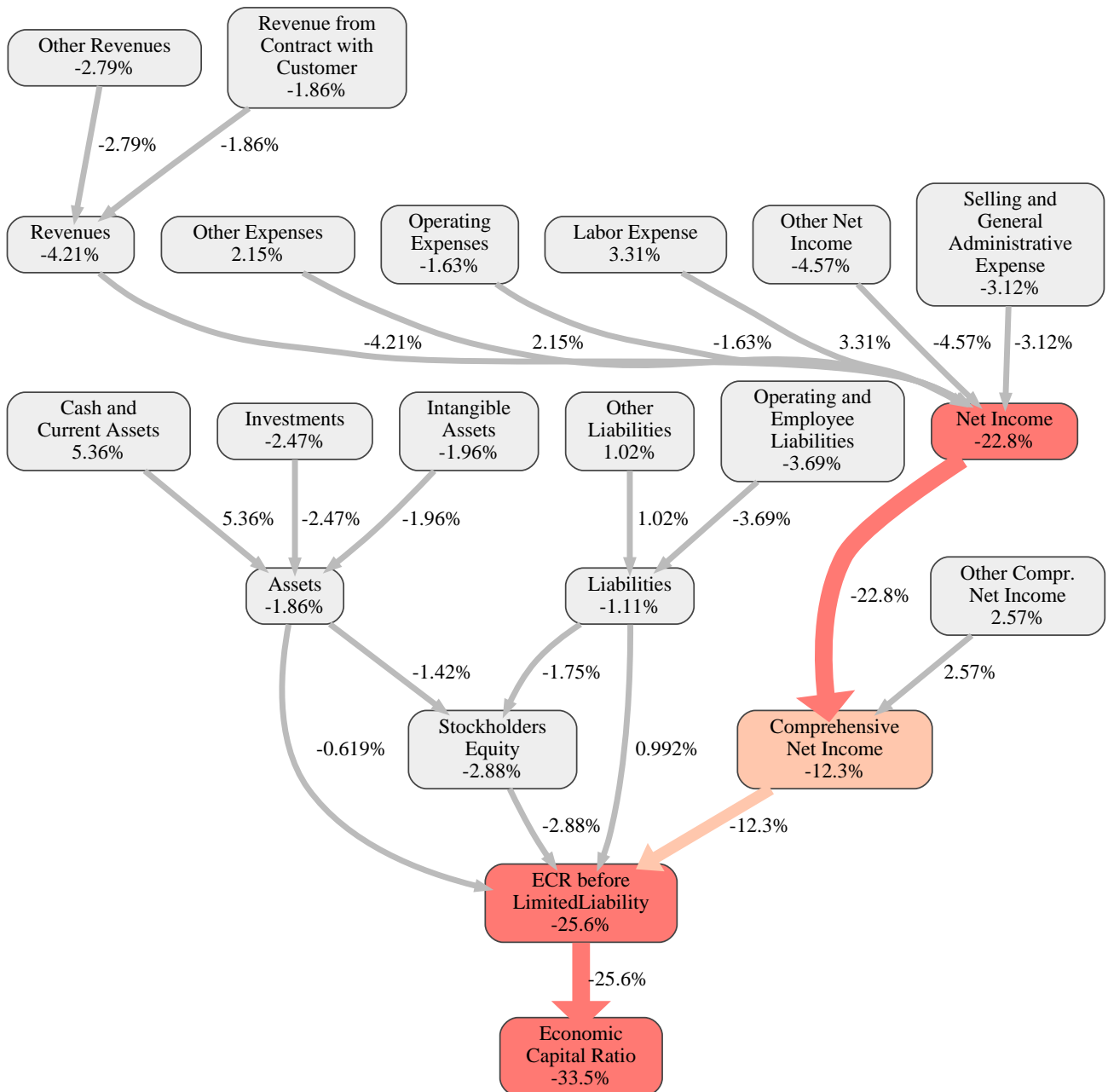




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FINANCE SERVICES 2022

Senmiao Technology Ltd Rank 56 of 60





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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 Cash and Current Assets, increasing the Economic Capital Ratio by 5.4% points. The greatest weakness of Senmiao Technology Ltd is the variable Net Income, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 59%, being 34% points below the market average of 92%.

Input Variable	Value in 1000 USD
Cash and Current Assets	10,893
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	0
Intangible Assets	1,104
Investment Income	0
Investments	234
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	6,216
Operating and Employee Liabilities	16,779
Other Assets	10,073
Other Compr. Net Income	1,971
Other Expenses	-3,913
Other Liabilities	2,952
Other Net Income	-6,643
Other Revenues	0
Revenue from Contract with Customer	2,189
Selling and General Administrative Expense	5,906

Output Variable	Value in 1000 USD
Liabilities	19,731
Assets	22,303
Expenses	8,209
Revenues	2,189
Stockholders Equity	2,573
Net Income	-12,663
Comprehensive Net Income	-10,691
BaseVar	30,523
ECR before LimitedLiability	-45%
Economic Capital Ratio	59%