

CANADA DEPOSIT INSURANCE CORPORATION

ACCESS TO INFORMATION ACT

ANNUAL REPORT 2024-2025

Prepared as at March 31, 2025



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TAB A

Introduction

The *Access to Information Act* (the “Act”) gives Canadian citizens, permanent residents or any person or corporation residing in Canada the right to access information contained within federal government records, subject to specific and limited exceptions.

Section 94 of the Act requires that the head of every federal institution write an annual report on the administration of the Act by the institution, which report must be submitted to Parliament in the first 15 sitting days of the parliamentary session after September 1.

This annual report, covering the fiscal year from April 1, 2024, to March 31, 2025, summarizes the administration of the Act by Canada Deposit Insurance Corporation (“CDIC”), as prepared and tabled in accordance with section 94 of the Act.

Mandate and Governance

CDIC was established in 1967 by the *Canada Deposit Insurance Corporation Act*. The objects of the Corporation are:

- a) to provide insurance against the loss of part or all of deposits;
- b) to promote and otherwise contribute to the stability of the financial system in Canada;
- c) to pursue the objects set out in paragraphs (a) and (b) for the benefit of persons having deposits with member institutions and in such manner as will minimize the exposure of the Corporation to loss; and
- d) to act as the resolution authority for its members.

CDIC is administered by a Board of Directors headed by the Chairperson, who is appointed by the Governor in Council. There are six *ex officio* Directors (the President and Chief Executive Officer of CDIC, the Governor of the Bank of Canada, the Deputy Minister of Finance, the Superintendent of Financial Institutions, a Deputy Superintendent of Financial Institutions or an officer of the Office of the Superintendent of Financial Institutions appointed by the Minister, and the Commissioner of the Financial Consumer Agency of Canada), as well as up to six private sector Directors appointed by the Governor in Council. For more information about CDIC, please refer to www.cdic.ca.

CDIC does not have any non-operational subsidiaries during this reporting period.

Organizational Structure/Administration of the Act

CDIC is a relatively small Crown corporation, which typically receives very few requests for access to information in any given year. As a result, CDIC does not have a formalized Access to Information and Privacy (“ATIP”) office with staff dedicated to ATIP matters on a full-time basis. Rather, the Chief Legal Officer, Corporate Secretary and Head, Policy Integration assumes the role of ATIP Coordinator and is supported in this capacity by the Director, Legal Services as primary contact. The Advisor, ATIP & Legal Services in conjunction with Senior Legal Counsel supports the Director, Legal Services in reviewing requests for access to information (collectively referred to as the “ATIP Office”). The Advisor, ATIP & Legal Services is responsible for processing requests and consultations under the Act and supporting all other ATIP responsibilities.

To ensure timely and accurate responses to ATIP requests, CDIC has one standby agreement with an external ATIP consultant who is available to assist as needed.

For a breakdown of group(s) and/or position(s) responsible for meeting each applicable proactive publication requirement under Part 2 of the *Access to Information Act*, see the section “**Proactive Publication under Part 2 of the ATIA**”, below.

CDIC did not enter into any new service agreements nor have any pre-existing services agreements for ATIP services for or from other government institutions as described under section 96 of the Act during the reporting period.

Delegation Order

The Delegation Order dated October 17, 2022 (the “2022 Delegation Order”) designates the President & CEO, Chief Legal Officer, Corporate Secretary and Head, Policy Integration/Access to Information and Privacy Coordinator and Director, Legal Services to exercise certain powers and perform certain duties and functions of the Chairperson under the Act and is attached hereto and forms part of this annual report (Tab B).

Access to Information Act

Performance under Part 1 of the Access to Information Act, 2024–2025

During this reporting period, CDIC did not receive any requests under the provisions of the Act (i.e. formal requests), representing a 100% decrease compared to the two requests received the previous year. Although the number of formal requests declined relative to the past four years, CDIC has processed on average four requests per year over that time (as depicted in the table below). Nonetheless, formal access to information requests have remained in the single digits for the past 5 years and the majority have been responded to within the legislated timeframes.

In contrast to the limited activity on formal requests, during this reporting period CDIC received twelve informal access to information requests, all of which have closed.¹ CDIC had no active requests as of March 31, 2025.

