



The relative strengths and weaknesses of Upstart Holdings Inc 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 Upstart Holdings Inc compared to the market average is the variable Revenue from Contract with Customer, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 77%, being 9.5% points below the market average of 87%.

Input Variable	Value in 1000 USD
Cash and Current Assets	0
Cost of Goods Sold	0
Debt	986,394
Deposits and Payables to Customers	66,946
Depreciation Interest and Fees Expenses	0
Intangible Assets	82,693
Investment Income	105,580
Investments	1,096,756
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	956,307
Operating and Employee Liabilities	100,787
Other Assets	756,605
Other Compr. Net Income	0
Other Expenses	-531,475
Other Liabilities	109,492
Other Net Income	4,789
Other Revenues	-170,408
Revenue from Contract with Customer	907,272
Selling and General Administrative Expense	531,066

Output Variable	Value in 1000 USD
Liabilities	1,263,619
Assets	1,936,054
Expenses	955,898
Revenues	842,444
Stockholders Equity	672,435
Net Income	-108,665
Comprehensive Net Income	-108,665
ECR before Limited Liability	14%
Economic Capital Ratio	77%