



Chailease Royal Leasing Plc.



Annual Report 2022

Private Institution

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Vision, Mission and Value

Our Vision

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

Our Mission

To maximize stakeholder value by providing best leasing services to individuals and enterprises that contribute to Cambodia's economy growth. Combining with our innovative products, superior customer service, development of staff, and commitment to sustainability, we will realize our ambitions and build up the foundation of financial business in Cambodia for years to come.

Core Values

Chailease follows 4 Core Values to carry out 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 sustainable development.
- Trust:** - Faithful, respectful, and passionate to serve clienteles.
- 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 enhance the vehicle market in 2020, our strategy is getting more matured and leads to a significant growth in vehicle lease. Combining all products, our portfolio goes up to gradually, compare year to year. Profit before tax also increasing. 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

Chailease Group - The Best Cradle for Top Finance Talent

Chailease Holding Company Limited is an international financial leasing company who inaugurated its subsidiary Chailease Royal Leasing Plc. in Phnom Penh on January 2017.

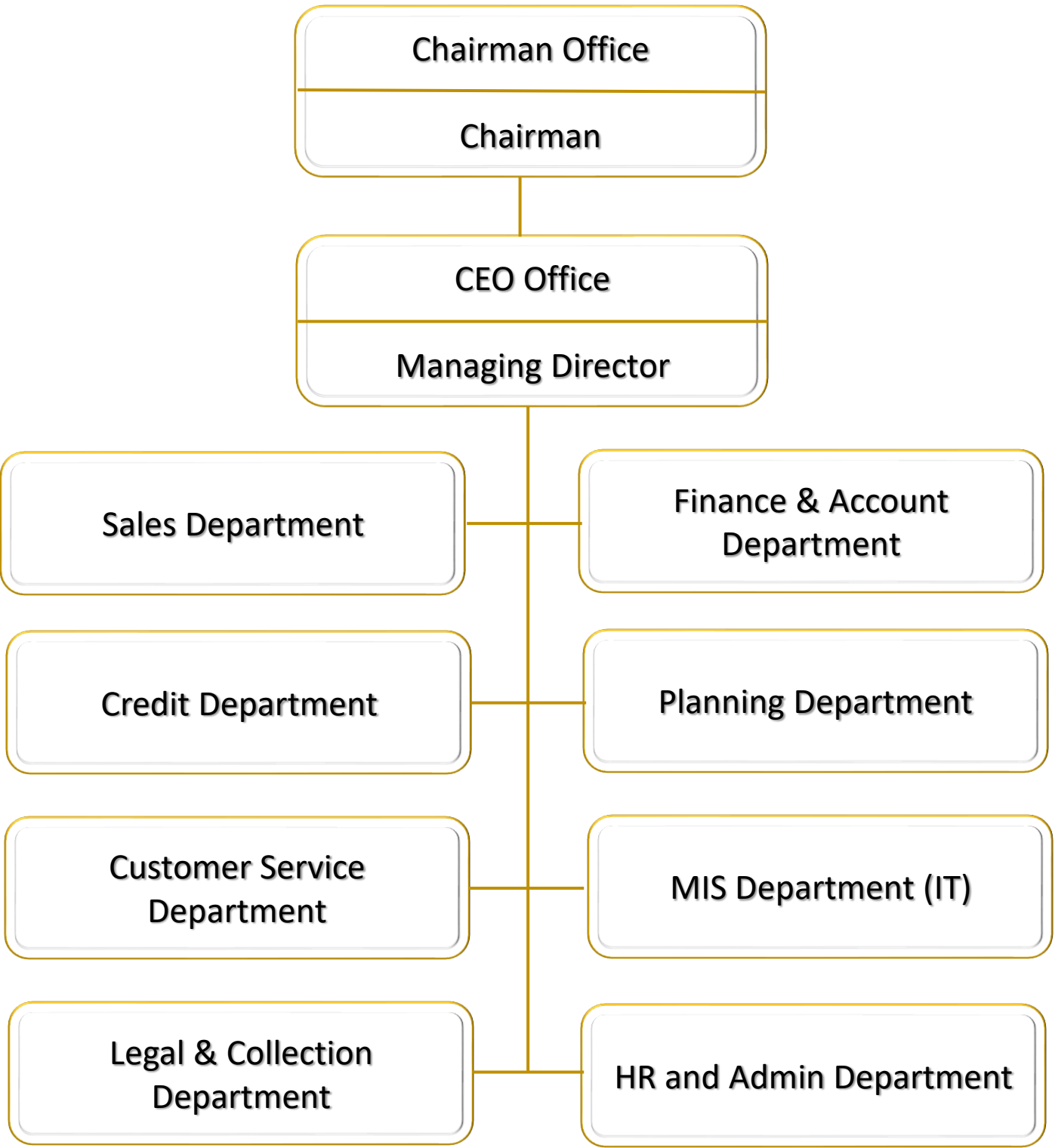
Chailease Royal Leasing Plc. is a joint venture company established by Chailease holding and Royal group. The core businesses of the Company are vehicle and machinery financial leasing. We would like to offer opportunities to all the candidates who with team spirits, service mind and proactive thinking to join us.



