



Credit Glorious



Global Trade Finance Leadership

Credit Glorious stands as a leading international institution in **trade finance and structured financial solutions**, renowned for reliability, innovation, and financial strength. Headquartered in **London**, with an additional corporate entity in **Hong Kong**, we operate with a **capital base exceeding £200 million** and an **A+ rating under Basel standards (2024)**.

Our Mission and Corporate Philosophy

At Credit Glorious, our mission is to **empower businesses to grow beyond borders**. We believe that finance should both **protect and enable**, transforming cross-border complexity into sustainable value.

Our philosophy is grounded in **stability, transparency, and innovation**, allowing clients to navigate international markets with confidence while upholding the highest ethical and compliance standards.

Track Record

In **2023**, we achieved an **A rating with a default risk of just 0.07%**, underscoring our robust risk culture.

Client Trust

Over the years, **more than 1,000 clients** have trusted Credit Glorious to facilitate **transactions exceeding €500 million**.

Zero Claims

No claims on our guarantees to date — a testament to the consistency and quality of our underwriting.

We are proud **members of the International Chamber of Commerce (ICC)**, aligning with leading global practices in documentary trade and guarantees.

Trade Finance Solutions

At the core of our services lies **Trade Finance**, providing the instruments and tools that enable companies to expand globally with certainty and security.

- **SWIFT and Blockchain Integration**

combining traditional infrastructure with cutting-edge digital systems for secure and transparent operations.

- **Letters of Credit (LC)**

ensuring payment certainty between exporters and importers.

- **Standby Letters of Credit (SBLC)**

offering a financial safety net for contractual obligations.

- **Performance Bonds**

guaranteeing project execution and delivery assurance.

- **Advance Payment Guarantees**

protecting advance payments and ensuring supply commitments.

- **Bid Bonds**

safeguarding principals against bidder withdrawal or contract failure.

- **Top-Rated Bank Guarantees**

supported by leading global financial institutions for maximum trust.

- **Customized Guarantees**

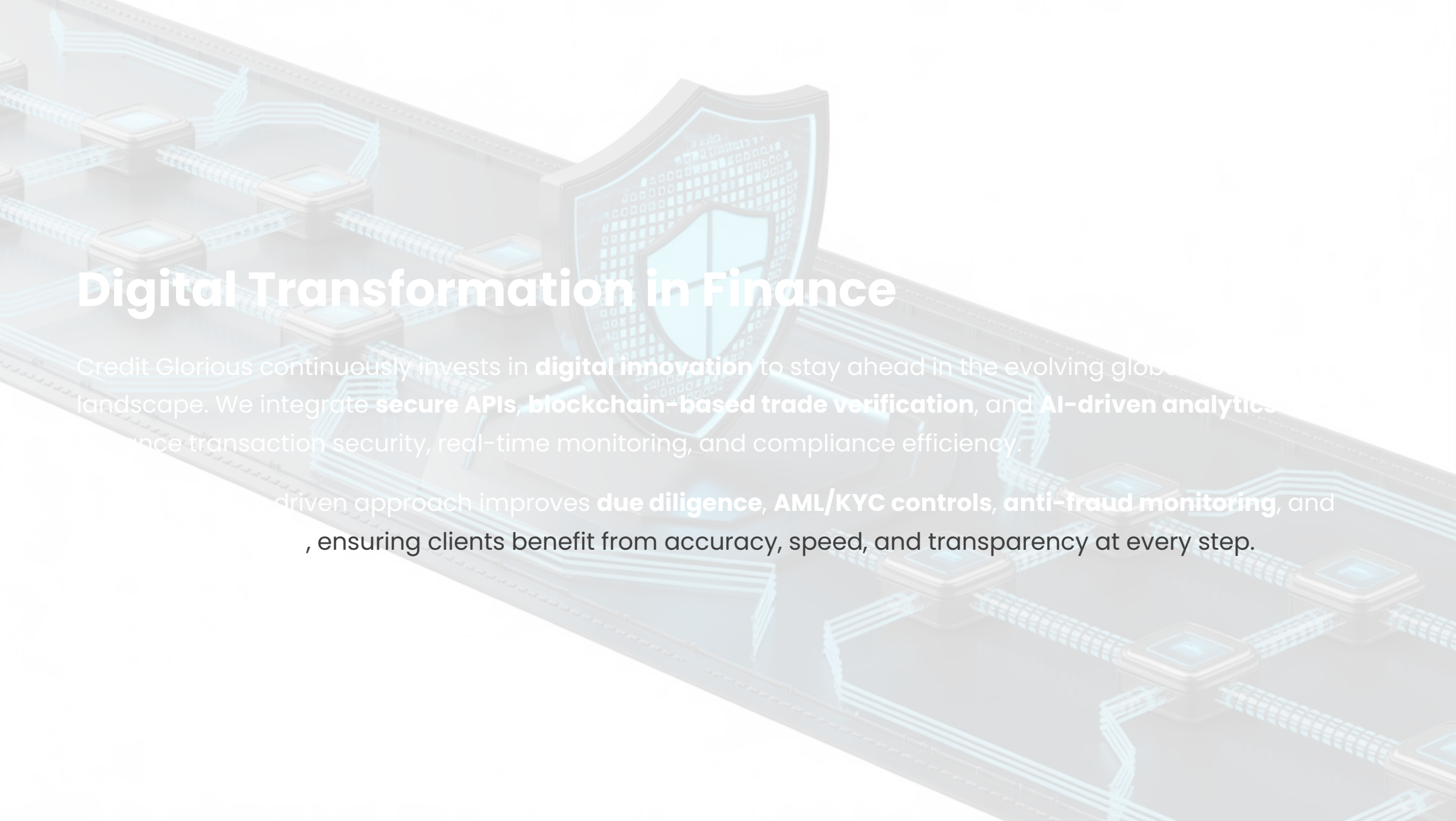
tailored to fit specific domestic and international trade requirements.



