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, adjusted for Veda acquisition related amounts, income from the settlement of escrow amounts, accrual for certain legal claims, impairment of BVS investment, state income tax benefit, realignment of internal resources and other costs, settlement of a legal dispute over certain software license agreements, and acquisition-related amortization expense:

	Three Months Ended December 31,			
(in millions except per share amounts)	**2015**	**2014**	**$ Change**	**% Change**
Net income attributable to Equifax	**$ 111.9**	$ 98.0	$ 13.9	14%
Acquisition-related amortization expense, net of tax, and cash income tax benefit of acquisition-related amortization expense of certain acquired intangibles	**25.9**	26.6	(0.7)	nm
Veda acquisition related amounts, net of tax [(1)]	**(0.3)**	—	(0.3)	nm
Net income attributable to Equifax, adjusted for items listed above	**$ 137.5**	$ 124.6	$ 12.9	10%
Diluted EPS attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	**$ 1.14**	$ 1.02	$ 0.12	12%
Weighted-average shares used in computing diluted EPS	**120.7**	122.0		

	Twelve Months Ended December 31,			
(in millions except per share amounts)	**2015**	**2014**	**$ Change**	**% Change**
Net income attributable to Equifax	**$ 429.1**	367.4	$ 61.7	17 %
Acquisition-related amortization expense, net of tax, and cash income tax benefit of acquisition-related amortization expense of certain acquired intangibles	**105.4**	107.7	(2.3)	(2)%
Veda acquisition related amounts, net of tax [(1)]	**(0.3)**	—	(0.3)	nm
Income from the settlement of escrow amounts, net of tax [(2)]	**(11.1)**	—	(11.1)	nm
Accrual for certain legal claims, net of tax [(3)]	**4.7**	—	4.7	nm
Impairment of BVS investment, net of tax [(4)]	**9.8**	—	9.8	nm
State income tax benefit [(5)]	**(8.6)**	—	(8.6)	nm
Realignment of internal resources and other costs, net of tax [(6)]	**14.9**	—	14.9	nm
Settlement of a legal dispute over certain software license agreements, net of tax [(7)]	**—**	5.0	(5.0)	nm
Net income attributable to Equifax, adjusted for items listed above	**$ 543.9**	$ 480.1	$ 63.8	13 %
Diluted EPS attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	**$ 4.50**	$ 3.89	$ 0.61	16 %
Weighted-average shares used in computing diluted EPS	**120.9**	123.5		

nm - not meaningful

(1) During the fourth quarter of 2015, we recorded $0.5 million ($0.3 million, net of tax) for Veda acquisition related amounts. $3.7 million relates to due diligence expenses and fees incurred as a direct result of the proposed acquisition, recorded in selling, general, and administrative expenses on our consolidated statement of income. $4.2 million relates to a mark-to-market gain on foreign currency options and amortization of acquisition specific debt issuance costs, recorded in other income, net, on our consolidated statement of income and does not impact our operating margin. The foreign currency options will expire or will be exercised in Q1 2016. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2015, we recorded income of $12.3 million ($11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. The income of $12.3 million is recorded in other income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.

(3) During the third quarter of 2015, we recorded a charge of $7.5 million ($4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(4) Impairment of Brazil investment of $14.8 million ($9.8 million, net of tax) relates to the impairment of our cost method investment in Brazil in the second quarter of 2015. The impairment of $14.8 million is recorded in other (expense) income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.

(5) The state income tax benefit of $8.6 million was generated from a tax law change enacted in the second quarter of 2015.

(6) The realignment of internal resources and other costs for $23.4 million ($14.9 million, net of tax) predominantly relates to the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(7) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)
(Dollars in millions, except per share amounts)

B. Reconciliation of operating income to adjusted operating income, excluding Veda specific expenses, accrual for certain legal claims, realignment of internal resources and other costs, and settlement of a legal dispute over certain software license agreement, and presentation of adjusted operating margin:

	Three Months Ended December 31,				
(in millions)	**2015**	2014	$ Change	% Change	Local Currency % Change*
Revenue	**$ 666.3**	$ 624.6	$ 41.7	7%	10%
Operating income	**176.9**	$ 165.2	11.7	7%	11%
Veda specific expenses (1)	**3.7**	—	3.7	nm	nm
Adjusted operating income, excluding the item listed above	**$ 180.6**	$ 165.2	$ 15.4	9%	13%
Adjusted operating margin	**27.1%**	26.5%			

