

For the GRI Content Index Service, GRI Services reviewed that the GRI content index is clearly presented and the references for all disclosures included align with the appropriate sections in the body of the report.

GRI CONTENT INDEX OPTION 'IN ACCORDANCE' - CORE			
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
GRI 101: Foundation 2016			
GRI 102: General Disclosures 2016			
<b>ORGANIZATIONAL PROFILE</b>	102-1 Name of organization	<a href="#">2018 Annual Report</a> – About this Report, page 5 and cover page.	
	102-2 Activities, brands, products, and services	<a href="#">2018 Annual Report</a> – We help companies go, grow, succeed; About EDC; page 1; EDC’s website – <a href="#">Our Solutions</a> , and <a href="#">2018-2022 Corporate Plan Summary</a> , see page 43, How we Deliver on our Objectives.	
	102-3 Location of the organization’s headquarters	Head Office is located at 150 Slater Street, in Ottawa, Ontario, Canada - EDC’s <a href="#">website</a> – Contact Us - EDC Head Office	
	102-4 Location of operations	EDC’s <a href="#">website</a> – see Our Offices – Canadian Offices, Offices Abroad and International Representation	
	102-5 Nature of ownership and legal form	EDC is a Crown Corporation, wholly owned by the Government of Canada; <a href="#">2018 Annual Report</a> – About EDC, page 1	
	102-6 Markets served	EDC’s <a href="#">website</a> – Our Offices – Canadian offices	
	102-7 Scale of the organization	EDC is a Crown Corporation, wholly owned by the Government of Canada that provides trade financing, insurance and risk management services to Canadian exporters and investors on the world stage. EDC had 20 international representations and one international corporate branch, with nearly 50 staff in 2018. EDC also has 18 offices across Canada. Number of employees: 1,561. The total amount of business facilitated was \$104.6 billion in 2018: See the <a href="#">2018 Annual Report</a> – About EDC, Key Performance Indicators, pages 1-2; Regional Highlights, pages 4-5 and on EDC’s website, see <a href="#">Our Solutions</a> . Other financial information can be found in this report at page 73, see Financial Results Overview.	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>ORGANIZATIONAL PROFILE</b> (Cont'd)	102-8 Information on employees and other workers	The number of employees: 1,561 (EDC defines all permanent employees as those with a status of Active, Paid Leave, or Unpaid Leave); percentage of permanent employee, 92%, percentage of employees with temporary contract, 8%. See 401-1. <a href="#">2018 Annual Report</a> – Our workplace, page 56, see Diversity and inclusion.	
	102-9 Supply chain	EDC's supply chain is a simple one typical of a business office operation, e.g. procurement of professional services, office supplies and equipment and furnishings.	
	102-10 Significant changes to the organization and its supply chain	No changes to report	
	102-11 Precautionary Principle or approach	<a href="#">2018 Annual Report</a> – Risk Management, page 15; Cleantech, page 34; Environment and People, page 52, see Climate change; and Human rights, page 53.	
	102-12 External initiatives	See 2018 Annual Report microsite for <a href="#">CSR Governing Legislation, Agreements, Memberships and Internal Policies</a>	
	102-13 Membership of associations	See 2018 Annual Report microsite for <a href="#">CSR Governing Legislation, Agreements, Memberships and Internal Policies</a>	
<b>STRATEGY</b>	102-14 Statement from senior decision-maker	<a href="#">2018 Annual Report</a> – Message from the Chair, pages 6-7 and Message from the President and CEO, pages 8-9  <a href="#">Corporate Plan Summary 2018-2022</a> – Corporate Social Responsibility, see pages 40, 41, and 42 (Anti-corruption and Bribery, Environmental and Social Risk Management, Support for Climate Change Initiatives).	
	102-15 Key impacts, risks, and opportunities	As a Crown corporation, EDC is accountable to many stakeholders, including the Government of Canada and Canadian citizens. We are the only Export Credit Agency and North American financial institution to sit on the Steering Committee of the Equator Principles Association and we sit as chair of the Environmental Practitioners Group at the OECD. The above-mentioned appointments enable us to participate in the international discussion on how to approach environmental and social risks in international business. As this thinking evolves, we will continue to keep pace with international standards and benchmark our methodologies for assessing these risks accordingly. EDC identifies four pillars/focus areas for CSR: Environment and People, Business integrity, Our Workplace and Our Communities. <a href="#">2018 Annual Report</a> , CSR Vision and Framework, page 48; Trade Environment, page 13, see Challenges and Opportunities  <a href="#">Corporate Plan Summary 2018-2022</a> – Corporate Social Responsibility, pages 40-42; How We Deliver on our Objectives, pages 43-46; Measuring Success: The Scorecard, page 49 (Productivity Ratio).  See EDC's <a href="#">website</a> – Audit Committee of the Board of Directors	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>ETHICS AND INTEGRITY</b>	102-16 Values, principles, standards, and norms of behavior	<a href="#">EDC's website</a> – Business Integrity; <a href="#">2018 Annual Report</a> – Business Integrity, page 51; CSR Vision and Framework, page 48; Risk Management, page 15.	
	102-17 Mechanisms for advice and concerns about ethics	External: EDC's website: <a href="#">Compliance Officer</a> ; EDC's <a href="#">Code of Conduct</a> , see pages 25-27 (see We Stand by our Reputation); <a href="#">Public servants disclosure protection</a> – Government of Canada; <a href="#">OECD Good Practice Guidance on Internal Controls, Ethics, Compliance</a> ;  Internal: employees are expected to adhere to the Code of Conduct. Employees are also governed with the Policy for Disclosure of Wrongdoings and can consult EDC's website – <a href="#">Compliance Officer</a> .	
<b>GOVERNANCE</b>	102-18 Governance structure	The Board of Directors provides oversight for the corporation's overall CSR orientation. Executive accountability and operational responsibility for CSR commitments are outlined in this <a href="#">diagram</a> .  In 2018, the Board received quarterly updates on ERD transactions and significant activities undertaken by our CSR team. Topics of importance or related to emerging issues are regularly brought to the Board for awareness and discussion. A member of the Board continued to participate in EDC's <a href="#">CSR Advisory Council</a> to bring the Board's perspective to discussions.  <a href="#">EDC's website</a> – see Board of Directors, Audit Committee of the Board of Directors	
	102-19 Delegating authority	The Audit Committee assists the Board in fulfilling its responsibilities related to financial matters, business ethics, environmental review and our Compliance Officer program. The Risk Management Committee reviews and recommends transactions requiring Board approval, and monitors compliance with the Environmental Review Directive, see EDC's <a href="#">website</a> – Audit Committee of the Board of Directors.  <a href="#">2018 Annual Report</a> – Corporate Governance, page 61; Committee Mandates, page 64, see The Nominating and Corporate Governance Committee and The Risk Management Committee.	
