





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%