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GRI STANDARDS 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			
ORGANIZATIONAL PROFILE	102-1 Name of organization	2019 Annual Report (Download PDF) – About this Report, page 10 and cover page.	
	102-2 Activities, brands, products, and services	2019 Annual Report (Download PDF) – Growing Canadian trade, responsibly, page 1; EDC's website , see Corporate Plan Summary 2019-2023 – Download PDF, page 6, Overview, as well as Our Solutions	
	102-3 Location of headquarters	Head Office is located at 150 Slater Street, in Ottawa, Ontario, Canada - EDC's website – Contact Us - EDC Head Office	
	102-4 Location of operations	2019 Annual Report (Download PDF) – Corporate Representation, page 151.	
	102-5 Ownership and legal form	Export Development Canada is a Crown Corporation, wholly owned by the Government of Canada 2019 Annual Report (Download PDF) – Partners to Canadian Exporters, page 1	
	102-6 Markets served	2019 Annual Report (Download PDF) – Corporate Representation, page 151.	
	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 2019. EDC also had 21 offices across Canada. Number of employees: 1,772. EDC's website, see Our Solutions . The total amount of business facilitated was \$102.6 billion in 2019. 2019 Annual Report (Download PDF) – Performance Against Objectives, page 6; Regional Highlights, page 10, as well as financial information, page 49, see Financial Results Overview.	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
ORGANIZATIONAL PROFILE (Cont'd)	102-8 Information on employees and other workers	Total number of employees, active and contract – 1,772 a. Permanent employees - 820 female, 856 male, 8 undefined Employees with temporary contract - 47 female, 30 male, 11 undefined b. Number of employees by region - Permanent/Contract Asia – 12/8 Australia – 1/1 Africa/Middle East – 1/2 Europe – 2/6 North America – 0/3 South America – 3/13 Canada – 1684/88 c. Employees per category: Full time: 849 female, 880 male, 18 undefined Part time: 18 female, 6 male, 1 undefined 2019 Annual Report (Download PDF) – Creating a great workplace, page 22, 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	2019 Annual Report (Download PDF) – Prioritizing Risk Management, page 36; Cleantech, page 17; Protecting the Environment and People, page 24, CSR Vision, page 18 and Human rights disclosure, page 32.	
	102-12 External initiatives	See 2019 Annual Report microsite, see Downloads – 2019 CSR Agreements	
	102-13 Membership of associations	See 2019 Annual Report microsite, see Downloads – 2019 CSR Agreements	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
STRATEGY	102-14 Statement from senior decision-maker	2019 Annual Report (Download PDF) – Message from the Chair, page 2 and Message from the President and CEO, page 4	
	102-15 Key impacts, risks, and opportunities	<p>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.</p> <p>EDC identifies four pillars/focus areas for CSR: Environment and People, Business integrity, Our Workplace and Our Communities. 2019 Annual Report (Download PDF) – CSR Vision and Framework, page 18; Assessing the trade environment, page 13, see Top 10 global risks, as well as Performance against objectives, page 6.</p> <p>EDC’s website, Corporate reports, Corporate plan summaries - 2019-2023 – Download PDF, see Corporate Social Responsibility, page 29; Support for Climate Change Initiatives, Risks, page 31; Expected results and performance indicators, page 32.</p> <p>See EDC’s website – Audit Committee of the Board of Directors</p>	
ETHICS AND INTEGRITY	102-16 Values, principles, standards, and norms of behavior	EDC's website – Business Integrity; 2019 Annual Report (Download PDF) – Promoting Business Integrity, and Disclosure and transparency, page 22; CSR Vision and Framework, page 18; Prioritizing risk management, page 36.	
	102-17 Mechanisms for advice and concerns about ethics	<p>External: EDC’s website: Disclosure of Wrongdoing; EDC’s Code of Conduct, see pages 25-27 (see We Stand for our Reputation); Public servants disclosure protection – Government of Canada; OECD Good Practice Guidance on Internal Controls, Ethics, Compliance;</p> <p>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 the EDC’s website – Disclosure of wrongdoing.</p>	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
GOVERNANCE	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 the 2019 Annual Report (see Downloads – 2019 CSR Accountabilities) EDC's website – 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 website – Audit Committee of the Board of Directors. 2019 Annual Report (Download PDF) – Corporate Governance, see Board Stewardship, page 37.	
	102-20 Executive-level responsibility for economic, environmental, and social topics	EDC's website – Management and Governance as well as the 2019 Annual Report (Download PDF) – CSR Governance, page 19; Corporate Sustainability and Responsibility and Culture of Ethical Conduct, page 38. Also, refer to the Government of Canada Statement of Priorities and Accountabilities for Export Development Canada . Executive accountability and operational responsibility for CSR commitments are outlined in the 2019 Annual Report (see Downloads – 2019 CSR Accountabilities).	
	102-21 Consulting stakeholders on economic, environmental, and social topics	2019 Annual Report (Download PDF) – Communication with Stakeholders, page 39 EDC's website: Corporate Sustainability and Responsibility Advisory Council as well as Industry Stakeholder Panel ; Corporate reports, Corporate plan summaries - 2019-2023 – Download PDF, see Appendix VII – Government Priorities and Direction - Transparency and open government, pages 64-65, also see infographic Due Diligence Transaction Roadmap on EDC's website .	
	102-22 Composition of the highest governance body and its committees	2019 Annual Report (Download PDF) – Corporate Governance, page 37, and Creating a Great Workplace, see Diversity and inclusion, page 23. 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, 5 females, 7 males; EDC's website – Management and Governance , see Board of Directors and Executive Management Team.	
