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STEPHEN HALMARICK

Stephen Halmarick has over 39 years of experience as a bank and financial markets economist in Australia and is widely regarded as one of the best economic communicators in the country. He served as Chief Economist and Head of Global Economic & Markets Research at Commonwealth Bank of Australia (CommBank) from January 2018 to January 2025.

Throughout his career, Stephen has been recognized for his skill in presenting economic and market insights to all levels of audiences in Australia and globally, including Boards, C-suite, large client events, 1-1 client meetings, hedge funds, institutional investors, central banks and retail customers.

Stephen pioneered the use of internally generated data at CommBank, leading to the development of the Household Spending Insights (HSI) research product. He also initiated the Sustainable Economics research strategy at CommBank and has recently completed the University of Cambridge Institute of Sustainable Leadership 'Towards Net Zero' course. Under his leadership, the CommBank Economics team earned top rankings in multiple categories for many years, including in the 2024 Peter Lee Institutional and Corporate client surveys.

Stephen was also a Member-elected director on the Commonwealth Bank Group Superannuation Board (2016-2024) and was Chair of the Australian Business Economists (ABE) for 9 years (2008-2017).

In May 2025 Stephen established his own economics consulting business, Economics Unchained, providing economic presentation, consulting, advisory and research services. In May 2025 Stephen also joined the InEconomics network of independent economists in Australia.

Stephen's previous roles include Chief Economist for Colonial First State Global Asset Management (2009-2017), Co-Head of Economic & Market Analysis for Citi Australia/NZ (2000-2009) and senior economic and financial market strategy roles at Salomon Smith Barney/Citibank, County NatWest/NatWest Markets (1994-2000), Nomura Research Institute (1993), SBC Dominquez Barry/DBSM (1989-1993) and Westpac (1986-1989).

Stephen holds a Bachelor of Economics from Macquarie University, a graduate diploma from the Securities Institute of Australia (SIA), is a Graduate of the Australian Institute of Company Directors (AICD) and is accredited by the Australian Financial Markets Assoc (AFMA). He is a Life Member of the ABE.