



Chailease Royal Leasing Plc.

# ANNUAL REPORT

# 2024

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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 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 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



Cambodia's economy continued its recovery into 2024, marked by steady growth despite persistent global challenges such as interest rate pressures and supply chain disruptions. The financial leasing sector in Cambodia showed resilience, with total leasing assets across the industry reaching approximately KHR 17.8 trillion, despite a moderate contraction from the previous year (based on official data from the National Bank of Cambodia's Financial Stability Review 2024).

In 2024, Cambodia's vehicle lease & loan industry experienced notable growth, driven by increased vehicle ownership, rising consumer demand, and the expansion of digital lending platforms. Over 413,000 vehicles were registered with the Ministry of Public Works and Transport, (by Mr. Phan Rim, spokesman of the Ministry of Public Works and Transport). According to the National Bank of Cambodia's Financial Stability review 2024, the total assets of financial leasing institutions will increase by 8.2% by the end of 2024. This growth reflects a rebound in the sector following a decline in asset-based financing, particularly in vehicle and machinery leasing. As of 31 December 2024 financial growth with total revenue increasing outstanding up 108.39% compared to 2023. Chailease Royal Leasing Plc.'s product remains vigilant to ensure our marketing strategies are resilient, and that growth is sustainable.

Certainly! Chailease Royal Leasing Plc. offer a convenient way to apply for vehicle loans through scan QR codes for facilitating easy access for our customers when they need to request a loan faster than before. We've weathered challenges, adapted to change, and pushed boundaries not for sake of being first, but for the sake of being better, bolder, and more human in everything we do.

On behalf of Chailease Royal Leasing Plc. I express my sincere appreciation to our clients, staff, regulators, and partners. Your trust and support fuel our progress. Together, we are driving Cambodia forward-one vehicle, one family, one dream at a time.

# 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

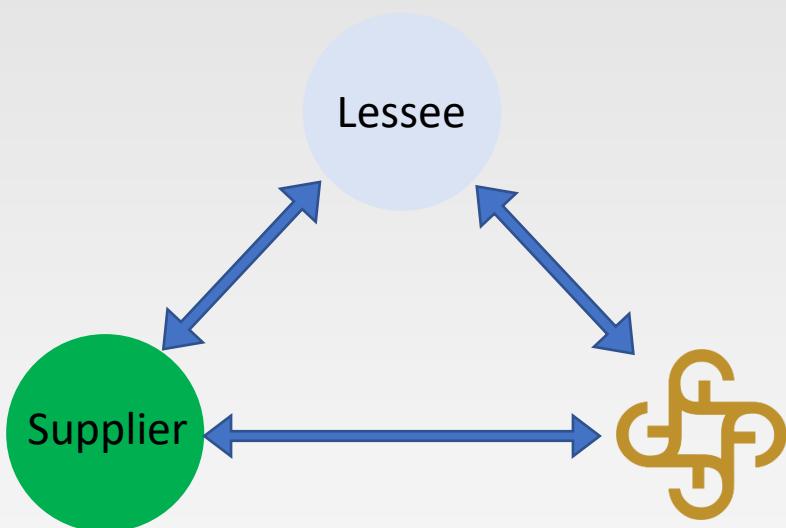
- Fast and simple application procedure to meet the timing of customer demand
- Long-term financing and fixed lease rent make cost control easier.
- Flexible terms and conditions without collaterals.
- Alternative funding source to preserve the existing capital for other uses.
- Lower-cost financing: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