	102-23 Chair of the highest governance body	The Chair of the Board of Directors is not an executive officer. EDC's website – Management and Governance , see Board of Directors; 2019 Annual Report (Download PDF) – Corporate Governance, see Accountability and operations, page 38.	
	102-24 Nominating and selecting the highest governance body	2019 Annual Report (Download PDF) – Corporate Governance, page 37, see Board Stewardship, Accountability and Operations, and Committee Mandates. Board members are appointed by the Government of Canada, and report to Parliament through the Minister of Small Business, Export Promotion and International Trade.	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
GOVERNANCE (Cont'd)	102-25 Conflicts of interest	<p>2019 Annual Report (Download PDF) – Corporate Governance, see Corporate Sustainability and responsibility (CSR) and Culture of ethical conduct, page 38; Promoting Business Integrity, page 22</p> <p>EDC’s website: Disclosure of wrongdoing, see Guidelines for submitting a disclosure of wrongdoing to the SOID: Resolution, Conclusion, Monitoring and follow-up; EDC Code of Conduct, see pages 8-15 (We Stand for Trust with our Customers and Other Stakeholders)</p>	
	102-26 Role of highest governance body in setting purpose, values, and strategy	<p>2019 Annual Report (Download PDF) – Corporate Governance, see Strategic Initiatives, page 37; Corporate Sustainability and Responsibility (CSR) and Culture of Ethical Conduct, page 38, CSR Vision and Framework, page 18; Committee Mandates, page 39.</p> <p>EDC’s website - Management and governance; Audit Committee of the Board of Directors, as well as Statement of Priorities and Accountabilities.</p>	
	102-27 Collective knowledge of highest governance body	<p>2019 Annual Report (Download PDF) – Corporate Governance, page 37, see Board Stewardship.</p>	
	102-28 Evaluating the highest governance body’s performance	<p>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.</p> <p>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.</p> <p>EDC’s website, see Auditor General of Canada, Special Examination, Internal Audits and Learn more.</p> <p>2019 Annual Report (Download PDF) – Corporate governance, see Senior Management Evaluation and Succession, page 39.</p>	
	102-29 Identifying and managing economic, environmental, and social impacts	<p>a. EDC is governed by a Board of Directors 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 on EDC’s website – Corporate Plan Summary 2019-2023, Download PDF (see Appendix 1, pages 36-37). Board members are appointed by the Government of Canada, and report to Parliament through the Minister of Small Business, Export Promotion and International Trade. 2019 Annual Report (Download PDF) – Corporate Governance, see Board Stewardship, page 37.</p> <p>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. 2019 Annual Report (Download PDF) – Engaging with Stakeholders, CSR Advisory Council, and Industry Stakeholder Panel, page 20.</p>	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
GOVERNANCE (Cont'd)	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. 2019 Annual Report (Download PDF) – CSR governance, page 19, Corporate Governance, see Enterprise Risk Management, page 37 and Committee Mandates, page 39.	
	102-31 Review of economic, environmental, and social topics	EDC is subject to a Legislative Review 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. 2019 Annual Report (Download PDF) – Public policy objective and legislated mandate, page 38. 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. Consult EDC's website for more information.	
	102-32 Highest governance body's role in sustainability reporting	The Senior Vice-President, Sustainable Business & Enablement 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, Disclosure of wrongdoing	
	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. 2019 Annual Report (Download PDF) – Corporate Governance, see Committee Mandates, Human Resources Committee, page 40.	
	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 2019 Annual Report (Download PDF) – Committee Mandates – Human Resources Committee, page 40.	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 page). Also see . 2019 Annual Report (Download PDF) – Corporate governance, Director remuneration, page 40	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
STAKEHOLDER ENGAGEMENT	102-40 List of stakeholder groups	2019 Annual Report (Download PDF) – Engaging with Stakeholders, page 20 EDC’s website – Stakeholder Engagement , Industry Stakeholder Panel , and CSR Advisory Council .	
	102-41 Collective bargaining agreements	EDC employees are not covered by a collective bargaining agreement	
	102-42 Identifying and selecting stakeholders	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. EDC’s 2019 Annual Report (Download PDF) – Engaging with Stakeholders, page 20 and the 2017 Materiality Process EDC’s website – Industry Stakeholder Panel , CSR Advisory Council	
	102-43 Approach to stakeholder engagement	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. 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. 2019 Annual Report (Download PDF) – Engaging with Stakeholders, page 20; CSR Vision and Framework, page 18	
	102-44 Key topics and concerns raised	2019 Annual Report (Download PDF) – Engaging with Stakeholders, page 20, as well as EDC’s website , Review of EDC’s Environmental and Social Risk Management policies.	
REPORTING PRACTICE	102-45 Entities included in the consolidated financial statements	All financial statements are publicly available in EDC’s 2019 Annual Report (Download PDF): Financial Review – see Consolidated Financial Statements, page 82.	
	102-46 Defining report content and topic Boundaries	2019 Annual Report (Download PDF) – About This Report, page 10 and CSR Vision and Framework, page 18; 2017 CSR Report, Materiality , see Our Process	

