Open Lending Launches ApexOne Auto to Expand Auto Lending Decisioning to Full Spectrum of Borrowers

AUSTIN, TEXAS (November 6, 2025)—Open Lending Corporation (NASDAQ: LPRO) ("Open Lending" or the "Company"), a leading provider of automotive lending enablement and risk analytics solutions for financial institutions, has announced the launch of ApexOne Auto, an advanced decisioning platform that expands the Company's capabilities to serve the full spectrum of auto borrowers.

ApexOne Auto combines automation, data, and explainable intelligence to help lenders make faster, more consistent, and transparent credit decisions while maintaining effective risk management practices. Built on Open Lending's expertise in scoring, pricing, and risk modeling, the platform delivers real-time decisioning and enhanced portfolio confidence around the clock.

"As the auto lending market continues to evolve, lenders need more than just partial solutions; they need a platform that can handle every borrower's profile with consistency, speed, and confidence," said Jessica Buss, CEO of Open Lending. "With ApexOne Auto we are breaking through credit spectrum silos and giving our partners a true one-stop decisioning engine that drives growth while mitigating risk."

Early adopters of ApexOne Auto are already seeing the benefits of the platform's automation and integration capabilities.

"Launching ApexOne Auto has been a smooth and seamless experience," said a consumer lending manager at a regional credit union. "The integration with our LOS exceeded expectations."

Designed to integrate seamlessly with existing loan origination systems, ApexOne Auto complements Open Lending's broader suite of solutions, offering financial institutions a more comprehensive, data-driven approach to credit evaluation and performance management.

For more information, visit openlending.com/apexone

For media inquiries, please contact press@openlending.com

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About Open Lending

Open Lending (NASDAQ: LPRO) provides loan analytics, risk-based pricing, risk modeling,

and default insurance to auto lenders throughout the United States. For 25 years, we have been empowering financial institutions to create profitable auto loan portfolios with less risk and more reward. For more information, please visit www.openlending.com.