Form 144 Filer Information UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

Form 144

FORM 144

NOTICE OF PROPOSED SALE OF SECURITIES PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Filer Information

Filer CIK0001558259Filer CCCXXXXXXXIs this a LIVE or TEST Filing?IVE TESTSubmission Contact InformationIVE

Name Phone E-Mail Address

144: Issuer Information

Name of Issuer	Upstart Holdings, Inc.
SEC File Number	001-39797
Address of Issuer	2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CALIFORNIA 94403
Phone	(650) 204-1000
Name of Person for Whose Account the Securities are To Be Sold	Darling Scott
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See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Officer

Relationship to Issuer

144: Securities Information

Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value		Approximate Date of Sale	Name the Securities Exchange
Common	Charles Schwab & Co., Inc. 3000 Schwab Way Westlake TX 76262	1000	25422.00	86430264	02/26/2024	NASDAQ

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

Title of the Class	•	Nature of Acquisition	Name of Person from	Is this		Amount of Securities		Nature of Payment *
	-	Transaction			Acquired	Acquired	-	-

		Whom Acquired	a Gift?		
Common	05/20/2023 Restricted Stock Lapse	Upstart Holdings, Inc.		1000	05/20/2023 Equity Compensation

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc.	11/27/2023	200	5004.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc.	11/28/2023	800	20241.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc.	12/06/2023	4206	152208.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	12/08/2023 :	594	21475.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	12/22/2023 :	5285	238354.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	12/26/2023	2043	92309.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	12/27/2023	572	31063.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	01/24/2024	2892	104227.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403	Upstart Holdings, Inc	01/25/2024	50	2103.00
Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO, CA 94403	Upstart Holdings, Inc	01/29/2024	1298	45922.00
Scott Darling 2950 S. DELAWARE STREET, SUITE	Upstart Holdings, Inc	02/20/2024	4752	120154.00

300 SAN MATEO CA 94403 Scott Darling 2950 S. DELAWARE STREET, SUITE 300 SAN MATEO CA 94403

144: Remarks and Signature

Remarks02/26/2024Date of Notice02/26/2024Date of Plan Adoption or Giving of Instruction, If Relying on Rule 10b5-105/30/2023ATTENTION:05/30/2023

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature

SCOTT DARLING

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)