	102-20 Executive-level responsibility for economic, environmental, and social topics	EDC's website – <a href="#">Management and Governance</a> as well as the <a href="#">2018 Annual Report</a> – Corporate Governance, Corporate Social Responsibility and Culture of Ethical Conduct, page 62 as well as Executive Management Team, pages 70-71.	
	102-21 Consulting stakeholders on economic, environmental, and social topics	EDC's website: <a href="#">Management and Governance</a> , see Corporate Social Responsibility Advisory Council and <a href="#">Compliance Officer</a> ; as well as <a href="#">Industry Stakeholder Panel</a> <a href="#">2018 Annual Report</a> – Stakeholder Engagement, pages 49-50; Our Vision and Strategy, page 12	
	102-22 Composition of the highest governance body and its committees	Except for the President and CEO, all Board members are independent and non-executive officers. Board of Directors: 6 females, 6 males; Executive Management Team, 3 females, 6 males. <a href="#">2018 Annual Report</a> – Corporate Governance, pages 67-71 and Our Workplace, see Diversity and inclusion, page 56.	
	102-23 Chair of the highest governance body	The Chair of the Board of Directors is not an executive officer. EDC's website – <a href="#">Management and Governance</a> , see Board of Directors; <a href="#">2018 Annual Report</a> – Corporate Governance, page 61.	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>GOVERNANCE</b> (Cont'd)	102-24 Nominating and selecting the highest governance body	Board members are appointed by the Government of Canada, and report to Parliament. <a href="#">2018 Annual Report</a> – Corporate Governance, pages 61-65: see Board Stewardship, Accountability and Operations; and Committee Mandates.	
	102-25 Conflicts of interest	EDC's website: <a href="#">Compliance Officer; EDC Code of Conduct</a> , see pages 8-15 (We Stand for Trust with our Customers and Other Stakeholders) <a href="#">2018 Annual Report</a> – Business Integrity, page 51	
	102-26 Role of highest governance body in setting purpose, values, and strategy	<a href="#">2018 Annual Report</a> – CSR Vision and Framework, page 48; Corporate Governance, see Committee Mandates, page 64; EDC's website – <a href="#">Management and Governance</a> , see Audit Committee of the Board of Directors	
	102-27 Collective knowledge of highest governance body	EDC's Board is composed of seasoned professionals in the fields of business, finance, technology, investment, policy, and risk management. Members possess deep knowledge and understanding of various sectors including financial services, legal services, agriculture, fishery, mining, energy, manufacturing and transportation. Their collective experience is leveraged to help inform EDC's business direction: <a href="#">2018 Annual Report</a> – Corporate Governance, see Communications with Stakeholders, page 63.	
	102-28 Evaluating the highest governance body's performance	a. Our auditor is the Auditor General of Canada. The Auditor General performs special examinations and annual financial audits and audits the implementation of our Environmental and Social Review Directive. The result of the Environmental Audit reflects strength and robustness of EDC's environmental and social review practices. Our Internal Audit group conducts annual audits as per a risk-based audit plan which is approved by the Audit Committee of the Board of Directors. After each audit, a report is issued which includes our opinion on the related internal controls; for a summary of each finding and our recommendations – see Internal Audits on <a href="#">EDC's website</a> . b. <a href="#">2018 Annual Report</a> – 2018 Legislative Review, page 14- the Board participated in interviews with the Office of the Auditor General of Canada (OAG). A Special Examination is undertaken by the OAG at least every ten years c. This audit is performed by the Government of Canada (EDC's shareholder) d. <a href="#">2018 Annual Report</a> – Risk Management, pages 15 and 22.	
	102-29 Identifying and managing economic, environmental, and social impacts	a. EDC is governed by a <a href="#">Board of Directors</a> whose representatives are primarily from the private sector. The Board's responsibility is to supervise the direction and management of EDC and oversee our strategic direction as outlined in our <a href="#">Corporate Plan Summary 2018-2022 (see Appendix 1, page 78)</a> . Board members are appointed by the Government of Canada, and report to Parliament through the Minister for International Trade. <a href="#">2018 Annual Report</a> – Corporate Governance, see Board Stewardship, page 61. b. Our Board of Directors approves the Environmental and Social Risk Management Policy, the Environmental and Social Review Directive, the Internal Audit Charter, the Disclosure Policy, the Accounting Policy, and the Risk and Capital Management Policy Manual. See EDC's <a href="#">website</a> , see Board of Directors and <a href="#">2018 Annual Report</a> – Stakeholder Consultation, page 50.	
	102-30 Effectiveness of risk management processes	The Audit Committee and the Risk Management Committee are composed of directors independent of EDC management. These Committees assist the Board in fulfilling its responsibilities related to financial matters, business ethics, environmental review and our Compliance Officer program. The Audit Committee regularly meets independently with representatives of the Office of the Auditor General and EDC's internal auditors. <a href="#">2018 Annual Report</a> – Risk Management, pages 15 and 22, Corporate Governance, see Committee Mandates, page 64.	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>GOVERNANCE</b> (Cont'd)	102-31 Review of economic, environmental, and social topics	EDC is subject to a <a href="#">Legislative Review</a> by the Government of Canada at least every 10 years to ensure that its mandate and the Export Development Act meet the evolving needs of Canada's exporters and investors. The 2018 review is now underway. <a href="#">2018 Annual Report</a> – 2018 Legislative Review, page 14. The <i>Export Development Act</i> gives the Auditor General of Canada a mandate to audit the design and implementation of the ERD at least once every five years. The <a href="#">last report</a> was submitted in 2014. An audit is currently under way, the result of which will be tabled in 2019. EDC undertook a public review of its Environmental and Social Risk Management policies. The feedback received through the review will inform EDC's future policies.	
	102-32 Highest governance body's role in sustainability reporting	The Senior Vice-President, Corporate Affairs approves the CSR portion of the Annual Report.	
