

## Commitment to Transparency and Climate Responsibility

We recognize that we're only as strong as the communities where we live and serve. Helping to protect our environment supports the long-term security of homeowners and the neighborhoods where they invest. We also recognize the importance of environmental responsibility and are committed to transparency in our efforts. As part of our dedication, we disclose our greenhouse gas (GHG) emissions and assess climate-related risks and opportunities in alignment with the Task Force on Climate-related Financial Disclosures (TCFD) framework. Our commitment to environmental responsibility reflects our broader mission of creating long-term value for our employees, communities, and other stakeholders. We prepared our GHG inventory in alignment with the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (GHG Protocol). For GHG emissions reporting, Radian delineates its organizational boundary using the operational criterion under management control. Operational control reflects the activities where Radian has the full authority to introduce and implement operating policies.

While we do not have a large carbon footprint, our dedication to transparency is paramount. The increase in Scope 1 GHG emissions for Radian from 2023 to 2024 is due to several factors. First, the number of locations included in our footprint increased from nine to ten. We also expanded our occupied space in one location, which likely led to greater energy consumption and emissions.

<sup>1</sup>The rise in Scope 1 emissions in 2024 is linked to the use of natural gas heating at two properties, whereas in 2023 no such use was identified; fugitive emissions stayed at zero because no refrigerant service on the HVAC system occurred at the Dayton office.

## Greenhouse Gas Emissions

Sum of CO<sub>2</sub>-e MT<sup>2</sup>

