

BOARD CV – BART A. PATTYN

INDEPENDENT NON-EXECUTIVE DIRECTOR

Audit & Risk Chair | Governance, Regulatory and Transformation Oversight

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PROFILE

Independent Non-Executive Director and senior executive with governance, audit, risk and regulatory experience across Europe, Asia and the Americas. Extensive board and executive leadership in regulated sectors including banking, insurance, utilities, water, pharmaceuticals and aviation-related services.

Recognised for strengthening governance frameworks, enhancing risk oversight, navigating regulatory complexity and supporting boards and executive teams through transformation, PMI and carve-outs. Certified Company Director (INSEAD and GUBERNA) with strong experience in prudentially supervised, shareholder-sensitive and multi-stakeholder board environments.

BOARD ROLES

Etihad Credit Insurance (United Arab Emirates) | 2026 – Present

Independent Non-Executive Board Member

- Appointed to the Board of the UAE's federal export credit insurer. Contributes to governance, transformation and strategic oversight in support of the UAE's foreign trade agenda, including financial performance, corporate governance framework, and business transformation.

Argenta Bank- en Verzekeringsgroep (Belgium) | 2021 – Present

Independent Non-Executive Board Member

Chair of the Audit Committee and the Risk Committee of Argenta Assuranties

- Board oversight in a prudentially supervised banking and insurance group under ECB, SRB, NBB and FSMA supervision.
- Responsibilities include financial reporting, internal control and audit effectiveness, risk appetite, solvency, liquidity, ESG/CSRD, cyber, model risk and regulatory dialogue.

SBCE – Seguradora Brasileira de Crédito à Exportação (Brazil) | 2008 – 2018

Chairman of the Board

- Led governance of Brazil's public-private export credit insurer, jointly owned by the Brazilian government and Coface. Oversaw regulatory alignment, government stakeholder engagement, carve-out of short-term credit insurance and operational merger with Coface Brazil.

Air France–KLM Mexico Advisory Board | 2017 – 2019

Advisory Board Member

- Provided strategic advice on market development, premium customer experience, digital customer journey and commercial optimization in Mexico.
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INTERIM LEADERSHIP AND GOVERNANCE ROLES

Stada Group / EG n.v. (Belgium and Germany) | 2025

Interim Chief Compliance Officer

- Designed and implemented the compliance function, including three lines of defence, internal controls, governance documents and conduct training, strengthening go-to-market compliance readiness.

De Watergroep / Azulatis (Belgium) | 2021 – 2023

Interim CEO / COO – Strategic Carve-Out

- Led the carve-out of industrial and wholesale water activities to create Azulatis n.v. Established governance, regulatory alignment and an ESG-driven business model while managing politically sensitive stakeholder dynamics.

Specialty Risk MGA (Belgium) | 2023 – 2024

Project Director – Strategy and Start-up

- Led the creation of a new Lloyd's-backed MGA, including governance setup, underwriting architecture, delegated authority framework, and capacity negotiations.

Invibes (France) | 2018 – 2023

Consultant – Scale-up and Transformation

- Supported governance, compliance, finance and risk enhancements in preparation for further scale-up following Series B financing.

EXECUTIVE ROLES

Coface Group Executive Committee (Paris) | 2012 – 2018

Executive Committee Member

- Group-level responsibility for risk governance, operational control and transformation.
- Member of IPO steering team (Euronext Paris).
- Strengthened global risk frameworks, control maturity and governance across regulated entities.
- Oversaw group-level transformation and emerging market control structures.

President and CEO – Coface Latin America (Mexico) | 2004 – 2018

- Built the undisputed market leader in Trade Credit Insurance with 36% share, USD 130m GWP and USD 100bn exposure.
- Led regional P&L across 10 countries with 600 staff.
- Established 8 insurance companies and 10 service entities.
- Introduced Solvency II aligned governance and regulatory engagement across the region.
- Managed PMI, carve-outs, mergers and closures.
- Achieved sustained profitable growth and crisis management resilience.

Regional Managing Director – Coface Asia Pacific (Singapore) | 2000 – 2004

- Led regional operations across regulated markets.
 - Secured insurance licenses, built greenfield operations, delivered strong growth and improved risk and compliance frameworks.
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BANKING CAREER

Chief Executive Officer – KBC Bank India | 1995 – 2000

- Established greenfield bank, secured licensing, built full organisation and achieved break even within nine months. Developed regulatory relationships and delivered rapid commercial growth.

KBC Group International Assignments | 1985 – 2000

- Held senior roles in New York, Singapore, Mumbai and Madrid covering corporate banking, syndications, representative roles and credit responsibilities.

Irish Intercontinental Bank – KBC Investment Banking Division (Ireland 1988-1992)

- Worked across aircraft finance, leveraged leases, commercial property finance and corporate banking. Built strong foundations in credit analysis, risk assessment and structured finance.
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CORE COMPETENCIES

- Governance and Board Oversight
 - Audit and Risk Committee Leadership
 - Financial and Prudential Oversight
 - Regulatory Engagement
 - Strategy and Transformation
 - Post-Merger Integration, Carve-outs and Governance Transitions
 - ESG, Digital and Cyber Oversight
 - International and Multi-stakeholder Leadership
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EDUCATION AND CERTIFICATIONS

- INSEAD – International Directors Program (IDP-C, 2024/25) • INSEAD Certified Board Member (2025)
 - GUBERNA – Certified Company Director (2023)
 - Founding member of the GUBERNA NRC Platform (Nomination and Remuneration committees)
 - ICHEC – Sustainable Finance Masterclass (2023)
 - Prosci® – Certified Change Manager (2020)
 - Institute of Interim Management (IIM, London) – Accredited (2019)
 - KU Leuven – Master of Engineering in Computer Science
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LANGUAGES

Dutch (native) • English and Spanish (bilingual) • French (advanced) • German and Portuguese (basic)

INTERESTS

Aviation (FAA/EASA pilot), scuba diving, skiing, sustainability and ESG initiatives, global travel.