	102-33 Communicating critical concerns	The Chief Compliance and Ethics Officer enhances our transparency and accountability regarding disclosure of information – EDC's website, <a href="#">Compliance Officer</a>	
	102-36 Process for determining remuneration	The Human Resources Committee supports the Board's oversight of human resources strategic planning and approves the management succession plan, employee and executive compensation and the measures and targets for the corporate incentive program. It sets objectives and advises the Board on the assessment of the President's performance and oversees the design, investment strategy and performance of pension plans for employees. Remuneration is benchmarked against our sector. The <a href="#">2018 Annual Report</a> – Corporate Governance, see Committee Mandates, page 64.	
	102-37 Stakeholders' involvement in remuneration	The Human Resources Committee reviews employee and executive compensation and the measures and targets for the corporate incentive program. See <a href="#">2018 Annual Report</a> – Committee Mandates – Human Resources Committee, page 64.	Not Applicable for 102-37 - Results of votes on remuneration: EDC is not unionized.
	102-39 Percentage increase in annual total compensation ratio	Canada is our main country of operation. Executive compensation for EDC's President & CEO is disclosed here as a salary range (use the Find feature (Export Development Canada) to locate on this <a href="#">page</a> ). Also <a href="#">see</a>	
<b>STAKEHOLDER ENGAGEMENT</b>	102-40 List of stakeholder groups	Our key stakeholder groups are listed in the <a href="#">2018 Annual Report</a> – Stakeholder Engagement, pages 49-50 <a href="#">EDC's website</a> – see Stakeholder Engagement, Industry Stakeholder Panel and Panel members	
	102-41 Collective bargaining agreements	EDC employees are not covered by a collective bargaining agreement	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>STAKEHOLDER ENGAGEMENT</b> (Cont'd)	102-42 Identifying and selecting stakeholders	<p>Our stakeholders represent recognized organizations or persons who influence and/or are impacted by EDC's activities. As a Crown Corporation, our shareholder, the Government of Canada, is a key stakeholder. Our customers influence our decision-making regarding the products and services that we provide and how we do business. In addition, our CSR Advisory Council and the Industry Stakeholder Panel, are comprised of leaders from business, civil society academia and industry associations, that can provide advice on EDC's CSR practices, and examine issues of major significance to Canadian exporters managing labour, increasing inbound investment, and guide EDC in our CSR practices, respectively.</p> <p>EDC's <a href="#">2018 Annual Report</a> – Stakeholder Engagement, page 49 and the 2017 <a href="#">Materiality Process</a> EDC's website – see Stakeholder Engagement, <a href="#">Industry Stakeholder Panel</a></p>	
	102-43 Approach to stakeholder engagement	<p>EDC engages with stakeholders on a continual basis. On an ongoing basis, EDC has two external bodies that it consults. EDC's Advisory Council on CSR, a nine-member body of eminent persons that meets twice a year, was created to serve as a sounding board and provides advice to help EDC achieve best practices in CSR. A Board member regularly attends as a participant.</p> <p>The Industry Stakeholder Panel, whose members are drawn from leading Canadian industry associations, meet on a yearly basis. Members identify common priorities, competitive issues and market developments. We use the panel as a tool to understand the concerns of our customers.</p> <p><a href="#">2018 Annual Report</a> – Stakeholder engagement, page 49; Key Performance Indicators, see Customer Measure, page 2</p>	
	102-44 Key topics and concerns raised	<p><a href="#">2018 Annual Report</a> – Stakeholder Engagement, pages 49-50</p>	
<b>REPORTING PRACTICE</b>	102-45 Entities included in the consolidated financial statements	<p>All financial statements are publicly available in EDC's <a href="#">2018 Annual Report</a>: Financial Review – see Consolidated Financial Statements, page 108</p>	
	102-46 Defining report content and topic Boundaries	<p><a href="#">2018 Annual Report</a> – About This Report, page 5; 2017 CSR Report, <a href="#">Materiality</a>, see Our Process</p>	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
<b>REPORTING PRACTICE</b> (Cont'd)	102-47 List of material topics	The GRI Content Index covers those items that are viewed by our stakeholders and shareholder as material and indicated in the Materiality Matrix. As a result, the EDC's priorities are aligned to the GRI topics indicated on below. <a href="#">2018 Annual Report</a> – About This Report, see Global Reporting Initiative (page 5).	

EDC Priorities	GRI Topics
Advancing customers' CSR practices	Stakeholder engagement
Anti-corruption	Anti-corruption
Diversity and inclusion	Diversity and equal opportunity, Non-discrimination
Environmental and social due diligence	Human rights assessments, Product portfolio
Educating staff/customers on international best practices	Training and education
Employee engagement	Employment, training and education
Employee health and well-being	Employment, Occupational health and safety
Executive & board governance	Governance
Financial access and inclusion	Indirect economic impact, Local communities
Human rights	Human rights assessments
Operational footprint	Energy, Emissions, Waste disposal
Product/service innovation	Stakeholder engagement
Responsible investing	Product portfolio
Responsible lending	Product portfolio
Tackling climate change	Economic performance
Transparent communication	Audit

GRI 102: General Disclosures 2016, Cont'd			
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
REPORTING PRACTICE (Cont'd)	102-48 Restatements of information	None	
	102-49 Changes in reporting	For the first time ever, this report covers both our financial and non-financial priorities and performance.	
	102-50 Reporting period	We report annually, this report covers the calendar year 2018. <a href="#">2018 Annual Report</a> – About This Report, page 5	
	102-51 Date of most recent report	We report annually, the previous CSR report covered the calendar year 2017 and is available <a href="#">online</a>	
	102-52 Reporting cycle	Annual basis	
	102-53 Contact point for questions regarding the report	<a href="#">2018 Annual Report</a> – About This Report, page 5, see Your Feedback	
	102-54 Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option, <a href="#">2018 Annual Report</a> – About this report, page 5, see Global Reporting Initiative (page5).	
	102-55 GRI content index	The <a href="#">GRI Content Index</a> can be found as a separately downloadable document of the <a href="#">2018 Annual Report</a> microsite.	
	102-56 External Assurance	<a href="#">2018 Annual Report</a> – About this Report, page 5, see CSR Assurance. Limited external assurance performed; the Vice President, Corporate Sustainability and Responsibility for approval of the assurance statement. We do not have a policy with regard to assuring the CSR components of the Report. Financial results provided in the <a href="#">2018 Annual Report</a> are assured by the Office of the Auditor General of Canada; see page 110.	



