144: Filer Information

Filer CIK: 0001832808
Filer CCC: XXXXXXXX
Is this a LIVE or TEST Filing? LIVE

Submission Contact Information

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: Datta Sanjay
Relationship to Issuer: Officer

144: Securities Information

<table>
<thead>
<tr>
<th>Title of the Class of Securities To Be Sold</th>
<th>Name and Address of the Broker</th>
<th>Number of Shares or Other Units To Be Sold</th>
<th>Aggregate Market Value</th>
<th>Number of Shares or Other Units Outstanding</th>
<th>Approximate Date of Sale</th>
<th>Name the Securities Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common</td>
<td>Charles Schwab &amp; Co., Inc.</td>
<td>1000</td>
<td>31090.00</td>
<td>83887658</td>
<td>09/11/2023</td>
<td>NASDAQ</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Title of the Class</th>
<th>Date you Acquired</th>
<th>Nature of Acquisition Transaction</th>
<th>Name of Person from</th>
<th>Is this Date Donor Acquired</th>
<th>Amount of Securities Acquired</th>
<th>Date of Payment</th>
<th>Nature of Payment</th>
</tr>
</thead>
</table>

*
144: Securities Sold During The Past 3 Months

<table>
<thead>
<tr>
<th>Name and Address of Seller</th>
<th>Title of Securities Sold</th>
<th>Date of Sale</th>
<th>Amount of Securities Sold</th>
<th>Gross Proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>SANJAY DATTA</td>
<td>Upstart Holdings, Inc.</td>
<td>08/22/2023</td>
<td>20013</td>
<td>652811.00</td>
</tr>
<tr>
<td>2950 S. Delaware Street, Suite 300 San Mateo CA 94403</td>
<td>Upstart Holdings, Inc.</td>
<td>09/05/2023</td>
<td>1000</td>
<td>32530.00</td>
</tr>
<tr>
<td>SANJAY DATTA</td>
<td>Upstart Holdings, Inc.</td>
<td>08/22/2023</td>
<td>20013</td>
<td>652811.00</td>
</tr>
<tr>
<td>2950 S. Delaware Street, Suite 300 San Mateo CA 94403</td>
<td>Upstart Holdings, Inc.</td>
<td>09/05/2023</td>
<td>1000</td>
<td>32530.00</td>
</tr>
</tbody>
</table>

144: Remarks and Signature

Remarks
Date of Notice 09/11/2023
Date of Plan Adoption or Giving of Instruction, If Relying on Rule 10b5-1 05/31/2023

ATTENTION:

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 SANJAY DATTA

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