	Twelve Months Ended December 31,				
(in millions)	**2015**	2014	$ Change	% Change	Local Currency % Change*
Revenue	**$ 2,663.6**	$ 2,436.4	$ 227.2	9%	12%
Operating income	**693.9**	$ 638.2	55.7	9%	12%
Veda specific expenses (1)	**3.7**	—	3.7	nm	nm
Accrual for certain legal claims (2)	**7.5**	—	7.5	nm	nm
Realignment of internal resources and other costs (3)	**23.4**	—	23.4	nm	nm
Settlement of a legal dispute over certain software license agreements (4)	—	7.9	(7.9)	nm	nm
Adjusted operating income, excluding the items listed above	**$ 728.5**	$ 646.1	$ 82.4	13%	16%
Adjusted operating margin	**27.4%**	26.5%			

* Reflects percentage change in revenue and operating income conforming 2015 results using 2014 exchange rates.
nm - not meaningful

(1) During the fourth quarter of 2015, we recorded $0.5 million ($0.3 million, net of tax) for Veda acquisition related amounts. $3.7 million relates to due diligence expenses and fees incurred as a direct result of the proposed acquisition, recorded in selling, general, and administrative expenses on our consolidated statement of income. $4.2 million relates to a mark-to-market gain on foreign currency options and amortization of acquisition specific debt issuance costs, recorded in other income, net, on our consolidated statement of income and does not impact our operating margin. The foreign currency options will expire or will be exercised in Q1 2016. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2015, we recorded a charge of $7.5 million ($4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(3) The realignment of internal resources and other costs for $23.4 million ($14.9 million, net of tax) predominantly relates to the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(4) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)
(Dollars in millions, except per share amounts)

C. Reconciliation of operating income to adjusted EBITDA, excluding Veda specific expenses, accrual for certain legal claims, realignment of internal resources and other costs, settlement of a legal dispute over certain software license agreement, and depreciation and amortization expense, and presentation of adjusted EBITDA margin:

(in millions)	Three Months Ended December 31, 2015	Three Months Ended December 31, 2014	$ Change	% Change
Revenue	**$ 666.3**	$ 624.6	$ 41.7	7 %
Operating income	**176.9**	$ 165.2	11.7	7 %
Depreciation and amortization	**48.9**	49.8	(0.9)	(2)%
EBITDA	**225.8**	215.0	10.8	5 %
Veda specific expenses (1)	**3.7**	—	3.7	nm
Adjusted EBITDA, excluding the item listed above	**$ 229.5**	$ 215.0	$ 14.5	7 %
EBITDA margin	**33.9%**	34.4%		
Adjusted EBITDA margin	**34.4%**	34.4%		

(in millions)	Twelve Months Ended December 31, 2015	Twelve Months Ended December 31, 2014	$ Change	% Change
Revenue	**$ 2,663.6**	$ 2,436.4	$ 227.2	9 %
Operating income	**693.9**	$ 638.2	55.7	9 %
Depreciation and amortization	**198.0**	201.8	(3.8)	(2)%
EBITDA	**891.9**	840.0	51.9	6 %
Veda specific expenses (1)	**3.7**	—	3.7	nm
Accrual for certain legal claims (2)	**7.5**	—	7.5	nm
Realignment of internal resources and other costs (3)	**23.4**	—	23.4	nm
Settlement of a legal dispute over certain software license agreements (4)	—	7.9	(7.9)	nm
Adjusted EBITDA, excluding the items listed above	**$ 926.5**	$ 847.9	$ 78.6	9 %
EBITDA margin	**33.5%**	34.5%		
Adjusted EBITDA margin	**34.8%**	34.8%		

nm - not meaningful

(1) During the fourth quarter of 2015, we recorded $0.5 million ($0.3 million, net of tax) for Veda acquisition related amounts. $3.7 million relates to due diligence expenses and fees incurred as a direct result of the proposed acquisition, recorded in selling, general, and administrative expenses on our consolidated statement of income. $4.2 million relates to a mark-to-market gain on foreign currency options and amortization of acquisition specific debt issuance costs, recorded in other income, net, on our consolidated statement of income and does not impact our operating margin. The foreign currency options will expire or will be exercised in Q1 2016. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2015, we recorded a charge of $7.5 million ($4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(3) The realignment of internal resources and other costs for $23.4 million ($14.9 million, net of tax) predominantly relates to the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(4) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

