

flatexDEGIRO Empowers Retail Investors with Launch of Securities Lending Program

Millions of customers across Europe can now earn passive income from their portfolios – with full control and top-tier security.

- Program launched in the Netherlands and Spain; broader European rollout underway
- Retail investors can now benefit from a proven institutional strategy to generate additional returns
- Full transparency, 105% collateral protection, and the freedom to opt out anytime
- Developed in partnership with Sharegain, a global leader in securities lending technology

flatexDEGIRO, one of Europe's leading pan-European online brokers, has launched its Securities Lending program in the Netherlands and Spain. This marks a major milestone in democratizing access to financial tools traditionally limited to institutional investors.

With nearly 1.5 million customers in these two markets alone and over € 20 billion in assets, flatexDEGIRO is unlocking a new source of passive income for retail investors – without compromising on security or control.

Oliver Behrens, CEO of flatexDEGIRO, commented: "We are committed to empowering our customers with innovative and smart tools to build wealth. Securities lending is a natural next step – it allows investors to earn additional income from their existing portfolios, while staying fully in control. This is about further leveling the playing field."

Through the program, customers can lend out eligible stocks, ETFs, and bonds in exchange for a fee. The process is fully automated and backed by 105% collateral (adjusted daily) to ensure maximum protection. Investors retain the right to sell their securities at any time or opt out of lending with a single click.

The program is powered by Sharegain, a leading fintech specialized in securities lending infrastructure, ensuring a best-in-class experience for flatexDEGIRO customers.

Boaz Yaari, CEO of Sharegain, added: "We're excited to partner with flatexDEGIRO to make securities lending accessible to millions of retail investors across Europe. Our global solution is designed to support various structures and regulatory frameworks, making it seamless to launch and scale across borders, enabling flatexDEGIRO and its clients to benefit from opportunities once reserved for a select few."

The rollout will continue across additional European markets in the coming months, making this opportunity available to an even larger share of flatexDEGIRO's customer base of nearly 3.5 million investors.

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flatexDEGIRO AG (www.flatexdegiro.com, ISIN: DE000FTG1111, Ticker: FTK.GR)

Serving more than 3 m customers in 16 countries, flatexDEGIRO's aspiration is to be the leading European investment platform for building wealth. The company holds assets under custody of some € 90 billion and on average processes more than 60 million securities transactions per year for its customers.

Through three brokerage platforms – DEGIRO, flatex and ViTrade, flatexDEGIRO provides trading access to around 50 stock exchanges in Europe, North America and the Asia-Pacific region as well as to over-the-counter direct trading. Its customers are active and well-informed traders who trade without investment advice. With ViTrade, flatexDEGIRO also serves highly active traders.

Brokerage and banking business related to securities trading are handled by flatexDEGIRO Bank AG, a subsidiary with a full banking license. flatexDEGIRO uses proprietary technology with very high availability along the entire value chain and thus sets standards in platform and service quality.

Sharegain (www.sharegain.com)

Sharegain is a leading B2B global securities lending fintech. Sharegain has democratized the securities lending market through its unique solution, unlocking potential revenue-generating opportunities that were previously the preserve of big financial institutions. Sharegain's end-to-end digital solution combines full control and transparency with minimal overhead or up-front costs, enabling private banks, online brokers, wealth managers, asset managers and custodians to lend their stocks, bonds and ETFs, and generate additional revenue for their own business and their clients.