



## Upstart Announces Leadership Evolution

February 10, 2026

SAN MATEO, Calif.--(BUSINESS WIRE)--Feb. 10, 2026-- Upstart Holdings, Inc. (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, today announced that Co-founder and Chief Technology Officer Paul Gu will become Upstart's Chief Executive Officer on May 1, 2026. At that time, Co-founder Dave Girouard will remain Executive Chairman of Upstart's Board of Directors and serve as a special advisor to the company's CEO and leadership team.

"Paul and I have been building Upstart side by side for almost 14 years and I expect we'll continue to do so for another 14," said Dave Girouard, Co-founder and CEO of Upstart. "When we co-founded the company, Paul was barely old enough to drink - and I was older than his parents. So this generational transition is a rare opportunity to have a founder-led company for decades to come. Beyond my role as Upstart's executive chairman, I will continue to help shape the company's strategic direction and key initiatives."

Paul and Dave co-founded Upstart in 2012 along with Anna Counselman. Paul's responsibilities at Upstart have grown significantly since then, currently encompassing all product, engineering, and machine learning functions as well as general management of the emerging auto and home businesses. Paul has served on Upstart's Board of Directors since 2015.

"Credit is one of the cornerstone industries of civilization. Changing it is hard, but can be unimaginably impactful. Dave and I spent the past 14 years building the foundations of a company that can do that, and I'm excited to now have the opportunity to show the world what's possible in the years to come," said Paul Gu.

"Paul's appointment reflects years of careful succession planning," said Kerry Cooper, Upstart's Lead Independent Director. "At Upstart we've been very fortunate to have a super diverse set of founders who established a culture of innovation and excellence. This generational transition is one of the obvious wins from their successful partnership. We're confident Paul is prepared to lead Upstart through the coming years of growth and AI leadership."

In addition, the company today also announced the following:

- Sanjay Datta has been named Upstart's President and Chief Capital Officer, effective immediately. Sanjay joined Upstart more than nine years ago as Upstart's Chief Financial Officer, where he helped transition Upstart from a pre-profit startup to a rapidly growing and profitable publicly traded financial technology company, including managing its December 2020 IPO on the NASDAQ.
- Andrea Blankmeyer will join Upstart as CFO in March. Andrea joins Upstart from Cityblock Health where she has served as CFO since 2020.
- Grant Schneider returns to Upstart today as the company's CTO. Grant was one of Upstart's original machine learning engineers, joining the company in 2014 and leading its machine learning efforts through much of its history.

### About Paul Gu

Paul is one of Upstart's co-founders and has served in various roles since April 2012, including most recently as our CTO. Paul studied economics and computer science at Yale University before joining the Thiel Fellowship.

### About Andrea Blankmeyer

Andrea joins Upstart from Cityblock Health, a company focused on improving healthcare access, where she has served as CFO since 2020. Prior to Cityblock, she was CFO of Transfix, an AI-enabled freight solutions provider. Andrea was also Vice President of Finance at SoFi, where she led FP&A, investor relations, treasury and financial operations, and warehouse operations. Andrea graduated from Harvard University, Magna Cum Laude, with a Bachelor of Arts in Economics and East Asian Studies and also studied at Harvard Business School.

**Upstart will host a live question and answer session with investors and analysts about this leadership evolution as well as Upstart's Fourth Quarter and Full Year 2025 financial results at 1:30 PM PT on February 10, 2026.**

### 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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