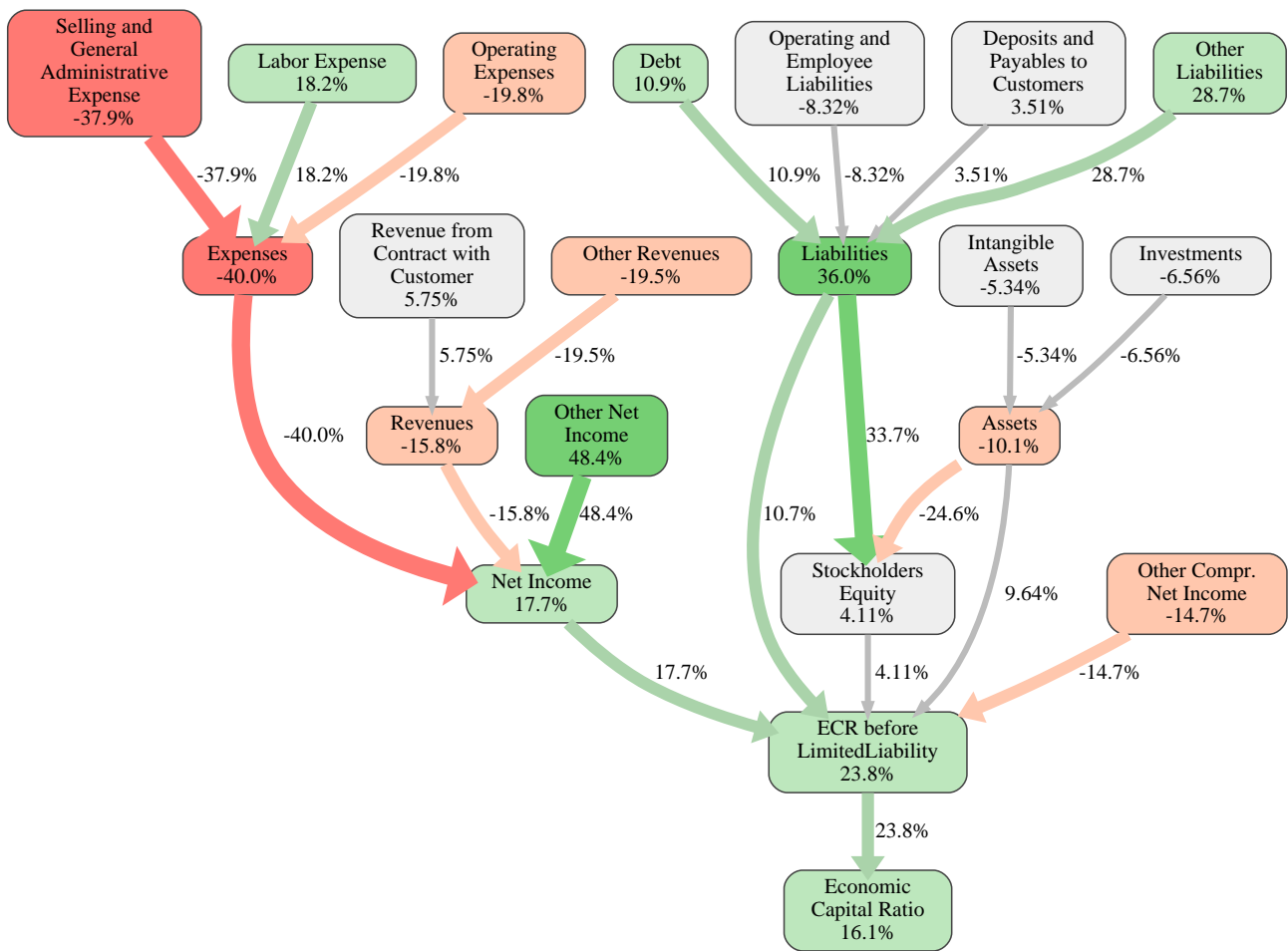




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FINANCE SERVICES 2023

Senmiao Technology Ltd Rank 20 of 65





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The relative strengths and weaknesses of Senmiao Technology Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Senmiao Technology Ltd compared to the market average is the variable Other Net Income, increasing the Economic Capital Ratio by 48% points. The greatest weakness of Senmiao Technology Ltd is the variable Expenses, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 106%, being 16% points above the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	5,600
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	0
Intangible Assets	960
Investment Income	0
Investments	0
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	9,474
Operating and Employee Liabilities	6,166
Other Assets	13,319
Other Compr. Net Income	-3,078
Other Expenses	-2,029
Other Liabilities	323
Other Net Income	14,188
Other Revenues	0
Revenue from Contract with Customer	4,913
Selling and General Administrative Expense	9,035

Output Variable	Value in 1000 USD
Liabilities	6,488
Assets	19,878
Expenses	16,480
Revenues	4,913
Stockholders Equity	13,390
Net Income	2,622
Comprehensive Net Income	-456
BaseVar	32,513
ECR before LimitedLiability	47%
Economic Capital Ratio	106%