

Katerina Panttser, PhD
(Previous Name: Katerina Ivanov)

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RESEARCH INTERESTS

Financial institutions, Asset Pricing, Health Finance.

EDUCATION

Ph.D. in Finance, Minor in Economics, *University of North Carolina – Charlotte* (Summer 2016)

M.S. in Mathematical Finance, *University of North Carolina – Charlotte* (Spring 2013)

M.S/B.S. in Financial Management, *State Power Engineering University, Russia* (Spring 2007)

ACADEMIC EXPERIENCE

Queens University of Charlotte, McColl School of Business

Associate Professor of Finance & Economics

August 2025 – Present

Queens University of Charlotte, McColl School of Business

Director, Master of Science in Finance and Analytics

May 2023 – Present

Queens University of Charlotte, McColl School of Business

Assistant Professor of Finance & Economics

August 2019 – 2025

Pfeiffer University, School of Business and Division of Applied Health Sciences

Assistant Professor of Finance & Economics

Aug 2016 – July 2019

University of North Carolina - Charlotte, Belk College of Business

Instructor of Finance

Aug 2015 – July 2016

PEER-REVIEWED PUBLICATIONS

Ivanov, K., & Tian, W. (2024). Optimal early retirement with target wealth. *Journal of Economic Dynamics and Control*, 167, 104926.

Ivanov, K. (2022). Credit enhancement mechanism in loan securitization and its implication to systemic risk. *Review of Financial Economics*, 40(4), 418-437.

Ivanov, K., Schulte, J., Tian, W., & Tseng, K. (2021). An Equilibrium-Based Measure of Systemic Risk. *Journal of Risk and Financial Management*, 14(9), 414.

Ivanov, K. and Jiang, J. (2020). Does securitization escalate banks' sensitivity to systemic risk? *The Journal of Risk Finance*, Vol. 21 No. 1, 1-22.

Ivanov, K. (2017). Identify Too Big to Fail Banks and Capital Insurance: an Equilibrium Approach. *Risk Governance and Control: Financial Markets & Institutions*. 7(4),62.

Panttser, E. & Tian W. (2014). A Welfare Analysis of Capital Insurance. *Risks*. 1(2), 57-80.

BOOK CHAPTERS

Ivanov, K. (2019). Physical Activity, Chronic Conditions, and Disabilities across the US Population: Comprehensive Assessment of Current Patterns and Two-Decade Time Trends. *Advances in Exercise and Health for People with Mobility Limitations*. Springer, Cham. 215-232.

Panttser, E. & Tian, W. (2015). The Bank Capital: An Insurance Perspective. *Challenges to Financial Stability - Perspective, Models and Policies*.

CONFERENCES & PROFESSIONAL DEVELOPMENT ACTIVITIES

Peer –Reviewed Presentations, Discussions and Session Chairing

Ivanov, K. (2025). Unveiling the Dynamics: Credit Enhancement Mechanisms and Loan-Portfolio Quality. *Southwestern Finance Association 2025*, Sun Antonio, TX - *peer-reviewed presentation/discussant/session chair*

Ivanov, K. & Tian, W. (2023). Optimal Early Retirement and a Theory of Target-Wealth Fund. *Financial Management Association 2023*, Chicago, IL - *peer-reviewed presentation/discussant/session chair*

Ivanov, K. & Tian, W. (2022). Optimal Early Retirement and a Theory of Target-Wealth Fund. *World Finance Conference – Banking Symposium 2022*, Miami, FL - *peer-reviewed presentation/discussant/session chair*

Ivanov, K. (2021). Credit enhancement mechanism in loan securitization and its implication to systemic risk. *Financial Management Association Annual Meeting 2021*, Denver, CO – *peer-reviewed presentation/session chair*

Ivanov, K. & Onvural, N. (2021). COVID Implications on Hospitals' Performance Scores under Value Based Purchasing and Readmission Reduction Programs. *American Public Health Association Annual Meetings and Expo 2021*, Denver, CO – *peer-reviewed presentation*.

Ivanov, K. & Jiang, J. (2021). Does securitization escalate banks' sensitivity to systemic risk? *Eastern Finance Association 2021*, virtual – *peer-review presentation/discussant/session chair*

Ivanov, K. (2019). Improving HCAHPS and 30-Day readmission reduction scores through comprehensive

medication reconciliation pharmacy service. *American Public Health Association Annual Meeting and Expo 2019*, Philadelphia, PA – *peer-reviewed presentation*.