## TOPIC SPECIFIC GRI STANDARDS DISCLOSURES

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>ECONOMIC (200)</b>				
<b>ECONOMIC PERFORMANCE (2016)</b>				
GRI 103: <b>MANAGEMENT APPROACH 2016</b>  FS	103-1 Material topic and its Boundary	EDC is Canada’s export credit agency. Our mandate is to support and develop Canada’s exports by helping Canadian companies respond to international business opportunities.  <a href="#">2018-2022 Corporate Plan Summary</a> , The Canadian Outlook, page 9 <a href="#">2018 Annual Report</a> – About EDC, page 1, and Our Communities, page 58		
	103-2 Management Approach and its components	We fulfill our mandate by creating financial solutions for companies to take Canadian capabilities and expertise around the world – connecting them directly to foreign buyers and global supply chains – and bring the benefits back home, thereby contributing to Canada’s economy and Canadians’ quality of life.  We serve both large Canadian corporations with operations around the globe, as well as small- and medium-sized businesses. We also support Canadian direct investment abroad and investment into Canada. Much of our business is done in partnership with other financial institutions and through collaboration with the Trade Commissioner Service and other Government of Canada partners.  <a href="#">2018 Annual Report</a> – Our Communities, p. 58		
	103-3 Evaluation of the Management Approach	We measure the effectiveness of our community investment program through employee participation rates, feedback from employees, engagement in specific initiatives, and periodic strategic program reviews.  The consolidated financial statements contained in the <a href="#">2018 Annual Report</a> have been prepared in accordance with International Financial Reporting Standards appropriate in the circumstances. The Board of Directors is responsible for the management of our business and activities. It is responsible for ensuring that management fulfills its responsibilities for financial reporting and internal controls and exercises this responsibility through the Audit Committee of the Board, which is composed of Directors who are not employees of EDC. The Audit Committee meets with management, the internal auditors and the Auditor General of Canada on a regular basis. See <a href="#">2018 Annual Report</a> – Key Performance Indicators, page 2 and Financial Results Overview, page 73.		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>ECONOMIC PERFORMANCE 2016 (Cont'd)</b>				
GRI 201: <b>ECONOMIC PERFORMANCE 2016</b>	201-1 Direct economic value generated and distributed	<p>Every day we support business in markets and sectors that can pose environmental and social risks. That is why it is critical for us to have strong procedures to help our customers not only identify these risks, but to find ways to avoid them where possible and then to reduce the potential negative impacts on the environment and local communities.</p> <p><a href="#">2018 Annual Report</a> – 2018 Financial Review – Consolidated Financial Statements, page 108, Notes to the Consolidated Financial Statements, page 117; Financial Reporting Responsibility, from the Senior Vice-President and Chief Financial Officer, p.109; Our Communities, p. 58, as well as Key Performance Indicators, page 2; Performance Against Objectives, and CSR Measures, page 16.</p> <p>The donations by beneficiary group are as follows: 45.5% Children and Youth, 18.2% Community in general, 9.1% Disabled, 18.2% Low Income, 9.1% Women</p>	Not Applicable for 201-1: employee wages and benefits for Community Investment Management: Actual costs associated with facilitating donations & volunteering by employees, management of the community investment program and non-wage admin costs are not available. The management cost of our community investment is not material to EDC, and therefore not calculated.	
	201-2 Financial implications and other risks and opportunities due to climate change	<a href="#">2018 Annual Report</a> – Risk Management, page 15; Lead, see Environment and People, pp. 52-53; EDC’s website: <a href="#">Climate Change Policy</a>		
	201-3 Defined benefit plan obligations and other retirement plans	EDC maintains a defined benefit pension plan, a defined contribution plan, and other post-retirement benefit plans, <a href="#">2018 Annual Report</a> – Consolidated Financial Statements, see Retirement Benefit Plans, pages 164 and 165.		
	201-4 Financial assistance received from government	EDC does not receive financial assistance from the government. <a href="#">2018 Annual Report</a> – About EDC, page 1.		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>INDIRECT ECONOMIC IMPACT 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	<p>Our mandate is to support Canadian businesses around the world. We support Canadian direct investment abroad and investment into Canada.</p> <p><a href="#">2018 Annual Report</a> – About EDC, page 1; Our Communities, page 58</p>		
	103-2 Management Approach and its components	<p><a href="#">2018 Annual Report</a> – Trade Diversification, page 44; Corporate Governance, Enterprise Risk Management, page 61, Strategic Initiatives, p. 62 and Our Communities, pp. 58-60</p>		
	103-3 Evaluation of the Management Approach	<p>Every day we support business in markets and sectors that can pose environmental and social risks. That is why it is critical for us to have strong procedures to help our customers not only identify these risks, but to find ways to avoid them where possible and then to reduce the potential negative impacts on the environment and local communities.</p> <p>EDC Website – <a href="#">About Us</a>, see Benefits to Canada and under Learn More, <a href="#">Canadian Benefits Scorecard</a>, 2018.</p> <p><a href="#">2018 Annual Report</a> – Regional Highlights, pages 4-5; Our Workplace, see Engaging Employees, p. 57.</p>		
GRI 203: <b>INDIRECT ECONOMIC IMPACTS 2016</b>	203-2 Significant indirect economic impacts	<p>EDC’s website – <a href="#">About Us</a>, Benefits to Canada and under Learn More: <a href="#">Canadian Benefits Scorecard</a></p> <p><a href="#">2018 Annual Report</a> – Regional Highlights, pages 4-5, Our Communities, see Give, Empower and Educate, pages 58-60 as well as 2018 Financial Review – Consolidated Financial Statements, page 108, Notes to the Consolidated Financial Statements, page 117; Change in Accounting Standards, page 99 and the Financial Reporting Responsibility, p.109.</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>ANTI-CORRUPTION 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	Corruption in international business is a non-competitive practice that distorts the fundamentals of fair trade. We take every measure to identify it and avoid supporting business where corruption might be involved.		