Five-Year Trend

	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
No. of Informal Requests Received	4	0	3	3	12
No. of Informal Requests Closed	4	0	3	3	12

¹ For two of these requests, the number of pages reported to the ATI Summaries uploaded to Open Government was incorrect. The corrected page number counts have been reflected in CDIC’s Statistical Report for this reporting period. Although it is unclear as to whether this was a manual or technical error in nature, CDIC will monitor its process more closely over the next reporting period.

No. of Formal Requests Received	2	8	6	2	0
No. of Formal Requests Closed	2	8	1	5	0

During the reporting period, CDIC received two requests for consultations from other Government of Canada institutions which were responded to within the time limits specified by these institutions (between 15-30 days). CDIC also received one notification of release from another Government of Canada institution. No requests for consultation had been carried over into the fiscal year 2025-2026.

As of March 31, 2025, no active complaints were received.

Training and Awareness

During fiscal year 2024-2025, all current and new CDIC employees receive training regarding their responsibilities under the Act. This training is provided, both in-person and online, on an annual basis to all employees, and for new employees shortly after they join. In fiscal year 2024-2025, all 218 CDIC employees completed annual declarations of compliance with CDIC policies, including CDIC's Access to Information and Privacy Policy.

Policies, Guidelines and Procedures

CDIC did not have any new or revised policies, guidelines and/or access to information procedures during the 2024-2025 reporting period, including anything related to Part 2 of the *Act*.

Initiatives and Projects to Improve Access to Information

CDIC is a participant of the ATIP Online Request Service ("AORS"), which provides requesters with an easy platform to quickly and efficiently submit new ATI requests.

Technology Improvements: In this reporting period, CDIC's use of the ATIP Request Service (AORS) was upgraded to version 6.2.0 which allows for CDIC users to opt to view only completed or only active access to information and personal information requests.

Frequently Requested Information: CDIC receives a low volume of requests as described above, therefore, there are limited, if any, instances of frequently requested types of information. Nonetheless, upon receipt and review of each request, CDIC searches previous responses to ensure consistency in responding and to determine whether there have been prior requests for similar types of information. If CDIC determines that certain information is frequently requested, CDIC would make the information available on its website so that it is available by other means for future requesters of the same types of information.

CDIC uses social media tools to provide Canadians with real-time updates and information on deposit insurance. Examples of social media used are Facebook, X, Instagram, LinkedIn and Youtube.

CDIC also has a 1-800 number for general inquiries and a general email account.

Summary of Key Issues and Actions Taken on Complaints

As at March 31, 2025, no complaint, investigation, or appeal was brought to the attention of CDIC in relation to the processing and outcome of access to information requests.

Proactive Publication under Part 2 of the ATIA

Below please see table that sets out CDIC Proactive Publication requirements under Part 2 of the ATIA:

Proactive Publication Requirements Table

Legislative Requirement	Section of ATIA	Publication Timeline	Does requirement apply to your institution? (Y/N)	Internal group(s) or position(s) responsible for fulfilling requirement	% of proactive publication requirements published within legislated timelines	Link to web page where published
Apply to all Government Institutions as defined in section 3 of the <i>Access to Information Act</i>						
Travel Expenses	82	Within 30 days after the end of the month of reimbursement	Y	Finance	100%	Government Travel Expenses Travel and Hospitality Reports on CDIC Website
Hospitality Expenses	83	Within 30 days after the end of the month of reimbursement	Y	Finance	100%	Hospitality Expenses Travel and Hospitality Reports on CDIC Website
Reports tabled in Parliament	84	Within 30 days after tabling	Y	Communications and Reporting	80%	Summary of the Corporate Plan — CDIC ATI Annual Report Privacy Act Annual Report

						Annual Report CDIC Reports tabled in Parliament in Open Govt
Apply to government entities or Departments, agencies, and other bodies subject to the Act and listed in Schedules I, I.1, or II of the <i>Financial Administration Act</i>						
Contracts over \$10,000	86	Q1-3: Within 30 days after the quarter Q4: Within 60 days after the quarter	N			
Grants & Contributions over \$25,000	87	Within 30 days after the quarter	N			
Packages of briefing materials prepared for new or incoming deputy heads or equivalent	88(a)	Within 120 days after appointment	N			
Titles and reference numbers of memoranda prepared for a deputy head or equivalent, that is received by their office	88(b)	Within 30 days after the end of the month received	N			
Packages of briefing materials prepared for a deputy head or equivalent's appearance before a committee of Parliament	88(c)	Within 120 days after appearance	N			
Applies to government institutions that are departments named in Schedule I to the <i>Financial Administration Act</i> or portions of the core public administration named in Schedule IV to that Act (i.e. government institutions for which Treasury Board is the employer)						

