
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, DC 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 28, 2026

Commission file number: 0-22773

NETSOL TECHNOLOGIES, INC.

(Exact name of small business issuer as specified in its charter)

NEVADA
(State or other Jurisdiction of
Incorporation or Organization)

95-4627685
(I.R.S. Employer NO.)

16000 Ventura Blvd, Suite 770
Encino, CA 91436
(Address of principal executive offices) (Zip Code)

(818) 222-9195 / (818) 222-9197
(Issuer's telephone/facsimile numbers, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$.01 par value per share	NTWK	NASDAQ

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On September 28, 2026, NetSol Technologies, Inc. issued a press release announcing results of operations and financial conditions for the year ended June 30, 2026. The press release is furnished as Exhibit 99.1 to this Form 8-K. NetSol Technologies, Inc. also attached an Investor Overview to the company's earning call webcast in the form furnished as Exhibit 99.2 to this form 8-K.

The information in this report shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liability of that section, and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

Exhibits

99.1 [News Release dated September 28, 2026](#)

99.2 [Investor Overview](#)

SIGNATURES

In accordance with the requirements of the Exchange Act, the registrant caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

NETSOL TECHNOLOGIES, INC.

Date: September 28, 2026

/s/ Najeeb Ghauri

NAJEEB GHURI

Chief Executive Officer

Date: September 28, 2026

/s/ Sardar Mohammad Abubakr

SARDAR MOHAMMAD ABUBAKR

Chief Financial Officer

NETSOL Technologies reports record fiscal 2026 revenue and full-year profitability, exceeding guidance

Full-year revenue rises 12.5% to a record \$74.4 million as operating income nearly doubles YoY and cash reaches \$27.1 million; Company introduces fiscal 2027 guidance.

ENCINO, Calif., September 28, 2026 (GLOBE NEWSWIRE) -- NETSOL Technologies, Inc. (Nasdaq: NTWK), a provider of AI-enabled solutions and services powering OEMs, dealerships and financial institutions to sell, finance and lease assets, reported its results for the fourth quarter of fiscal 2026 and full year ended June 30, 2026.

- Full-year revenue increased 12.5% to a record \$74.4 million, exceeding guidance of \$73 million; subscription and support revenue increased 8.7% to \$35.8 million.
- Full-year gross margin increased 330 basis points to 52.6%; operating income nearly doubled to \$6.9 million, with operating margin up 400 basis points to 9.3%.
- Full-year GAAP net income attributable to NETSOL was \$2.95 million, or \$0.25 per diluted share; consolidated net income increased 22.4% to \$5.6 million.
- Full-year adjusted EBITDA increased 68.8% to \$9.15 million on a consolidated basis and 61.0% to \$6.01 million attributable to NETSOL shareholders.
- Full-year operating cash flow increased to \$13.9 million from \$0.4 million; year-end cash increased 56.3% to \$27.1 million.
- Fourth-quarter revenue increased 12.5% to a record \$20.7 million; subscription and support revenue increased 9.0% and services revenue increased 21.3%; gross margin expanded to 63.6% from 56.2%; operating income increased 40.2% to \$4.5 million.
- Fiscal 2027 guidance: revenue growth of 13% to 16%; gross margin of approximately 50% or better; and consolidated adjusted EBITDA growth of 15% to 25%.

Fourth quarter fiscal 2026 financial results

Total net revenues for the fourth quarter of fiscal 2026 were \$20.7 million, a quarterly record, compared with \$18.4 million in the prior-year period, an increase of 12.5%. Total net revenues were \$19.9 million on a constant currency basis.

Total subscription (SaaS and Cloud) and support revenues for the fourth quarter were \$8.9 million, an increase of 9.0%, compared with \$8.2 million in the prior-year period. Total subscription and support revenues on a constant currency basis were \$8.2 million.

Services revenues for the fourth quarter were \$11.7 million, an increase of 21.3%, compared with \$9.7 million in the prior-year period. Services revenues on a constant currency basis were \$11.6 million.

Gross profit for the fourth quarter was \$13.2 million or 63.6% of net revenues, an increase of 27.3%, compared with \$10.3 million or 56.2% of net revenues in the prior-year period. Gross profit for the fourth quarter was \$12.5 million or 63.0% of net revenues as measured on a constant currency basis.

