Sharegain

The Sharegain Report | H2 2025

Main Street *goes pro*

Insights from one of the strongest years on record for retail investors



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Market impact

Retail investors drove market dynamics

Retail investors closed out one of their most active and resilient years on record, navigating volatility with confidence and precision. Highly engaged, with deeper pockets and democratized access to more sophisticated financial tools, they've evolved from passive participants to market drivers.



20-35%

of global trading volumes driven by retail investors

World Economic Forum, 2025

$308B

inflows into U.S. equities in 2025, 14% above the meme-stock peak

Benzinga, 2025

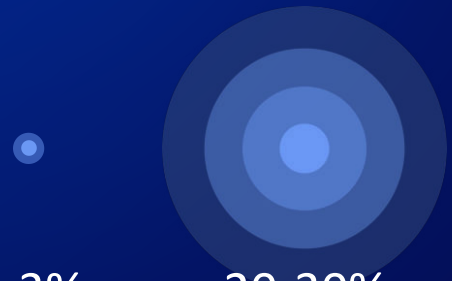
2nd best year

for '*buying the dip*' based on next day buying activity post-drop

CNBC, 2025

Retail access to IPOs expanded

IPO price participation has shifted from invite-only to large-scale open access.



1-3%
2021

20-30%
2025

Kingscrowd, 2025

> *Retail investors achieved stronger profit-to-loss ratios than institutional investors in 2025.*