GRI 102: General Disclosures 2016, Cont'd

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION
REPORTING PRACTICE (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. 2019 Annual Report (Download PDF) – About This Report, page 10, see GRI Sustainability Reporting Standards.	

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	None	
	102-50 Reporting period	We report annually, this report covers the calendar year 2019. 2019 Annual Report (Download PDF) – About This Report, page 10	
	102-51 Date of most recent report	We report annually, the previous CSR report covered the calendar year 2018 and is available online .	
	102-52 Reporting cycle	Annual basis	
	102-53 Contact point for questions regarding the report	2019 Annual Report (Download PDF) – About This Report, page 10, see Your Feedback, page 11.	
	102-54 Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option, 2019 Annual Report (Download PDF) – About this report, page 10, see GRI Sustainability Reporting Standards.	
	102-55 GRI content index	The GRI Content Index can be found as a separately downloadable document on the 2019 Annual Report microsite, see Downloads, 2019 GRI Content Index.	
102-56 External Assurance	Limited external assurance performed, 2019 Annual Report (Download PDF) – see CSR Limited Assurance, page 11; the Vice President, Corporate Sustainability and Responsibility is responsible for approval of the assurance statement. We do not have a policy about assuring the CSR components of the Report. Financial results provided in the 2019 Annual Report (Download PDF) are assured by the Office of the Auditor General of Canada; see page 84.		