Reclassification of positions	85	Within 30 days after the quarter	N			
Apply to Ministers' Offices (therefore apply to any institution that performs proactive publication on behalf of a Minister's Office)						
Packages of briefing materials prepared by a government institution for new or incoming ministers	74(a)	Within 120 days after appointment	N			
Titles and reference numbers of memoranda prepared by a government institution for the minister, that is received by their office	74(b)	Within 30 days after the end of the month received	N			
Package of question period notes prepared by a government institution for the minister and in use on the last sitting day of the House of Commons in June and December	74(c)	Within 30 days after last sitting day of the House of Common in June and December	N			
Packages of briefing materials prepared by a government institution for a minister's appearance before a committee of Parliament	74(d)	Within 120 days after appearance	N			
Travel Expenses	75	Within 30 days after the end of the month of reimbursement	N			

Hospitality Expenses	76	Within 30 days after the end of the month of reimbursement	N			
Contracts over \$10,000	77	Q1-3: Within 30 days after the quarter Q4: Within 60 days after the quarter	N			
Ministers' Offices Expenses Note: This consolidated report is currently published by TBS on behalf of all institutions.	78	Within 120 days after the fiscal year	N			

Monitoring Compliance

Processing Time: CDIC has established procedures to monitor the time to process access to information requests by completing an internal tracking log spreadsheet, which is updated monthly to reflect key dates and activities for all requests, including deadlines, and automated reminders are set. The ATIP Coordinator oversees the ATIP program at CDIC, and receives reports from the Director, Legal Services as the status of any requests change.

Measures Supporting Right of Public Access: To further ensure the right of public access to information, the majority of CDIC's contracts, agreements and arrangements contain standard language regarding the potential disclosure of information pursuant to access to information requests (subject to any applicable exemptions under the Act).

Timelines, Accuracy and Completeness: CDIC conducts reviews at the Director, Head and VP equivalent levels to ensure the timelines, accuracy and completeness of our proactive publications under Part 2 of the Act. This year, five reports were tabled in Parliament under Part 2 of the Act. As noted in the chart above, 80% of reports tabled in Parliament were published within 30 days of tabling. The one report that was not published within legislative timelines was CDIC's 2023-2024 to 2027-2028 Summary of the Corporate Plan. An irregular tabling date, internal staff changes and launch of a new CDIC Website contributed to the Summary of the Corporate Plan not meeting its legislative timelines. To address this issue, CDIC has taken steps internally to prevent this from re-occurring. For travel and hospitality proactive publication requirements, they are monitored monthly by the Director of Finance and the Chief Financial Officer with respect to expense claims and monitored yearly with respect to CDIC's Annual ATIA Report by the Director, Legal Services and the ATIP Coordinator. In addition, CDIC's Finance, Communications and Reporting and ATIP

groups chart the timelines for their submissions to meet the proactive publication requirements under Part 2 of the *Act*.

TAB B



Access to Information Act and Privacy Act Delegation Order

The Chairperson of Canada Deposit Insurance Corporation, pursuant to section 95(1) of the Access to Information Act and section 73(1) of the Privacy Act, hereby delegates to the persons holding the positions set out below, or the persons occupying on an acting basis those positions, the exercise of the powers, duties and functions of the Chairperson of Canada Deposit Insurance Corporation as the head of Canada Deposit Insurance Corporation, under the provisions of the Access to Information Act and Privacy Act and their related regulations. This delegation replaces all previous Access to Information Act and Privacy Act delegation orders.

Position	Access to Information Act and Regulations	Privacy Act and Regulations
President & Chief Executive Officer	Full Authority	Full Authority
Chief Legal Officer, Corporate Secretary and Head, Policy Integration / Access to Information and Privacy Coordinator	Full Authority	Full Authority
Director, Legal Services	Full Authority	Full Authority

Dated, at the City of Toronto, this 17th day of October, 2022

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Robert Sanderson
 Chairperson of Canada Deposit Insurance Corporation