



Ryan Dick

Divisional Executive Manager, Group Risk – Bendigo & Adelaide Bank

Ryan has 25 years of experience in senior management, business transformation, risk, and strategic financial management. He is the Divisional Executive Manager – Group Risk at Bendigo & Adelaide Bank.

He is Chair of the UC Invest Risk Committee and a member of the Audit Committee. A CPA, he is also a Director of UCIC and previously worked as a senior accountant at Ernst & Young.

Ryan brings deep strategic, financial, risk, and operational acumen, board-level governance experience, and a people-first leadership style that drives cultural alignment and executional focus.

Education & Memberships

- Member: CPA – Certified Practising Accountant
- Member: FCCA – Fellow of the Chartered Association of Certified Accountants (ACCA) (UK)
- Member: CFTP (Senior) – Senior Certified Finance & Treasury Professional (Finance & Treasury Association)
- Member: GAICD – Graduate of the Australian Institute of Company Directors – Award of Merit

Experience

2014 – Present

Bendigo & Adelaide Bank

Divisional Executive Manager – Group Risk

The Divisional Executive Manager (DEM) function is part of the senior leadership team of the Bank and undertakes key Group Risk related activities for the Group Chief Risk Officer and Division. Responsibilities include leading the management and consideration of the Financial Accountability Regime (FAR) related requirements as it relates to Accountability Statements and Cascaded Responsibilities for the Division and across the organisation. These responsibilities are in addition to the other roles.

2022 – 2024

Bendigo & Adelaide Bank

Workstream Lead – Risk & Compliance Stream

The BEN+ Program is an enterprise-wide risk uplift program focused across 7 key themes. The Workstream Lead role is additional responsibilities in addition to the other current role listed below and includes leading two of the key themes within the program: Enterprise Risk Stream and Business Risk Stream. The Workstream Lead CPS230 Operational Risk stream was also performed from 2024 – 2025 to ensure compliance with the new requirements.

2021 – Present

Bendigo & Adelaide Bank

Head of Risk in Change (including Transformation)

This role maintains the responsibilities of the Head of Digital Transformation – Operational Risk role with a broader scope of responsibilities including Enterprise wide Risk in Change (including Transformation), Conduct Risk and Policy Risk.

2019 – 2021

Bendigo & Adelaide Bank

Head of Digital Transformation – Operational Risk

The Transformation Risk function within Group Operational Risk (GOR) was responsible for partnering with the Transformation Program to develop, socialise and implement appropriate risk management practices to assist the Transformation Program to move at pace and implement significant organisational change.

Additional responsibilities also included Enterprise Product Risk and Customer Remediation Governance.

2017 – Present

Bendigo & Adelaide Bank

Independent Oversight of Enterprise Stress Testing

The independent oversight of Enterprise Stress Testing commenced as an APRA prescribed role on formal APRA Stress Tests. The role has broadened and is now undertaken on both APRA and internal stress tests. The role is undertaken in addition to the other substantive roles performed as and when required.

2014 – 2019

Bendigo & Adelaide Bank

Head of Risk Business Partners

The Risk Business Partner (RBP) function within Group Operational Risk (GOR) was responsible for partnering with divisions across the Group to raise risk awareness and promote advanced risk management practices that positively impact the customer experience. The team provided independent oversight and challenge to the first line management functions and engaged at a strategic level to influence Senior Leaders/Executives with direct engagement and oversight:

- CFO & Corporate Services Division – Group Finance & Treasury, Strategy, Procurement and HR
- Consumer / Business / Agribusiness / Engagement Innovation Divisions
- Information Technology & Change Division

2007 – 2014

People's Choice Credit Union (now People First Bank)

Head of Finance, Corporate Service Functions

Member of the Senior Leadership team and led Group financial operations encompassing day-to-day accounting, budgeting and forecasting, commercial performance analysis, statutory reporting, treasury and capital planning, credit decisioning, and M&A strategy. Role also included responsibility for Corporate Services functions—Property and Fleet Management, Procurement and Leasing, Lending Operations, Information Management, and Finance & Treasury IT systems. Additionally led Access & Payments Channels, with revenue accountability for ATM Networks, card payments, transaction services, and digital banking platforms. Played key leadership roles in strategic projects, cost optimisation and enterprise transformation/merger related initiatives.

2001 – 2007

Ernst & Young

Senior Accountant – Senior Manager Assurance & Advisory

Responsibilities included leading engagements on external/internal audits, merger and acquisitions, IPO's, management accounting, capital raisings and corporate restructuring.

