



The relative strengths and weaknesses of Open Lending Corp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Open Lending Corp compared to the market average is the variable Cash and Cash Equivalents, increasing the Economic Capital Ratio by 30% points. The greatest weakness of Open Lending Corp is the variable Expenses, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 46%, being 31% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	240,206
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	43,043
Interest Expense	10,661
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	66,103
Other Assets	133,831
Other Compr. Net Income	0
Other Expenses	-31,458
Other Liabilities	168,457
Other Net Income	10,444
Other Revenues	117,460
Professional Fees	0
Securities	0
Selling and Marketing Expense	17,485

Output Variable	Value in 1000 USD
Assets	374,037
Liabilities	168,457
Expenses	105,834
Revenues	117,460
Stockholders Equity	205,580
Net Income	22,070
Comprehensive Net Income	22,070
BaseVar	388,116
ECR before LimitedLiability	46%
Economic Capital Ratio	46%