Ivanov, K. & Blanchette, L. (2019). Are we prepared for specialty pharmacy market growth? Assessment of school of pharmacy and post-graduate residency program curricula. *American Public Health Association Annual Meetings and Expo 2019*, Philadelphia, PA – *peer-reviewed presentation*. *Best Pharmacy Section Professional Abstract Award*.

Ivanov, K. & Hohensee, C. (2017). Electronic Collections across US Academic Libraries in the Digital Era: Evidence from National Center for Education Statistics. *The Magna Teaching with Technology Conference*, St. Luis, MO, March, 2017 – *peer-reviewed presentation*.

Ivanov, K. (2017). Causal Relationship Between Hospital Readmission Reduction and Inpatient Value-Based Purchasing Programs: Evidence from Least Square Estimates with Quantile Regression Assessment. *American Public Health Association Annual Meetings and Expo 2017*, Atlanta, GA – *peer-reviewed presentation*.

Ivanov, K. (2017). Identify Too Big to Fail Banks and Capital Insurance: an Equilibrium Approach. *European Financial Management Association Annual Meeting 2016*, Basel, Switzerland – *peer-reviewed presentation/discussant*.

Ivanov, K. (2017). Identify Too Big to Fail Banks and Capital Insurance: an Equilibrium Approach. *Eastern Finance Association Annual Meeting 2016*, Baltimore, MD – *session chair/peer-reviewed presentation/discussant*

Panttser, E. & Tian, W. (2015). The Bank Capital: An Insurance Perspective. *Midwest Finance Association Annual Meeting 2015*, Chicago, IL – *session chair/ peer-reviewed presentation/ discussant*

Panttser, E. & Tian, W. (2014). The Bank Capital: An Insurance Perspective. *Financial Management Association Annual Meeting 2014*, Nashville, TN – *session chair/ peer-reviewed presentation/ discussant*

Panttser, E. & Tian W. (2014). A Welfare Analysis of Capital Insurance. *Eastern Finance Association Annual Meeting 2014*, Pittsburgh, PA – *peer-reviewed presentation/ discussant*

Panttser, E. & Tian W. (2014). A Welfare Analysis of Capital Insurance. *Midwest Finance Association Annual Meeting 2014*, Orlando, FL – *peer-reviewed presentation/ discussant*

Invited Presentations

Ivanov, K. (2019). Does securitization escalate banks' sensitivity to systemic risk? Federal Reserve Bank of Richmond, Charlotte NC. December, 2019. (Broadcast to Baltimore and Richmond branches)

Ivanov, K. & Onvural N. (2018). Quality of Nursing Home Care during the Last Decade: Effects of Provider Characteristics and ACA. *Innovations in Healthcare Annual Meeting*. Southern Atlantic Healthcare Alliance, Raleigh NC. November, 2018.

Ivanov K. (2018) Who Gains Access to Health Care? Multinomial Logit Regression Model to Assess a Large Sample of Survey Respondents. Medical Tourism: Globalization of Healthcare. American College of Healthcare Executives of the Triad, Greensboro, NC. September, 2018.

Ivanov, K. & Onvural N. (2018). Quality of Nursing Home Care during the Last Decade: Effects of Provider Characteristics and ACA. Innovations in Healthcare Annual Meeting. Leadership to Foster the Culture and Innovation Annual Meeting in coordination with Greater Charlotte Healthcare Executives Group, Charlotte, NC. November, 2018.

Ivanov, K. (2017). Causal Relationship between Hospital Readmission Reduction and Inpatient Value-Based Purchasing Programs: Evidence from Least Square Estimates with Robust Standard Errors and Quantile Regression Assessment. The Promise and Perils of Precision Medicine. American College of Healthcare Executives of the Triad, Greensboro, NC. September, 2017.

Ivanov, K. (2016). Identify Too Big to Fail Banks and Capital Insurance: an Equilibrium Approach". Pfeiffer University Research Colloquium, Charlotte, NC. November, 2016.

Research Grants

Ivanov, K. & Tian, W. (2022). Optimal Early Retirement and a Theory of Target-Wealth Fund. McColl School of Business Summer Research Grant

Working Papers

Annis, d., Grannan, B. & **Ivanov, K.** A Systems Perspective of Financial Regulation.

Ivanov, K. Banking Sector Response to Monetary Policy Changes in a High-Inflation Environment.

Ivanov, K. & Hohensee, C. Financial Stress Indicators for Community Banks vs. Large Banks

Reviewer in Peer-Reviewed Journals

The Journal of Risk Finance

Charlotte Business Journal Interviews/Article Quotes

"NC Community Banks Talk Interest Rates, Real Estate and More", February 2024

"Market Share Mission", December 2023

"Labor and automation in the digital age", Publisher's Dinner, December 2023

"For Bank of America and Truist Boost of Efficiency is About More Than Layoffs", October 2023

TEACHING EXPERIENCE

Queens University of Charlotte

From Fall'19 through Spring'25 I taught 16 different courses (6 undergraduate and 10 graduate) – in a variety of teaching modalities (in-person, hybrid, online asynchronous and online synchronous). The summary of teaching evaluations is provided below.