D. Reconciliation of operating income to EBITDA and/or adjusted EBITDA, excluding Veda specific expenses, accrual for certain legal claims, realignment of internal resources and other costs, settlement of a legal dispute over certain software license agreement, and depreciation and amortization expense, and presentation of adjusted EBITDA margin for each of the segments:

(in millions)	**Three Months Ended December 31, 2015**							
	Revenue	**Operating Income**	**Depreciation and Amortization**	**EBITDA**	**EBITDA Margin**	**Adjustments**	**Adjusted EBITDA**	**Adjusted EBITDA Margin**
U.S. Information Solutions	**296.1**	**$ 123.1**	**$ 20.6**	**$ 143.7**	**48.5%**	**—**	**143.7**	**48.5%**
International	**142.6**	**29.4**	**9.4**	**$ 38.8**	**27.2%**	**—**	**38.8**	**27.2%**
Workforce Solutions	**143.7**	**52.9**	**10.8**	**$ 63.7**	**44.3%**	**—**	**63.7**	**44.3%**
Personal Solutions	**83.9**	**22.7**	**2.2**	**$ 24.9**	**29.7%**	**—**	**24.9**	**29.7%**
General Corporate Expense	**—**	**(51.2)**	**5.9**	**$ (45.3)**	**nm**	**3.7** [1]	**(41.6)**	**nm**
Total	**$ 666.3**	**$ 176.9**	**$ 48.9**	**$ 225.8**	**33.9%**	**$ 3.7**	**$ 229.5**	**34.4%**

nm - not meaningful

(in millions)	**Three Months Ended December 31, 2014**							
	Revenue	**Operating Income**	**Depreciation and Amortization**	**EBITDA**	**EBITDA Margin**	**Adjustments**	**Adjusted EBITDA**	**Adjusted EBITDA Margin**
U.S. Information Solutions	278.0	$ 114.1	$ 21.1	$ 135.2	48.6%	—	135.2	48.6%
International	143.3	28.9	10.8	$ 39.7	27.7%	—	39.7	27.7%
Workforce Solutions	128.5	41.7	10.2	$ 51.9	40.4%	—	51.9	40.4%
Personal Solutions	74.8	26.6	2.2	$ 28.8	38.5%	—	28.8	38.5%
General Corporate Expense	—	(46.1)	5.5	$ (40.6)	nm	—	(40.6)	nm
Total	$ 624.6	$ 165.2	$ 49.8	$ 215.0	34.4%	$ —	$ 215.0	34.4%

nm - not meaningful

(in millions)	Twelve Months Ended December 31, 2015							
	Revenue	**Operating Income**	**Depreciation and Amortization**	**EBITDA**	**EBITDA Margin**	**Adjustments**	**Adjusted EBITDA**	**Adjusted EBITDA Margin**
U.S. Information Solutions	**1,171.3**	**$ 491.2**	**$ 83.3**	**$ 574.5**	**49.0%**	**7.5** [2]	**582.0**	**49.7%**
International	**568.5**	**113.5**	**40.1**	**$ 153.6**	**27.0%**	**—**	**153.6**	**27.0%**
Workforce Solutions	**577.7**	**218.8**	**42.0**	**$ 260.8**	**45.1%**	**—**	**260.8**	**45.1%**
Personal Solutions	**346.1**	**95.2**	**9.4**	**$ 104.6**	**30.2%**	**—**	**104.6**	**30.2%**
General Corporate Expense	**—**	**(224.8)**	**23.2**	**$ (201.6)**	**nm**	**27.1** [1,3]	**(174.5)**	**nm**
Total	**$ 2,663.6**	**$ 693.9**	**$ 198.0**	**$ 891.9**	**33.5%**	**$ 34.6**	**$ 926.5**	**34.8%**

nm - not meaningful

(in millions)	Twelve Months Ended December 31, 2014							
	Revenue	**Operating Income**	**Depreciation and Amortization**	**EBITDA**	**EBITDA Margin**	**Adjustments**	**Adjusted EBITDA**	**Adjusted EBITDA Margin**
U.S. Information Solutions	1,079.9	$ 421.0	$ 86.7	$ 507.7	47.0%	7.9 [4]	515.6	47.7%
International	572.2	121.0	44.2	$ 165.2	28.9%	—	165.2	28.9%
Workforce Solutions	490.1	160.7	42.6	$ 203.3	41.5%	—	203.3	41.5%
Personal Solutions	294.2	93.4	8.2	$ 101.6	34.5%	—	101.6	34.5%
General Corporate Expense	—	(157.9)	20.1	$ (137.8)	nm	—	(137.8)	nm
Total	$ 2,436.4	$ 638.2	$ 201.8	$ 840.0	34.5%	$ 7.9	$ 847.9	34.8%

