

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power
	0.00	
		Shared Voting Power
	6	
	0.00	
		Sole Dispositive Power
	7	
	0.00	
		Shared Dispositive Power
	8	
	0.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
	0.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
	☐	
11	Percent of class represented by amount in row (9)	
	0 %	
12	Type of Reporting Person (See Instructions)	
	IA, PN	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons	
	Josh Resnick	
	Check the appropriate box if a member of a Group (see instructions)	
2	☐	(a)
	☐	(b)
3	Sec Use Only	
4	Citizenship or Place of Organization	
	UNITED STATES	
		Sole Voting Power
	5	
	0.00	
		Shared Voting Power
	6	
	0.00	
		Sole Dispositive Power
	7	
	0.00	
		Shared Dispositive Power
	8	
	0.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
	0.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
	☐	

11 Percent of class represented by amount in row (9)
0 %
Type of Reporting Person (See Instructions)
12 HC, IN

SCHEDULE 13G

Item 1.

Name of issuer:

- (a) Upstart Holdings, INC.
Address of issuer's principal executive offices:
(b) 2950 S. Delaware Street, Suite 410, San Mateo, CA 94403

Item 2.

Name of person filing:

- (a) Jericho Capital Asset Management L.P. Josh Resnick
Address or principal business office or, if none, residence:
(b) Jericho Capital Asset Management L.P. - 1999 Avenue of the Stars, Suite 2045, Los Angeles, CA 90067 Josh Resnick
- c/o Jericho Capital Asset Management, L.P., 1999 Avenue of the Stars, Suite 2045, Los Angeles, CA 90067
Citizenship:
(c) Please refer to Item 4 on each cover sheet for each reporting person.
Title of class of securities:
(d) Common Stock, par value \$0.0001 per share
(e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
(b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
(e) ☒ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
(g) ☒ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) Jericho Capital Asset Management LP: 0 Josh Resnick: 0
Percent of class:
(b) Jericho Capital Asset Management LP: 0.0% Josh Resnick: 0.0% %
(c) Number of shares as to which the person has:
(i) Sole power to vote or to direct the vote:

Jericho Capital Asset Management LP: 0 Josh Resnick: 0

(ii) Shared power to vote or to direct the vote:

Jericho Capital Asset Management LP: 0 Josh Resnick: 0

(iii) Sole power to dispose or to direct the disposition of:

Jericho Capital Asset Management LP: 0 Josh Resnick: 0

(iv) Shared power to dispose or to direct the disposition of:

Jericho Capital Asset Management LP: 0 Josh Resnick: 0

Item 5. Ownership of 5 Percent or Less of a Class.

☒ Ownership of 5 percent or less of a class

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under § 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Jericho Capital Asset Management L.P.

Signature: Josh Resnick

Name/Title: Josh Resnick - Managing Member

Date: 07/13/2026

Josh Resnick

Signature: Josh Resnick

Name/Title: Josh Resnick - Individually

Date: 07/13/2026