Sharegain Market Spotlight

# Stock Lending in South Korea

## Market overview

South Korea is the most retail-driven market globally, with individual investors accounting for 64% of all trading volumes. Yet while millions of investors worldwide are already earning additional income by lending their stocks, access has remained largely out of reach for Korean investors. *Until now.*

STATUS UPDATE:

### Toss Securities has launched overseas stock lending

The K-Lending wave is here. Toss has rolled out a new stock lending service allowing Korean investors to lend their overseas shares and earn passive income, without giving up ownership or dividends.

While a few brokers already offer overseas lending, adoption has been limited. Toss is the first to make it truly accessible — no balance requirements, no barriers — even single-share holders can take part.

It’s a major milestone for South Korea’s capital markets and the start of a new era in wealth creation for everyday investors.

## Why now?

With digital innovation thriving and retail engagement at record levels, Korea’s market is primed for this shift.

- **Stock lending creates a new revenue stream** for online brokers and their clients.
- **With overseas stock ownership already mainstream,** lending is the logical next step.
- **Gain competitive edge** by attracting new clients, boosting retention, and staying ahead in a rapidly evolving market.

## How much can online brokers earn?

Average globally
**51bps**

In Korea
**173bps**

*Based on Sharegain research, 2025. Figures represent average gross annual earnings from securities lending for online brokers, calculated across aggregated client portfolios. Actual returns may vary by portfolio composition, market conditions, and lending activity. Past performance is not indicative of future results.

## Who's leading the way?

- ✓ Toss Securities: NEW
- ✓ NH Investment & Securities
- ✓ Mirae Asset Securities

## Current in-demand stocks & their lending rates - 2025

| | | |
|---|---|---|
| Sharps Technology Inc | STSS | 141% |
| Atlasclear Holdings Inc | ATCH | 88% |
| Icon Energy Corp | ICON | 45% |

## Current in-demand ETFs & their lending rates - 2025

| | | |
|---|---|---|
| Proshares Ultrashort Ether Etf | ETHD | 58% |
| Defiance Daily Trgt 2X Lng Mstr Etf | MSTX | 18% |
| Direxion Daily Bkrb Bul 2X Sh ETF | BRKU | 11% |

The selected securities presented above are based on Sharegain's proprietary lending data, which may incorporate information from third-party securities financing data providers. The potential lending returns shown are an approximation derived from certain assumptions and estimations for the period between 1 January 2025 and 31 October 2025 and are for informational purposes only. The lending rates displayed represent the approximate 'price' borrowers are paying to borrow selected securities within the given date range and are subject to change. This is quoted as a percentage (annually).

## Why Sharegain?

With Sharegain's **Securities Lending as a Service (SLaaS)**, you don't need to build a stock lending solution from scratch. We provide the technology, operational support, and regulatory expertise you need to launch faster, scale smarter, and deliver real value to your clients.

*Ready to seize the opportunity?*

## Contact us at

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**With securities lending, as with other investment activities, your capital may be at risk.**