Income from operations for the fourth quarter was \$4.5 million, an increase of 40.2%, compared with \$3.2 million in the prior-year period, representing an operating margin of 21.6% compared with 17.4%. Income from operations for the fourth quarter was \$4.1 million on a constant currency basis.

GAAP net income attributable to NETSOL was \$3.8 million or \$0.32 per diluted share, an increase of 45.9%, compared with \$2.6 million or \$0.22 per diluted share in the prior-year period.

Non-GAAP EBITDA was \$4.7 million, compared with \$4.7 million in the prior-year period (see note regarding “Use of Non-GAAP Financial Measures,” below).

Full fiscal year ended June 30, 2026 financial results

Total net revenues for the full fiscal year ended June 30, 2026, were \$74.4 million, an increase of 12.5%, compared with \$66.1 million in the prior year. Total net revenues were \$73.4 million on a constant currency basis.

Total subscription (SaaS and Cloud) and support revenues for the full fiscal year were \$35.8 million, an increase of 8.7%, compared with \$32.9 million in the prior year, and represented approximately 48% of total net revenues. Total subscription and support revenues on a constant currency basis were \$35.3 million.

Total services revenues were \$33.6 million compared with \$32.6 million in the prior year, representing a 3.3% increase, as the Company progressed major implementations. Total services revenues on a constant currency basis were \$33.2 million.

Total license fees were \$5.0 million compared with \$0.6 million in the prior year, and included approximately \$4.7 million associated with the renewal and amendment of an existing Transcend customer agreement. Total license fees on a constant currency basis were \$4.9 million.

Gross profit for the full fiscal year was \$39.1 million or 52.6% of net revenues, an increase of 20.2%, compared with \$32.6 million or 49.3% of net revenues in the prior year. Gross profit was \$38.2 million or 52.1% of net revenues as measured on a constant currency basis.

Income from operations for the full fiscal year was \$6.9 million, an increase of 98.4%, compared with \$3.5 million in the prior year, representing an operating margin of 9.3% compared with 5.3%. Income from operations was \$6.4 million on a constant currency basis.

GAAP net income attributable to NETSOL for the full fiscal year totaled \$2.95 million or \$0.25 per diluted share, compared with \$2.9 million or \$0.25 per diluted share in the prior year. Fiscal 2025 included a \$1.30 million gain on foreign currency exchange transactions and \$1.87 million of interest income, while fiscal 2026 included a \$0.39 million foreign currency exchange loss and \$1.07 million of interest income; net income attributable to non-controlling interests increased to \$2.65 million from \$1.65 million. Consolidated net income increased 22.4% to \$5.6 million. On a constant currency basis, GAAP net income attributable to NETSOL totaled \$2.4 million or \$0.21 per diluted share.

Non-GAAP EBITDA for the full fiscal year was \$8.0 million, an increase of 22.8%, compared with \$6.5 million in the prior year. Consolidated adjusted EBITDA was \$9.15 million, an increase of 68.8%, compared with \$5.42 million, and adjusted EBITDA attributable to NETSOL was \$6.01 million, an increase of 61.0%, compared with \$3.73 million in the prior year (see note regarding “Use of Non-GAAP Financial Measures,” below and Schedule 4).

Remaining performance obligations were \$49.1 million at June 30, 2026, of which approximately \$22.5 million is expected to be recognized as revenue within the next 12 months.

Cash flow and balance sheet

Net cash provided by operating activities for the full fiscal year was \$13.9 million, compared with \$0.4 million in the prior year. The increase included approximately \$6.5 million contributed by contract liabilities reflecting advance billings. The Company invested \$2.0 million in property and equipment and \$2.7 million in capitalized software development during the year.

Cash and cash equivalents were \$27.1 million at June 30, 2026, an increase of 56.3%, compared with \$17.4 million at June 30, 2025. Working capital was \$29.2 million at June 30, 2026. NETSOL stockholders’ equity was \$41.6 million or \$3.50 per share at June 30, 2026. Total debt and finance lease obligations were \$8.4 million, with \$0.21 million in long-term maturities.

