



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 Other Revenues, increasing the Economic Capital Ratio by 59% points. The greatest weakness of Open Lending Corp is the variable Expenses, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 63%, being 55% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	204,450
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	35,950
Interest Expense	5,832
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	62,011
Other Assets	175,181
Other Compr. Net Income	0
Other Expenses	-6,918
Other Liabilities	166,807
Other Net Income	1,757
Other Revenues	179,594
Professional Fees	0
Securities	0
Selling and Marketing Expense	17,856

Output Variable	Value in 1000 USD
Assets	379,631
Liabilities	166,807
Expenses	114,731
Revenues	179,594
Stockholders Equity	212,824
Net Income	66,620
Comprehensive Net Income	66,620
Economic Capital Ratio	63%