



Chailease Royal Finance Plc.

2023

ANNUAL REPORT

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



In 2023, economic of Cambodia continues to recover at an optimistic pace, despite a challenging global environment, inflation in the country is also gradually coming under control. Still, risks remain, from elevated global interest rates to climate events. Also, In 2023, according to the disclosure of National Bank, NPL of banks and financial institutions in Cambodia is rising seriously quarter by quarter. Most of financial institution were strict to issue loan to people. Overall loan products in financial institutions, NPL rate raises from 2.51% to 4.71% (+88%) from 2022 the 4th quarter 2022 to the 3rd quarter 2023. Chailease Royal remains vigilant to ensure our marketing strategies are resilient, and that growth is sustainable.”

Chailease Royal reshaped our loan portfolio through adjusting credit appetite and products to ensure our growth with quality. We are glad that our NPL rate is controlled in a sound level despite the growth of our portfolio is not as good as we planned.

The profitability of the company is still affected by increasing funding costs. Searching for better sources of funding remains a high priority task for operating the company.

Challenges remains with opportunities; we shall be down to earth for problem solving and opportunity approaching.

We opened some new markets and approached new customers we haven't touched before. We tried to build up stronger relationships with our partners and expect for growth of each other. Expectedly the company can be benefitted from those efforts in 2024. 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.



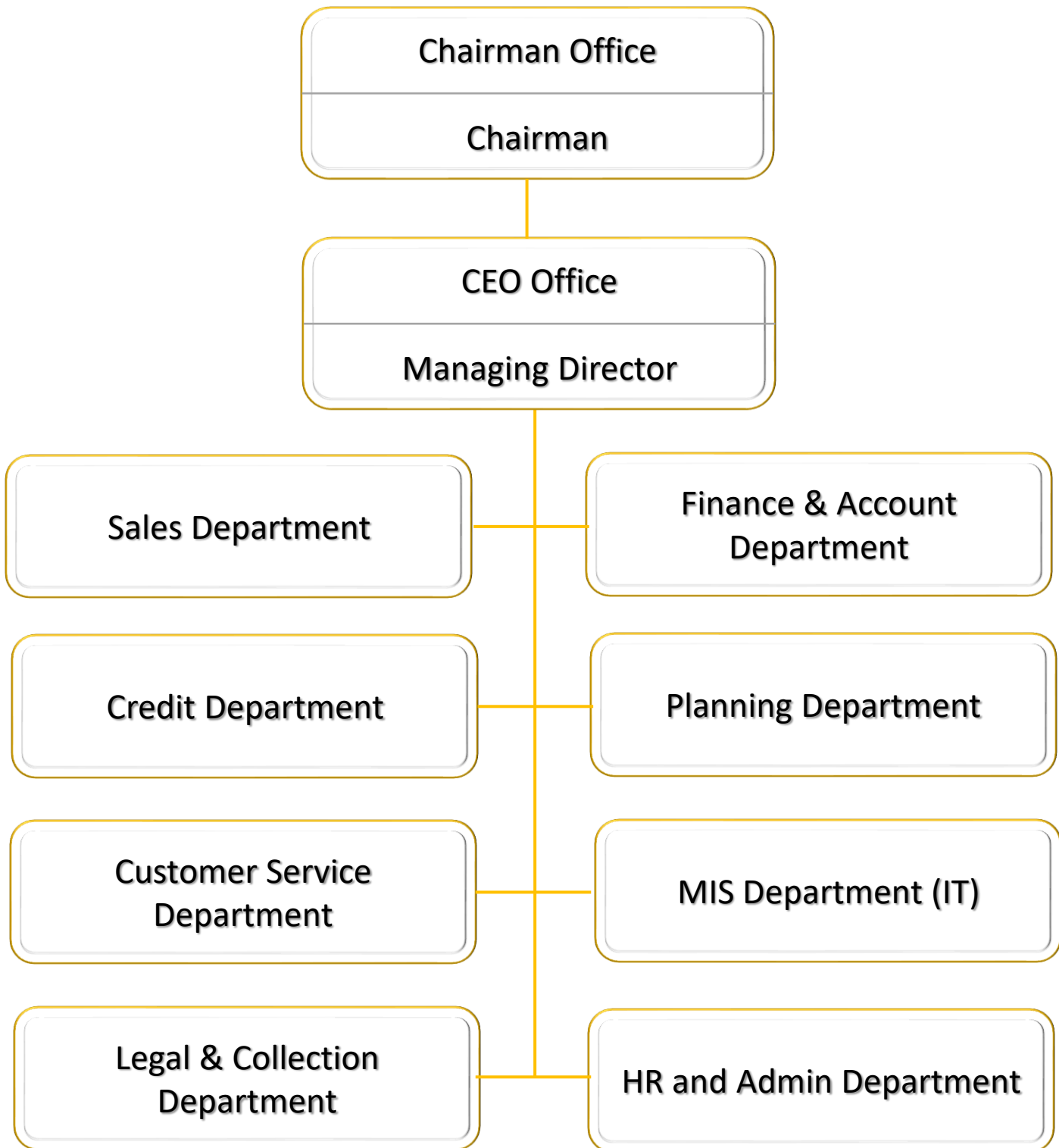
中租控股
CHAILEASE HOLDING



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.