	103-2 Management Approach and its components	All business is screened for risk related to corruption. If screening reveals potential concerns, enhanced due diligence is undertaken. Moreover, we take measures to help companies improve their performance and compliance in this area. EDC is subject to the Corruption of Foreign Public Officials Act, the Federal Accountability Act, the Financial Administration Act and the Public Servants Disclosure Protection Act. The complete list of <a href="#">governing legislation, international agreements and memberships</a> can be found on the 2018 Annual Report <a href="#">microsite</a> .  <a href="#">2018 Annual Report</a> – Business Integrity, see Financial crimes, page 51		
	103-3 Evaluation of the Management Approach	EDC's <a href="#">website</a> - See Anti-corruption Program and under Learn more: <a href="#">Anti-Corruption Policy Guidelines</a> and <a href="#">Anti-Corruption Brochure</a>		
GRI 205 <b>ANTI-CORRUPTION 2016</b>	205-1 Operations assessed for risks related to corruption	<a href="#">2018 Annual Report</a> – 177 transactions underwent enhanced anti-corruption and sanctions due diligence, see page 51.  <a href="#">EDC's Website</a> – see Anti-corruption Program.		<b>YES</b> see <a href="#">Assurance Statement</a>
	205-2 Communication and training about anti-corruption policies and procedures	We've made a corporate commitment to zero tolerance for business obtained through bribery or corruption.  <a href="#">2018 Annual Report</a> – Business Integrity, see Financial Crimes, page 51, Corporate Governance/Corporate Sustainability and Responsibility and Culture of Ethical Conduct, page 62; Performance Against Objectives, CSR Measures, see Business Integrity, page 16.		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>ENVIRONMENTAL (300)</b>				
<b>ENERGY 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	<p>We consider the impact that our own operations have on the environment and have taken steps to reduce our operational footprint, which we report publicly. Data includes electricity, natural gas and paper usage, water consumption and business travel and has been converted to greenhouse gas equivalents using the <a href="#">Greenhouse Gas Protocol</a>. The operational footprint data pertains to our Ottawa head office only, where more than 90% of EDC’s physical operations are concentrated, as measured by square footage.</p> <p>EDC’s <a href="#">Climate Change Policy</a> – Guiding Principles, see Commitments, page 2.</p>		
	103-2 Management Approach and its components	<p>EDC’s <a href="#">Climate Change Policy</a>, see Commitments, page 2. <a href="#">2018 Annual Report</a>, Environment and People, pages 52-53.</p> <p>As a provider of financial services, our main environmental impacts relate to paper usage, energy and water consumption, and business travel. We have worked steadily over the past several years to improve performance in each of these areas and reduce our overall operational footprint. We track performance and report results on our <a href="#">website</a>, using the same methodologies as our customers.</p> <p>At the employee level, we have a dedicated group of volunteers who are passionate about promoting and implementing green initiatives through their work on our Green Team, as well as many informal employee-led green initiatives. The Green Team meets monthly and works closely with internal stakeholders including CSR, Facilities, Procurement, Hospitality and Travel Services, and other internal decision-makers who have an impact on our operational footprint. The team also partners with our head office landlord, Manulife. Working with these stakeholders, the Green Team helps synthesize and communicate important information received from our quarterly waste audits and then sets goals and implements initiatives to reduce our impact.</p> <p><a href="#">Environmental and Social Risk Management Policy</a>, see Climate Change and Environmental Footprint, pages 5-6.</p>		
	103-3 Evaluation of the Management Approach	<p>Since we began reporting in 2008, the results indicate that our efforts to reduce, reuse and recycle have had some impact. These efforts are spearheaded by our Green Team, a cross-corporate, volunteer employee advocacy group which provides a forum to develop new ideas. We have undertaken many environmental initiatives as a direct response. See <a href="#">EDC’s Website</a>.</p> <p>We have institutionalized our commitment to preserve the environment and reduce negative impacts from our business through our CSR group, which is led by our Vice President, Corporate Responsibility and Sustainability. We have also committed to reducing our operational footprint by investing in LEED certified buildings and implementing robust recycling/composting programs.</p>		
GRI 302 <b>ENERGY 2016</b>	302-4 Reduction of energy consumption	<p>Electricity decreased from 8,519,991 in 2017 to 7,817,317 kWh (3.07 J) in 2018, a reduction of 702,674 kWh (2.53 J). Natural gas consumption decreased by 105 m3 from 2017 due to landlord better managing the control of the heating/cooling systems throughout the building.</p> <p>The carbon footprint has been calculated as per World Resources Institute GHG Protocol from purchased electricity, v.4.7 (revised May 2015). <a href="#">EDC’s Website</a> – Operational Footprint.</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>ENVIRONMENTAL</b>				
<b>EMISSIONS 2016</b>				
<b>GRI 103: Management Approach 2016</b>	103-1 Material topic and its Boundary	See Energy (Management Approach, 302, 103-1)		
	103-2 Management Approach and its components	See Energy (Management Approach, 302, 103-2)		
	103-3 Evaluation of the Management Approach	<p>See Energy (Management Approach, 302, 103-3) See 102-29 b above, as well as <a href="#">2018 Annual Report</a> – Environment and People, page 52-53.</p> <p><a href="#">2018 Annual Report</a> – see 2018 TCFD Disclosure, page 55. The Financial Stability Board’s <a href="#">Task Force on Climate-Related Financial Disclosures</a> report will be a prominent consideration as we move forward with our work in this area.</p> <p><a href="#">2018 Annual Report</a> – Environment and People, see Climate Change, page 52.</p>		
<b>GRI 305 EMISSIONS 2016</b>	305-3 Other indirect greenhouse gas (GHG) emissions (Scope 3)	<a href="#">EDC's website</a> – Operational Footprint; GHGs from business travel (flight and vehicles) are included.		
	305-5 Reduction of greenhouse gas (GHG) emissions	<a href="#">EDC's website</a> – Operational Footprint		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>EFFLUENTS AND WASTE 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	As the pressures on our planet mount, we want to do our part to protect our shared environment and quality of life. While we have the greatest impact on carbon reduction and environmental protection through our business activities – namely, our environmental and social due diligence processes and our climate change initiatives – we feel it’s also important to address our own operations.		
	103-2 Management Approach and its components	As a provider of financial services, our main environmental impacts relate to paper usage, energy and water consumption, and business travel. We have worked steadily over the past several years to improve performance in each of these areas and reduce our overall operational footprint. We track performance and report results on our website, using the same methodologies as our customers. We have institutionalized our commitment to preserve the environment and reduce negative impacts from our business through our CSR group, which is led by our Vice President of Risk Management in Environment and Corporate Responsibility. We have also committed to reducing our operational footprint by investing in LEED certified buildings and implementing robust recycling/composting programs. At the employee level, we have a dedicated group of volunteers who are passionate about promoting and implementing green initiatives through their work on our Green Team, as well as many informal employee-led green initiatives. The Green Team meets monthly and works closely with internal stakeholders including CSR, Facilities, Procurement, Hospitality and Travel Services, and other internal decision-makers who have an impact on our operational footprint. The team also partners with our head office landlord, Manulife. Working with these stakeholders, the Green Team helps synthesize and communicate important information received from our quarterly waste audits and then sets goals and implements initiatives to reduce our impact.		
