



Chailease Royal Leasing Plc.

2023

ANNUAL REPORT

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



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, the total assets of Financial Lease Institutions rose by 1.1% to KHR 2.0 trillion (USD 498.2 million) while total financial lease decreased by -2.3% to KHR 1.7 trillion (USD 426.4 million), which was distributed to various sectors such as Agriculture 25.6%, Households 23.0%, Services 19.4%, Transportation 4.4%, Construction 3.9%, Trade 3.5%, and Others 20.2%. The financial leasing sector has contributed to promoting financial inclusion by providing financial leasing services to 90,382 customers via the headquarters and branches in a total of 64 locations nationwide. The financial leasing services are on movable assets, such as motorbikes, automobiles, agricultural and construction machineries, furniture, electronic appliances Cambodia is rising seriously quarter by quarter. Most Financial Leasing Sector were strict to issue Leasing to people. Overall leasing products in the financial leasing sector, For the profitability, ROA and ROE were at 0.8% and 2.4%, respectively, while NPL ratio was at 5.1%. Leasing Product Chailease Royal remains vigilant to ensure our marketing strategies are resilient, and that growth is sustainable.

Chailease Royal reshaped our financial leasing sector portfolio through adjusting credit appetite and products to ensure our growth with quality. We are glad that our financial leasing services rate is controlled at a sound level despite the growth of our portfolio not being 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 remain with opportunities; we shall be down to earth for problem solving and opportunity approaching.

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.

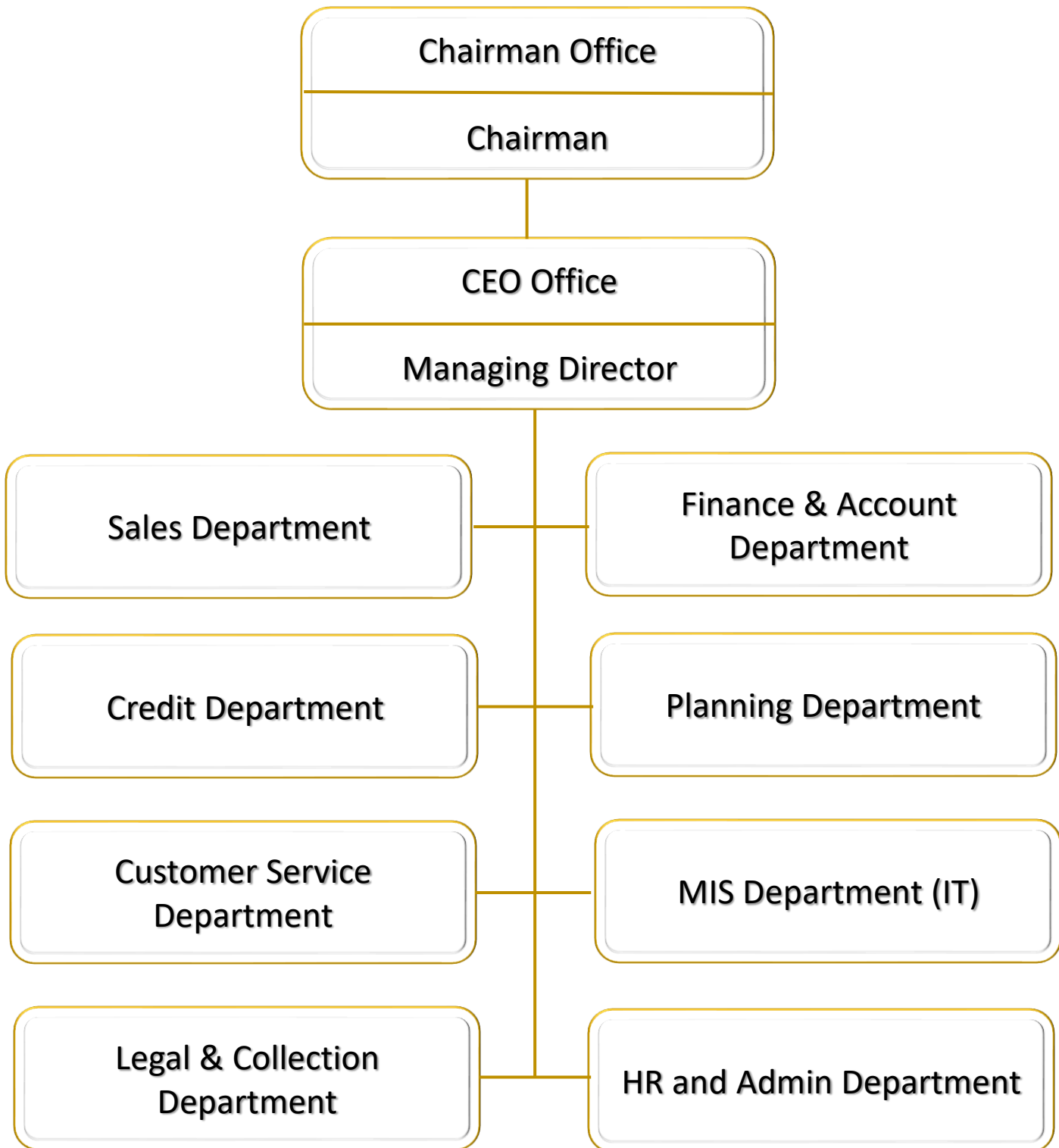
Chailease Royal Leasing Plc. is a joint venture company established by Chailease holding and Royal group. The core businesses of the Company are vehicle and machinery financial leasing. We would like to offer opportunities to all the candidates who with team spirits, service mind and proactive thinking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

