Even before COVID-19, many families were living without a savings buffer sufficient to cover significant and unexpected expenses. The sizable economic shock created by this year's pandemic exposed the high financial fragility of many households. This year’s SKBI Annual Conference will feature a keynote by the economist behind the concept of household financial fragility, Prof. Annamaria Lusardi, who will also highlight the positive role that financial education and literacy can play in building resilience against shocks such as COVID-19.

Prof Anna will then discuss the situation in different parts of Asia Pacific with the former Indonesian Finance Minister, Muhamad Chatib Basri, the Deputy Governor of the Central Bank of the Philippines (BSP), Chuchi Fonacier, and Melbourne Institute Director, Abigail Payne. The welcome address will be made by SKBI Advisory Board Chair and Singapore Exchange CEO, Loh Boon Chye.

**PROGRAM**

2 December 2020, 8:30am-10:30am (Singapore Time)

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<tr>
<th>Time</th>
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| 08:30 – 08:35 | Welcome Address                              | LOH Boon Chye  
Chief Executive Officer,  
Singapore Exchange (SGX) and  
Chair, Advisory Board, Sim Kee Boon Institute  
for Financial Economics, SMU, Singapore |
| 08:35 – 08:40 | Opening Remarks                              | Dave Fernandez  
Director, Sim Kee Boon Institute for Financial Economics and Professor of the Practice of  
Finance, SMU, Singapore |
| 08:40 – 09:15 | Keynote Address – Financial Fragility & Resilience in Europe and the US amid COVID-19 | Annamaria Lusardi  
University Professor and Founder of the  
Global Financial Literacy Excellence Center (GFLEC), George Washington University, USA |
| 09:15 – 10:30 | Roundtable – Perspectives on COVID-19 from across Asia Pacific | Moderator  
Prof Annamaria Lusardi  
Panelists  
Muhamad Chatib Basri  
Senior Lecturer, University of Indonesia and former Minister of Finance, Indonesia  
Chuchi G. Fonacier  
Deputy Governor, Bangko Sentral ng Pilipinas, Philippines  
A. Abigail Payne  
Director & Ronald Henderson Professor, Melbourne Institute, Australia |