nm - not meaningful

(1) During the fourth quarter of 2015, we recorded $0.5 million ($0.3 million, net of tax) for Veda acquisition related amounts. $3.7 million relates to due diligence expenses and fees incurred as a direct result of the proposed acquisition, recorded in selling, general, and administrative expenses on our consolidated statement of income. $4.2 million relates to a mark-to-market gain on foreign currency options and amortization of acquisition specific debt issuance costs, recorded in other income, net, on our consolidated statement of income and does not impact our operating margin. The foreign currency options will expire or will be exercised in Q1 2016. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2015, we recorded a charge of $7.5 million ($4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(3) The realignment of internal resources and other costs for $23.4 million ($14.9 million, net of tax) predominantly relates to the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(4) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

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

Veda acquisition related amounts for due diligence and fees incurred as a direct result of the proposed acquisition, as well as integration expense in the first year following the closure of the acquisition - During the fourth quarter of 2015, we recorded $0.5 million ($0.3 million, net of tax) for Veda acquisition related amounts. $3.7 million relates to due diligence expenses and fees incurred as a direct result of the proposed acquisition, recorded in selling, general, and administrative expenses on our consolidated statement of income. $4.2 million relates to a mark-to-market gain on foreign currency options and amortization of acquisition specific debt issuance costs, recorded in other income, net, on our consolidated statement of income and does not impact our operating margin. The foreign currency options will expire or will be exercised in Q1 2016. During 2015, there was no adjustment for integration expense, however, management plans to exclude integration expense for the first year following the closure of the acquisition. Management believes excluding this charge 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.

Income from the settlement of escrow amounts related to a past acquisition - During the third quarter of 2015, we recorded income of $12.3 million ($11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. Management believes excluding this income from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2015, as compared to the corresponding period in 2014, since an income 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.

Accrual for certain legal claims - During the third quarter of 2015, we recorded a charge of $7.5 million ($4.7 million, net of tax) related to an accrual for certain legal claims. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2015, as compared to the corresponding period in 2014, 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.

Impairment of our cost method investment in Brazil - During the second quarter of 2015, we recorded a charge of $14.8 million ($9.8 million, net of tax) related to the impairment of our cost method investment in Brazil. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2015, as compared to the corresponding period in 2014, 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.

State income tax benefit - During the second quarter of 2015, we recorded an unanticipated state income tax benefit of $8.6 million, due to a change in tax law. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2015, as compared to the corresponding period in 2014, because 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.

Charge related to the realignment of internal resources and other - During the first quarter of 2015, we recorded a charge of $23.4 million ($14.9 million, net of tax). This charge was predominantly related to the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2015, as compared to the corresponding period in 2014, 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.

Acquisition-related amortization expense, net of tax - 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.

Redeemable noncontrolling interest adjustment- During the twelve months ended December 31, 2015, there was not an adjustment of redeemable noncontrolling interest as the redemption value is not in excess of fair value. Management believes excluding this charge 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.

Settlement of a legal dispute over certain software license agreements – During the third quarter of 2014, we recorded a settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) in our USIS segment. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to operating income when measuring operating 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.

Adjusted operating income and operating margin, excluding acquisition specific transaction and due diligence expense, accrual for certain legal claims, realignment of internal resources and other costs, and settlement of a legal dispute over certain software license agreement - Management believes excluding the impact of acquisition specific transaction and due diligence expense, accrual for certain legal claims, realignment of internal resources and other costs, and settlement of a legal dispute over certain software license agreement from the calculation of operating income and operating margin, on a non-GAAP basis, allows investors to evaluate our performance for different periods on a more comparable basis.

EBITDA, EBITDA margin, adjusted EBITDA and adjusted EBITDA margin, excluding acquisition specific transaction and due diligence expense, accrual for certain legal claims, realignment of internal resources and other costs, and settlement of a legal dispute over certain software license agreement - Management defines EBITDA as operating income plus depreciation and amortization. Management believes excluding the impact of acquisition specific transaction and due diligence expense, accrual for certain legal claims, realignment of internal resources and other costs, and settlement of a legal dispute over certain software license agreement from the calculation of EBITDA and EBITDA margin, allows investors to evaluate our performance for different periods on a more comparable basis.