



Chailease Royal Finance Plc.



Annual Report 2022

Private Institution

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Vision, Mission and Value

Our Vision

The vision of our company is to be leading finance company in Cambodia. To earn the loyalty of employees, customers and the community by operating with integrity and fairness at all times.

Our Mission

To create outstanding stakeholder value by providing best in class financial solutions to individuals and enterprises that drive Cambodia's economy. Through our innovative products, superior customer service, development of staff, and commitment to sustainability we will realize our ambitions and pave the way of financial business in Cambodia for years to come.

Core Values

Chailease follow 4 Core Values strive to our mission: The excellence financial holdings company in the Asia- pacific region.

- Value:** - Innovative to achieve win-win results.
- Growth:** - Ready to learn continuously and sustain lifelong development.
- Trust:** - Faithful, respectful, and passionate to serve clientele.
- Discipline:** - Fearless to undertake the responsibility and execute corporate plans.



Message from CEO



The economic of Post-Covid period still blurs, obstacles of national-wide trade increase the uncertainty as well. Comparing with which before pandemic, economic figures and indexes of the first quarter 2023 perform not so ideally, nevertheless, the recovery of economic activities can be observed in vary aspects if the comparison bases on recent months. Two-way merchandise among countries likes Korea and Vietnam rises in double digits percentage on the quarterly basis comparing with 2022. Infrastructure of Cambodia was improved from past few months as well, highway and stable power supply present more potential for the industrial environment. We might conclude that the economic maintains vague in the beginning of 2023 but implies an optimistic trend of the future.

Despite the slowness of economic in 2022, our performance is worthy of attention in portfolio growth and profit before tax. After engaging the motorbike market in 2020, our strategy is getting more matured and leads to a significant growth in motorbike finance. Combining all products, our portfolio goes up to 230 million ended 2022, which is 150% in the year-ago period. Profit before tax also comes up to 11 million, presenting a 30% increasing of 2022 figure. In difficult time like this post pandemic, we can still manage to serve customers as we can and make our profit higher than before, it is an achievement we are proud of.

It is our distinguished team makes it. Our team builds up a culture of responsibility, cooperating, flexibility, and the spirit of “down to earth”. With all our efforts, we can put our target into reality. Next step, we aim at not only the expanding of existing products but also trying to find new product or market. Opportunity always accompanies with crisis, knowing the current blur economic and the possible chances, we will take the challenge and dig for opportunities. The foreseeable returns will be shared with our stakeholders and the team.

Company Profile

In the End of 2018, Chailease Holding Company Limited, an international financial leasing company based in Taiwan, signed a joint venture agreement with Royal group to merge Cellcard Finance and change its name into Chailease Royal Finance Plc.

Cellcard Finance Plc. was one of the Royal group member, granted MFI operating license in June 2015 from National Bank of Cambodia.



Chailease Royal Finance Plc

Chailease Royal Finance focuses on loans for financing all kind of movable and immovable assets.