Course Number	Title	Modality	Times Taught	Average Rating (5.0 scale)
FNA 635	Financial Modeling in Excel	hybrid	2	4.6
FNA 667	Financial Institutions and Fintech	hybrid	2	4.6
FNA 601	Finance and Analytics Residency I	in person	2	4.7
FNA 602	Finance and Analytics Residency II	in person	1	n/a
FNA 670	Industry Practicum	hybrid	1	4.5
MBA 664	International Financial Management	online asynchronous	1	4.5
MBA 635	Managerial Finance	online asynchronous, hybrid	10	4.4
MBA 640	Managing in a Global Context	online synchronous	1	4.7
MBA 665	Futures and Options	online asynchronous	2	4.1
MBA 553	Foundations of Finance	online asynchronous	11	4.2
FIN 376	Financial Markets and Institutions	in-person, online synchronous, hybrid	6	4.7
FIN 480	Financial Derivatives	in-person, online synchronous, hybrid	5	4.7
FIN 478	International Finance	in-person, online synchronous, hybrid	5	4.7
FIN 479	Financial Policy	hybrid	1	4.8
ECO 203	Macroeconomics	in-person, online synchronous, hybrid	13	4.5
ECO 204	Microeconomics	online asynchronous	1	5.0

- McColl School of Business Excellence in Graduate Teaching Award, Spring 2022
- Designed the following graduate online courses according to Quality Matters standards in collaboration with instructional designer: FNA 635 Financial Modeling in Excel, MBA 665 Futures and Options, MBA 635 Managerial Finance, MBA 553 Foundations of Finance, MBA 664

International Financial Management, FNA 667 Financial Institutions and Fintech, Fall 2019 - Fall 2023

- Supervised the course design and development: FNA 631 Principles of data Analytics, FNA 632 Economic and Financial Forecasting, FNA 633 Data Foundations, FNA 634 Machine Learning and AI, Spring - Fall 2023
- Organized/designed FNA 601 – MSFA Residency I, FNA 602 MSFA Residency II
- Advised independent study for FIN 480 Financial Derivatives, Spring 2021
- Invited guest speakers:
 - FIN 478 International Finance: Head of Portfolio Management from Rovia Investments; Senior Vice President within the Asset Liability Management function of Corporate Treasury at U.S. Bank; Chief Risk Officer EMEA Market Wells Fargo; Director - Asset Liability Manager in Bank of America; Managing Partner Equator Venture.
 - FIN 376 Financial Markets and Institutions: Senior Economist from the Federal Reserve Bank of Richmond; Managing Director – Private Equity Wells Fargo; Founder and Chief Domestique at Switchback Advisors.
 - FIN 480 Financial Derivatives: Principal Software Engineer from Ally.
- Assurance of learning assessment for the following courses: MBA 635, ECO 203.

Pfeiffer University

Course Number	Title	Modality	Times Taught	Course evaluations (5.0 scale)
MHA 730	Health Economics (graduate)	online asynchronous	2	4.1
MBA 706	Managerial Finance (graduate)	online asynchronous	3	4.4
MBA 705	Economics for Leadership (graduate)	online asynchronous	2	4.3
MHA 740	Health Care Financial Management (graduate)	in-person, online asynchronous	6	4.4
MHA 790	Practicum in Health Administration/Capstone (graduate)	online asynchronous	3	4.9
HA 300	Principles of Healthcare Management (undergraduate)	online asynchronous	4	4.6
BMAL 381	International Business (undergraduate) online	online asynchronous	1	4.5
FINN 3120	Financial Management (undergraduate)	in-person	3	4.8

UNC-Charlotte

Course Number	Title	Modality	Times Taught	Course evaluations (5.0 scale)
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FINN 3120	Financial Management (undergraduate)	in-person	3	4.8
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ADMINISTRATIVE EXPERIENCE

Queens University of Charlotte

Director, Master of Science in Finance and Analytics

May 2023 - Present

The first cohort of the MSFA program included 11 students, 9 of whom were admitted before the program website and marketing campaign were launched. The program generated significant market interest, as evidenced by the fall 2024 enrollment doubling to 22 new incoming students.

