

Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)

(Dollars in millions, except per share amounts)

A. Reconciliation of net income attributable to Equifax to diluted EPS attributable to Equifax, defined as net income adjusted for acquisition-related amortization expense, legal expenses related to the 2017 cybersecurity incident, fair value adjustment and gain on sale of equity investment, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment, gain on settlement of Canada pension plan, and income tax adjustments:

(In millions, except per share amounts)	Three Months Ended September 30,			
	2022	2021	\$ Change	% Change
Net income attributable to Equifax	\$ 165.7	\$ 205.4	\$ (39.7)	(19)%
Acquisition-related amortization expense of certain acquired intangibles ⁽¹⁾	59.1	40.1	19.0	47 %
Legal expenses related to the 2017 cybersecurity incident ⁽²⁾	0.2	0.1	0.1	100 %
Fair market value adjustment and gain on sale of equity investment ⁽³⁾	(17.5)	(17.3)	(0.2)	1 %
Foreign currency impact of certain intercompany loans ⁽⁴⁾	(0.5)	(0.8)	0.3	(38)%
Acquisition-related costs other than acquisition amortization ⁽⁵⁾	19.1	6.5	12.6	194 %
Income tax effects of stock awards that are recognized upon vesting or settlement ⁽⁶⁾	(0.2)	(2.8)	2.6	(93)%
Argentina highly inflationary foreign currency adjustment ⁽⁷⁾	(0.2)	0.1	(0.3)	(300)%
Gain on settlement of Canada pension plan ⁽⁸⁾	(2.2)	—	(2.2)	nm
Tax impact of adjustments ⁽⁹⁾	(10.6)	(2.6)	(8.0)	nm
Net income attributable to Equifax, adjusted for items listed above	\$ 212.9	\$ 228.7	\$ (15.8)	(7)%
Diluted EPS attributable to Equifax, adjusted for the items listed above	\$ 1.73	\$ 1.85	\$ (0.12)	(6)%
Weighted-average shares used in computing diluted EPS	123.3	123.7		

- (1) During the third quarter of 2022, we recorded acquisition-related amortization expense of certain acquired intangibles of \$59.1 million (\$48.1 million, net of tax). We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the significant cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. The \$11.0 million of tax is comprised of \$15.1 million of tax expense net of \$4.1 million of a cash income tax benefit. During the third quarter of 2021, we recorded acquisition-related amortization expense of certain acquired intangibles of \$40.1 million (\$33.9 million, net of tax). The \$6.2 million of tax is comprised of \$10.2 million of tax expense net of \$4.0 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.
- (2) During the third quarter of 2022, we recorded legal expenses related to the 2017 cybersecurity incident of \$0.2 million (\$0.1 million, net of tax). During the third quarter of 2021, we recorded legal expenses related to the 2017 cybersecurity incident of \$0.1 million (\$0.1 million, net of tax). See the Notes to this reconciliation for additional detail.
- (3) During the third quarter of 2022, we recorded an unrealized gain on the fair market value adjustment and gain on sale of equity investment of \$17.5 million (\$11.4 million, net of tax). During the third quarter of 2021, we recorded an unrealized gain on the fair market value adjustment of an equity investment of \$17.3 million (\$12.1 million, net of tax). The fair value adjustments were recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.
- (4) During the third quarter of 2022 and 2021, we recorded a foreign currency gain on certain intercompany loans of \$0.5 million and \$0.8 million, respectively. The impact was recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.
- (5) During the third quarter of 2022, we recorded \$19.1 million (\$14.4 million, net of tax) for acquisition costs other than acquisition-related amortization. During the third quarter of 2021, we recorded \$6.5 million (\$4.9 million, net of tax) for acquisition costs other than acquisition-related amortization. These costs primarily related to integration costs resulting from recent acquisitions and were recorded in operating income. See the Notes to this reconciliation for additional detail.
- (6) During the third quarter of 2022, we recorded a tax benefit of \$0.2 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the third quarter of 2021, we recorded a tax

benefit of \$2.8 million related to the tax effects of deductions for stock compensation expense in excess of amounts recorded for compensation costs. See the Notes to this reconciliation for additional detail.

