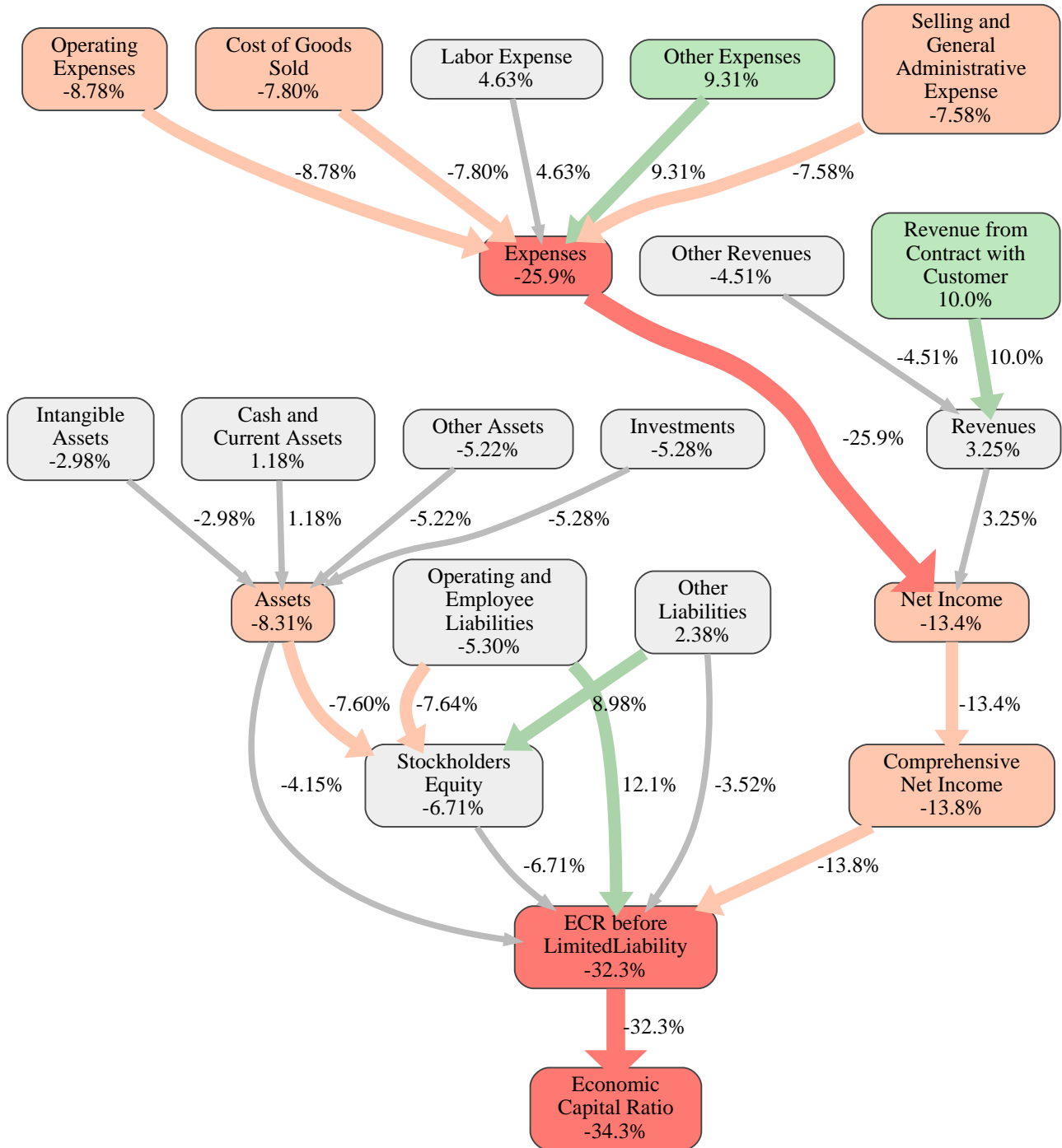




RealRate

FINANCE SERVICES 2026

Senmiao Technology Ltd Rank 41 of 41





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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 Revenue from Contract with Customer, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Senmiao Technology Ltd is the variable Expenses, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 55%, being 34% points below the market average of 89%.

Input Variable	Value in 1000 USD
Cash and Current Assets	2,239
Cost of Goods Sold	2,425
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	0
Intangible Assets	375
Investment Income	0
Investments	0
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	4,717
Operating and Employee Liabilities	5,218
Other Assets	3,187
Other Compr. Net Income	-70
Other Expenses	-2,510
Other Liabilities	0
Other Net Income	187
Other Revenues	46
Revenue from Contract with Customer	3,343
Selling and General Administrative Expense	2,624

Output Variable	Value in 1000 USD
Liabilities	5,218
Assets	5,801
Expenses	7,257
Revenues	3,389
Stockholders Equity	583
Net Income	-3,681
Comprehensive Net Income	-3,750
BaseVar	10,960
ECR before LimitedLiability	-63%
Economic Capital Ratio	55%