68,711,295



2023

53,821,260

2024

USD  
21.67%  
▼

## TOTAL LIABILITIES

49,114,337



2023

32,950,124

2024

USD  
32.91%  
▼

## TOTAL EQUITY

19,596,958



2023

20,871,136

2024

USD  
6.50%  
▲

## TOTAL REVENUE

12,675,974



2023

10,205,424

2024

USD  
19.49%  
▼

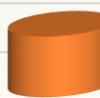
## TOTAL MANPOWER

198



2023

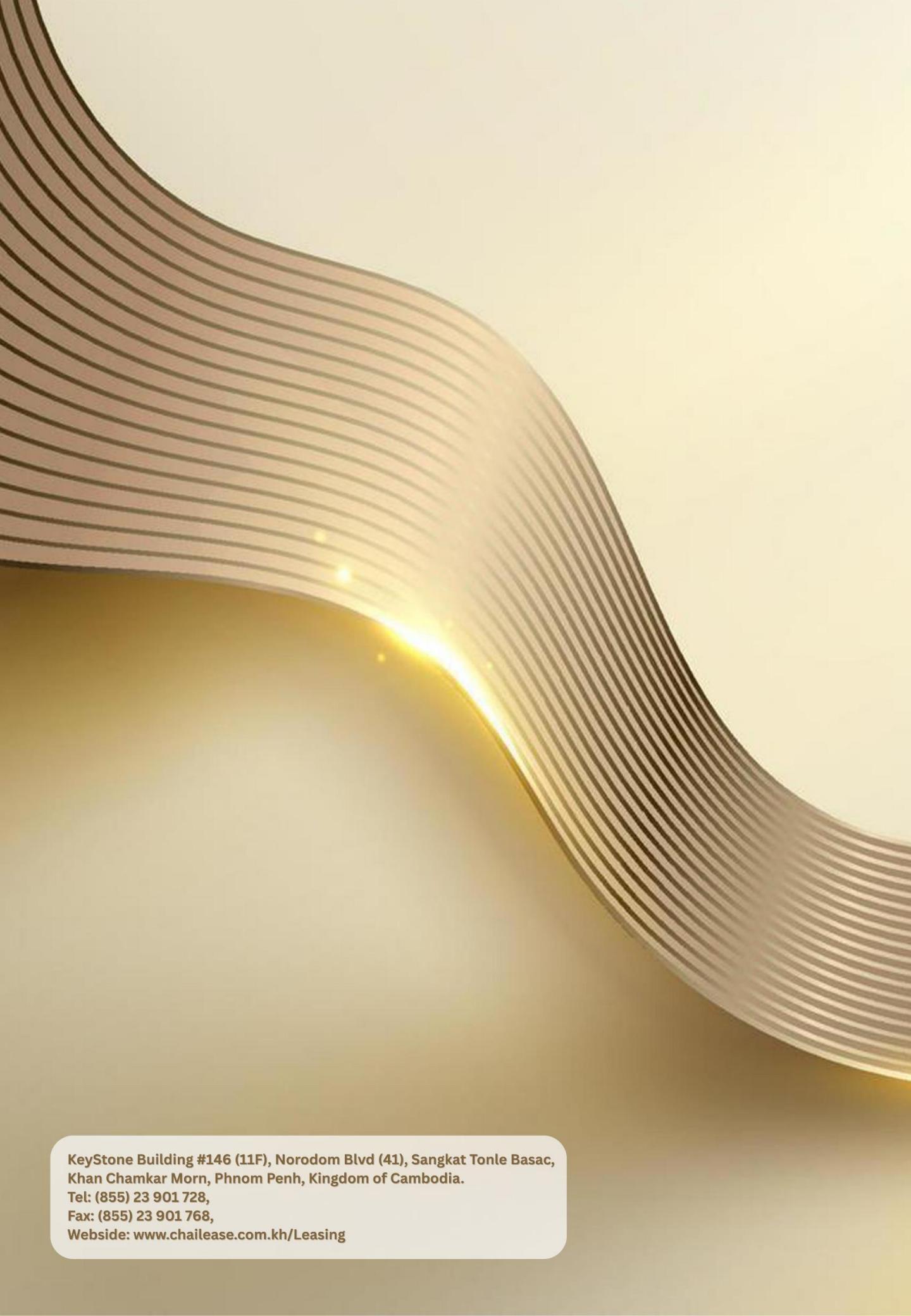
62



2024

PAX  
▼

68.69%



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