- (7) Argentina experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina was deemed a highly inflationary economy by accounting policymakers in 2018. During the third quarter of 2022 and 2021, we recorded a foreign currency gain of \$0.2 million and a foreign currency loss of \$0.1 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.
- (8) During the third quarter of 2022, we recorded a gain on the settlement of Canada pension plan of \$2.2 million (\$3.1 million, net of tax). We received a tax deduction for the settlement payments made resulting in a tax benefit. The impact is recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.
- (9) During the third quarter of 2022, we recorded the tax impact of adjustments of \$10.6 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$11.0 million (\$15.1 million of tax expense net of \$4.1 million of cash income tax benefit), (ii) a tax adjustment of \$0.1 million related to legal expenses for the 2017 cybersecurity incident, (iii) a tax adjustment of \$6.1 million related to the gain on fair market value adjustment and gain on sale of an equity investment (iv) a tax adjustment of \$4.7 million related to acquisition costs other than acquisition-related amortization and (v) a tax adjustment of \$0.9 million related to the gain on settlement of Canada pension plan.

During the third quarter of 2021, we recorded the tax impact of adjustments of \$2.6 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$6.2 million (\$10.2 million of tax expense net of \$4.0 million of cash income tax benefit), (ii) a tax adjustment of \$5.2 million related to the gain on fair market value adjustment of an equity investment and (iv) a tax adjustment of \$1.6 million related to acquisition costs other than acquisition-related amortization.

B. Reconciliation of net income attributable to Equifax to adjusted EBITDA, defined as net income excluding income taxes, interest expense, net, depreciation and amortization expense, legal expenses related to the 2017 cybersecurity incident, fair value adjustment and gain on sale of equity investment, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, Argentina highly inflationary foreign currency adjustment, gain on settlement of Canada pension plan and presentation of adjusted EBITDA margin:

<i>(in millions)</i>	Three Months Ended September 30,			
	2022	2021	\$ Change	% Change
Revenue	\$ 1,244.3	\$ 1,222.9	\$ 21.4	2 %
Net income attributable to Equifax	\$ 165.7	\$ 205.4	\$ (39.7)	(19)%
Income taxes	52.8	58.8	(6.0)	(10)%
Interest expense, net*	46.6	34.6	12.0	35 %
Depreciation and amortization	140.9	116.5	24.4	21 %
Legal expenses related to 2017 cybersecurity incident ⁽¹⁾	0.2	0.1	0.1	100 %
Fair market value adjustment and gain on sale of equity investment ⁽²⁾	(17.5)	(17.3)	(0.2)	1 %
Foreign currency impact of certain intercompany loans ⁽³⁾	(0.5)	(0.8)	0.3	(38)%
Acquisition-related amounts other than acquisition amortization ⁽⁴⁾	19.1	6.5	12.6	194 %
Argentina highly inflationary foreign currency adjustment ⁽⁵⁾	(0.2)	0.1	(0.3)	(300)%
Gain on settlement of Canada pension plan ⁽⁶⁾	(2.2)	—	(2.2)	nm
Adjusted EBITDA, excluding the items listed above	\$ 404.9	\$ 403.9	\$ 1.0	— %
Adjusted EBITDA margin	32.5 %	33.0 %		

nm - not meaningful

*Excludes interest income of \$0.5 million in 2022 and \$0.4 million 2021.