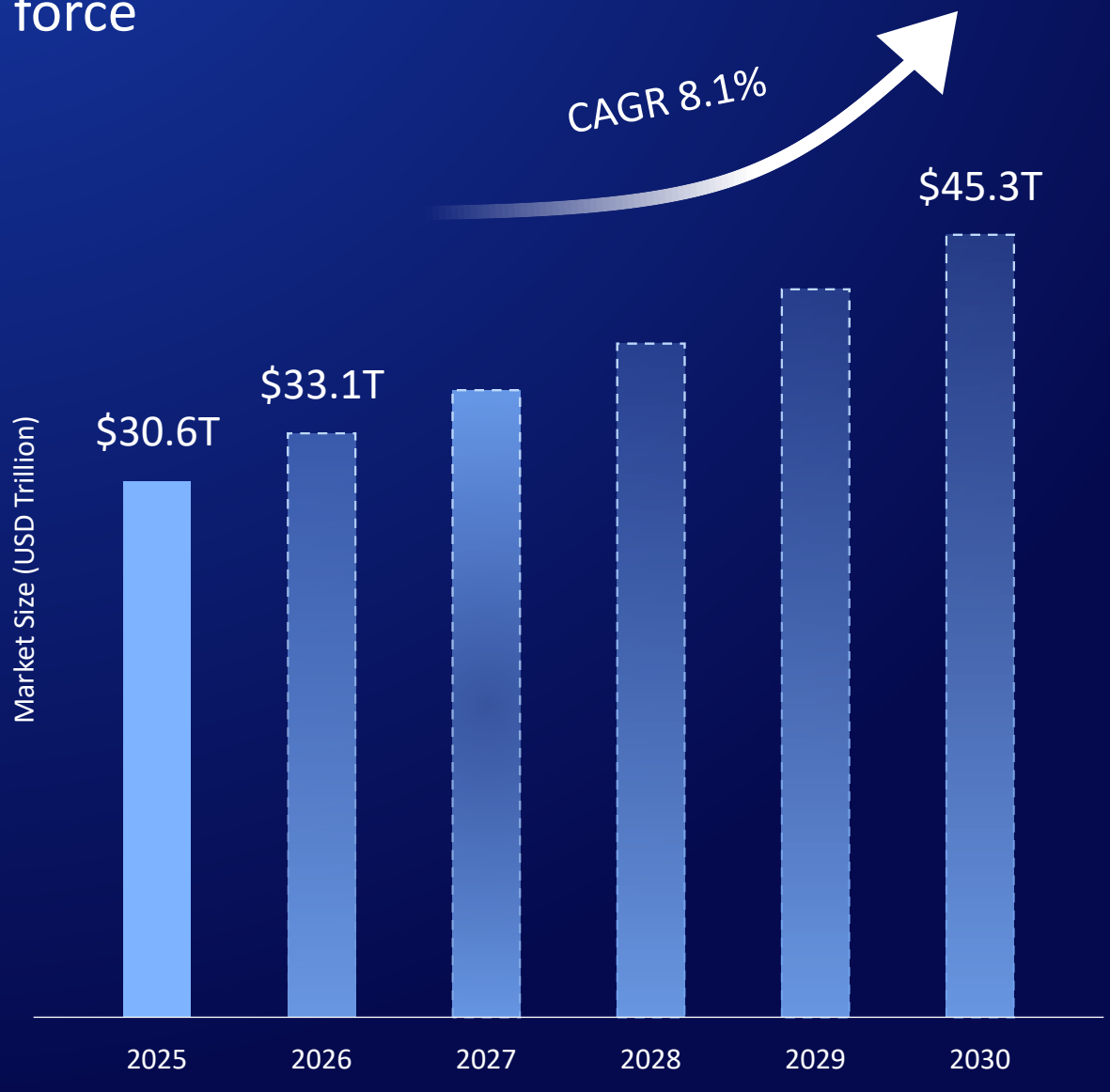
Bianco Research, 2025

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Market size & growth

Retail participation is a structural force



*CAGR = Compound Annual Growth Rate

The Business Research Company, 2026

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Capital in motion

Retail investors pivoted to ETFs in H2

$1.48T

Record global ETF inflows in 2025 across all investors

+28% YOY

Bloomberg Intelligence, 2025





75%

of retail inflows went into ETFs in 2025, surpassing single stock buying

Business Insider, 2025

Balancing caution & conviction

20%

projected growth for UK crypto market following the launch of crypto ETNs.

IG Research

+2,125%

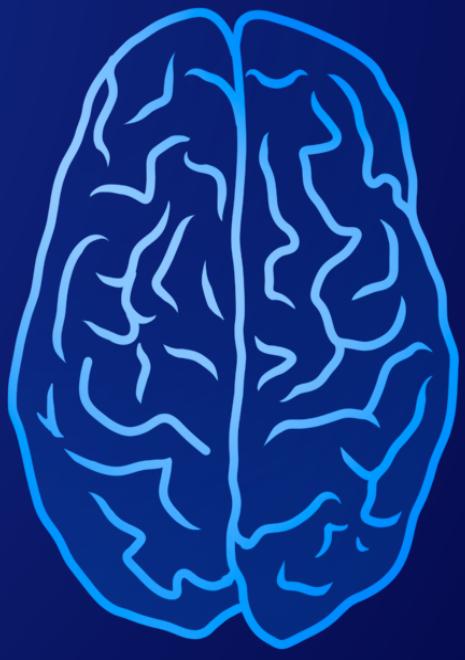
Gold ETF inflows skyrocketed YoY to a record $89B, eclipsing 2024's $4B.

World Gold Council, 2025

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How retail investors think

Cautiously confident, opportunity-driven, institutionally minded





80%

of pre-market trades for smaller, non-S&P-500 stocks are retail-driven

NYSE, 2025



75%

of retail investors held positions or invested more during volatility

State Street, 2025



62%

are confident in AI stocks' long-term returns

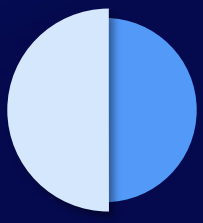
Motley Fool, 2026



61%

cite rising inflation as their top financial concern

State Street, 2025



50%

young investors express interest in crypto ETPs amid expanding regulated access

IG Research, 2025

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Securities lending and retail investors

"Online brokers see record-breaking securities lending revenues in Q3."

Read more

Robinhood retail investor enrolment in fully paid lending: +70% YoY

Robinhood, 2025

Top 3 most in-demand stocks & their lending rates - 2025

Diginex Ltd

DGNX US

528%

Newegg Commerce Inc

NEGG US

374%

Meyer Burger Technology Ag

MBTN SW

163%

Top 3 most in-demand ETFs & their lending rates - 2025

Ishares Core Dividend Etf

DIVB US

18%

Defiance Daily Target 2X Lg Smci Etf

SMCX US

18%

Vaneck Rare Earth Str Mtl Etf

REM X US

18%

The 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 and 31 December 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). Investing in securities involves risk, and past performance or demand does not necessarily predict future results. The inclusion of specific securities on this list does not constitute an endorsement or recommendation to buy, sell, or hold any security. Investors should conduct their own research and consult with a qualified financial advisor before making any investment decisions.

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