



Upstart Publishes June 2026 Origination Volume

July 6, 2026

BURLINGAME, Calif.--(BUSINESS WIRE)--Jul. 6, 2026-- Upstart Holdings, Inc. (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, today published its monthly origination volume for June 2026. For historical data see upstart.com/volume.

Period	Originations	Origination days	Originations, Dollars per day
June 2026	\$1,500.1M	27.1	\$55.5M
Q2'2026 (April-June)	\$4,227.2M	78.4	\$53.9M

About Upstart Origination Volume

"Originations" refers to Transaction Volume, Dollars, one of the key operating metrics Upstart reports in its quarterly and annual SEC filings. Transaction Volume, Dollars is defined as the total principal amount of loan originations (or committed amounts for HELOCs) facilitated through Upstart's marketplace during the periods presented.

"Origination days" represent the effective number of funding days in a month, based on a 24-hour funding window starting and ending at approximately 5:00 p.m. eastern time. Each business day counts as 1.0 day in Upstart's calculation. Weekend days and bank holidays are weighted at 0.55 days to reflect lower application activity and are rolled forward to the next business day, when those loans are typically funded. If month-end falls on a weekend or bank holiday, originations from that period are attributed to the following month.

"Originations, Dollars per day" is calculated as total "Originations" divided by the number of "Origination days" in the applicable period.

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 loans, home equity lines of credit, and Upstart's new Cash Line product, a revolving line of credit. Upstart is based in Burlingame, California.

Legal Disclaimer

The Originations and Originations, Dollars per day data ("Originations Data") provided on this page are unaudited, preliminary, and subject to completion of our financial closing procedures in connection with our quarterly financial results as reported in our filings with the Securities and Exchange Commission ("SEC"), which are also available on our Investor Relations website. While Originations Data have historically been the largest predictor of our total revenue, this historical correlation is not a guaranteed indicator for future final results.

The Originations Data are presented without commentary and should be read together with our quarterly and annual financial results and our filings with the SEC. We intend to release monthly Originations Data for the prior month on the third calendar day following each month. However, if this falls on a weekend or federal holiday, we intend to publish pre-market on the following business day.

All forward-looking statements or information in this press release are subject to risks and uncertainties that may cause actual results to differ materially from those that Upstart expected. Any forward-looking statements or information are only as of the date hereof. Upstart undertakes no obligation to update or revise any forward-looking statements as a result of new information, future events or otherwise. More information about these risks and uncertainties is provided in Upstart's public filings with the Securities and Exchange Commission, copies of which may be obtained by visiting Upstart's investor relations website at www.upstart.com or the SEC's website at www.sec.gov.

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