Comprehensive Global Reach

Our comprehensive approach mitigates risk, enhances liquidity, and streamlines cross-border operations. We proudly support **SMEs and major corporates**, including partnerships with **IVECO, Samsung, TSMC, ArcelorMittal, Stellantis**, and global leaders in **retail, textiles, manufacturing, and steel**.





Digital Transformation in Finance

Credit Glorious continuously invests in **digital innovation** to stay ahead in the evolving global financial landscape. We integrate **secure APIs, blockchain-based trade verification, and AI-driven analytics** to enhance transaction security, real-time monitoring, and compliance efficiency.

Our data-driven approach improves **due diligence, AML/KYC controls, anti-fraud monitoring, and risk assessment**, ensuring clients benefit from accuracy, speed, and transparency at every step.

Management and Values



Kolyo Bochev

Chief Executive Officer

Kolyo Bochev, Chief Executive Officer, leads Credit Glorious with strategic vision and financial discipline, ensuring the group's long-term growth, institutional reputation, and adherence to the highest international standards.

Professional Profile: Mr. Bochev brings over **25 years of experience** in **corporate banking, international finance, and structured trade instruments**. He has held senior positions across Europe and Asia, specializing in **risk management, Basel-compliant frameworks**, and **cross-border credit solutions**. Under his leadership, Credit Glorious has achieved record levels of capitalization, performance, and credit reliability, earning its **A+ Basel rating** and recognition among the most solid financial institutions in Europe and Asia.

Core Values

Innovation

harnessing next-generation financial tools such as blockchain and AI to drive superior outcomes.

Transparency

promoting clarity and trust in every transaction.

Sustainability

fostering ethical practices that create long-term economic, social, and environmental value.

Governance, Compliance, and Risk Management

Credit Glorious operates under strict compliance with **Basel III**, **AML (Anti-Money Laundering)**, and **KYC (Know Your Customer)** frameworks. Our risk management system combines **quantitative analytics**, **scenario testing**, and **AI-based predictive modeling** to maintain outstanding asset quality.

With a proven default risk rate of only 0.07%, we provide clients with transactions that are not only profitable but also protected under the highest international legal and ethical standards.



Robustness & Stability: Basel III Compliance

Our 2024 financial analysis, conducted under stringent Basel III parameters, reaffirms Credit Glorious's exceptional financial health, low-risk profile, and strategic capitalization. This ensures unparalleled security and reliability for our clients.

1

Risk Profile & Rating

Achieved an **A+ rating** with an incredibly low **0.05% default probability**, classifying us as "Very Low Risk" (Light Green).

