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): November 4, 2026

Commission file number: 0-22773

NETSOL TECHNOLOGIES, INC.
(Exact name of small business issuer as specified in its charter)

NEVADA	95-4627685
(State or other Jurisdiction of Incorporation or Organization)	(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 October 30, 2026, NetSol Technologies, Inc.'s Pakistani subsidiary, NetSol Technologies, Ltd. posted the results of operations and financial conditions for quarter ended September 30, 2026. The results are posted on the Pakistan Stock Exchange. These results represent only the results of one subsidiary of NetSol Technologies, Inc. and are not representative of the results of the NetSol Technologies, Inc. on a consolidated basis.

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 field 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	Earnings Announcement for October 30,2026, for NetSol Technologies Ltd.
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

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: November 4, 2026

/s/ Najeeb Ghauri
NAJEEB GHAURI
Chief Executive Officer

Date: November 4, 2026

/s/ Sardar Abubakr
SARDAR ABUBAKR
Chief Financial Officer

EXHIBIT 99.1

NetSol Technologies Limited Pakistan, ("NetSol PK"), a majority owned subsidiary of NetSol Technologies, Inc., has announced financial results for the quarter ended September 30, 2026.

Financial Highlights Q1, 2026-27

- Company posted net revenues of PKR 2,620 million compared to PKR 2,244 million in corresponding quarter of last fiscal year
- Gross profit increased to PKR 1,324 million compared to PKR 772 million in the corresponding period
- Company reported a net profit of PKR 508 million compared to PKR 50 million last year

Revenues for the quarter ended September 30, 2026 increased to PKR 2,620 million, up 17% from revenues of PKR 2,244 million reported in the same quarter of last fiscal year. The revenue stream for the current quarter is fueled with license revenue of PKR 128 million associated with the provision of existing customer. On the services side, the Company recorded a handsome amount of PKR 1,245 million in comparison to PKR 826 million in the corresponding period last year mainly due to enhancement and customization in the systems deployed at customer sites. The Company reported gross margin of PKR 1,324 million as compared to the corresponding period where margins were recorded at PKR 772 million showing an increase of almost 72% from the comparative quarter of last fiscal year. The Company posted a net profit after tax of PKR 508 million compared to PKR 50 million in the comparable period with an EPS of PKR 5.82 per diluted share in comparison of a net profit of PKR 50 million with an EPS of PKR 0.57 per diluted share in the same quarter of fiscal 2026.