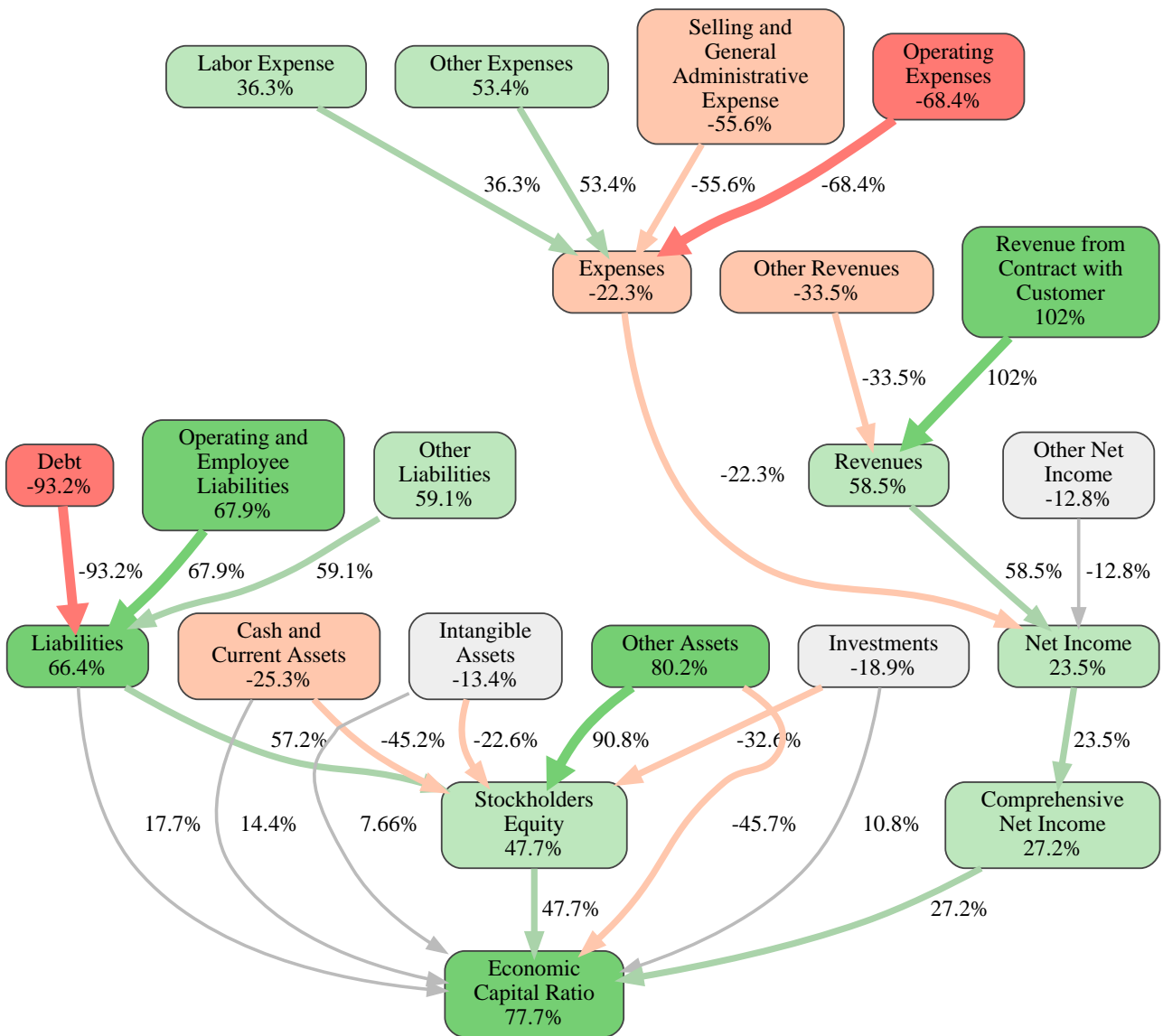




RealRate

# FINANCE SERVICES 2022

Upstart Holdings Inc  
Rank 23 of 63





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 102% points. The greatest weakness of Upstart Holdings Inc is the variable Debt, reducing the Economic Capital Ratio by 93% points.

The company's Economic Capital Ratio, given in the ranking table, is 118%, being 78% points above the market average of 41%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Current Assets	0	Liabilities	1,013,377
Cost of Goods Sold	0	Assets	1,820,455
Debt	695,432	Expenses	705,996
Deposits and Payables to Customers	103,418	Revenues	848,589
Depreciation Interest and Fees Expenses	0	Stockholders Equity	807,078
Intangible Assets	86,968	Net Income	135,443
Investment Income	0	Comprehensive Net Income	135,443
Investments	96,118	Economic Capital Ratio	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		