2

Performance & Profitability

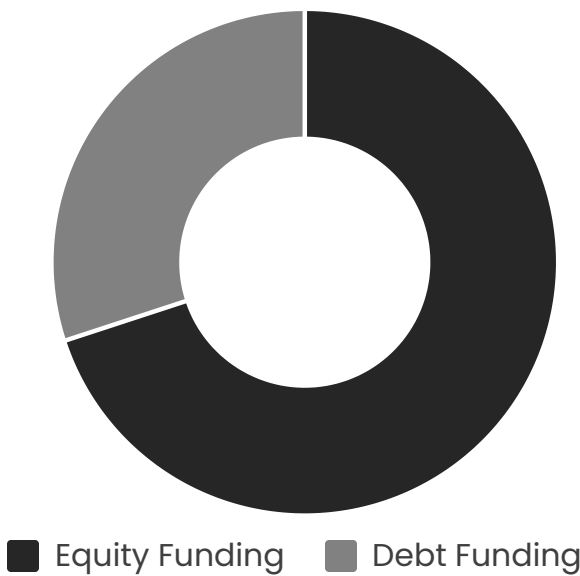
Strong metrics with **ROE 0.10%**, **ROI 0.09%**, and **ROS 0.37%**, reflecting positive and improving margins across the board.

3

Cash Flow & Growth

Robust cash flow growth of **+23.6%**, alongside a **+1.95% turnover** and **+21.01% equity increase**, despite a strategic asset realignment.

Equity vs. Debt Structure



Our capital structure highlights a strong reliance on equity, demonstrating financial stability and reduced leverage risks.

Liquidity & Coverage Ratios

8.03

Current Ratio

Exceptional short-term liquidity.

8.03

Quick Ratio

High ability to meet immediate obligations.

1.45

Coverage Assets

Excellent asset backing, providing robust security.

These ratios reflect our conservative financial management and superior capacity to cover liabilities, ensuring operational resilience.



ESG Commitment

Credit Glorious is dedicated to advancing **Environmental, Social, and Governance (ESG)** principles across every aspect of our operations.

Environmental Stewardship

supporting sustainable initiatives and green financing.

Social Responsibility

engaging in projects that foster inclusive economic growth.

Governance Excellence

maintaining ethical leadership, transparency, and accountability.

We leverage **blockchain** and **artificial intelligence** to enhance traceability, risk evaluation, and transparency in ESG-focused projects, ensuring measurable and lasting positive impact.

Global Expertise and Industry Reach

Our expertise spans a wide range of industries and geographies — from **high-tech in Asia** and **automotive in Europe** to **import/export networks** across **Europe, Southeast Asia, China, the USA, and Africa**. This global reach allows us to deliver tailored financial solutions with seamless cross-border execution.

Ambassador Program

The Credit Glorious **Ambassador Network** plays a vital role in extending our global presence. Our ambassadors are independent professionals who represent our institution, provide tailored client solutions, and expand local partnerships.

Comprehensive Training

Comprehensive training and professional resources

Advanced Tools

Advanced digital tools for efficient client management

Transparent Rewards

Transparent commission structures that reward performance

Join our global Ambassador Network and become part of an international success story in trade finance.



Career Opportunities

Join Credit Glorious — where innovation meets opportunity. We provide a dynamic and inclusive environment, continuous professional development, and the chance to work on high-impact projects that shape global trade finance.

We value **diversity, meritocracy, and continuous learning**. Our teams collaborate across **London, Hong Kong, Paris, and other key financial centers**, rewarding initiative, integrity, and vision with clear paths for career advancement.



Looking Ahead

2025 Outlook

Looking toward 2025, Credit Glorious anticipates significant growth in **trade finance** and **structured financial products**, driven by our global positioning and technological innovation.



Global Economic Growth

expected stabilization led by emerging markets.



Geopolitical Dynamics

new strategies for supply-chain resilience amid evolving trade relations.



Export Recovery

European and Asian markets projected to boost global exports by approximately 5%.



Technological Integration

blockchain and AI will remain at the core of transparency, efficiency, and risk mitigation.

By leveraging our **capital strength**, **expertise**, and **ESG commitment**, we will continue empowering clients to achieve growth and stability in an evolving economic environment.

Vision 2026 — Strength, Innovation, Global Leadership

Building on the solid foundations confirmed by the A+ Basel rating (2024) and the company’s 93% overall financial health index, Credit Glorious projects a steady growth trajectory toward 2026, driven by strategic investments, digital transformation, and ESG leadership.