TOPIC SPECIFIC GRI STANDARDS DISCLOSURES

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
ECONOMIC (200)				
ECONOMIC PERFORMANCE (2016)				
GRI 103 MANAGEMENT APPROACH 2016	103-1 Material topic and its Boundary	<p>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.</p> <p>2019 Annual Report (Download PDF) – Growing Canadian trade, responsibly, Champion for Trade Enablement, page 12, and Strengthening our communities, page 24</p>		
	103-2 Management Approach and its components	<p>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.</p> <p>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.</p> <p>2019 Annual Report (Download PDF) – Strengthening our communities, page 24</p>		
	103-3 Evaluation of the Management Approach	<p>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.</p> <p>The consolidated financial statements contained in the 2019 Annual Report (Download PDF) 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 2019 Annual Report (Download PDF) – CSR Measures and 2019 CSR Highlights, page 8 as well as Financial Results Overview, page 49.</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
ECONOMIC PERFORMANCE 2016 (Cont'd)				
GRI 201 ECONOMIC PERFORMANCE 2016	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>2019 Annual Report (Download PDF) – Consolidated Financial Statements, page 82, Notes to the Consolidated Financial Statements, page 91; Financial Reporting Responsibility, from the Senior Vice-President and Chief Financial Officer, page 83; Strengthening Our Communities, page 24, as well as Financial Sustainability, page 13; Performance Against Objectives, page 6, 2019 CSR Measures, page 8 and CSR Highlights, page 9.</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	<p>In 2019, EDC provided \$100 million in financial support for climate-related transactions in developing countries.</p> <p>2019 Annual Report (Download PDF) – Support for clean and low-carbon technology, page 31, EDC 2019 TCFD Disclosure, page 26; Green Bonds, page 25</p> <p>EDC's website: Climate Change Policy</p>		YES , see Assurance Statement at 2019 Annual Report microsite - Downloads
	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, 2019 Annual Report (Download PDF) – Consolidated Financial Statements, see Retirement Benefit Plans, pages 102 and 134.		
	201-4 Financial assistance received from government	<p>EDC does not receive financial assistance from the government.</p> <p>2019 Annual Report (Download PDF) – Financial sustainability, page 13</p> <p>EDC's website, see Who are we?</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
INDIRECT ECONOMIC IMPACT 2016				
GRI 103 MANAGEMENT APPROACH 2016	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>2019 Annual Report (Download PDF) – Table of Content page (second page) Strengthening our Communities, page 24</p>		
	103-2 Management Approach and its components	<p>2019 Annual Report (Download PDF) – Assessing the Trade Environment, page 13, Creating Trade Opportunities, page 16, as well as Strengthening our communities, page 24.</p> <p>EDC’s website, Corporate reports, Corporate plan summaries - 2019-2023 – Download PDF, see Global Economic Outlook, page 7.</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 – About Us, see Benefits to Canada and under Learn More, Canadian Benefits Scorecard, 2019.</p> <p>2019 Annual Report (Download PDF) – Regional Highlights, page 10</p>		
GRI 203 INDIRECT ECONOMIC IMPACTS 2016	203-2 Significant indirect economic impacts	<p>EDC is estimated to have supported 510,714 Canadian jobs and contributed \$63.7 billion to Canadian GDP.</p> <p>EDC’s website – About Us, see Benefits to Canada and under Learn More, Canadian Benefits Scorecard, 2019.</p> <p>2019 Annual Report (Download PDF) – Message from the Chair, page 2, Regional Highlights, page 10, Strengthening our Communities, page 24, as well as Champion for Trade Enablement, page 12, Notes to the Consolidated Financial Statements, page 91; Change in Accounting Standards, page 74 and the Financial Reporting Responsibility, page 83.</p>		YES , see Assurance Statement at 2019 Annual Report microsite - Downloads

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
ANTI-CORRUPTION 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 as well as the Public Servants Disclosure Protection Act. The complete list of governing legislation, international agreements and memberships can be found on the 2019 Annual Report microsite , see Downloads – 2019 CSR Agreements. 2019 Annual Report (Download PDF) – Promoting Business Integrity, see Financial crimes, page 22		
	103-3 Evaluation of the Management Approach	EDC’s website - See Anti-corruption Program as well as Anti-Corruption Policy Guidelines and Anti-Corruption Brochure .		
GRI 205 ANTI-CORRUPTION 2016	205-1 Operations assessed for risks related to corruption	2019 Annual Report (Download PDF) – Promoting Business Integrity, see Financial Crimes, page 22. In 2019, 183 transactions underwent enhanced financial crimes due diligence. EDC’s Website – see Anti-Corruption Program .		YES , see Assurance Statement at 2019 Annual Report microsite - Downloads
	205-2 Communication and training about anti-corruption policies and procedures	We have made a corporate commitment to zero tolerance for business obtained through bribery or corruption. 2019 Annual Report (Download PDF) – Promoting Business Integrity, page 22, see Financial Crimes; CSR Measures, page 8, see Business Integrity; Corporate Sustainability and Responsibility (CSR) and Culture of Ethical Conduct, page 38; CSR Measures, see Business Integrity, page 8, as well as 2019 CSR Highlights, see Percentage of relevant employees receiving financial crimes training (annually), page 9.		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
ENVIRONMENTAL (300)				
ENERGY 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 Greenhouse Gas Protocol. 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 Climate Change Policy – see 2.2 Commitments, page 2.</p>		
	103-2 Management Approach and its components	<p>EDC’s Climate Change Policy – see 2.2 Commitments, page 2.</p> <p>2019 Annual Report (Download PDF) - Protecting the Environment and People, page 24.</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 website, 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>Environmental and Social Risk Management Policy, see Climate Change and Environmental Footprint, page 5.</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.</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 ENERGY 2016	302-4 Reduction of energy consumption	<p>Electricity increased from 7,817,317 kWh (2.8 J) in 2018 to 8,437,828 (3.04J), an increase of 620,511 kWh (2.23 J). Natural gas consumption increased by 40,600 m³ from 2018. The increased workforce within the corporation as well as from tenants would explain a rise in electricity and gas consumption. The carbon footprint has been calculated as per World Resources Institute GHG Protocol from purchased electricity, v.4.7 (revised May 2015). EDC’s Website – Operational Footprint.</p>		