	103-3 Evaluation of the Management Approach	Since we began reporting in 2008, the results indicate that our efforts to reduce, reuse and recycle have had some impact. These efforts are spearheaded by our Green Team, a cross-corporate, volunteer employee advocacy group which provides a forum to develop new ideas. We have undertaken many environmental initiatives as a direct response. See <a href="#">EDC’s Website</a> .		
GRI 306 <b>EFFLUENTS AND WASTE 2016</b>	306-2 Waste by type and disposal method	<a href="#">EDC's website</a> – Operational Footprint In 2018, EDC continued to work on ways to reduce our operational footprint. From 2017, the amount of waste generated per employee dropped from 105kg per year to 93kg. To further decrease the amount of waste sent to landfill, new recycling posters were created for the building and a waste management program was developed to install new recycling, compost and waste bins, at every desk and in all meeting rooms in 2019. EDC also started hosting a beehive on our roof, through the company Alvéole, to help increase the world population of bees which is in dramatic decline due to climate change, widespread use of pesticides, habitat loss and new diseases and parasites. The hive, which started with 10-15 thousand bees and increased to almost 50 thousand by the end of the year, produced 180 jars of honey which were sold to employees to raise money for The United Way charities. EDC has partnered with La Relance Technology Service, a charity that collects, repairs and refurbishes computers and IT hardware under the federal program, Computers for Schools. Donations of surplus computer equipment from public institutions and the private sector, are distributed to schools, libraries, non-profit organizations and early childhood centers in the Ottawa-Gatineau area.		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>SOCIAL (400)</b>				
<b>EMPLOYMENT 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	Our job is to enhance Canada’s capacity for international trade. Each year we equip Canadian companies with the tools they need to take on the world with confidence. And that success is driven by a culture that invites diversity, rewards excellence and values development. EDC is committed to employment equity and actively encourages applications from women, Aboriginal people, persons with disabilities and visible minorities <a href="#">2018 Annual Report</a> – Our Workplace, pages 56-57		
	103-2 Management Approach and its components	EDC suppliers are usually Canadian suppliers; EDC contracts consultants who may work at home. We are unaware of persons working for these suppliers without social and labour protection by national or international labour laws.  <a href="#">2018 Annual Report</a> – Our Workplace, pages 56-57		
	103-3 Evaluation of the Management Approach	Every two or three years, we conduct a comprehensive engagement survey that allows us to identify organizational areas of strength, opportunities for improvement, and factors that are “top of mind” for employees. Results are analyzed and measured against previous years’ survey data and other organizations. Findings are also broadly shared within EDC and action plans are implemented to address specific needs. The last survey took place in 2017.		
GRI 401 – <b>EMPLOYMENT 2016</b>	401-1 New employee hires and employee turnover	Overall retention for 2018 is 90.9%; disaggregated turnover rates by age group, gender and region is n/a.	Information unavailable for 401-1: disaggregated turnover rates and employee hires by age group, gender and region is not available. Reason: Data is not compiled according to these criteria. Steps: We will work with our Human Resources to compile this information during the coming year.	



GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>OCCUPATIONAL HEALTH AND SAFETY 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	EDC is committed to health, safety in the workplace, including mental health. This is overseen by the work of the Human Resources Department in collaboration with a series of H&S committees at EDC's various locations.		
	103-2 Management Approach and its components	Employee engagement and well-being are critical for achieving our goals for the future. It's in our best interest to support our people, address their concerns, communicate openly and involve them in our business strategy and goals, so that they're inspired and equipped to perform to the best of their abilities. EDC provides an Employee Assistance Program to all employees. This includes assistance in issues such as health and well-being, career and workplace, financial security, and life events.		
	103-3 Evaluation of the Management Approach	<a href="#">2018 Annual Report</a> – Our Workplace, see Engaging employees, page 57.		
GRI 403 <b>OCCUPATIONAL HEALTH AND SAFETY 2016</b>	403-1 Workers representation in formal joint management-worker health and safety committees	EDC has two health and safety committees at its HQ operations, and mirror committees in each of its offices across Canada. 25 staff members (not contractors) sit on the Health & Safety and Workplace Health & Safety Committees; along with four members from the Human Resources section. This represents 2% of the permanent (EDC considers permanent employees with a status of Active, Paid Leave, or Unpaid Leave) workforce on the Committees.		
<b>TRAINING AND EDUCATION 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	Employee training is delivered through blended learning approaches with increased use of online modules, embedded and informal learning, etc. As a result, we no longer track the number of days of training per employee. <a href="#">2018 Annual Report</a> – Engaging employees, page 57		
	103-2 Management Approach and its components	The knowledge and expertise of our employees is what drives our ability to deliver value to Canadian exporters and investors of all sizes. Accordingly, providing an attractive and meaningful workplace for a talented and engaged workforce is critical to maintaining EDC's position as a centre of expertise in international trade and investment, and a top Canadian employer. Our commitment to strong leadership has been central to creating a positive and productive workplace. EDC's <a href="#">website</a> – see Professional Growth.		
	103-3 Evaluation of the Management Approach	EDC believes in the importance of building the next generation of Canadian leadership, which means encouraging knowledge of international business and trade. Our student development opportunities include work terms, co-op and educational programs, scholarship programs – all designed to give a student's career in international finance a head start. <a href="#">2018 Annual Report</a> – Our Workplace and Our Communities, pages 56-60.		

TRAINING AND EDUCATION 2016 (Cont'd)				
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
GRI 404 <b>TRAINING AND EDUCATION 2016</b>	404-1 Average hours of training per year per employee	Our commitment to strong leadership has been central to creating a positive and productive workplace.  <a href="#">2018 Annual Report</a> – Our Workplace, see Engaging employees, page 57.	Information unavailable for 404-1: Average hours of training that the employees have undertaken by gender and employee category: Reason: As part of our legacy systems modernization project, training programs have shifted towards “anytime, anyplace, any pace” learning. Employee training is delivered through blended learning approaches with increased use of online modules, embedded and informal learning, etc. As a result, we can no longer track the number of days of training per employee.	
DIVERSITY AND EQUAL OPPORTUNITY 2016				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	Increasing diversity and inclusion in the workplace, and striving for equal representation, is not only responsible business practice, it’s also smart business because it provides a competitive advantage to those companies that embrace it. By now, countless studies have shown that diversity and inclusion lead to better decision-making, increased innovation and ultimately better financial performance.		