Strategic Priorities 2024–2026



Sustainable Expansion in Global Trade Finance

Strengthen presence in high-growth regions like Europe, Asia-Pacific, and MENA, focusing on corridors with high capital flow and export-driven economies. Target: +35% transaction volume.



Technological Evolution & FinTech Integration

Implement blockchain-native trade instruments, AI-based credit analytics, and automated KYC/AML compliance to reduce operational risks and increase transaction speed by 40%. Objective: Top 5 FinTech-integrated Trade Finance Institutions in Europe by 2026.



Capital Efficiency & Profitability

Maintain financial independence ratio above 70%, improve ROI to 0.15%, and sustain cash flow growth exceeding 20% year-on-year, ensuring balanced asset expansion with minimal third-party leverage.



ESG Finance and Green Trade Programs

Expand ESG-driven credit lines and sustainable trade guarantees, allocating 25% of the portfolio to environmentally aligned projects by 2026, in compliance with EU Taxonomy and global sustainability frameworks.



Human Capital and Global Governance

Empower our people through training, digital upskilling, and leadership programs. Double our global ambassador and partner network by 2026, creating an ecosystem of excellence and accountability.

Key 2026 Projections (Targets)

Indicator	2024	2026 (Forecast)	Evolution
Rating Basel III	A+	A+ / potential upgrade to AA-	▲
Equity Ratio	73.6%	≥ 75%	▲
Leverage	1.36	≤ 1.20	▼
Revenue Growth	£9.87M	£13.5M	▲ +36%
Net Cash Flow	£20.7M	£27M	▲ +30%
ESG Portfolio Share	10%	25%	▲
Digital Trade Transactions (Blockchain)	0% (pilot stage)	40% of total operations	▲
Ambassador Network	15 countries	30 countries	▲

Our Outlook

By 2026, Credit Glorious aims to consolidate its reputation as one of Europe’s most advanced and reliable trade finance institutions, combining risk discipline, innovation, and sustainable growth. The group will continue to operate under CGPH’s strategic vision, ensuring that every expansion remains aligned with our founding principles — reliability, transparency, and performance beyond borders.

CGPH Group

Credit Glorious is a key member of **CGPH Group**, a diversified European financial organization with operations across **Europe, Asia, and beyond**. The Group includes offices in **London, Paris, Hong Kong, and the Balkans**, along with strategic partnerships in the **USA, Switzerland, Luxembourg, and Italy**.



As part of CGPH, Credit Glorious benefits from an integrated ecosystem spanning **investment banking, real estate advisory, and asset management**, enabling us to deliver comprehensive and interconnected financial solutions that combine trade finance, investment, and sustainable growth.

Credit Glorious Property Holdings

United Kingdom

- **Company Number:** 13371479
- **Registered Office:** 9–10 Staple Inn, 2nd Floor, WC1V 7QH, London, United Kingdom
- **Share Capital:** GBP 200,000,000
- **Bloomberg LEI:** 254900UYJ9C1GAB82L89

This entity serves as the **head office** of Credit Glorious, overseeing European operations, regulatory compliance, and structured financial product development for global clients.

Hong Kong

- **Company Number:** 2644773
- **Registered Office:** No. 5, 17/F, 50 Bonham Strand, Sheung Wan, Hong Kong
- **Share Capital:** HKD 1,550,110,000
- **Bloomberg LEI:** 2549008OO9MWNARAI750

This Hong Kong entity manages **Asian trade finance and capital operations**, providing access to one of the world's most dynamic financial hubs and supporting clients across the Asia-Pacific region.



Media Recognition

Our achievements and reputation have been recognized by leading international media outlets including **CNBC Class, Yahoo! Finance, Crunchbase, GlobeNewswire, The Manila Times, and Le Fonti Awards**, which have highlighted our leadership in innovation, financial reliability, and global trade impact.



Get in Touch

Contact Information

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Credit Glorious

About Credit Glorious

Credit Glorious is an **international trade finance and structured guarantee institution** headquartered in **London**, with a global presence through **CGPH Group** and strategic offices in **Hong Kong**. The company holds an **A+ Basel rating (2024)** and a **zero-claim history**, offering **Letters of Credit, SBLCs, performance bonds, and ESG-aligned financial solutions** to corporate and institutional clients worldwide. Credit Glorious continues to define new standards in **financial excellence, transparency, and innovation**, standing as a trusted partner for businesses seeking security and growth in global markets.