Management commentary

Najeeb Ghauri, Founder and Chief Executive Officer of NETSOL Technologies, Inc., commented:

“Fiscal 2026 marked a clear step forward for NETSOL. We delivered record annual revenue, expanded margins and finished the year with strong operational momentum. The rebound from our first quarter demonstrates the capability and resilience of our teams, while the continued growth of subscription and support revenue reinforces the value of our long-term customer relationships.”

“We enter fiscal 2027 with real momentum, with product offerings that are doing more for our customers than at any point in our history, and with the visibility to introduce full-year guidance alongside our fourth quarter results. Our focus is on making growth more predictable and on translating consolidated performance more effectively into value for NETSOL shareholders. We will do that through the Transcend platform and practical AI across our products and operations, through selective partnerships and acquisitions where we see a clear strategic and financial return, and by evaluating structural options that may reduce the economic impact of minority interests over time.”

Asad Ghauri, Global Head of Sales and Group Managing Director of Europe at NETSOL Technologies, Inc., commented:

“Customer engagement remained strong across our established markets during the year, with growing demand for modern cloud platforms, AI-enabled finance solutions and digital retail. We expanded relationships for Transcend Finance with a number of existing customers, including a tier-one global auto captive, a long-standing customer and strategic partner of three decades, with whom we signed a \$50 million contract extension; a tier-one U.S.-based auto captive that went live in China; Toyota Leasing Thailand, which upgraded its platform; a tier-one multinational bank in the United Kingdom that renewed its agreement; and most recently, BMO Equipment Finance in the United States, which moved from its legacy platform to Transcend Finance.”

“We progressed major implementations and developed new opportunities across automotive finance, equipment finance and digital retail on the Transcend platform. Our commercial priorities are disciplined conversion of a qualified pipeline, expansion within our installed base and partnerships that extend our reach without compromising execution quality.”

Sardar Abubakr, Chief Financial Officer of NETSOL Technologies, Inc., commented:

“Fiscal 2026 produced the strongest operating performance in several years. Revenue increased 12.5%, operating income nearly doubled and operating cash flow reached \$13.9 million. The quality of the result is also important: fiscal 2025 included a \$1.30 million foreign exchange gain and \$1.87 million of interest and investment income, while fiscal 2026 included a \$0.39 million foreign exchange loss and lower interest income. Despite that year-over-year headwind and a higher allocation to non-controlling interests, consolidated net income increased 22.4%.”

“We ended the year with \$27.1 million in cash and greater capacity to invest in products, customer delivery and selected strategic opportunities. Our efficiency program will continue through fiscal 2027. As of June 30, we employed approximately 1,370 people, compared with approximately 1,460 a year earlier, while revenue grew 12.5%. We are reviewing workforce structure, utilization, location strategy and the skills an AI-enabled delivery model requires. This is not a headcount-reduction exercise; it is a disciplined review of how we deploy people and direct capacity toward product innovation, customer delivery and growth.”

“For fiscal 2027, NETSOL currently expects total net revenue growth of 13% to 16% over fiscal 2026; gross margin of approximately 50% or better; and consolidated adjusted EBITDA growth of 15% to 25%, corresponding to approximately \$10.5 million to \$11.4 million. Our financial agenda for fiscal 2027 is straightforward: grow recurring revenue and its visibility; protect and improve margins, apply AI in practical and measurable ways, focus the portfolio on our highest-return opportunities, and strengthen the conversion of consolidated profit into value for NETSOL shareholders.”

Beginning with fiscal 2026 results, the Company is reporting contracted revenue, which it defines as revenue expected under existing signed agreements plus management's best estimate of change requests from those customers. Contracted revenue was approximately \$60 million at June 30, 2026. Contracted revenue differs from remaining performance obligations, which include only amounts contracted under applicable accounting standards; it is not a GAAP measure, annual recurring revenue, backlog or a guaranteed revenue floor. The Company intends to report contracted revenue each quarter and to grow above it through Transcend deployments, expansion within existing customers, new customers and partnerships.

Conference call

NETSOL Technologies management will hold a conference call Monday, September 28, 2026, at 9:00 am Eastern Time (6:00 am Pacific Time) to discuss its results for the fourth quarter and full year ended June 30, 2026. A question-and-answer session will follow management's prepared remarks.

