



EQUILEND

OUR INNOVATION. YOUR ADVANTAGE.



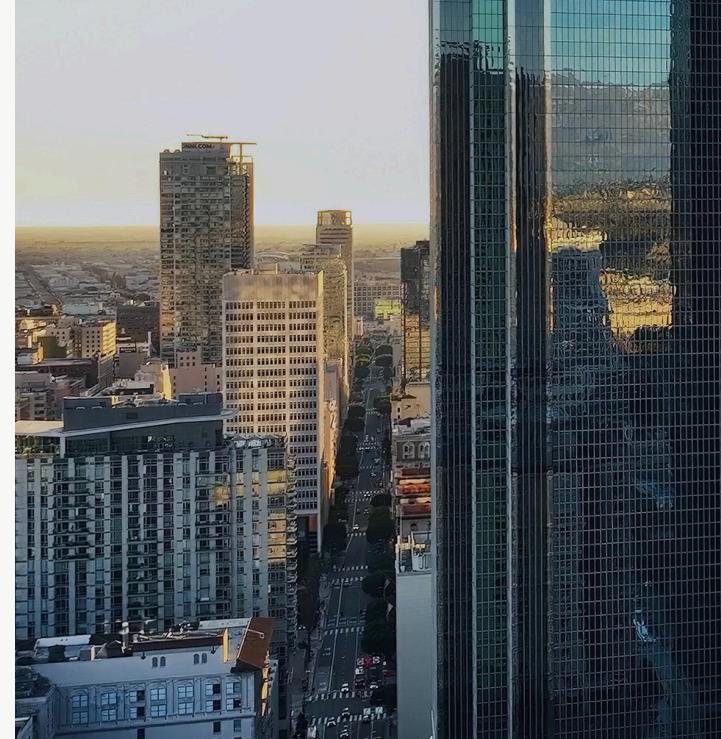
**FULLY PAID LENDING
SOLUTION**

www.equilend.com

FULLY PAID LENDING SOLUTION

FEATURES

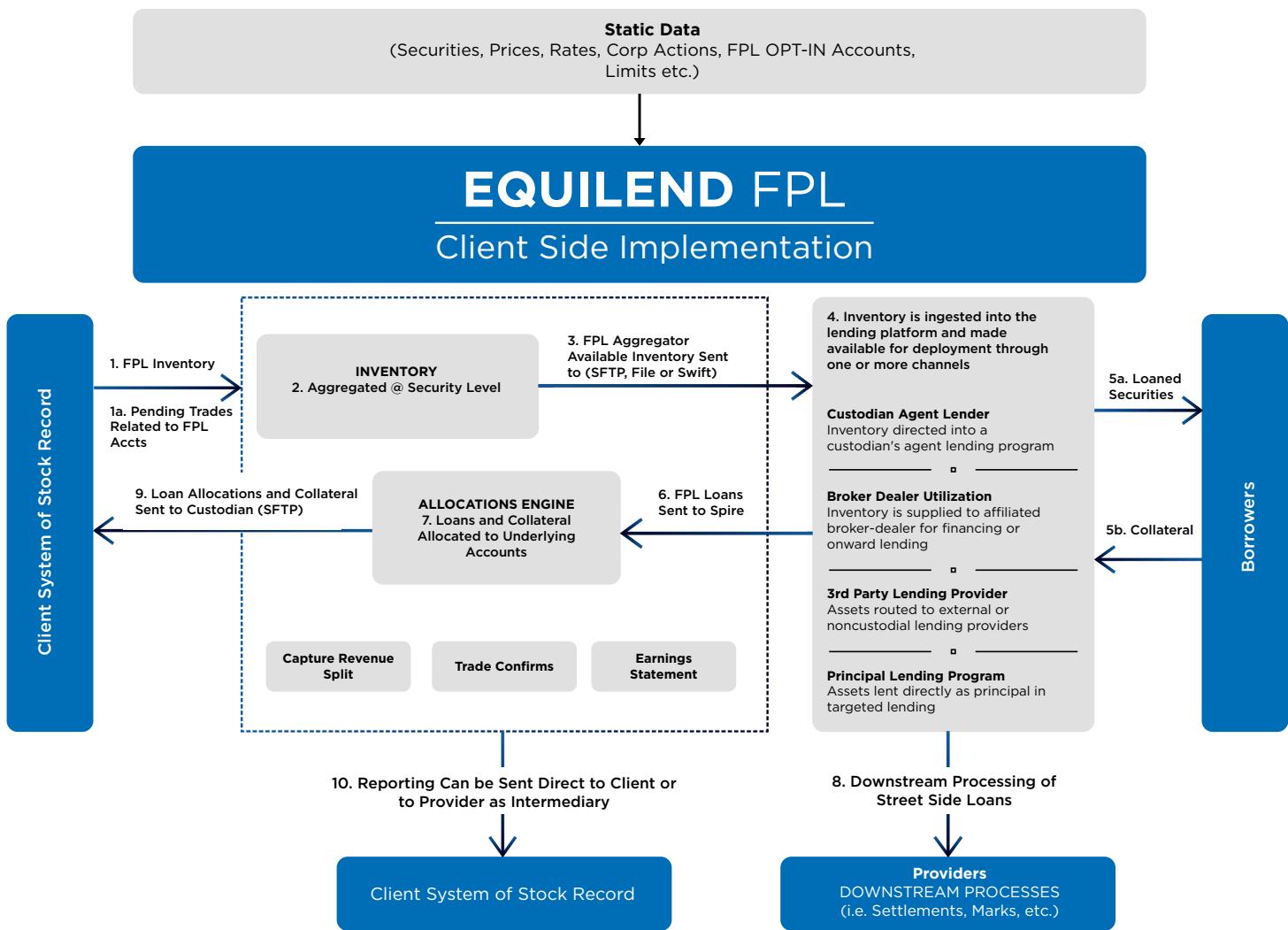
- **Inventory Management & Restrictions**
 - Real-time tracking of eligible securities with configurable restriction rules to ensure compliance with firm and regulatory requirements.
- **Exposure Management**
 - Automated monitoring of counterparty and client exposure with integrated risk controls.
- **Availability Transmissions**
 - Seamlessly share available supply with connected borrowers, agent lenders and trading platforms.
- **Auto Trading & Trade Capture**
 - Streamlined trade capture with support for auto trading and fair or pro rata allocations across participating clients.
- **Allocation Management**
 - Flexible allocation tools ensure accurate revenue distribution across beneficial owners.
- **Accruals, Earnings & Splits**
 - Built-in accrual calculations, P&L reporting and revenue split management to support broker and client transparency.
- **Settlements**
 - Real-time settlement facilitation and seg release messaging to streamline operational processes.
- **Post-Trade Integration**
 - Fully integrated with EquiLend Trading and Post-Trade Solutions for complete trade lifecycle automation.
- **Rate Engine & Benchmarking**
 - Dynamic rate management with support for rerates, returns, recalls and lifecycle adjustments plus optional benchmarking capabilities through EquiLend Data for enhanced pricing transparency.