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ENVIRONMENTAL				
EMISSIONS 2016				
GRI 103 MANAGEMENT APPROACH 2016	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	See Energy (Management Approach, 302, 103-3) See 102-29 b above. 2019 Annual Report (Download PDF) – Protecting the Environment and People, page 24, as well as EDC 2019 Task Force on Climate-related financial disclosures (TCFD), and Climate Change Policy on page 26.		
GRI 305 EMISSIONS 2016	305-3 Other indirect (Scope 3) GHG emissions	EDC's website – Operational Footprint; GHGs from business travel (flight and vehicles) are included.		
	305-5 Reduction of GHG emissions	EDC's website – Operational Footprint		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
EFFLUENTS AND WASTE 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 is also important to address our own operations.		
	103-2 Management Approach and its components	<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 website, using the same methodologies as our customers.</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 of Corporate Sustainability and Responsibility. We have also committed to reducing our operational footprint by investing in LEED certified buildings and implementing robust recycling/composting programs.</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>		
	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 EDC's Website .		
GRI 306 EFFLUENTS AND WASTE 2016	306-2 Waste by type and disposal method	<p>In 2019, EDC continued to work on ways to reduce our operational footprint. In 2019, the amount of waste generated dropped from 150 tonnes to 144 tonnes. 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. As part of Manulife's initiative to enhance their sustainability efforts, EDC 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.</p> <p>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.</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
SOCIAL (400)				
EMPLOYMENT 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22		
	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. 2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22		
	103-3 Evaluation of the Management Approach	Having traditionally conducted employee engagement surveys every two years, we moved to quarterly corporate pulse checks in 2019. This gives us more targeted feedback in areas that are most meaningful for our people – such as employee engagement, enablement, leadership involvement and decision-making – and enables to respond to issues in a timely fashion. 2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22		
GRI 401 EMPLOYMENT 2016	401-1 New employee hires and employee turnover	Overall retention for 2019 is 91.9%; 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
OCCUPATIONAL HEALTH AND SAFETY 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 is 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 are 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	2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22.		
GRI 403 OCCUPATIONAL HEALTH AND SAFETY 2016	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.		
TRAINING AND EDUCATION 2016				
GRI 103 MANAGEMENT APPROACH 2016	103-1 Material topic and its Boundary	Employee engagement and well-being are critical for achieving our goals for the future. It is 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 are inspired and equipped to perform to the best of their abilities.		
	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. Employee training is delivered through blended learning approaches with increased use of online modules, embedded and informal learning, etc. Our investments in learning and growth opportunities include secondments and lateral moves to different parts of the organization, language training to meet the needs of our clients' market, tuition fee reimbursement for completing work-related courses, and subsidies for relevant professional memberships. EDC's website – Life at EDC, 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. EDC's Website , see Students. 2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22 as well as Strengthening our Communities, page 24.		

TRAINING AND EDUCATION 2016 (Cont'd)				
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
GRI 404 TRAINING AND EDUCATION 2016	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. 2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22	Information unavailable for 404-1: Average hours of training that the employees have undertaken by gender and employee category: Reason: our present Learning and Development system does not allow us to capture all training modules. However, we are in the process of modernizing our systems which will enable us to track the number of days of training per employee. We have developed an implementation plan to meet GRI's Standards. This will be available in the Spring of 2021.	
DIVERSITY AND EQUAL OPPORTUNITY 2016				
GRI 103 MANAGEMENT APPROACH 2016	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 is 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. 2019 Annual Report (Download PDF) – Diversity and inclusion, page 23. EDC's approach to diversity in the workplace is described on our website: An Inclusive Culture . EDC offers competitive salaries and comprehensive benefit packages for employees and their families regardless of gender, race, religion or sexual orientation, see EDC's website – Life at EDC		
	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. 2019 Annual Report (Download PDF) – Creating a great workplace, page 22.		