Participant dial-in: 1-877-407-0789 or 1-201-689-8562

A live webcast of the conference call will be available [here](#). Information about the webcast will also be available on the Investor Relations section of NETSOL's website at www.netsoltech.com.

Telephone replay: Telephone replays will be made available approximately 3 hours after conference end time.

Replay dial-in: 1-844-512-2921 or 1-412-317-6671.

Replay expiration: Monday, October 12, 2026 at 11:59 PM ET.

Access ID: 13762610.

About NETSOL Technologies

NETSOL Technologies delivers state-of-the-art solutions for the asset finance and leasing industry, serving automotive and equipment OEMs, auto captives and financial institutions across over 30 countries. Since its inception in 1997, NETSOL has been at the cutting edge of technology, pioneering innovations with its asset finance solutions, and today leverages advanced AI and cloud services to meet the complex needs of the global market. Renowned for its deep industry expertise, customer-centric approach and commitment to excellence, NETSOL fosters strong partnerships with its customers, ensuring their success in an ever-evolving landscape. With a rich history of innovation, ethical business practices and a focus on sustainability, NETSOL is dedicated to empowering businesses worldwide, securing its position as the trusted partner for leading firms around the globe.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 regarding the company's products and services, expectations for future operations, fiscal 2027 guidance for revenues, gross margin and adjusted EBITDA, contracted revenue, remaining performance obligations and revenue visibility, AI-enabled products and productivity initiatives, the Company's efficiency program, capital allocation, potential strategic partnerships and acquisitions, potential structural actions concerning non-controlling interests, and other statements that are not historical facts. These forward-looking statements may be identified by terminology such as "expects," "anticipates," "believes," "intends," "plans," "projects," "targets," "guidance," "assumes," and similar expressions. These statements are not guarantees of future performance and are subject to a number of risks, uncertainties, and assumptions that are difficult to predict. The fiscal 2027 outlook assumes continued subscription growth, execution of contracted implementations, disciplined cost management and no material acquisitions. Factors that could cause actual results to differ materially include, but are not limited to, the timing of customer agreements, go-lives, contract signings and renewals, implementation milestones, the rate of adoption of AI-enabled product capabilities, foreign currency volatility, customer concentration and customer decisions, the timing of advance billings and collections, investment levels, competition, geopolitical and macroeconomic conditions, and other factors discussed in NETSOL's most recent Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. NETSOL undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, or otherwise, except as required by law.

Use of Non-GAAP financial measures

This press release includes references to non-GAAP EBITDA, non-GAAP adjusted EBITDA, gross, and non-GAAP adjusted EBITDA, net, which are non-GAAP financial measures. Non-GAAP EBITDA is net income before non-controlling interest, income taxes, depreciation and amortization, interest expense and interest income. Non-GAAP adjusted EBITDA, gross, further excludes foreign currency exchange gains and losses and non-cash stock-based compensation; non-GAAP adjusted EBITDA, net, further deducts the adjusted EBITDA attributable to non-controlling interests. Management believes these measures assist investors in evaluating operating performance and comparing results across periods. Non-GAAP measures should be considered in addition to, and not as substitutes for, the most directly comparable GAAP measures. Reconciliations of these measures to net income attributable to NETSOL, the most directly comparable GAAP measure, together with an explanation of how management uses these measures, are provided in Schedule 4 of the financial tables that follow.

Investor Relations Contact:

