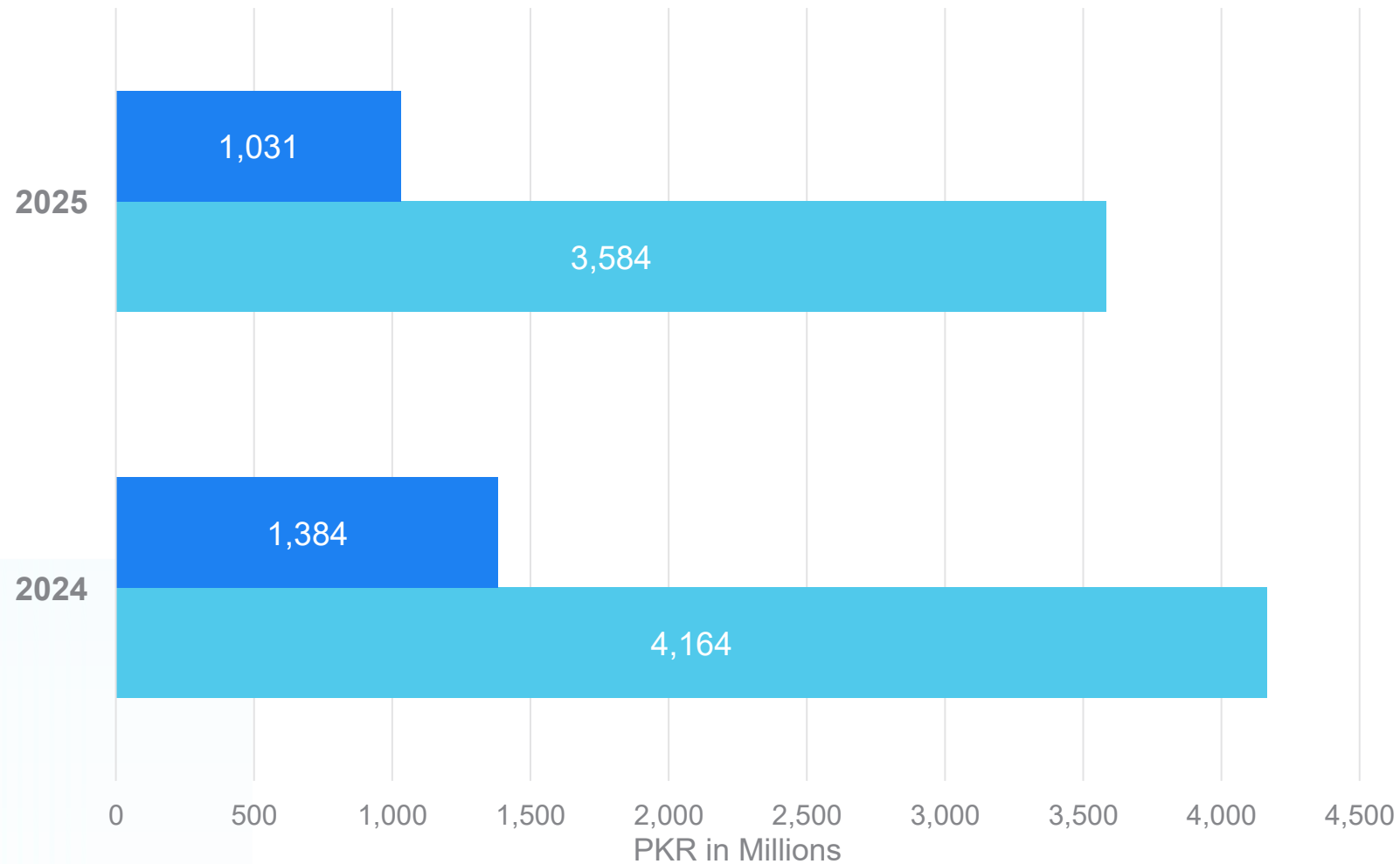
Revenue Local vs Export FY25



# FINANCIAL INDICATORS MOVEMENTS

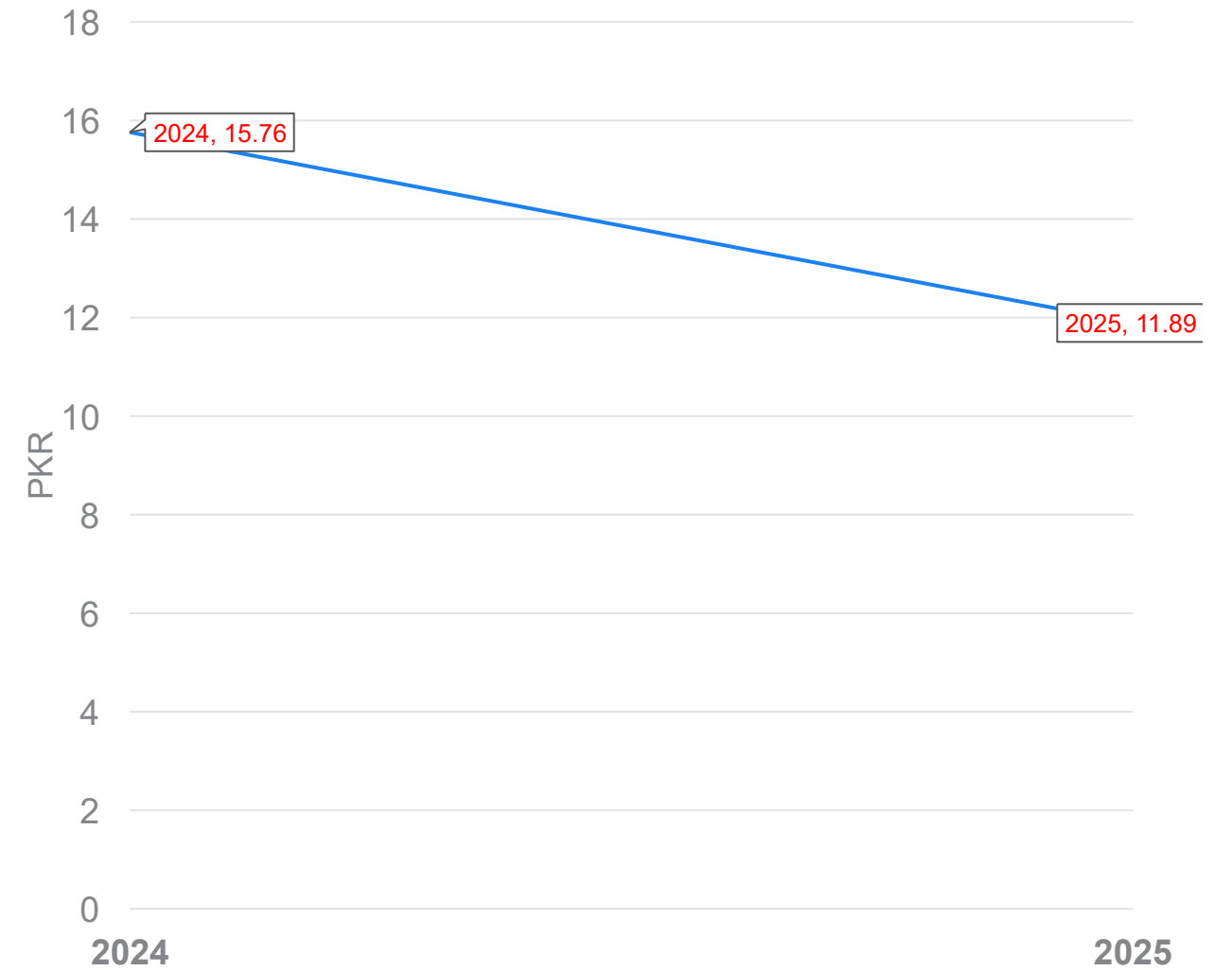
### Gross, Net Profit FY24 vs FY25

■ Net Profit ■ Gross Profit



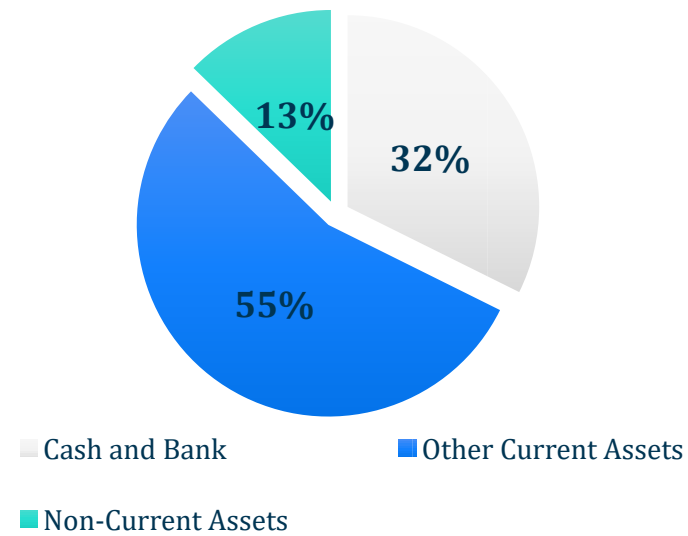
### EPS FY24 vs FY25

— EPS

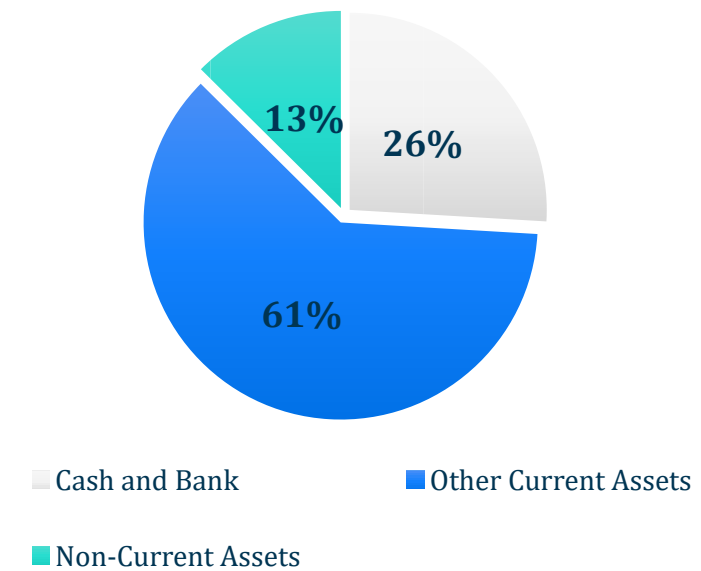


# BALANCE SHEET OVERVIEW

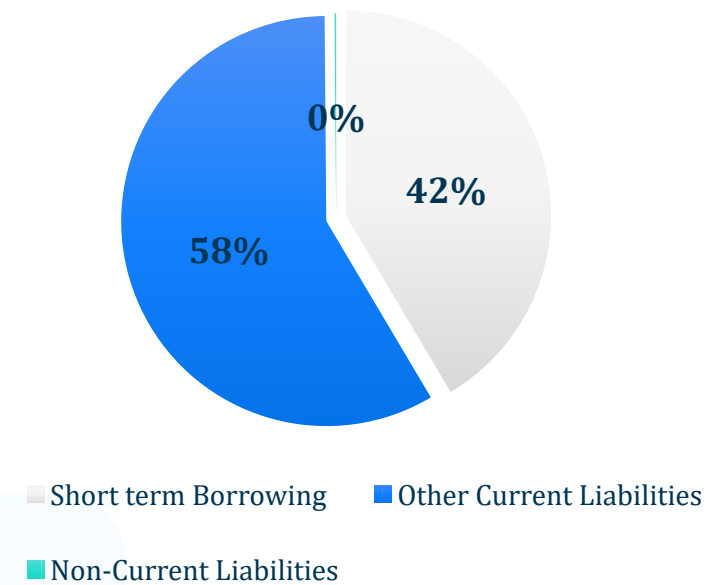
Assets FY 2024



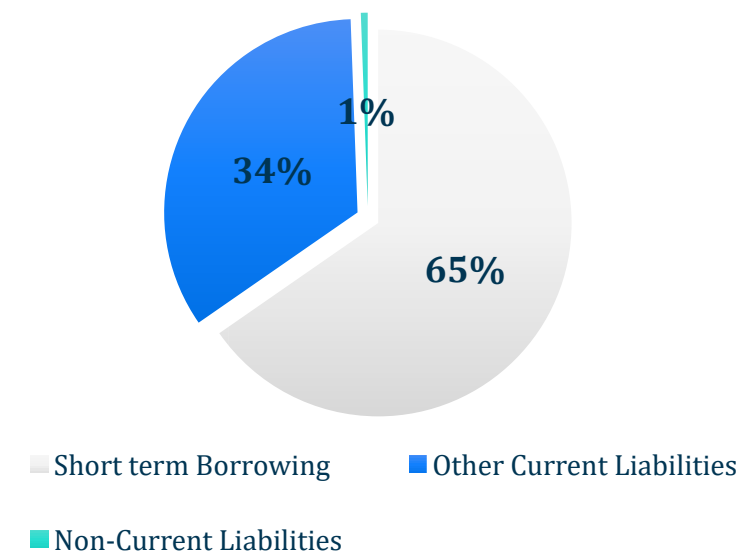
Assets FY 2025



Liabilities FY 2024



Liabilities FY 2025



# Positive Trends

- According to Mordor Intelligence, the global auto-finance market is expected to increase from **\$325.62 billion** in 2025 to **\$471.83 billion** by 2030, growing at a **7.70% CAGR**