DIVERSITY AND EQUAL OPPORTUNITY 2016 Cont'd)

GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED																																												
<p>GRI 405 DIVERSITY AND EQUAL OPPORTUNITY 2016</p>	<p>405-1 Diversity of governance bodies and employees</p>	<p>2019 Annual Report (Download PDF) – Creating a Great Workplace, page 22 and Diversity and inclusion, page 23; Corporate Governance, see Board Governance, page 37; EDC’s website – Management and Governance, see Executive Management Team and Board of Directors. Women in leadership positions increased from 39% to 52% from 2015 to 2019.</p> <p>a. Governance bodies: Management (Executives/Leaders and other managers) Women 50%, Men 50% Age group: see chart below</p> <p>b. Percentage of employees per employee category: Women 39%, Men 41% Age group: see chart below</p> <p>Per diversity categories:</p> <table border="0"> <tr> <td>Indigenous</td> <td>1.2%</td> </tr> <tr> <td>Women</td> <td>49.8%</td> </tr> <tr> <td>Persons with disabilities</td> <td>2.5%</td> </tr> <tr> <td>Visible Minorities</td> <td>20.5%</td> </tr> </table> <p>Percentage of employees by gender for part time vs full time: Full time – 49% female, 50% male, 1% undefined Part time – 72% female, 24% male, 4% undefined</p> <table border="1"> <thead> <tr> <th>Occupational Groups</th> <th>Under 30</th> <th>30-50</th> <th>Over 50</th> </tr> </thead> <tbody> <tr> <td>Senior Managers</td> <td>0%</td> <td>40%</td> <td>60%</td> </tr> <tr> <td>Middle and other Managers</td> <td>0%</td> <td>70%</td> <td>29%</td> </tr> <tr> <td>Professionals</td> <td>17%</td> <td>65%</td> <td>18%</td> </tr> <tr> <td>Administrative and Senior Clerical Personnel</td> <td>36%</td> <td>40%</td> <td>24%</td> </tr> <tr> <td>Clerical Personnel</td> <td>46%</td> <td>23%</td> <td>31%</td> </tr> <tr> <td>Intermediate Sales and Service Personnel</td> <td>36%</td> <td>59%</td> <td>5%</td> </tr> <tr> <td>Semi-professionals and technicians</td> <td>15%</td> <td>59%</td> <td>26%</td> </tr> <tr> <td>Grand Total</td> <td>16%</td> <td>63%</td> <td>21%</td> </tr> </tbody> </table>	Indigenous	1.2%	Women	49.8%	Persons with disabilities	2.5%	Visible Minorities	20.5%	Occupational Groups	Under 30	30-50	Over 50	Senior Managers	0%	40%	60%	Middle and other Managers	0%	70%	29%	Professionals	17%	65%	18%	Administrative and Senior Clerical Personnel	36%	40%	24%	Clerical Personnel	46%	23%	31%	Intermediate Sales and Service Personnel	36%	59%	5%	Semi-professionals and technicians	15%	59%	26%	Grand Total	16%	63%	21%		
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NON-DISCRIMINATION 2016				
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
GRI 103 MANAGEMENT APPROACH 2016	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 NON-DISCRIMINATION 2016	406-1 Incidents of discrimination and corrective actions taken	We have not had any reported incidents of discrimination in 2019, or any previous years.		
HUMAN RIGHTS ASSESSMENTS 2016				
GRI 103 MANAGEMENT APPROACH 2016	103-1 Material topic and its Boundary	Human rights risk analysis is embedded into our Environmental and Social Review Directive (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 released a new Human Rights Policy in 2019, confirming our commitment to promote and protect human rights. This policy, together with our internal policies, the OECD Common Approaches, the Equator Principles and the IFC Performance Standards , guides our practices in assessing the human rights implications of our business. 2019 Annual Report (Download PDF) – Human Rights Disclosure, page 32. 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.		