Investor Relations

(818) 222-9195

investors@netsoltech.com



Investor Overview

NETSOL Technologies

Safe harbor statement

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 regarding the company's products and services, expectations for future operations, fiscal 2027 guidance for revenues, gross margin and adjusted EBITDA, contracted revenue, remaining performance obligations and revenue visibility, AI-enabled products and productivity initiatives, the Company's efficiency program, capital allocation, potential strategic partnerships and acquisitions, potential structural actions concerning non-controlling interests, and other statements that are not historical facts. These forward-looking statements may be identified by terminology such as "expects," "anticipates," "believes," "intends," "plans," "projects," "targets," "guidance," "assumes," and similar expressions. These statements are not guarantees of future performance and are subject to a number of risks, uncertainties, and assumptions that are difficult to predict. The fiscal 2027 outlook assumes continued subscription growth, execution of contracted implementations, disciplined cost management and no material acquisitions. Factors that could cause actual results to differ materially include, but are not limited to, the timing of customer agreements, go-lives, contract signings and renewals, implementation milestones, the rate of adoption of AI-enabled product capabilities, foreign currency volatility, customer concentration and customer decisions, the timing of advance billings and collections, investment levels, competition, geopolitical and macroeconomic conditions, and other factors discussed in NETSOL's most recent Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q filed with the U.S. Securities and Exchange Commission. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof. NETSOL undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, or otherwise, except as required by law.



Why NETSOL Technologies

NETSOL is a provider of AI-enabled solutions and services powering OEMs, dealerships and financial institutions to sell, finance and lease assets.

Proven globally

Americas

40+ Years

Austin | Los Angeles

Europe & UK

30+ Years

Horsham | London

APAC

25+ Years

Beijing | Jakarta | Lahore
Bangkok | Sydney | Tianjin | Shanghai

Fortune 500

Dozens of companies served

300+

Successful implementations

100+

Automotive projects

- Global mobility and asset finance are large, expanding trillion-dollar markets.
- Mission-critical infrastructure with near-zero enterprise churn.
- Recurring revenue, now roughly half of total, provides stability and predictability.
- Multiple identified catalysts entering fiscal 2027.
- Growth that reaches the bottom line.
 - Revenue **\$74.4M** (+12.5% YoY)
 - Recurring revenue **\$35.8M** (+8.7% YoY)
 - Gross margin **52.6%** (+330 bps)
 - Non-GAAP EBITDA **\$8.0M** (+22.8% YoY)
 - Operating income nearly doubled (+98%)



Two trillion-dollar markets, one connected platform

Global mobility and asset finance are large markets with strong long-term growth tailwinds.

Two markets.

One platform on both sides of the transaction.

Asset finance

\$1.54T

Global new leasing volume, 2024 (latest reported)¹

Runs on core software, much of it decades old: a modernization cycle now underway

\$1.71T

U.S. auto loan balances, Q2 2026²

The largest asset finance market in the world is our newest growth market

Global mobility

16.2M

U.S. new light-vehicle sales, 2025 full year (+2.4% YoY)³

Every sale is a financing transaction, and increasingly a digital one

63%

of buyers say an omnichannel purchase, online plus in-store, is ideal⁴

Buyers want online plus showroom in one journey, the gap Transcend Retail closes

¹2026 Global Leasing Report, Solifi and World Leasing Yearbook (March 2026) | ²New York Fed, Quarterly Report on Household Debt and Credit, Q2 2026 (August 2026) | ³NADA, December 2025 Market Beat (January 2026)

⁴Cox Automotive, 2025 Car Buyer Journey Study (January 2026)



The only platform on both sides of the transaction

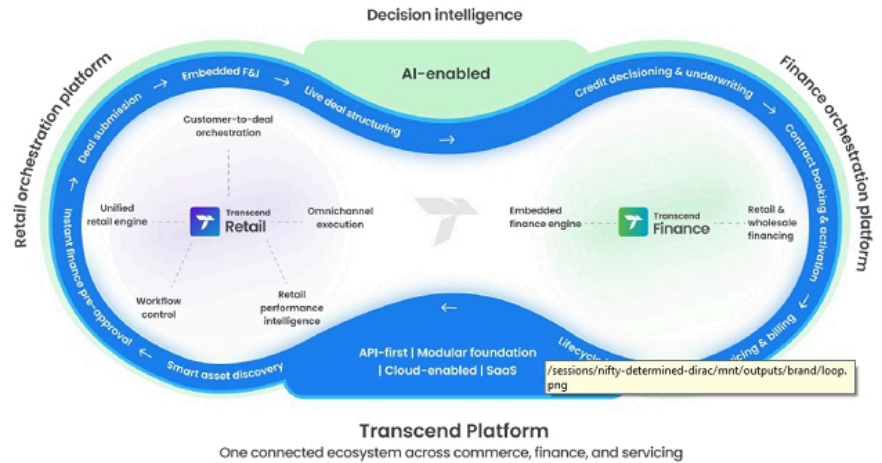
Transcend connects the dealer's retail experience with the lender's core origination and servicing systems, on one connected foundation.