Turn Passive Assets into Active Revenue.

EquiLend Fully Paid Lending (FPL) enables retail brokers to unlock the untapped potential of fully paid securities in customer portfolios. By lending out these dormant assets, brokers can create new income streams for both themselves and their clients. Built on EquiLend's advanced technology and seamless integration with the broader EquiLend ecosystem, FPL delivers automation, transparency and compliance, making it an essential solution for retail brokers competing in today's evolving market.

FPL Overview



BENEFITS

- **New Revenue Streams** — Generate incremental income for both brokers and retail clients.
- **Operational Efficiency** — End-to-end automation reduces manual touchpoints and risk.
- **Regulatory Compliance** — Comprehensive compliance framework, including IIROC alignment for Canadian programs.
- **Seamless Integration** — Connectivity to existing books and records systems, supported by the EquiLend ecosystem.
- **Transparency & Trust** — Robust reporting, allocation fairness and audit-ready workflows.
- **Market Insight** — Benchmarking available via EquiLend Data & Analytics Solutions.

FUTURE-READY LENDING

With EquiLend Fully Paid Lending Solution, brokers can unlock the value of their clients' portfolios while ensuring operational resilience and compliance. From real-time inventory to automated lifecycle management and integrated reporting, EquiLend FPL Solution is designed to maximize revenue potential and simplify program administration.

FULLY PAID LENDING SOLUTION