- The Middle East is the fastest-growing market, expected to expand at a **10.4% CAGR** through 2030. In Saudi Arabia, Shariah-compliant auto-loan portfolios recorded double-digit growth in March 2025.
- Compared to regional peers, Pakistan faces the lowest additional US tariff at **19%**, while India is subject to **25%** (expected to rise to 50%) and Bangladesh **20%**, giving Pakistan a relative competitive edge in IT exports.
- Tariffs are expected to begin gradually declining as early as 2026, which will make international vehicle trade easier (S&P Global Mobility)
- Pakistan's policy rate has fallen sharply from a peak of **22%** in 2023 to the current **11%** in 2025. Looking ahead, the State Bank is expected to maintain rates near this level in the short term, with cautious easing possible if inflation stays under control.
- Shift from ownership to usage → rising demand for leasing, subscription, and flexible financing.
- Higher vehicle prices (EVs, advanced features) → larger financing needs and longer loan/lease terms.
- Expanding middle class in emerging markets → more first-time vehicle buyers needing finance.
- Strong growth in used-car financing due to affordability constraints.
- Embedded/digital auto finance integrated into online and dealer purchase journeys.
- EV adoption boom → financing models for EVs, battery leasing, and charging infrastructure.
- Declining interest rates make financing more affordable for consumers.
- Government incentives & subsidies (especially for EVs) support financed purchases.
- Growth in green financing gives lenders cheaper funding for sustainable vehicle loans

Implied Benefits for NETSOL



# Awards

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- China Financial Leasing Excellence Service Award
- Automotive Finance New Productivity Innovation Pioneer Award
- Monitor Daily's Next-Gen Leaders in Equipment Finance
- Best-as-a-Service Solution (Transcend Retail) at the Banking Tech Awards USA 2025





**Thank You**