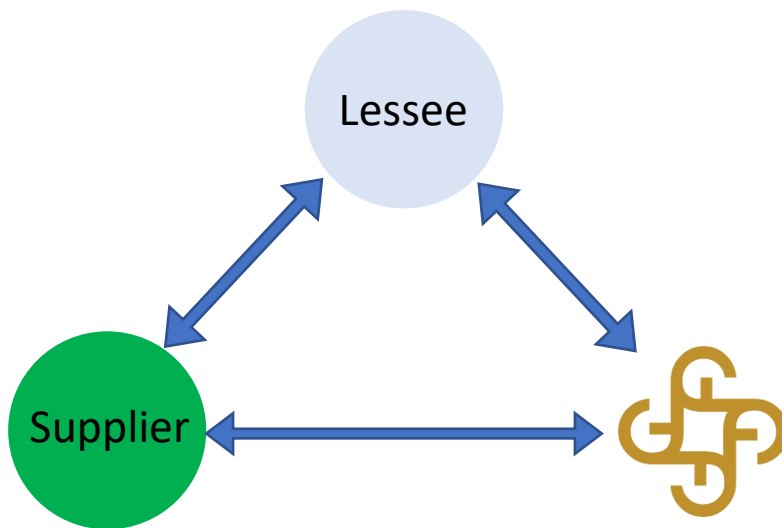
- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed lease rent make cost control easier.
- Flexible terms and conditions without collaterals.
- Alternative funding source to preserve the existing capital for other uses.
- Lower-cost financing: 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.



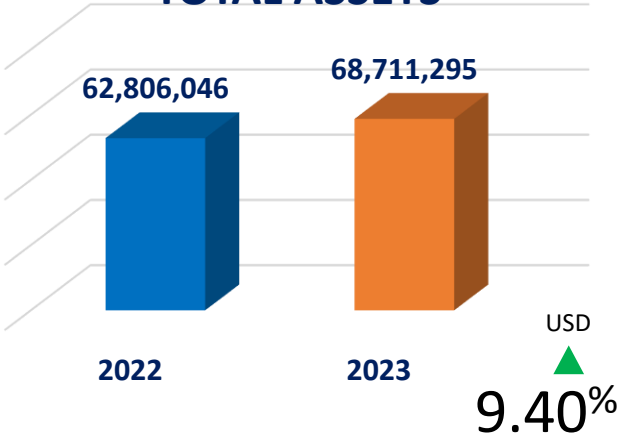
Sale and Lease Back

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.