1999 – 2001

Skene & Co. Chartered Accountants & Business Advisors

Client Manager / Finance Director (9 month secondment) – NECE International Engineering

1995 – 1999

Ritsons, Chartered Accountants

Accountant (P/T) – Audit, Taxation & Business Advisory / Student

1992 – 1995

Presto Foodstores

Merchandising Manager – inventory management and responsibility for replenishment teams

Board Positions

2020 – Present

UCSA Investment Fund

Director / Chair Risk Committee / Audit Committee Member

2020 – Present

UCIC

Director / Chair Risk Committee / Audit Committee Member

2014 – Present

Bendigo Bank

Management / Board Committees – Member / Attendee

2007 – 2014

People's Choice CU

Management / Board Committees – Member / Attendee

2008 – 2010

rediATM / Cuscal

Founding Member, Advisory Council

2004 – 2006

Greening Australia SA

Director / Treasurer

Professional Skills

General Management Experience

- Demonstrated experience in leading/oversighting enterprise-wide functions and cross-divisional teams with P&L responsibility, strategic oversight, and accountability for operational and culture.
- Partnered with Boards and executive committees to define organisation visions, values and strategic direction and objectives, balance risk/reward considerations, implement long-term growth initiatives and linked to performance KPIs.

Transformation & Change Management

- Led cultural and operational transformation activities pre-, during, and post-merger—including ADI integrations and financial product acquisitions.
- Successfully delivered strategic realignments by reshaping team structures, processes, and performance metrics to align with new organisational goals and regulatory expectations.

- Designed, implemented and embedded risk management practices to manage Risk in Change across Enterprise Risks and balance risk/reward considerations

Strategic Risk & Compliance Leadership

- Demonstrated experience in working as part of and leading organisation risk uplift programs and in conjunction with external assurance partners and regulators including achieving Advanced Accreditation for Operational Risk status.
- Deep understanding of APRA regulatory frameworks and risk governance gained from two decades working within and advising APRA-regulated institutions.
- Provided oversight and Board reporting on risk appetite, exposures and trends.
- Held responsibility for credit decisioning, provisioning strategies, and independent oversight of Enterprise-

wide stress testing including all material risks and financial outcomes

- Governance experience at Board level including Chair of Risk Committee roles and significant audit committee engagement and experience throughout career.

Strategic Financial Management

- Oversaw large-scale budgets and financial operations, ensuring strategic alignment with enterprise goals and cascades, risk appetite/regulatory considerations and stress testing/sensitivity analysis.
- Responsible for developing and enhancing long-range forecasting, capital planning, cost optimisation, and financial reporting at executive and board levels.
- Contributed to balance sheet and P&L management through credit provisioning, investment oversight, treasury operations and M&A activities.

Product & Conduct Risk Governance

- Oversaw the full product lifecycle with a focus on performance, risk-return metrics, and compliance with DDO and leading the project in relation to the implementation of the Anti-Hawking regulations.
- Work with product teams designing and implementing governance improvements including product portfolio risk assessments/dashboards and Customer remediation frameworks.
- Uplift the understanding and focus on Conduct Risk including greater linkage and integration into Consequence Management processes.

People & Culture / HR Leadership

- Skilled in developing and motivating high-performing teams through structured learning pathways, coaching, and succession planning.
- High emotional intelligence, formal EI training, and strong change leadership—enabling effective navigation of complex team dynamics and organisational shifts.
- Worked with P&C to design and implement a capability and competency framework to uplift risk maturity across the organisation for 7000 FTE.

IT, Data, and ESG Governance

- Experience in contemporary governance and operational approaches in relation to technology & data management, ESG compliance, and risk culture.
- Contributed to executive and Board-level decision-making on digital transformation, cyber resilience, and ESG.

Board & Subcommittee Engagement

- Delivered regular reporting and strategic insights to Boards to support informed governance, oversight, and decision-making across all areas of responsibility.
- Chaired governance subcommittees and fulfilled charter responsibilities
- Proactive engagement at Board level to drive strategic considerations and approach and drive focus on governance v operational issues.

Key Achievements

- Delivered one of two strategic foundation projects post-merger that enabled deep insights into product costing, business drivers, and customer profitability and drive appropriate strategic focus.
- Oversaw the development/implementation of dynamic rolling forecasts, five-year strategic planning methodologies, streamlining budgetary processes and improving real-time responsiveness.
- Spearheaded significant divisional financial improvements including 20% staff savings through process re-engineering and a ~90% reduction in organisation FBT liabilities (~\$1m per year).
- Led the identification of recommendations and oversight of implementation of revised first line risk structures/practices across the Group enhancing first line risk ownership/accountabilities, a key foundational element enabling the achievement of Advanced Accreditation for Operational Risk.
- Transformed the operating model of the Risk Business Partner (RBP) function overseeing all group wide business operations into an effective and efficient risk based second line function.
- Led the development and implementation of a Transformation Risk management approach with ongoing maturity and evolution processes to continue to enhance and adapt the approach as the Transformation model adapts and evolves.
- Led enterprise-wide governance uplifts across Enterprise Risk Frameworks, policy governance and product rationalisation to drive a simplification strategy aligned with Board/regulator expectations.
- Played a central leadership role in multiple merger, acquisition, and integration activities including due diligence and post-merger implementations.