



## Upstart Publishes Monthly Origination Volumes

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SAN MATEO, Calif.--(BUSINESS WIRE)--Feb. 10, 2026-- Upstart Holdings, Inc. (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, today announced the launch of a new public-facing webpage providing monthly origination metrics. The page is available on Upstart's Investor Relations website at [upstart.com/volume](https://upstart.com/volume) and will be updated on a monthly basis.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20260210671411/en/>



"The opportunity to radically transform access to credit with AI is unimaginably large and we want to offer the world a courtside seat as this future unfolds," Upstart Co-Founder and CEO Dave Girouard said. "With this disclosure upgrade, investors can easily monitor our near term dynamics while keeping their eye on the longer term opportunity with Upstart."

Upstart intends to publish the prior month's transaction volume on the third day of each month. This disclosure will provide valuable insight into how originations are trending on the Upstart platform. This level of detail for each month, when coupled with yearly guidance, helps provide unprecedented transparency to the market about the company's business.

### 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.

### Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the federal securities laws, including statements regarding our intent to publish monthly transaction volume, the timing and frequency of such publication, and the anticipated benefits of such publication. You can identify forward-looking statements by the fact that they do not relate strictly to historical or current facts. Forward-looking statements are based on our current expectations and are subject to risks and uncertainties that could cause actual results to differ materially. We undertake no obligation to update or revise any forward-looking statement as a result of new information, future events or otherwise, except as otherwise required by law. Information about additional risks and uncertainties relating to these forward-looking statements are included in our public filings with the Securities and Exchange Commission (the "SEC"), copies of which may be obtained by visiting our investor relations website or the SEC's.

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