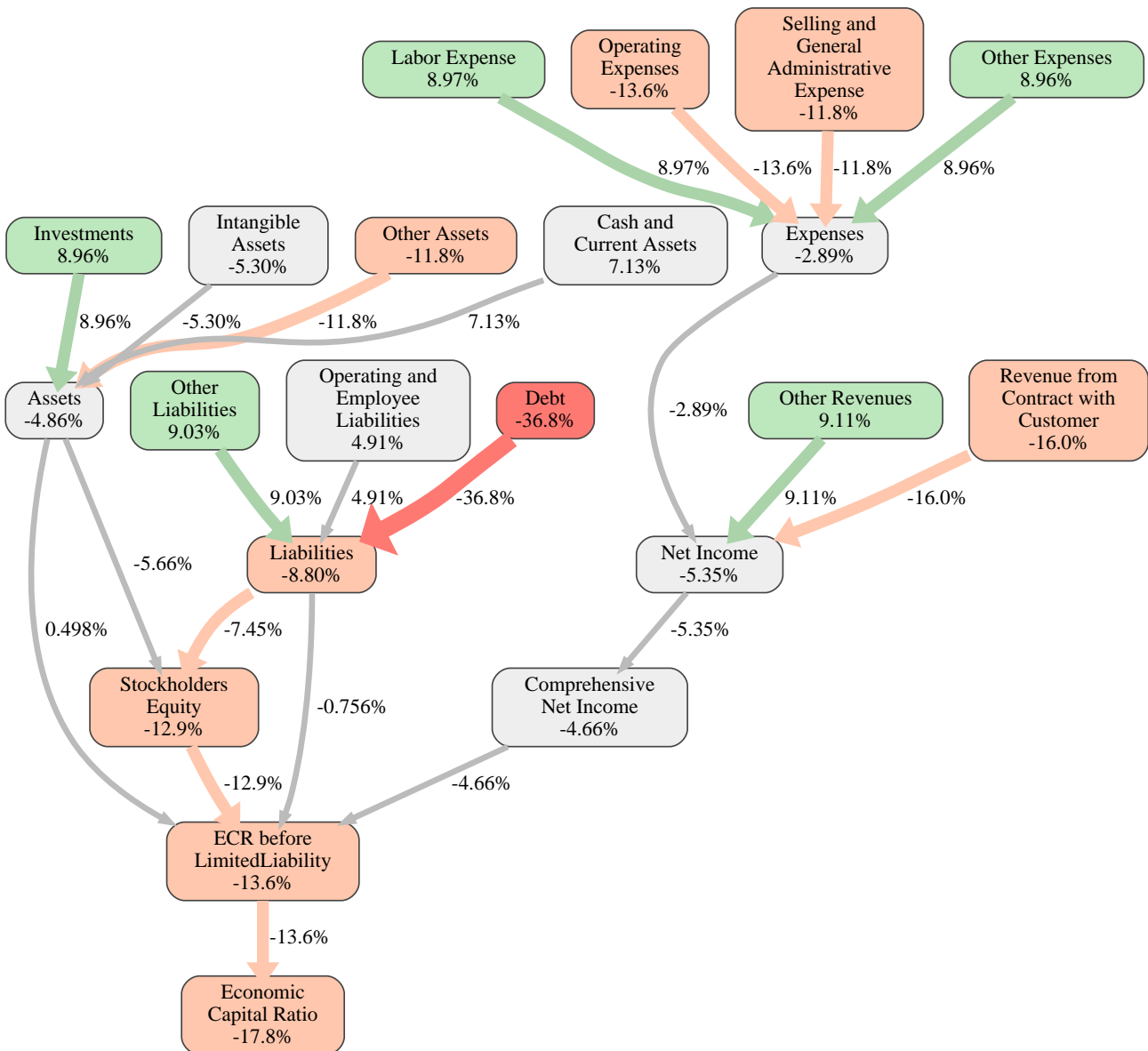




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The relative strengths and weaknesses of Upstart Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Upstart Holdings Inc compared to the market average is the variable 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 18% points below the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	788,422
Cost of Goods Sold	0
Debt	1,402,168
Deposits and Payables to Customers	133,800
Depreciation Interest and Fees Expenses	0
Intangible Assets	67,062
Investment Income	0
Investments	849,759
Labor Expense	0
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

Output Variable	Value in 1000 USD
Liabilities	1,733,740
Assets	2,366,958
Expenses	809,569
Revenues	636,528
Stockholders Equity	633,218
Net Income	-128,581
Comprehensive Net Income	-128,581
BaseVar	2,795,628
ECR before LimitedLiability	9.2%
Economic Capital Ratio	73%