





RealRate

FINANCE SERVICES 2026

Upstart Holdings Inc Rank 24 of 41



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 17% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 81%, being 8.4% points below the market average of 89%.

| Input Variable | Value in 1000 USD |
|--------------------------------------------|-------------------|
| Cash and Current Assets | 652,388 |
| Cost of Goods Sold | 0 |
| Debt | 1,829,145 |
| Deposits and Payables to Customers | 171,495 |
| Depreciation Interest and Fees Expenses | 0 |
| Intangible Assets | 67,062 |
| Investment Income | 0 |
| Investments | 1,000,962 |
| Labor Expense | 0 |
| Loans Income | 0 |
| Loans Payable | 0 |
| Operating Expenses | 1,001,226 |
| Operating and Employee Liabilities | 21,149 |
| Other Assets | 1,254,393 |
| Other Compr. Net Income | 0 |
| Other Expenses | -554,519 |
| Other Liabilities | 154,201 |
| Other Net Income | 11,698 |
| Other Revenues | 1,043,857 |
| Revenue from Contract with Customer | 0 |
| Selling and General Administrative Expense | 555,247 |

| Output Variable | Value in 1000 USD |
|-----------------------------|-------------------|
| Liabilities | 2,175,990 |
| Assets | 2,974,805 |
| Expenses | 1,001,954 |
| Revenues | 1,043,857 |
| Stockholders Equity | 798,815 |
| Net Income | 53,601 |
| Comprehensive Net Income | 53,601 |
| BaseVar | 3,604,152 |
| ECR before LimitedLiability | 18% |
| Economic Capital Ratio | 81% |