

## Upstart to Report Fourth Quarter and Full Year 2023 Earnings on February 13, 2024

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SAN MATEO, Calif.--(BUSINESS WIRE)--Jan. 22, 2024-- Upstart Holdings, Inc. (NASDAQ: UPST), a leading artificial intelligence (AI) lending marketplace, announced today that its fourth quarter and fiscal year 2023 business and financial results will be released on Tuesday, February 13, 2024 after the market close. Upstart will host a conference call and live webcast that day at 1:30 p.m. PT / 4:30 p.m. ET. Prior to the conference call, the fourth quarter and full year 2023 earnings press release and investor presentation will be available on Upstart's investor relations website at ir.upstart.com.

Live webcast. The live webcast will be accessible on Upstart's investor relations website, <u>ir.upstart.com</u>, and an archived webcast of the conference call will be available after the conference call.

Conference Call Dial In. To access the live conference call in the United States and Canada: +1 888-256-1007, conference code 7615310. To access the live conference call outside of the United States and Canada: +1 313-209-4906, conference code 7615310.

## **About Upstart**

Upstart 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 across races, ages, and genders, while delivering the exceptional digital-first experience customers demand. More than 80% of borrowers are approved instantly, with zero documentation to upload. 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, and Columbus, Ohio.

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## Press

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Source: Upstart Holdings, Inc.