- (1) During the third quarter of 2022, we recorded legal expenses related to the 2017 cybersecurity incident of \$0.2 million (\$0.1 million, net of tax). During the third quarter of 2021, we recorded legal expenses related to the 2017 cybersecurity incident of \$0.1 million (\$0.1 million, net of tax). See the Notes to this reconciliation for additional detail.
- (2) During the third quarter of 2022, we recorded an unrealized gain on the fair market value adjustment and gain on sale of equity investment of \$17.5 million (\$11.4 million, net of tax). During the third quarter of 2021, we recorded an unrealized gain on the fair market value adjustment of an equity investment of \$17.3 million (\$12.1 million, net of tax). The fair value adjustments were recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.
- (3) During the third quarter of 2022 and 2021, we recorded a foreign currency gain on certain intercompany loans of \$0.5 million and \$0.8 million, respectively. The impact was recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.
- (4) During the third quarter of 2022, we recorded \$19.1 million (\$14.4 million, net of tax) for acquisition costs other than acquisition-related amortization. During the third quarter of 2021, we recorded \$6.5 million (\$4.9 million, net of tax) for acquisition costs other than acquisition-related amortization. These costs primarily related to integration costs resulting from recent acquisitions and were recorded in operating income. See the Notes to this reconciliation for additional detail.
- (5) Argentina experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina was deemed a highly inflationary economy by accounting policymakers in 2018. During the third quarter of 2022 and third quarter of 2021, we recorded a foreign currency gain of \$0.2 million and a foreign currency loss of \$0.1 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.
- (6) During the third quarter of 2022, we recorded an gain on the settlement of Canada pension plan of \$2.2 million (\$3.1 million, net of tax). We received a tax deduction for the settlement payments made resulting in a tax benefit. The impact is recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.

C. Reconciliation of operating income by segment to Adjusted EBITDA, excluding depreciation and amortization expense, other income, net, noncontrolling interest, legal expenses related to the 2017 cybersecurity incident, fair value adjustment and gain on sale of equity investment, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, Argentina highly inflationary foreign currency adjustment, gain on settlement of Canada pension plan and presentation of adjusted EBITDA margin for each of the segments:

<i>(In millions)</i>	Three Months Ended September 30, 2022				
	Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 558.9	\$ 397.4	\$ 288.0	—	\$ 1,244.3
Operating income	231.0	82.0	42.5	(112.6)	242.9
Depreciation and amortization	40.2	49.6	32.6	18.5	140.9
Other income, net*	—	1.0	10.1	12.3	23.4
Noncontrolling interest	—	—	(1.2)	—	(1.2)
Adjustments ⁽¹⁾	5.3	3.0	(6.7)	(2.7)	(1.1)
Adjusted EBITDA	\$ 276.5	\$ 135.6	\$ 77.3	\$ (84.5)	\$ 404.9
Operating margin	41.3 %	20.6 %	14.8 %	nm	19.5 %
Adjusted EBITDA margin	49.5 %	34.1 %	26.8 %	nm	32.5 %

nm - not meaningful

*Excludes interest income of \$0.5 million in International.

<i>(In millions)</i>	Three Months Ended September 30, 2021				
	Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 514.6	\$ 437.7	\$ 270.6	—	\$ 1,222.9
Operating income	254.0	127.7	32.5	(141.0)	273.2
Depreciation and amortization	23.2	40.2	34.4	18.7	116.5
Other income, net*	—	0.7	23.3	2.8	26.8
Noncontrolling interest	—	—	(1.2)	—	(1.2)
Adjustments ⁽¹⁾	0.1	1.4	(16.7)	3.8	(11.4)
Adjusted EBITDA	\$ 277.3	\$ 170.0	\$ 72.3	\$ (115.7)	\$ 403.9
Operating margin	49.4 %	29.2 %	12.0 %	nm	22.3 %
Adjusted EBITDA margin	53.9 %	38.8 %	26.7 %	nm	33.0 %

nm - not meaningful

*Excludes interest income of \$0.3 million in International and \$0.1 million in General Corporate Expense.

- (1) During the third quarter of 2022, we recorded pre-tax expenses of \$0.2 million for legal expenses related to the 2017 cybersecurity incident, a \$17.5 million unrealized gain on the fair value adjustment and gain on sale of equity investment, a \$0.5 million foreign currency gain on certain intercompany loans, \$19.1 million in acquisition costs other than acquisition-related amortization, foreign currency gain of \$0.2 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy and a gain of \$2.2 million on the settlement of Canada pension plan.

During the third quarter of 2021, we recorded \$0.1 million of legal fees related to the 2017 cybersecurity incident, a \$17.3 million unrealized gain on the fair value adjustment of an equity investment, a \$0.8 million foreign currency gain on certain intercompany loans, \$6.5 million in acquisition costs other than acquisition-related amortization and a foreign currency loss of \$0.1 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy.