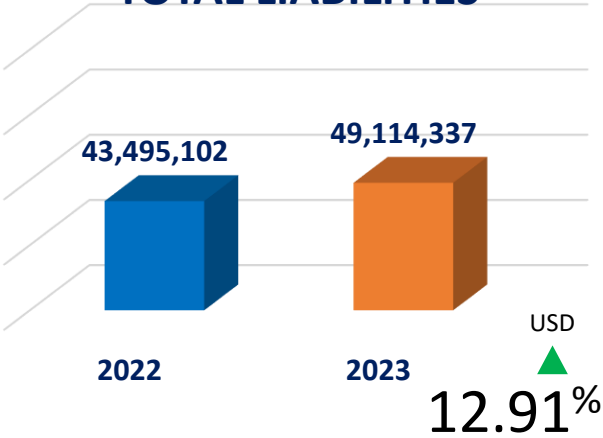


Financial Highlight

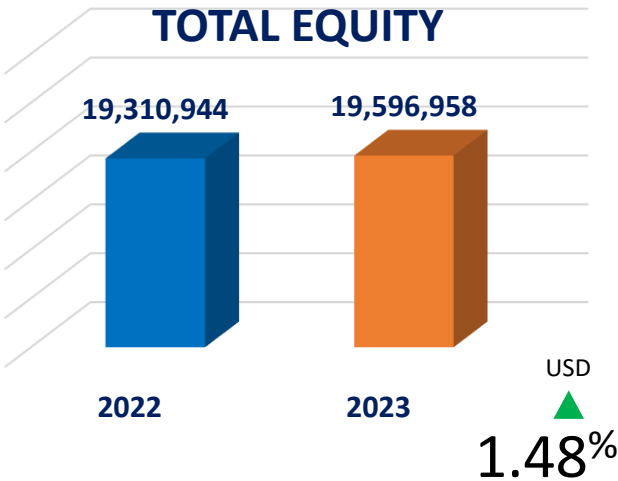
TOTAL ASSETS



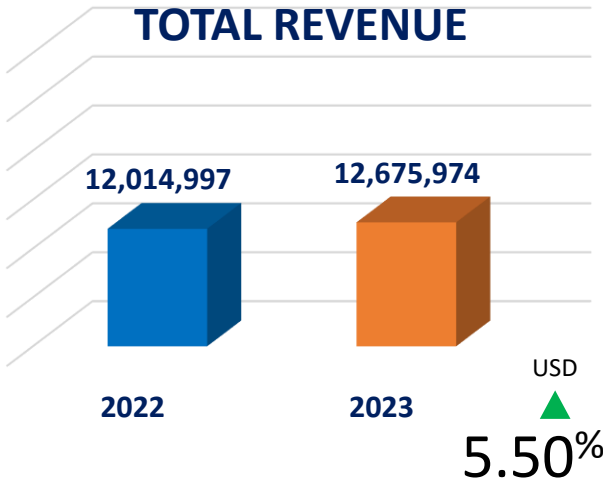
TOTAL LIABILITIES



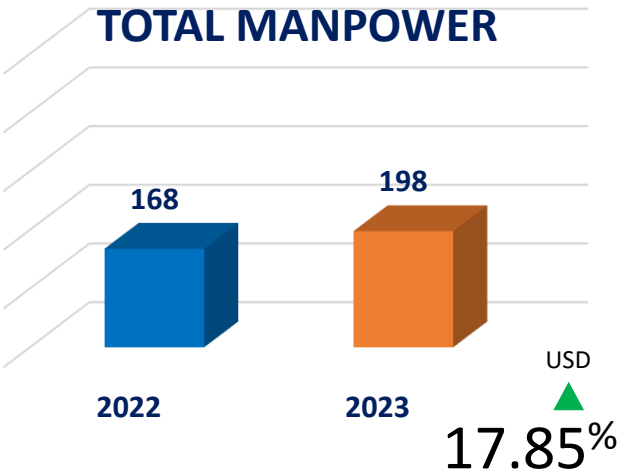
TOTAL EQUITY



TOTAL REVENUE



TOTAL MANPOWER





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