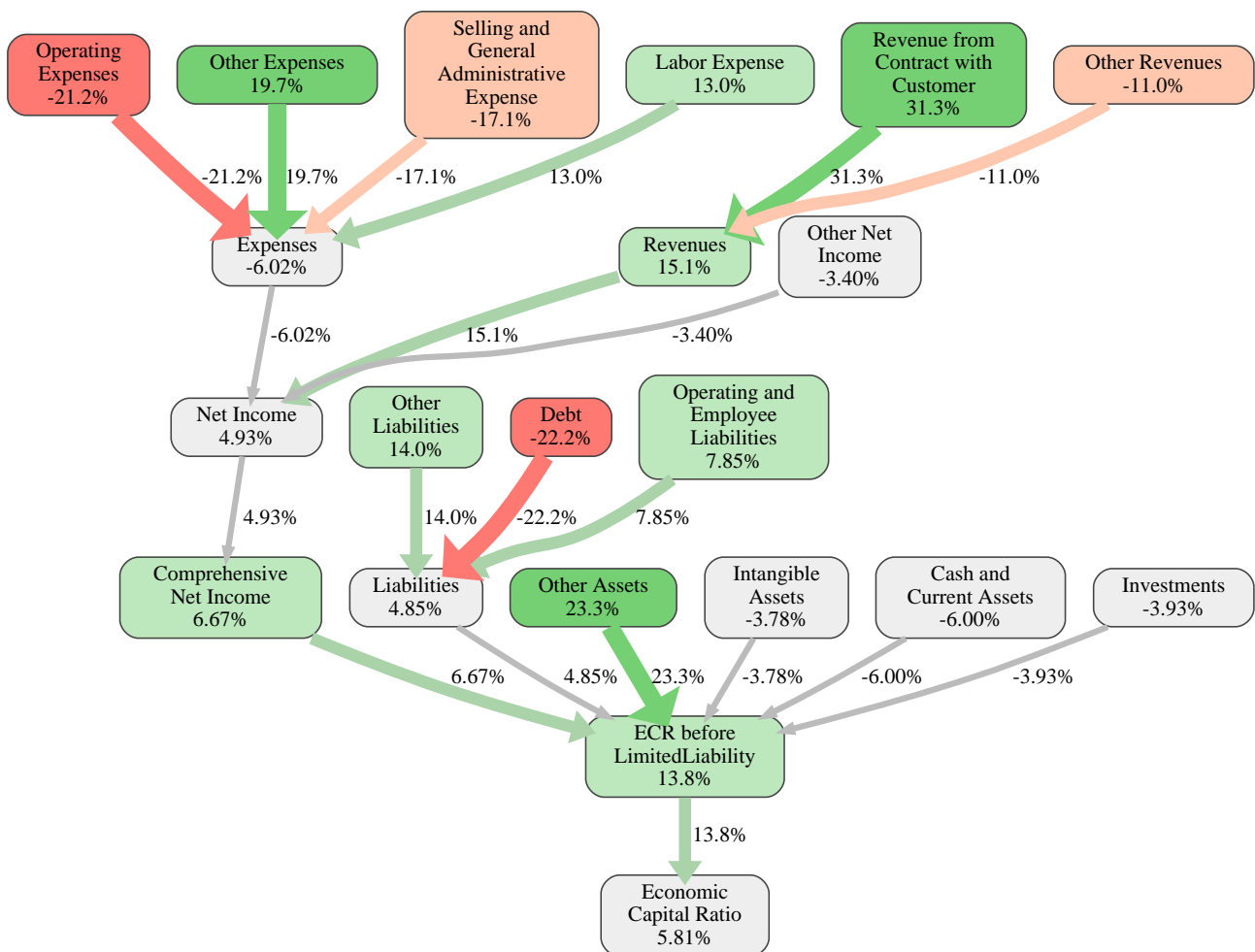




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Upstart Holdings Inc
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The relative strengths and weaknesses of Upstart Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having 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 31% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 98%, being 5.8% points above the market average of 92%.

Input Variable	Value in 1000 USD
Cash and Current Assets	0
Cost of Goods Sold	0
Debt	695,432
Deposits and Payables to Customers	103,418
Depreciation Interest and Fees Expenses	0
Intangible Assets	86,968
Investment Income	0
Investments	96,118
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	707,708
Operating and Employee Liabilities	100,366
Other Assets	1,637,369
Other Compr. Net Income	0
Other Expenses	-457,842
Other Liabilities	114,161
Other Net Income	-7,150
Other Revenues	47,314
Revenue from Contract with Customer	801,275
Selling and General Administrative Expense	456,130

Output Variable	Value in 1000 USD
Liabilities	1,013,377
Assets	1,820,455
Expenses	705,996
Revenues	848,589
Stockholders Equity	807,078
Net Income	135,443
Comprehensive Net Income	135,443
BaseVar	2,197,784
ECR before LimitedLiability	38%
Economic Capital Ratio	98%