



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 Investments, increasing the Economic Capital Ratio by 6.5% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 68%, being 21% points below the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	0
Cost of Goods Sold	0
Debt	1,040,424
Deposits and Payables to Customers	71,438
Depreciation Interest and Fees Expenses	0
Intangible Assets	67,062
Investment Income	0
Investments	1,211,107
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	770,087
Operating and Employee Liabilities	62,324
Other Assets	738,931
Other Compr. Net Income	0
Other Expenses	-339,424
Other Liabilities	207,609
Other Net Income	16,500
Other Revenues	513,562
Revenue from Contract with Customer	0
Selling and General Administrative Expense	339,531

Output Variable	Value in 1000 USD
Liabilities	1,381,795
Assets	2,017,100
Expenses	770,194
Revenues	513,562
Stockholders Equity	635,305
Net Income	-240,132
Comprehensive Net Income	-240,132
ECR before Limited Liability	4.6%
Economic Capital Ratio	68%