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.



Vehicle Loan

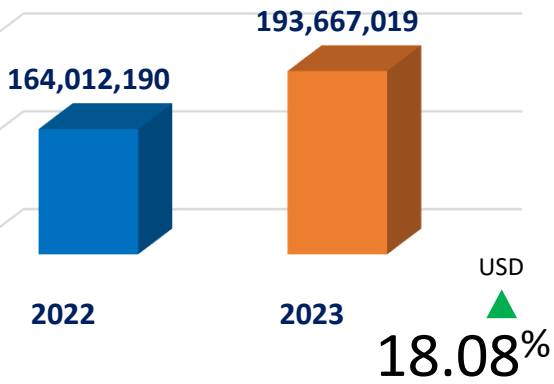
A car loan is financing the demand of consumers to purchase a new or used vehicle. Borrowers acquire loans from lenders to purchase the car and repay the loan through monthly installments.

Motor Loan

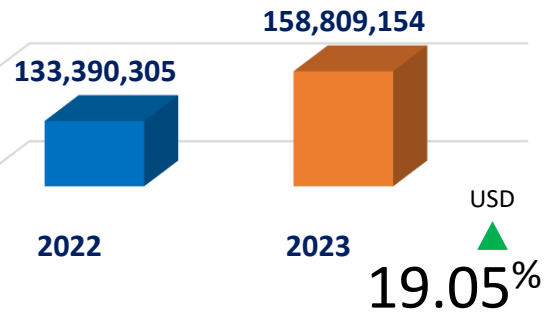
A motorcycle loan is financing the demand of consumers to purchase motorcycles. Borrowers acquire loans from lenders to purchase motorcycles and repay the loan through monthly installments.

Financial Highlight

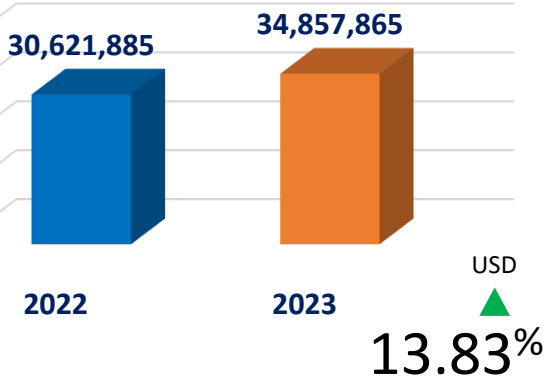
TOTAL ASSETS



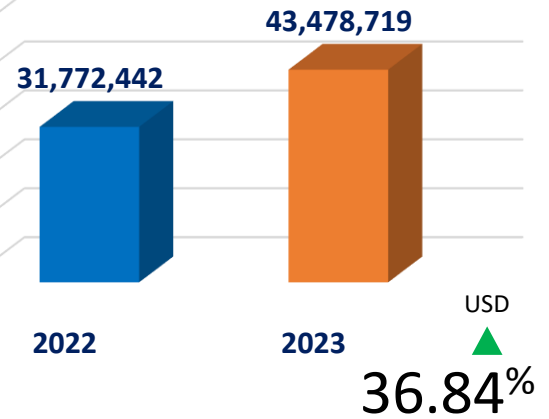
TOTAL LIABILITIES



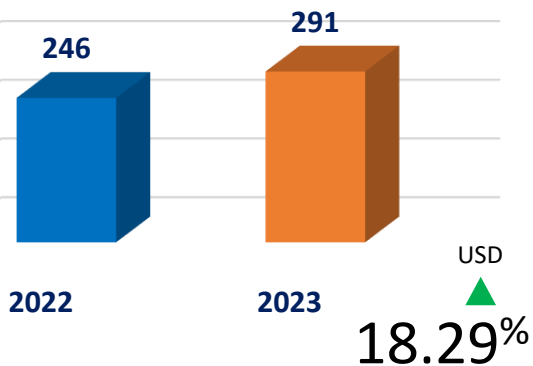
TOTAL EQUITY



TOTAL REVENUE



TOTAL MANPOWER





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