**End-to-end by design**
Commerce, financing and wholesale on one core, no handoffs

**Configurable, not customized**
Adopt one process or the full ecosystem, no custom code

**AI-enabled speed & precision**
Live deal structuring, credit decisioning, servicing intelligence

**API-first, cloud-enabled**
Modular foundation, SaaS delivery



How a customer relationship compounds



Figures reflect historical experience and typical contract terms; individual customer outcomes vary.

©NETSOL TECHNOLOGIES, INC



Global presence

Total FY26 revenue \$74.4M, +12.5%, a company record.



- **Significant market presence**
- **+30% YoY**, expanding with Chinese captives into new markets
- Contracts with multiple tier-1 automotive OEMs and captives
- ~75% market share in China



- Deep relationships across banks, lenders and brokers
- Nordics expansion via strategic partnership; 15-year UK banking relationship renewed
- Continuing to increase penetration via innovative new products

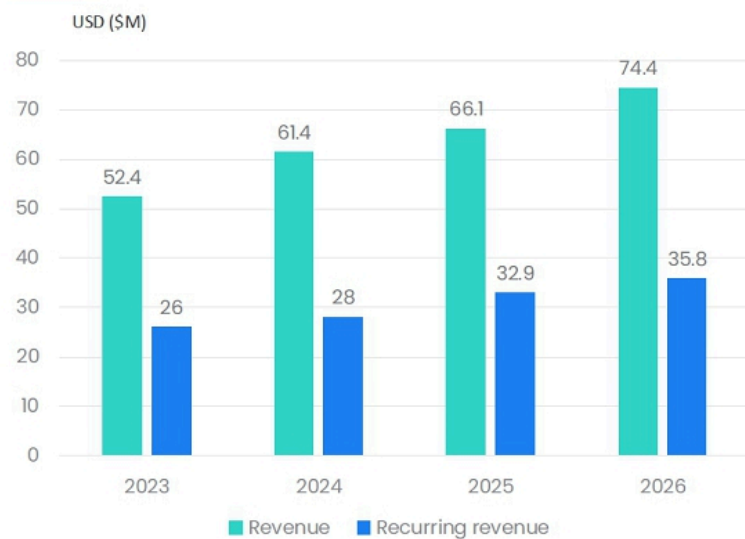


- US is the largest asset finance market
- BMO upgrade signed; Transcend Retail live at multiple dealer groups; 40+ years through acquisitions

***For the full fiscal year ended June 30, 2026**



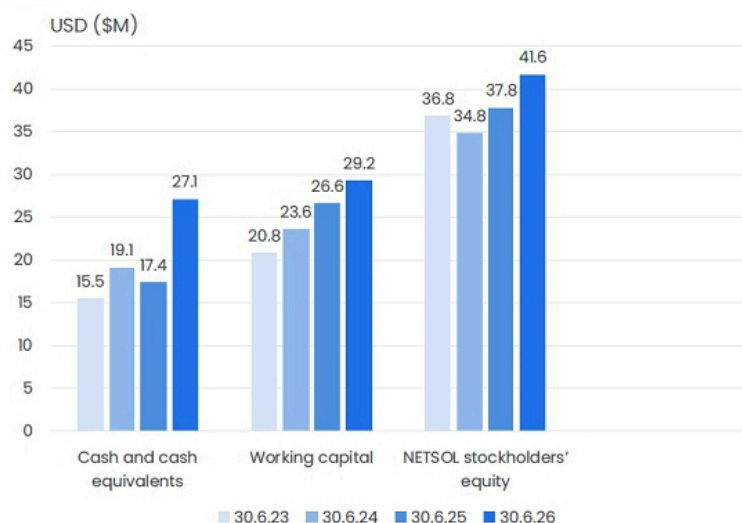
Revenue and recurring revenue



- Fiscal 2026 revenue of \$74.4 million, the **highest in NETSOL's history**
- Exceeded fiscal 2026 **full-year revenue guidance** of \$73 million
- **Annualized recurring revenue** up 8.7% year-over-year to \$35.8 million