- Oversee program curriculum, including scheduling courses, developing curriculum, proposing and making curriculum changes, updating the Academic Catalog.
- Establish student learning and program outcomes for the program and collect data related to program effectiveness.
- Work with the Advisory Board, conduct Advisory Board Meetings
- Develop and organize program in-person Residencies.
- Review/supervise the new course development.
- Conduct curricular assessment, including preparing annual goals and reports, accreditation reports, and other required reporting.
- Oversee or contribute to 5-year program review reports and external program reviews within the department.
- Review transfer credit requests from the Registrar's Office as needed.
- Conduct searches for full-time and part-time faculty in the discipline and recommend candidates.
- Hire part-time faculty in the discipline.

Lead and Primary Contact, Master of Science in Finance and Analytics Launch

December 2022 – April 2023

Over the period of five months, I conducted/participated in over 55 meetings related to a variety of questions on MSFA program launch including but not limited to SACSCOC MSFA Program Approval Prospectus, graduate tuition study, MSFA Advisory Group meetings, courses development, admission, enrollment, marketing tactics, website launch, MSFA article in Queens Magazine, 3+1 accelerated program plan.

SERVICE EXPERIENCE

Queens University of Charlotte

- McColl School of Business Students Qualifications Committee, August'24-present
- Co-organized Ally-MSB Live Case Study Event for Ally Employees, 2024
- Queens' Budget Committee Rep, August'21 – May'22, Aug'23-May'25

- International Education Advisory Committee, September 2022-May'23
- McColl School of Business Royal Advisor - 2020, 2021, 2022, 2024, 2025
- McColl School of Business Master of Science in Finance and Analytics Working Group, January'22 – Dec'22
- McColl School of Business Curriculum Committee, August'20-May'23
- McColl School of Business – Assessment of Quantitative Courses Workgroup, January'21 – December'21
- Digital Learning Committee, August 2020 – May 2021
- McColl School of Business - Business Analytics Search Committee, January 2020-May 2020
- Co-organized professional development event in collaboration with Wall Street Girls and McColl School of Business “Women in Finance: Opportunities and Challenges”, 2021
- Discover Queens – Queens Open House Speaker, 2021 - 2022
- Faculty Interviewer/Judge for Royal Scholarship Weekend, 2019
- Active participation in events across campus including but not limited to Fall Faculty Colloquium, Leaders in Action, MBA Orientation, Beta Gamma Sigma Induction, MSB Students Awards ceremony.

Pfeiffer University

- Chair of the Graduate Curriculum Committee, August, 2018–May, 2019
- CAHME committee: MHA program accreditation, August, 2018–May, 2019
- Graduate Council Rep, August 2017 – May, 2019
- Admissions Review Board - The Center for Professional Advancement, August, 2017– May, 2019
- Strategic Development Committee: Health Administration Department, November, 2017–May, 2019

INDUSTRY EXPERIENCE

Sep 2007 – Dec 2010 Japan Tobacco International, Eastern Europe Headquarter, Moscow
 Financial Analyst (Financial Planning and Analysis: Consolidated Level)

Primary Responsibilities

- Develop financial models and analyses to support strategic initiatives.
- Analyze current and past trends in key performance indicators including all areas of revenue, cost of sales, expenses and capital expenditures.
- Monitored performance indicators, highlighting trends and analyzing causes of unexpected variance.
- Identify, analyze, and document company databases to construct cost and utilization trends using time series analysis.
- Analyze complex financial information and reports to provide accurate and timely financial recommendations to management for decision making purposes.
- Support Senior Management Team and Departments heads with in-depth analysis.
- Prepare presentations to Board of Directors and Senior Management Team.

AWARDS & CERTIFICATES

- MSB Excellence in Research Award, Queens University of Charlotte, 2025
- MSB Excellence in Service Award, Queens University of Charlotte, 2024
- ‘Most Valuable Player’, Queens University of Charlotte, 2022 (selected by Queens’ student-athletes, inducted into the Athletic Royal Society for earning a consistent 4.0 GPA throughout the 2021-22 semesters.)
- MSB Excellence in Graduate Teaching Award, Queens University of Charlotte, 2022
- Quality Matters Certification – Applying the Quality Matters Rubric, 2019
- Graduate Student Award for Exemplary Research, UNC – Charlotte, 2015
- Dean of Business School Award for the best Diploma thesis, State Power Engineering University, Russia, 2007
- US Congress Academic Grant, 2006

PROFESSIONAL AFFILIATIONS

- World Finance Banking Symposium
- Southwestern Finance Association
- Financial Management Association
- Midwest Finance Association
- Eastern Finance Association
- American Public Health Association
- Beta Gamma Sigma Honor Society
- Upsilon Phi Delta Society

REFERENCES

Available upon request