	103-2 Management Approach and its components	We created the Diversity and Inclusion Committee, made up of a cross-section of employees and led by a senior vice-president, to increase the visibility of diversity and inclusion as a corporate priority and provide governance and focus for related initiatives.  EDC's approach to diversity in the workplace is described on our website: <a href="#">An Inclusive Culture</a> . EDC offers competitive salaries and comprehensive benefit packages for employees and their families regardless of gender, race, religion or sexual orientation, <a href="#">see EDC’s website – Life at EDC</a>		
	103-3 Evaluation of the Management Approach	We measure our overall progress against employee representation data reported in the annual Employment Equity Report to the Labour Program of Employment and Social Development Canada as well as the results of the annual workforce analysis.  Monitoring is also done through scores and perceptions on diversity and workplace conditions in biennial employee engagement surveys.		

DIVERSITY AND EQUAL OPPORTUNITY 2016 Cont'd)													
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS		OMISSION	ASSURED								
GRI 405 <b>DIVERSITY AND EQUAL OPPORTUNITY 2016</b>	405-1 Diversity of governance bodies and employees	<p><a href="#">2018 Annual Report</a> – Our Workplace, see Diversity and inclusion, page 56. Corporate Governance, pages 61-69; <a href="#">EDC's website – Management and Governance</a>, see Executive Management Team and Board of Directors.</p> <p>Women in leadership positions increased from 39% to 47% from 2015 to 2018.</p> <p>Percentage of employees per diversity categories:</p> <table border="0"> <tr> <td>Indigenous</td> <td>1.4%</td> </tr> <tr> <td>Women</td> <td>51%</td> </tr> <tr> <td>Persons with disabilities</td> <td>2.8%</td> </tr> <tr> <td>Visible Minorities</td> <td>19.2%</td> </tr> </table>		Indigenous	1.4%	Women	51%	Persons with disabilities	2.8%	Visible Minorities	19.2%	Information unavailable for 405-1: Age group percentage for governance bodies and employee per employee category – information on employee age is confidential.	
Indigenous	1.4%												
Women	51%												
Persons with disabilities	2.8%												
Visible Minorities	19.2%												
<b>NON-DISCRIMINATION 2016</b>													
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	See Diversity and Equal Opportunity (Management Approach for 405, 103-1)											
	103-2 Management Approach and its components	See Diversity and Equal Opportunity (Management Approach for 405, 103-2)											
	103-3 Evaluation of the Management Approach	See Diversity and Equal Opportunity (Management Approach for 405, 103-3)											
GRI 406 <b>NON-DISCRIMINATION 2016</b>	406-1 Total number of incidents of discrimination and corrective actions taken	We have not had any reported incidents of discrimination in 2018, or any previous years											

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>HUMAN RIGHTS ASSESSMENTS 2016</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary	Human rights risk analysis is embedded into our <a href="#">Environmental and Social Review Directive</a> (ERD) through our use of the International Finance Corporation’s Performance Standards on Environment and Social Sustainability, see Evaluation and Decision, page 7. The Export Development Act directs EDC to implement an environmental and social risk management policy that includes an environmental and social review directive.		
	103-2 Management Approach and its components	Society’s expectations regarding the responsibility of business to respect human rights have shifted dramatically, with standards such as the UN Guiding Principles on Business and Human Rights (UNGPs) supporting prevailing views. We constantly evaluate and update our processes and procedures to align with current best practice and emerging issues, and we work with Canadian companies to ensure they understand the risks and responsibilities they take on when exporting.  EDC has a corporate <a href="#">Statement on Human Rights</a> confirming our commitment to promote and protect human rights. This statement, together with our internal policies, the OECD Common Approaches, the <a href="#">Equator Principles</a> and the <a href="#">IFC Performance Standards</a> , guides our practices in assessing the human rights implications of our business. <a href="#">2018 Annual Report</a> – Human Rights, page 53  Canada is a member state of the Organisation for Economic Co-operation and Development (OECD) and as such EDC is committed to the OECD Common Approaches. We also apply the Equator Principles and have made the IFC Performance Standards our dominant standard for environmental and social project performance in developing countries. We screen the business we facilitate for potential impacts on human rights, including child labour.		
	103-3 Evaluation of the Management Approach	We continually track developments in the area of human rights and work to align our approach with the UN Guiding Principles on Business and Human Rights.		
GRI 412 <b>HUMAN RIGHTS ASSESSMENT 2016</b>	412-2 Employee training on human rights policies or procedures	Human rights was covered in general CSR training to business teams throughout the year.	Information unavailable for 412-2: Total # of hours devoted to training on human rights policies and percentage of employees trained in human rights policies. Reason: Data on total hours of employee training is not available as Human Rights training is provided on an as required basis to all new Financing Managers.	