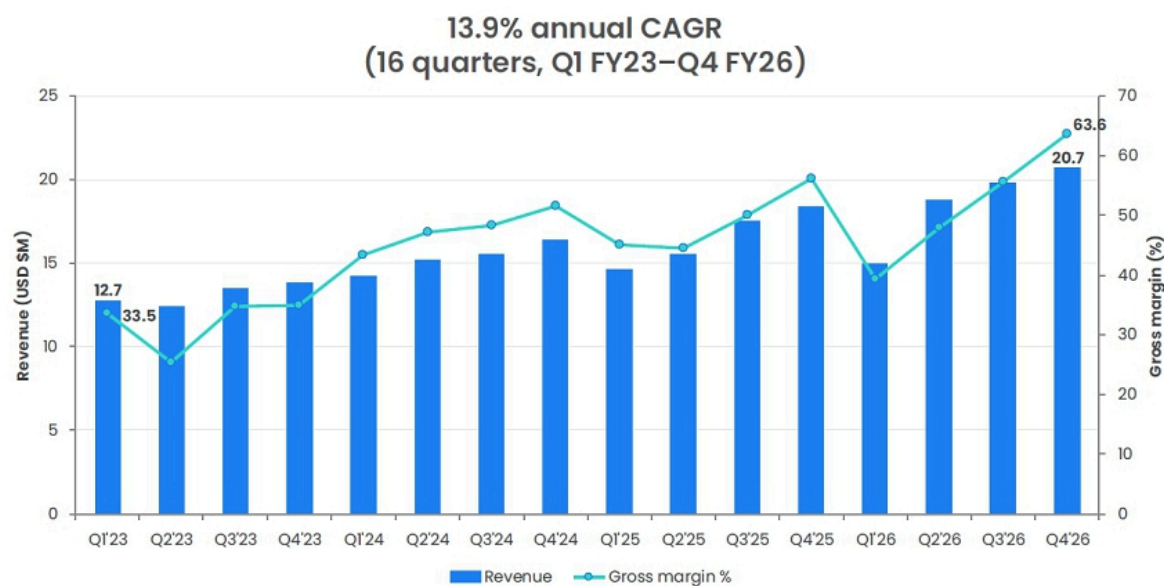
Strong balance sheet



- **Cash and cash equivalents** were \$27.1 million as of June 30, 2026, compared with \$17.4 million as of June 30, 2025
- Cash increased due to **strong operating cash generation for the full year, including the collection of amounts tied to the working capital timing noted at the third quarter.**
- **Working capital** was \$29.2 million as of June 30, 2026
- Conservative capital structure with **limited long-term leverage**: total debt and finance lease obligations were \$8.4M as of June 30, 2026, with only **\$0.21M in long-term maturities.**



Quarterly revenue growth and gross margins



Metrics we run on

Recurring revenue: \$35.8M, +8.7%, ~half of total.

Subscription and support revenue; reported every quarter.

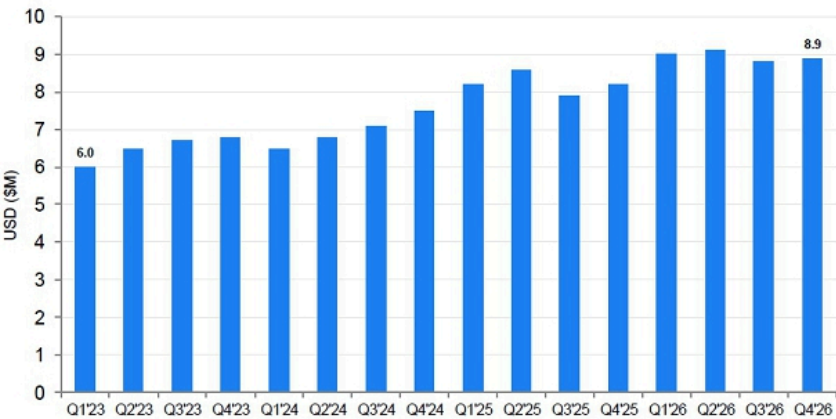
Contracted revenue: \$60M as of June 30, 2026.