NON-DISCRIMINATION 2016				
GRI STANDARD	DISCLOSURE	PAGE NUMBER, URL OR DIRECT ANSWERS	OMISSION	ASSURED
GRI 412 HUMAN RIGHTS ASSESSMENT 2016	412-2 Employee training on human rights policies or procedures	Human rights was covered in general CSR training to business teams throughout the year. 2019 Annual Report (Download PDF) – Human Rights Disclosure, 2019 Implementation Plan, page 33: “Deliver ongoing training, education and capacity building on key elements of the Human Rights Policy”.	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. We are in the process of modernizing our Learning and Development systems which will enable us to track the number of days of training per employee. We have developed an implementation plan to meet GRI’s Standards. This will be available in the Spring of 2021.	
	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	100% of ERD transactions were reviewed for human rights risk. In 2019, 226 transactions underwent human rights risk screenings. 2019 Annual Report – Human Rights Screenings, page 34. For a list of projects reviewed and signed under the Environmental Review Directive (ERD) and Equator Principles, 2019, see our website . 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 EDC’s Statement on Human Rights We monitor to ensure clients comply with the terms of the loan agreement, for the duration of EDC’s support. EDC’s website - Environmental and Social Risk Management Policy and Project Review Brochure		YES , see Assurance Statement at 2019 Annual Report microsite - Downloads

FINANCIAL SECTOR SPECIFIC INDICATORS

GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
PRODUCT PORTFOLIO 2016				
<p>GRI 103 MANAGEMENT APPROACH 2016</p>	<p>103-1 Material topic and its Boundary</p>	<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 is 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 are sometimes called on to defend our transaction decision-making, we are confident enough in our processes to answer criticisms and are getting better at responding to situations. 2019 Annual Report (Download PDF) – Promoter of Responsible and Sustainable Business, page 18</p>		
	<p>103-2 Management Approach and its components</p>	<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 Environmental and Social Risk Management Framework (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 – Equator Principles</p>		
	<p>103-3 Evaluation of the Management Approach</p>	<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. 2019 Annual Report (Download PDF) – Evolving to meet exporters’ needs, page 14</p>		
<p>FS 6</p>	<p>Percentage of the portfolio for business lines by specific region, size and by sector</p>	<p>The percentage breakdown of the portfolio by region, product and dollar value is on EDC’s website - Business Facilitated by Region</p>		

GRI STANDARD	DISCLOSURE	PAGE NUMBER OR URL OR DIRECT ANSWERS	OMISSION	ASSURED
Product Portfolio 2016 (Cont'd)				
FS 7	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>2019 Annual Report (Download PDF) – Engaging with Stakeholders – see Customers and industry groups, page 20, Message from the President and CEO, see page 4, Performance against Objectives, page 6, see Small business and commercial transactions. Evolving to Meet Exporters’ Needs, page 14.</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 – Youth Education Program.</p> <p>2019 Annual Report (Download PDF) – Strengthening our communities, page 24.</p>		
FS 8	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>2019 Annual Report (Download PDF) – Protecting the Environment and People, see Green Bonds, page 25; EDC 2019 Task Force on Climate-Related Financial Disclosures, page 26.</p>		
Active Ownership 2016				
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 is 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 are sometimes called on to defend our transaction decision-making, we are 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 is 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
Active Ownership (2016) (Cont'd)				
FS 10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	<p>Nine projects were reviewed under our environmental and social review directive for potential environmental and social impacts and reached financial close in 2019. Of those, eight projects were assessed under the Equator Principles. Details are posted to our website.</p> <p>ESRM conducted ten project site visits in eight countries (Canada, Chile, Guatemala, Guinea, Mexico, Mongolia, Oman and the United States) 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>226 transactions were screened for human rights, see EDC's 2019 Annual Report (Download PDF) - Human Rights Risk Screenings, page 34.</p>		YES , see Assurance Statement at 2019 Annual Report microsite - Downloads
FS 11	Percentage of assets subject to positive and negative environmental or social screening	<p>All 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 – Environmental and Social Risk Management Policy and Project Review Brochure</p>		
FS 13	Access points in low-populated or economically disadvantaged areas by type	2019 Annual Report (Download PDF) – Strengthening our communities, see CARE Canada partnership, page 24.	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
Audit (2016)				
GRI 103 MANAGEMENT APPROACH 2016	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 results of the 2019 audit can be found here . EDC's Website: Audits – see Auditor General of Canada, and under Learn more. See 102-15, 102-18, 102-19, and 102-31 above		