



Part of the Experian Group

29/03/2019

VICK AGGARWALA  
PRESIDENT & CEO  
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Dear Sir / Madam,

### IN APPRECIATION FOR YOUR SUPPORT OF THE SME DEVELOPMENT SURVEY 2018

Thank you for participating in the 2018 SME Development Survey (SMED Survey) conducted by DP Information Group (DP Info). Now in its 16<sup>th</sup> year, the strategic partners of the 2018 Survey are Enterprise Singapore, Infocomm Media Development Authority (IMDA), Workforce Singapore (WSG) and the Singapore Business Federation.

Your invaluable feedback has been consolidated and shared through the Survey findings with participating agencies, media and influencers of the Singapore business community. With the participation of 2,557 SMEs, the Survey's comprehensive coverage and findings are commonly referenced in the media as well as in Parliament. Leveraged by agencies and organisations, the findings also help orientate their assistance to SMEs like you. As a veteran of close to 4 decades, DP Info remains dedicated to measuring and driving business performance through intelligence-led insight.

Enclosed are the highlights of the findings for the 2018 SME Development Survey, made available exclusively to respondents. We hope you will find the report insightful in enabling decisions and benchmarking your business performance against industry peers.

We were also able to complete a full assessment on SUPREME COMPONENTS INTERNATIONAL PTE LTD - a DP Credit Rating of DP2, based on the financials submitted to DP Info in the course of this Survey exercise. The DP Credit Rating is an evaluation of a company's probability of default across a scale of DP1 to DP8 based on a 12-month horizon, with a rating of DP1 suggesting a lower probability of default.

DP Info would like to take this opportunity to thank you for your continuous support and participation in the SME Development Survey. We look forward to working with you again in our continued efforts to drive Singapore's businesses to greater heights.

In addition to the findings, enclosed is also a token of appreciation from survey sponsor, MyRepublic.

Should you have any queries, please contact Ms Micheline Yong at (65) 6507 2313 or email us at [research@dpgroup.com.sg](mailto:research@dpgroup.com.sg).

Thank you.

Ian CHOW  
Head of Research, DP

## Appendix: DP Credit Rating Scale

DP CREDIT RATING	PROBABILITY OF DEFAULT (%)	GRADING	EXPLANATION	STATUS		
DP1	≤ 0.10	Investment Grade	Extremely strong financial fundamentals with a high incentive and capability to repay obligations.	Premium		
DP2	> 0.10 - 0.20		Strong financial health with above average capability to meet payments.	Premium		
DP3+	> 0.20 - 0.30		Stable financial health with above normal operational environment. General unfavourable factors are not likely to cause distress.	Strong		
DP3	> 0.30 - 0.40		Normal overall financial health and operations. Capable of meeting its commitments. May be susceptible to difficulties in the event of drastic changes in economic conditions.	Strong		
DP4+	> 0.40 - 0.60			High Yield	Adequate financial capabilities to meet normal commitments. However, adverse changes in economic conditions could lead to doubtfulness in its ability to pay.	
DP4	> 0.60 - 0.85					Moderate
DP4-	> 0.85 - 1.00					
DP5+	> 1.00 - 1.55	High Yield	Sufficiently sound financial ability to meet normal obligations. Capabilities in reacting to adverse operating conditions are limited or considered doubtful.	Moderate		
DP5	> 1.55 - 2.15					
DP5-	> 2.15 - 3.00					
DP6+	> 3.00 - 4.00	High Risk	Weakness in financial ability is apparent. Vulnerable to unfavourable changes in the economic and operating environments and is likely to fall into a weakened financial condition.	Monitor		
DP6	> 4.00 - 5.45					
DP6-	> 5.45 - 8.00					
DP7+	> 8.00 - 10.15					
DP7	> 10.15 - 11.85					
DP7-	> 11.85 - 14.00	High Risk	Apparent weakness in financial health with limited capability to meet its obligations especially in the event of any adverse changes in operating environments.	Monitor		
DP8+	> 14.00 - 16.15					
DP8	> 16.15					