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Gareth Spence leads NAB's Australian Economics team, providing in depth analysis & forecast of the Australian & global economy and financial markets, internally to NAB's Executive team as well as external to both large and small business customers alike. He is responsible for the NAB Business Surveys, a trusted source of insights on conditions in the business sector and oversees the team's forecasts for the Australian and global economies.

Gareth joined NAB in early 2018, bringing ten years of experience at the Reserve Bank of Australia in economic analysis, risk management, and financial markets. He has a solid background in monetary policy, its implementation, and Australia's banking and financial systems. He holds a dual Bachelor of Economics (First Class Honours) and Bachelor of Commerce (Finance) from University of Queensland, and a Master of Applied Finance from Macquarie University.