CANADA DEPOSIT INSURANCE CORPORATION

ACCESS TO INFORMATION ACT

ANNUAL REPORT
2025-2026

Prepared as at March 31, 2026

cdic sadc

Canada Deposit Insurance Corporation | Société d'assurance-dépôts du Canada

Table of Contents

CDIC Access to Information 2025-2026 Annual Report

CDIC Narrative Report for 2025-2026 Tab A

CDIC *Access to Information Act* Delegation Order (October 1, 2025) Tab B

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, 2025, to March 31, 2026, 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 did not have any wholly owned subsidiaries at any time during the reporting period.

Organizational Structure

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 Vice-President, Corporate Affairs, General Counsel and Corporate Secretary assumes the role of ATIP Coordinator and is supported in this capacity by the Director, Legal Services and Head, Legal Services, Insurance and Compliance, as primary contacts. 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.

CDIC did not enter into any new service agreements nor had any pre-existing service agreements for ATIP services under section 96 of the Act during the reporting period.

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.

Delegation Order

The Delegation Order dated October 1, 2025 (the "2025 Delegation Order") and executed by the Chairperson of the Canada Deposit Insurance Corporation designates the President & CEO, Vice-President, Corporate Affairs, General Counsel, and Corporate Secretary/ Access to Information and Privacy Coordinator, Head, Legal Services, Insurance and Compliance 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*, 2025–2026

During this reporting period, CDIC received twelve (12) online requests under the provisions of the Act (i.e. formal requests), representing a 100% increase compared to the zero requests received the previous year. The number of formal requests has significantly increased this fiscal year 2025-2026. In the past four years, CDIC has processed on average four requests per year over that time (as depicted in the table below). Despite the increased number of formal access to information requests and a small ATIP Office, eight of the twelve requests have been responded to within the legislated timeframes (seven requests were completed in 16-30 days; and one request, which was subsequently abandoned, was completed within 31-60 days.) Of the eight completed requests, 62.5% were disclosed in part, 12.5% were all disclosed, and 25% were abandoned. The remaining four formal access to information requests were active requests and within legislated timelines as of March 31, 2026.

Five-Year Trend

	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
No. of Formal Requests Received	8	6	2	0	12
No. of Formal Requests Closed	8	1	5	0	8

In addition to the significant increase in formal requests, during this reporting period CDIC received two (2) informal access to information requests, both of which have closed.

	2021-2022	2022-2023	2023-2024	2024-2025	2025-2026
No. of Informal Requests Received	0	3	3	12	2
No. of Informal Requests Closed	0	3	3	12	2

During the reporting period, CDIC received three (3) requests for consultations from other Government of Canada institutions which were responded to within the time limits specified by these institutions (between 7-21 days). One request for consultation has been carried over into the fiscal year 2026-2027.

CDIC received two complaints in fiscal year 2025-2026, and had no previous active complaints carried over from fiscal year 2024-2025. As of March 31, 2026, one complaint was resolved and one active complaint remained unresolved and was carried over to fiscal year 2026-2027.

Training and Awareness

During fiscal year 2025-2026, all current and new CDIC employees received training regarding their responsibilities under the Act. This training is provided online, on an annual basis to all employees, and for new employees shortly after they join. In fiscal year 2025-2026, 180 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 implement any new or revised policies, guidelines and/or access to information procedures during the 2025-2026 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: CDIC uses both the ATIP Request Service (AORS), which is the external facing platform for the public, and ATIP Online Management Tool (AOMT), which is the internal facing platform for institutions and ATIP Offices. In this reporting period, both platforms, were upgraded. The upgrades have resulted in several service enhancements, including: increasing the AOMT file size limit from 50 MB to 1 GB which enabled larger uploads and reduced the need to split files; adding search functionality across all requests assigned to CDIC, which resulted in improved file management and access to information; and the addition of a new feature in AOMT that allows requests to be closed without response attachments, which reduces unnecessary process steps

Frequently Requested Information: CDIC receives a low volume of requests as described above, therefore, there are limited 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, Youtube, Pinterest and Bluesky.

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, 2026, CDIC was notified of two complaints received by the Office of the Information Commissioner (OIC). Both complaints related to the same access to information request. In both instances, the OIC contacted CDIC to collect and review all records associated with the processed request. The key actions taken were as follows:

- Complaint #1: The first complaint alleged that CDIC improperly sought clarification to process the request and improperly informed the requester that the requested records would be exempt from disclosure (pursuant to paragraphs 30(1)(a) and (f) of the *Access to Information Act* (ATIA)). CDIC expeditiously collected the information and documentation requested by the OIC, and following receipt of CDIC's representations, the OIC issued a finding that the complaint was not well founded.
- Complaint #2: The second complaint alleged that CDIC improperly withheld information when it responded to the request (pursuant to paragraph 30(1)(a) of the ATIA). CDIC expeditiously collected the information and documentation requested by the OIC and provided detailed reasons in support of its position. The OIC had not issued any findings for this complaint as at March 31, 2026.

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 positions(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 *Access to Information Act*						
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	Communica-tions/Legal Services/Corporate Reporting	100%	Summary of the Corporate Plan 2025/2026 to 2029/2030 Access to Information Act Annual Report 2024-2025 Privacy Act Annual Report 2024-2025
						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 *Financial Administration Act*						
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 *Financial Administration Act* 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. The ATIP Coordinator oversees the ATIP program at CDIC, and receives reports from the Head, Legal Services, Insurance and Compliance and the Director, Legal Services, as the status of any requests change.

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, 100% of reports tabled in Parliament were published within 30 days of tabling. The Director of Finance and the Chief Financial Officer, with respect to expense claims, monitor monthly the Travel and hospitality proactive publication requirements, The ATIP Office, in the context of preparation of CDIC's Annual ATIA Report, annually monitors the travel and hospitality proactive publication requirements. 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

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Canada Deposit Insurance Corporation

Société d'assurance-dépôts du Canada

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
Vice-President, Corporate Affairs, General Counsel and Corporate Secretary	Full Authority	Full Authority
Head, Legal Services, Insurance & Compliance	Full Authority	Full Authority
Director, Legal Services	Full Authority	Full Authority

Dated, at the City of Sintra, this 1 day of October, 2025

Signed by:

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Martin Glynn
Chairperson of Canada Deposit Insurance Corporation

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