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Equifax Reports Improvement in Commercial and Consumer Bankruptcies

Equifax Analysis Reveals 44% Decrease in Commercial Bankruptcy Petitions

ATLANTA, Feb. 2, 2012 /PRNewswire/ -- According to Equifax Commercial Information Solutions analysis, bankruptcy petition rates have nearly returned to pre-recession index levels. Commercial petitions for bankruptcy decreased 44% since their peak in Q2 2009 through Q4 2011; while consumer petitions peaked a year later in Q2 2010 and declined 26% through the end of 2011.

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"The belt tightening in the commercial, small business sector resulted in a decline in business failures and speaks to the improving health of today's small business market," said Dr. Reza Barazesh, senior vice president, Equifax Commercial Information Solutions.

While both consumer and commercial petitions for bankruptcy declined steadily from the second quarter of 2011 through year end, commercial bankruptcy filings still remained lower declining 28%. Consumer bankruptcy filings have declined 22% since Q2 2011.

"Our latest analysis of bankruptcy rates appears to show some signs of stabilization," said Barazesh. "The downward trend in the number of bankruptcies is an indication of the improvement in economic conditions."

Equifax analyzed Chapter 7, 11 and 13 filings, as part of its comparative study on bankruptcy petitions quarter over quarter. Equifax classifies a small business as a commercial entity of fewer than 100 employees.

To learn more about Equifax Small Business Solutions, visit www.equifaxsmallbusiness.com.

Equifax Commercial Information Solutions

[Equifax Commercial Information Solutions](http://www.equifaxsmallbusiness.com) is the leading provider of small business intelligence. We provide the information and expertise necessary for companies to best understand and manage their dealings with small business customers, prospects and suppliers. Our best-in-class commercial credit risk data, combined with highly predictive scoring, corporate linkage, and innovative technology, enables companies to make quick, confident credit decisions and minimize potential losses. Leveraging our EFX ID(R) keying and linkage technology, companies can also gain greater visibility into their supply chain as well as improve the precision of their sales and marketing efforts - from customer acquisition

to retention and expansion.

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 17 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit www.equifax.com.

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