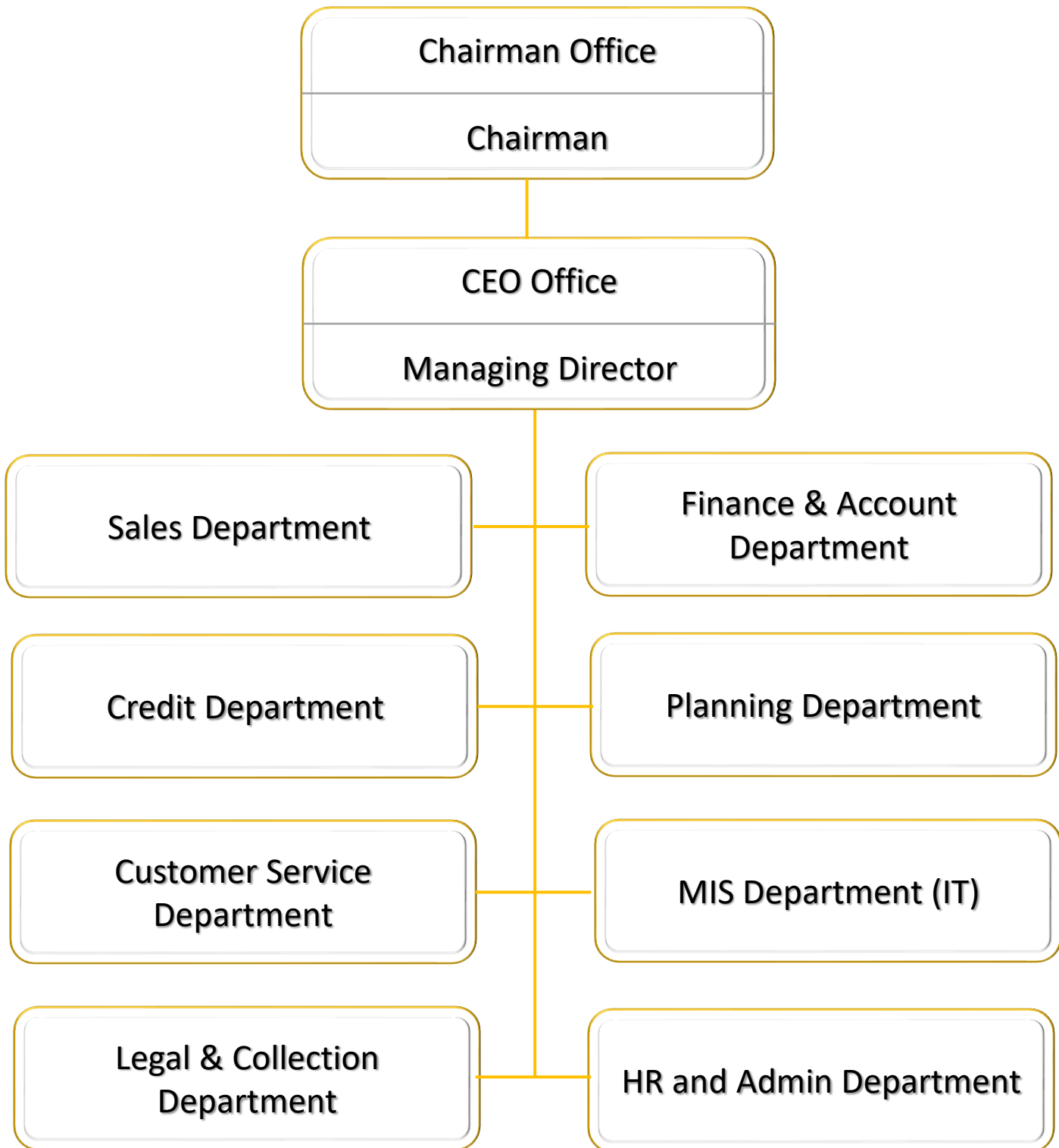


Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 35 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia and USA. The core business is to provide diversified financial services to small and medium enterprises (SMEs), including leasing, instalment sales, factoring and direct financing.



Royal Group is recognized as Cambodia's most dynamic and diversified business conglomerate. Established as a strategic investment holding company, it maintains interests in a wide range of industries including telecommunication, media, banking, insurance, resorts, education, property, trading and agriculture.

Organization Chart



Products and Services

Our Service

Financial service is a flexible funding source for both enterprise and individuals. For enterprise, it provides capital investment finance including mortgage loan, machinery, vehicles (passenger cars, bus, trucks) and office equipment. For individuals, it provides consumer finance on car and other durable goods.

Advantages of the Financing

- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed payment make cost control easier.
- Flexible terms and conditions .
- Alternative funding source to preserve the existing capital for other uses.



Products and Services

Mortgage Loan (SME)

A working capital loan is that the lender provides working capital to the borrower to finance their investment or consumption demands. The borrower provides real estate as a collateral/security asset for the loan.



Vehicle Loan

A car loan is financing the demand of consumers to purchase a new or used vehicle. Borrowers acquire loans from lenders to purchase the car and repay the loan through monthly installments.

Heavy Equipment Loan

A machinery loan without security can be very beneficial for a small business owner as it determines the overall output and production of the business and the cost of those products. Chailease Royal Finance Plc will provide customers the machinery loan for upgrading the facilities for their production, which is a customised offering based on their business requirements.



Motor Loan

A motorcycle loan is financing the demand of consumers to purchase motorcycles. Borrowers acquire loans from lenders to purchase motorcycles and repay the loan through monthly installments.

Financial Highlight

TOTAL ASSETS

USD

60.19% ▲

2021

102,384,747

2022

164,012,190

TOTAL LIABILITIES

USD

60.54% ▲

2021

83,087,823

2022

133,390,305

TOTAL EQUITY

USD

58.68% ▲

2021

19,296,924

2022

30,621,885

TOTAL REVENUE

USD

109.80% ▲

2021

15,143,715

2022

31,772,442

TOTAL MANPOWER

PAX

40.57% ▲

2021

175

2022

246

