DEGIRO Launches Securities Lending for Retail Investors in Germany, Unlocking an Additional Source of Income

- Clients can benefit simultaneously from share price appreciation, dividends, and lending fees.
- flatexDEGIRO acts as the counterparty to its clients and, in turn, lends the securities to selected financial institutions, which are required to provide collateral.
- Since the gradual roll out across several European countries in September 2025, several million in proceeds have been paid out to participating clients.

Frankfurt am Main, 17 November 2026 – flatexDEGIRO, one of Europe's leading platforms for wealth building, is expanding its offering for German DEGIRO clients with the introduction of Securities Lending. Through the new programme, investors can make selected shares in their portfolios available for securities lending and earn additional income in return. Clients remain the beneficial owners of their securities and continue to benefit from potential share price appreciation and dividend payments. At the same time, they earn lending fees from lending out their securities. This provides investors with an additional source of income from their existing investments.

Securities Lending refers to the temporary loan of securities to professional market participants who may require them for purposes such as short selling or other trading and hedging strategies.

“By expanding our offering to include Securities Lending, we are enabling our clients to unlock even more value from their existing investments without having to sell positions or invest additional capital,” said Benon Janos, CEO of flatexDEGIRO. “Investors can now benefit from three potential sources of return: share price appreciation, dividends, and additional lending fees. In doing so, we are making an income opportunity that has traditionally been reserved primarily for institutional investors easily and transparently accessible to retail investors in Germany.”

The positive experiences from other European DEGIRO markets, where thousands of customers are already taking advantage of this offering, underscore the potential of securities lending. In those markets, DEGIRO has already distributed several million euros in net income to participating investors.

To ensure a high level of security, DEGIRO relies on established market standards and comprehensive collateralization mechanisms. Each securities loan is secured by collateral, the value of which is based on the current market value of the securities lent. This collateral is revalued daily. Only selected international financial institutions are eligible to borrow securities. Which shares are lent out depends at all times on current market demand.

DEGIRO developed the product in partnership with the London-based fintech company Sharegain. Through this collaboration with one of the world's leading providers of securities lending solutions, clients benefit from a professional, proven infrastructure and a highly competitive market offering.

This is not investment advice. Investing involves the risk of loss.

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About flatexDEGIRO

flatexDEGIRO SE – Leading Platform for Securities Trading and Wealth Building in Europe (www.flatexdegiro.com, ISIN: DE000FTG1111, Ticker: FTK.GR)

With the goal of being the leading platform for securities trading and wealth building in Europe, flatexDEGIRO currently serves more than 3.5 million customers in 16 countries. The company holds assets totaling over 100 billion euros and processed more than 75 million securities transactions for its customers in 2025. Through three brokerage platforms, DEGIRO, flatex, and ViTrade, flatexDEGIRO offers access to trading on approximately 50 exchanges in Europe, North America, and the Asia-Pacific region, as well as over-the-counter direct trading. Its clients are active and well-informed traders who trade without investment advice. With ViTrade, flatexDEGIRO also serves particularly active traders. Brokerage services and the banking activities associated with securities trading are conducted through flatexDEGIRO Bank SE, a subsidiary with a full banking license. flatexDEGIRO utilizes proprietary technology with very high availability throughout the entire value chain, thereby setting standards for platform and service quality.

About Sharegain

Founded in 2015, Sharegain is the global leader in securities lending for retail-facing financial institutions. Its end-to-end solution gives brokers, banks and wealth managers everything they need to launch in weeks, not years. Sharegain's solution allows them to unlock new revenue streams for themselves and their clients, with full control and transparency down to the underlying account and security level. Chosen by market leaders across the globe, Sharegain partners with them to service tens of millions of underlying retail client accounts. For more information, visit sharegain.com.