

HEIDI KOPONEN

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RESEARCH INTERESTS

Macroeconomics; Banking; Financial markets

EDUCATION

Norwegian School of Economics (NHH) <i>PhD Research Scholar in Economics</i>	Bergen, Norway 2024-present
Aalto University School of Business Master of Science in Economics and Business Administration <i>Thesis: Adjusting the countercyclical capital buffer with early warning indicators of banking crises, 5/5</i>	Espoo, Finland 2017-2023
University of Helsinki, Faculty of Social Sciences Study program: Global Political Economy	Helsinki, Finland 2021

EXPERIENCE

Economist , Macprudential Analysis Division, Bank of Finland	9/2023-8/2024
Economist , Statistic Department, Bank of Finland	1/2023-8/2023
Information specialist-economist , Macprudential Analysis Division, Bank of Finland	9/2022-12/2022
Research assistant , COVID-19 Situation Room, Aalto University	1/2021-5/2021

TEACHING

NHH:	
• Teaching assistant: Business cycle analysis and macroeconomic policies (MSc Economics)	Fall 2024
• Teaching assistant: Money markets and banking (MSc Economics)	Spring 2025

PUBLICATIONS AND REPORTS

- Koponen, H. (2024) *Constructing a composite indicator to assess cyclical systemic risks: An early warning approach*. Bank of Finland Economics Review
- Koponen H. (2024) *Kokonaisluotonantoon liittyvät vakausuhat*. Financial Stability Report
- Kauko, K., Koponen H. (2023) *Kokonaisluotonantoon liittyvät vakausuhat*. Financial Stability Report
- Koponen, H. (2022) *Voidaanko pankkikriisejä ennustaa*. Euro ja Talous

SKILLS

Software:

Stata, Power BI, Tableau, Python, Microsoft Office

Languages:

Finnish (fluent), English (fluent), Swedish (good), German (good), Spanish (basic).

POSITIONS OF TRUST AND VOLUNTEERING

PhD representative at the Department of Economics board, NHH (2025-2026)
Mathematics tutor, Save the Children (2022-2024)
Chair, Aalto Economics ry (2021)