Revenue expected under existing signed agreements plus best estimates of future change requests.

Operating cash flow: \$13.9M, up from \$0.4M.

Fiscal 2026 net cash from operations; includes ~\$6.5M of advance billings.

Quarterly recurring subscription and support revenue
11.2% annual CAGR
(16 quarters, Q1 FY23–Q4 FY26)



Board and leadership

Executive leadership



Najeeb Ghauri

Founder, Chairman & Chief Executive Officer

Took NETSOL public in 1999; led a record FY26



Sardar Abubakr

Chief Financial Officer

20+ years across telecom and fintech; ex-VEON/Jazz; FCCA



Asad Ghauri

Global Head of Sales & GMD

Two decades building the APAC and global sales organization



Kamran Khalid

Chief Product & Delivery Officer

Owens the Transcend platform build and delivery



Omar Ghauri

Director & COO, NETSOL Technologies Ltd. (Pakistan)

Runs the 1200-person delivery organization



Roger Almond

Chief Accounting Officer

SEC reporting lead since 2013; CPA



Patti McGlasson

SVP Legal & Corporate Affairs, General Counsel & Corporate Secretary

20+ years of public-company governance



Erik Wagner

Chief Marketing Officer

20 years in tech marketing; two prior companies acquired

Board of Directors

4 of 7 independent



Ian Smith

Independent Director

Former CEO, BMW Group Financial Services USA & the Americas



Richard Howard

Independent Director

Former President & CEO, Daimler Truck Financial Services North America



Aamir Ibrahim

Independent Director

CEO of JazzWorld, one of the world's largest digital operators



Kausar Kazmi

Independent Director, Audit Committee Chair

40 years in international banking

Founder and management directors: Najeeb Ghauri, Chairman · Naeem Ghauri, Co-founder & President · Asad Ghauri, Global Head of Sales & GMD

The people who ran our customers' businesses now help govern ours.



Strategic priorities and catalysts

PRIORITY

PROGRESS TO DATE

WHAT TO WATCH

1 Scale Transcend Retail across the U.S. dealer market

Fortune 500 dealer group building its digital retail standard on Transcend; ~350-dealership rollout underway with a premium global OEM

Go-lives converting to subscription revenue

2 Upgrade the legacy install base to Transcend

BMO signed September 2026: legacy to Transcend at one of the largest banks in North America

Further upgrades from a defined base where NETSOL is the incumbent

3 Grow with customers as they enter new markets

Leading Chinese leasing company live on Transcend Finance in Indonesia

Customers carrying NETSOL into new countries

4 Embed AI across products and operations

AI credit decisioning shipped in Transcend Finance; gross margin +330 bps in FY26

Continued margin expansion

Near-term catalysts

FY27 guidance 13-16% revenue growth

Contracted revenue reported quarterly

Fiscal Q1 results November 2026



Summary

- **Strategic priorities for FY27**

- **Scale Transcend Retail across the U.S. dealer market** — Fortune 500 dealer group building its digital retail standard on our platform; ~350-dealership rollout underway with a premium global OEM
- **Upgrade the legacy install base to Transcend** — decades-long incumbent relationships converting to subscription; BMO signed September 2026 as the template
- **Grow with our customers as they enter new markets** — Chinese captive live in Indonesia; when our customers expand, they take NETSOL with them
- **Embed AI across products and operations** — AI credit decisioning shipped; AI-enabled development expanding margins

- **What this is expected to unlock**

- **Recurring revenue already** ~half of total; every retail go-live and legacy upgrade adds to it
- **Margin trajectory:** gross margin +330bps in FY26, EBITDA margin expanding, AI-enabled delivery compounding it
- **Visibility:** contracted revenue introduced as a reported metric beginning FY26 results

©NETSOL TECHNOLOGIES, INC

NETSOL is a global leader in asset commerce technology, advancing a platform-led, SaaS growth strategy supported by improving fundamentals and a strong balance sheet.



Thank You

NETSOL Technologies

 816 Congress Avenue, Austin, Texas 78701

 +1 818.222.9195 |  info@netsoltech.com