Notes to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures

Diluted EPS attributable to Equifax is adjusted for the following items:

Acquisition-related amortization expense - During the third quarter of 2022 and 2021, we recorded acquisition-related amortization expense of certain acquired intangibles of \$59.1 million (\$48.1 million, net of tax) and \$40.1 million (\$33.9 million, net of tax), respectively. We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the material cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. These financial measures are not prepared in conformity with GAAP. Management believes excluding the impact of amortization expense is useful because excluding acquisition-related amortization and other items that are not comparable allows investors to evaluate our performance for different periods on a more comparable basis. Certain acquired intangibles result in material cash income tax savings which are not reflected in earnings. Management believes that including a benefit to reflect the cash income tax savings is useful as it allows investors to better value Equifax. Management makes these adjustments to earnings when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital.

Legal expenses related to the 2017 cybersecurity incident - Legal expenses related to the 2017 cybersecurity incident include legal fees to respond to subsequent litigation and government investigations for both periods presented. During the third quarter of 2022 and 2021, we recorded legal expenses related to the 2017 cybersecurity incident of \$0.2 million (\$0.1 million, net of tax) and \$0.1 million (\$0.1 million, net of tax). Management believes excluding these charges is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods. The legal expenses related to the 2017 cybersecurity incident do not include losses accrued for certain legal proceedings and government investigations related to the 2017 cybersecurity incident.

Fair market value adjustment and gain on sale of equity investment - During the third quarter of 2022, we recorded a \$17.5 million (\$11.4 million, net of tax) unrealized gain related to adjusting our investment in Brazil to fair value and gain related to the sale of an equity method investment. During the third quarter of 2021 we recorded a \$17.3 million (\$12.1 million, net of tax) unrealized gain related to adjusting our investment in Brazil to fair value. The investment in Brazil has a readily determinable fair value and is adjusted to fair value at the end of each reporting period, with unrealized gains or losses to be recorded within the Consolidated Statements of Income in Other income, net. Management believes excluding these charges from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2022 and 2021, since the non-operating gains or losses are not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Foreign currency impact of certain intercompany loans - During the third quarter of 2022 and 2021, we recorded a gain of \$0.5 million and \$0.8 million, respectively, related to foreign currency impact of certain intercompany loans. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Acquisition-related costs other than acquisition amortization - During the third quarter of 2022 and 2021, we recorded \$19.1 million (\$14.4 million, net of tax) and \$6.5 million (\$4.9 million, net of tax), respectively, for acquisition costs other than acquisition-related amortization. These costs primarily related to integration costs resulting from recent acquisitions and were recorded in operating income. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting, and analyzing future periods.

Income tax effects of stock awards that are recognized upon vesting or settlement - During the third quarter of 2022, we recorded a tax benefit of \$0.2 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the third quarter of 2021, we recorded a tax benefit of \$2.8 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. Management believes excluding this tax effect from financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2022 and 2021 because these amounts are non-operating and relate to income tax benefits or deficiencies for stock awards recognized when tax amounts differ from recognized stock compensation cost. This is

consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Argentina highly inflationary foreign currency adjustment - Argentina experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina was deemed a highly inflationary economy by accounting policymakers. We recorded a foreign currency gain of \$0.2 million and foreign currency loss of \$0.1 million during the third quarter of 2022 and third quarter of 2021, respectively, as a result of remeasuring the peso denominated monetary assets and liabilities due to Argentina being highly inflationary. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Gain on settlement of Canada pension plan - During the third quarter of 2022, we recorded an gain on the settlement of our Canada pension plan of \$2.2 million (\$3.1 million, net of tax). We received a tax deduction for the settlement payments made resulting in a tax benefit. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. The impact is recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.

Adjusted EBITDA and EBITDA margin - Management defines adjusted EBITDA as consolidated net income attributable to Equifax plus net interest expense, income taxes, depreciation and amortization and also excludes certain one-time items. Management believes the use of adjusted EBITDA and adjusted EBITDA margin allows investors to evaluate our performance for different periods on a more comparable basis.