Chailease Holding Company Limited is a listed leasing company on the Taiwan Stock Exchange with more than 40 years financing business experience and having operations in Taiwan, China, Thailand, Vietnam, Malaysia, Cambodia, Philippine, UK and USA. The core business is to provide diversified financial services to small and medium enterprises (SMEs) and individuals, 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 lease is a flexible funding source for both enterprise and individuals. For enterprise, it provides capital investment financing including machinery, vehicles (passenger cars, bus, trucks) and office equipment. For individuals, it provides consumer financing on car and other durable goods.

Advantages of the leasing

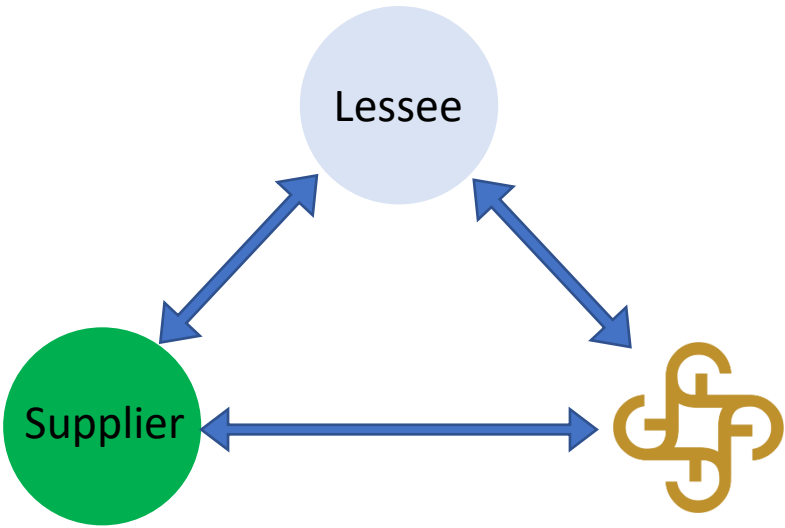
- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed lease rent make cost control easier.
- Flexible terms and conditions without collaterals.
- Alternative funding source to preserve the existing capital for other uses.
- Lower-cost financing: Based on many different variables, a company may be able to utilize tax benefits associated with leasing.



Products and Services

Domestic Financial Lease

Domestic financial lease involves in a Leasing company who is on behalf of Lessee to buy an asset from local supplier and leases back to Lessee followed by Lease payment schedule in Lease agreement.



Sale and Lease Back

Sale and lease back involves in a Leasing Company who purchases an asset owned by Lessee and leases this asset back to the same Lessee under financial lease scheme. In sale and lease back transaction, Lessor is also a supplier.



Financial Highlight

TOTAL ASSETS

USD

3.94% ▲

2021

60,424,595

2022

62,806,046

TOTAL LIABILITIES

USD

1.78% ▼

2021

44,282,812

2022

43,495,102

TOTAL EQUITY

USD

19.63% ▲

2021

16,141,783

2022

19,310,944

TOTAL REVENUE

USD

1.57% ▲

2021

11,829,338

2022

12,014,997

TOTAL MANPOWER

PAX

12.75% ▲

2021

149

2022

168

