



Helsinki, Finland



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Hi, I am Ville!

My interests lie in data science, quantitative economics, as well as enabling the same for others.

Please see my [web page](#) for more of the work I do.

CV updated 2025-12-29.



### Vihti high-school

- **High-school graduate**
- Highest mark

### Rotary Youth Exchange

- **Exchange student** in Germany

### University of Helsinki

- **Bachelor of Social Sciences**
- Economics, mathematics, statistics, and pol. science
- GPA 4.2 (Finnish scale)
- Extracurricular activities in student organizations

### Finnish Defence Forces

- **Lance-corporal**
- Military service as combat reporter

### Various traineeships

- In Finland and Germany

### Goethe Universität Frankfurt

- **M.Sc. in Quantitative Finance**
- Finance, macroeconomics, and econometrics. GPA 1.8 (German scale)
- Thesis grade A-

### Bank of Finland

- **Economist**
- Macroprudential analysis and systemic risk modelling

### University of Helsinki

- **PhD Candidate in Economics**
- Dissertation: Central Banking with Microdata
- Defence in Spring 2026



### Nordea Markets

- **Associate Analyst**
- Macroeconomic and financial market analysis

### Bank of Finland

- **Economist**
- Macroprudential analysis and systemic risk modelling

### OP Financial Group

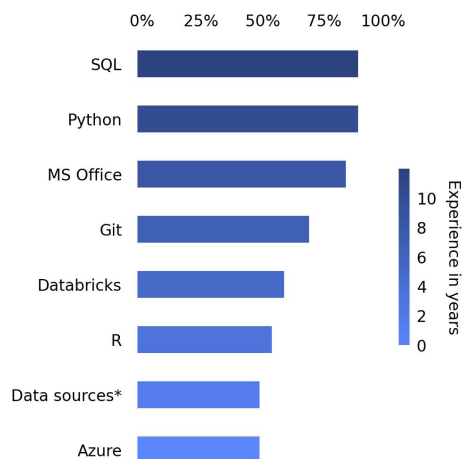
- **Risk Analyst**
- Credit risk modelling
- EBA stress test team leader

### Bank of Finland

- **Senior Data Scientist/Economist**
- Lead in internal Analytics Center of Excellence
- On the one hand, I am a Data Scientist who promotes data science culture and capabilities at the enterprise level
- On the other hand, I'm a Quantitative Economist focusing on financial stability and analysis of microdata

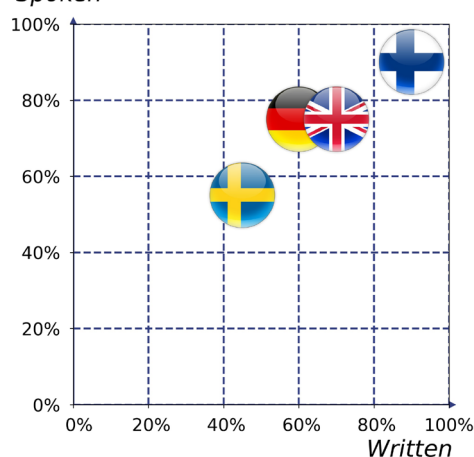
### Finnish Ministry of Finance

- **Summer intern**
- Financial market analysis



\*Bloomberg, Datastream, Macrobond etc.

### Spoken



### Keywords

causal inference  
econometrics  
data viz  
machine learning  
modelling  
data science  
programming  
risk management  
macroeconomics  
microdata  
research  
financial stability  
finance

### Selected work

#### Academic articles

- [KUV \(2025\)](#): The Transmission of Negative Nominal Interest Rates in Finland (JEEA)
- [Voutilainen \(2025\)](#): Mapping commercial real estate concentration using Finnish firm ownership network (BoF DP)

#### Articles for the general public

- [BoF Bulletin](#): Strong rise in interest rates puts strain on mortgage borrowers
- [SPxFiva Data Science](#): Data Science bringing down the divide between IT and business

#### Data science projects etc.

- [Memo](#): Difference-in-differences in a repeated cross-sample
- [Repo](#): Data Science Environments
- [Visualization](#): What do confidence regions really tell us?