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>HUMAN RIGHTS ASSESSMENTS 2016 (Cont'd)</b>				
	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<p>For a list of projects reviewed and signed under the Environmental Review Directive (ERD) and Equator Principles, 2018, see our <a href="#">website</a>.</p> <p>100% of ERD transactions were reviewed for human rights risk.</p> <p>We value and promote the protection of internationally recognized human rights, consistent with the policies of the Government of Canada. Our screening mechanisms, pre-signing due diligence and ongoing project monitoring help ensure that Canadian companies conduct their international operations to universally acceptable standards. See <a href="#">EDC's Statement on Human Rights</a></p> <p>We monitor to ensure clients comply with the terms of the loan agreement, for the duration of EDC's support. EDC's website - <a href="#">Environmental and Social Risk Management Policy</a> and <a href="#">Project Review Brochure</a></p>		

**FINANCIAL SECTOR SPECIFIC INDICATORS**

GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>Product Portfolio 2016</b>				
GRI 103: Management Approach 2016	103-1 Material topic and its Boundary	<p>EDC’s business is global and our mandate is to support Canadian companies exporting abroad, which can be riskier than doing business at home – this is especially true as businesses expand into developing markets. For these reasons, it’s critical for EDC to have strong procedures to identify potentially negative impacts and to ensure that the transactions we support are financially, environmentally and socially responsible.</p> <p>The export sector represents some of the best opportunities for promoting clean technologies, contributing to progress in meeting climate change targets, promoting diversification, attracting investment to Canada and encouraging more fair and free trade. By the very nature of our mandate and vision, EDC is perfectly positioned to help Canadian companies capture these opportunities. To do so, we need to continuously evaluate and adapt our offerings in the context of the ever-changing global trade environment and in response to what our customers tell us would help them.</p> <p>While issues may arise during the life of a loan and we’re sometimes called on to defend our transaction decision-making, we’re confident enough in our processes to answer criticisms and are getting better at responding to situations.  <a href="#">2018 Annual Report</a> – Environment and People, pages 52-55</p>		
	103-2 Management Approach and its components	<p>EDC conducts a survey of customer opinion; the Net Promoter Score is a process to help us focus on the needs of the customer and deliver exceptional products. It measures the likelihood that a customer will recommend EDC to colleagues or other business. EDC’s website, see <a href="#">Environmental and Social Risk Management Framework</a> (which consists of our Environmental and Social Risk Management Policy, the Environmental and Social Review Directive (ERD) and our Disclosure Policy), also see: International Commitments, and Climate Change.                      EDC’s website – <a href="#">Equator Principles</a></p>		
	103-3 Evaluation of the Management Approach	<p>Every day we support business in markets and sectors that can pose environmental and social risks. EDC therefore has strong procedures to help our customers not only identify these risks, but also to find ways to avoid them where possible and to reduce the potential negative impacts on the environment and local communities. All business is screened for environmental and social risks. If screening reveals potential concerns, enhanced due diligence is undertaken.  <a href="#">2018 Annual Report</a> – Knowledge Products, page 26</p>		
<b>FS 6</b>	Percentage of the portfolio for business lines by specific region, size and by sector	The percentage breakdown of the portfolio by region, product and dollar value is on EDC’s website - <a href="#">Business Facilitated by region</a>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>Product Portfolio 2016 (Cont'd)</b>				
<b>FS 7</b>	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<p>We focus where we are needed most, i.e. supporting Canadian small and medium sized enterprises both domestically and in the countries where they operate in. We have identified women-owned businesses as one of our priority areas.</p> <p><a href="#">2018 Annual Report</a> – Key Performance Indicators and Highlights by Sector and Market, page 2, Grow - Women in Trade, page 33; CSR Highlights – page 3 and Business Measures, see Small Business and commercial (SBC) transactions, page 17.</p> <p>EDC's Youth Education Program focuses on building capacity with post-secondary school students in the area of international trade; see EDC's website – <a href="#">Youth Education Program</a>;</p> <p><a href="#">2018 Annual Report</a> – Our Communities, pages 58-60</p>		
<b>FS 8</b>	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<p>Our focus on cleantech investments delivers specific environmental benefits. Our Green Bond Program is targeted to deliver investments into environmentally-friendly sectors.</p> <p><a href="#">2018 Annual Report</a> – Environment and People, see Climate change, page 52, 2018 TCFD Disclosure, page 55, Performance Against Objectives, page 16.</p>		
<b>Active Ownership 2016</b>				
GRI 103: Management Approach 2016	103-1 Material topic and its Boundary	EDC does not have any voting policy that applies to environmental and social issues for shares over which the organization holds the right to vote. As EDC is a Crown Corporation, we do not own shares; we report directly to the Government of Canada.		
	103-2 Management Approach and its components	EDC's business is global and our mandate is to support Canadian companies exporting abroad, which can be riskier than doing business at home – this is especially true as businesses expand into developing markets. For these reasons, it's critical for EDC to have strong procedures to identify potentially negative impacts and to ensure that the transactions we support are financially, environmentally and socially responsible.		
	103-3 Evaluation of the Management Approach	<p>While issues may arise during the life of a loan and we're sometimes called on to defend our transaction decision-making, we're confident enough in our processes to answer criticisms and are getting better at responding to situations.</p> <p>We have a group of experts in environmental management, biodiversity, community engagement, occupational health and safety, labour, human rights and climate change. The team evaluates a company's track record, policies and procedures; its commitments to domestic and international standards; and how it addresses Canadian law as well as the laws of the countries in which it's planning to operate. The assessment is given to EDC business teams to help them decide whether or not to approve the transaction and, if so, on what terms.</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>Active Ownership (2016) (Cont'd)</b>				
<b>FS 10</b>	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	<p>Eight projects were reviewed under our environmental and social review directive for potential environmental and social impacts, and reached financial close in 2018. Of those, seven projects were assessed under the Equator Principles. <a href="#">Details are posted to our website.</a></p> <p>207 transactions were screened for human rights, see EDC's <a href="#">2018 Annual Report</a>, Environment and People, see Human Rights, page 53.</p> <p>ESRM conducted eight project site visits (Mongolia, Guinea (two visits), Bahrain, Malaysia, Mauritania, Egypt, Peru) and three regional visits to Mexico, Singapore and Brazil to meet with EDC customers, civil society organizations, government organizations and other lenders to expand our knowledge and deepen our understanding of those markets and projects.</p>		<p><b>YES</b> see <a href="#">Assurance Statement</a></p>
<b>FS 11</b>	Percentage of assets subject to positive and negative environmental or social screening	<p>All of our transactions are screened for environmental and social impacts. The screening ranging from credit insurance on export sales which receive an environmental screening, to more complex transactions, such as financing for Category A projects, which are subject to an intense review for potentially negative environmental, social and human rights impacts.</p> <p>We monitor to ensure clients comply with the terms of the loan agreement, for the duration of EDC's support. EDC's website – <a href="#">Environmental and Social Risk Management Policy</a> and <a href="#">Project Review Brochure</a></p>		
<b>FS 13</b>	Access points in low-populated or economically disadvantaged areas by type	<a href="#">2018 Annual Report</a> – Our Communities, Give, Empower, Educate, pages 58-60	Information not applicable for FS 13: employee wages and benefits for Community Investment Management -- Actual costs associated with facilitating donations & volunteering by employees, management of the community investment program and non-wage admin costs are not available. The management cost of our community investment is not material to EDC, and therefore not calculated.	



GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
<b>Audit (2016)</b>				
GRI 103: <b>Management Approach 2016</b>	103-1 Material topic and its Boundary  103-2 Management Approach and its components  103-3 Evaluation of the Management Approach	The <i>Export Development Act</i> gives the Auditor General of Canada a mandate to audit the design and implementation of the ERD at least once every five years. The <a href="#">last report</a> was submitted in 2014. An audit is currently under way, the result of which will be tabled in 2019.  EDC's Website: <a href="#">Audits</a> – see Auditor General of Canada, and under Learn more.  See 102-15, 102-18, 102-19, and 102-31 above		