





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 Investments, increasing the Economic Capital Ratio by 6.8% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 59%, being 22% points below the market average of 81%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Current Assets	0	Liabilities	1,381,795
Cost of Goods Sold	0	Assets	2,017,100
Debt	1,040,424	Expenses	770,194
Deposits and Payables to Customers	71,438	Revenues	513,562
Depreciation Interest and Fees Expenses	0	Stockholders Equity	635,305
Intangible Assets	67,062	Net Income	-240,132
Investment Income	0	Comprehensive Net Income	-240,132
Investments	1,211,107	BaseVar	2,349,576
Labor Expense	0	ECR before LimitedLiability	4.6%
Loans Income	0	Economic Capital Ratio	59%
Loans Payable	0		
Operating Expenses	770,087		
Operating and Employee Liabilities	62,324		
Other Assets	738,931		
Other Compr. Net Income	0		
Other Expenses	-339,424		
Other Liabilities	207,609		
Other Net Income	16,500		
Other Revenues	513,562		
Revenue from Contract with Customer	0		
Selling and General Administrative Expense	339,531		