





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 Other Revenues, increasing the Economic Capital Ratio by 9.1% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 73%, being 17% points below the market average of 90%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Current Assets	788,422	Liabilities	1,733,740
Cost of Goods Sold	0	Assets	2,366,958
Debt	1,402,168	Expenses	809,569
Deposits and Payables to Customers	133,800	Revenues	636,528
Depreciation Interest and Fees Expenses	0	Stockholders Equity	633,218
Intangible Assets	67,062	Net Income	-128,581
Investment Income	0	Comprehensive Net Income	-128,581
Investments	849,759	ECR before LimitedLiability	9.2%
Labor Expense	0	Economic Capital Ratio	73%
Loans Income	0		
Loans Payable	0		
Operating Expenses	809,384		
Operating and Employee Liabilities	50,278		
Other Assets	661,715		
Other Compr. Net Income	0		
Other Expenses	-397,550		
Other Liabilities	147,494		
Other Net Income	44,460		
Other Revenues	636,528		
Revenue from Contract with Customer	0		
Selling and General Administrative Expense	397,735		