



## Upstart to Announce Fourth Quarter and Full Year 2025 Results on February 10, 2026

January 12, 2026

SAN MATEO, Calif.--(BUSINESS WIRE)--Jan. 12, 2026-- Upstart Holdings, Inc. (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, will hold a conference call to discuss its fourth quarter and full year 2025 financial results on Tuesday, February 10, 2026, at 1:30 p.m. PT / 4:30 p.m. ET. The company's earnings press release and investor presentation will be available on its investor relations website at [ir.upstart.com](https://ir.upstart.com) after the market closes that day.

**Live webcast.** The live webcast and a replay will be available on Upstart's investor relations website.

**Conference Call Dial-In.** To access the live conference call in the United States and Canada: 800-330-6710, conference code 8139985. To access the live conference call outside of the United States and Canada: +1 312-471-1353, conference code 8139985.

### About Upstart

Upstart (NASDAQ: UPST) is the leading AI lending marketplace, connecting millions of consumers to more than 100 banks and credit unions that leverage Upstart's AI models and cloud applications to deliver superior credit products. With Upstart AI, lenders can approve more borrowers at lower rates while delivering the exceptional digital-first experience customers demand. More than 90% of loans are fully automated, with no human intervention by Upstart. Founded in 2012, Upstart's platform includes personal loans, automotive retail and refinance loans, home equity lines of credit, and small-dollar "relief" loans. Upstart is based in San Mateo, California.

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Source: Upstart Holdings, Inc.