



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 21% points. The greatest weakness of Open Lending Corp is the variable Expenses, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 6.2% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	176,614
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	53,091
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	76,668
Other Assets	60,065
Other Compr. Net Income	0
Other Expenses	-37,807
Other Liabilities	161,719
Other Net Income	9,299
Other Revenues	93,217
Professional Fees	0
Securities	0
Selling and Marketing Expense	14,800

Output Variable	Value in 1000 USD
Assets	236,679
Liabilities	161,719
Expenses	106,752
Revenues	93,217
Stockholders Equity	74,960
Net Income	-4,236
Comprehensive Net Income	-4,236
BaseVar	303,833
ECR before LimitedLiability	17%
Economic Capital Ratio	21%