

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 adjusted net income attributable to Equifax and adjusted diluted EPS attributable to Equifax, defined as net income and EPS, respectively, each adjusted for acquisition-related amortization expense of certain acquired intangibles, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, gain on sale of equity investment, pension mark-to-market fair value adjustment, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, realignment of resources and other costs, income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment, reversal of a valuation allowance for certain deferred tax assets, legal settlement, antitrust litigation costs and aggregated tax impact of these adjustments:

<i>(In millions, except per share amounts)</i>	Three Months Ended December 31,		\$ Change	% Change
	2025	2024		
Net income attributable to Equifax	\$ 175.8	\$ 174.0	\$ 1.8	1 %
Acquisition-related amortization expense of certain acquired intangibles ⁽¹⁾	62.6	64.1	(1.5)	(2)%
Accrual for legal and regulatory matters related to the 2017 cybersecurity incident ⁽²⁾	0.3	0.1	0.2	nm
Gain on sale of equity investment ⁽³⁾	(0.3)	—	(0.3)	nm
Pension mark-to-market fair value adjustment ⁽⁴⁾	(0.6)	11.6	(12.2)	nm
Foreign currency impact of certain intercompany loans ⁽⁵⁾	0.1	0.3	(0.2)	(67)%
Acquisition-related costs other than acquisition amortization ⁽⁶⁾	8.5	20.0	(11.5)	(58)%
Realignment of resources and other costs ⁽⁷⁾	—	6.4	(6.4)	nm
Income tax effects of stock awards that are recognized upon vesting or settlement ⁽⁸⁾	(0.4)	(0.6)	0.2	(33)%
Argentina highly inflationary foreign currency adjustment ⁽⁹⁾	0.9	0.6	0.3	50 %
Reversal of valuation allowance for certain deferred tax assets ⁽¹⁰⁾	—	(4.6)	4.6	nm
Legal Settlement ⁽¹¹⁾	30.0	15.0	15.0	100 %
Antitrust litigation costs ⁽¹²⁾	1.2	—	1.2	nm
Tax impact of adjustments ⁽¹³⁾	(23.1)	(22.0)	(1.1)	5 %
Adjusted net income attributable to Equifax	<u>\$ 255.0</u>	<u>\$ 264.9</u>	<u>\$ (9.9)</u>	<u>(4)%</u>
Adjusted diluted EPS attributable to Equifax	<u>\$ 2.09</u>	<u>\$ 2.12</u>	<u>\$ (0.03)</u>	<u>(1)%</u>
Weighted-average shares used in computing diluted EPS	<u>122.3</u>	<u>125.1</u>		

<i>(In millions, except per share amounts)</i>	Twelve Months Ended December 31,		\$ Change	% Change
	2025	2024		
Net income attributable to Equifax	\$ 660.3	\$ 604.1	\$ 56.2	9 %
Acquisition-related amortization expense of certain acquired intangibles ⁽¹⁾	250.2	261.1	(10.9)	(4)%
Accrual for legal and regulatory matters related to the 2017 cybersecurity incident ⁽²⁾	1.0	0.3	0.7	nm
Gain on sale of equity investment ⁽³⁾	(1.2)	—	(1.2)	nm
Pension mark-to-market fair value adjustment ⁽⁴⁾	(0.6)	11.6	(12.2)	nm
Foreign currency impact of certain intercompany loans ⁽⁵⁾	(0.3)	0.4	(0.7)	nm
Acquisition-related costs other than acquisition amortization ⁽⁶⁾	35.0	68.4	(33.4)	(49)%
Realignment of resources and other costs ⁽⁷⁾	49.9	48.0	1.9	4 %
Income tax effects of stock awards that are recognized upon vesting or settlement ⁽⁸⁾	(2.4)	(8.2)	5.8	(71)%
Argentina highly inflationary foreign currency adjustment ⁽⁹⁾	3.3	1.1	2.2	nm
Reversal of valuation allowance for certain deferred tax assets ⁽¹⁰⁾	—	(4.6)	4.6	nm
Legal Settlement ⁽¹¹⁾	30.0	15.0	15.0	100 %
Antitrust litigation costs ⁽¹²⁾	5.4	—	5.4	nm
Tax impact of adjustments ⁽¹³⁾	(81.4)	(87.1)	5.7	(7)%
Adjusted net income attributable to Equifax	<u>\$ 949.2</u>	<u>\$ 910.1</u>	<u>\$ 39.1</u>	<u>4 %</u>
Adjusted diluted EPS attributable to Equifax	<u>\$ 7.65</u>	<u>\$ 7.29</u>	<u>\$ 0.36</u>	<u>5 %</u>
Weighted-average shares used in computing diluted EPS	<u>124.1</u>	<u>124.9</u>		

nm - not meaningful

(1) During the fourth quarter of 2025, we recorded acquisition-related amortization expense of certain acquired intangibles of \$62.6 million (\$50.1 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 \$12.5 million of tax is comprised of \$16.6 million of tax expense, net of \$4.1 million of a cash income tax benefit. During the fourth quarter of 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of \$64.1 million (\$51.0 million, net of tax). The \$13.1 million of tax is comprised of \$17.2 million of tax expense, net of \$4.1 million of a cash income tax benefit.

For the year ended December 31, 2025, we recorded acquisition-related amortization expense of certain acquired intangibles of \$250.2 million (\$200.2 million, net of tax). The \$50.0 million of tax is comprised of \$66.2 million of tax expense, net of \$16.2 million of a cash income tax benefit. For the year ended December 31, 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of \$261.1 million (\$207.5 million, net of tax). The \$53.6 million of tax is comprised of \$70.0 million of tax expense, net of \$16.4 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.

(2) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.3 million and \$1.0 million (\$0.9 million, net of tax), respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.1 million and \$0.3 million (\$0.2 million, net of tax), respectively. See the Notes to this reconciliation for additional detail.

(3) During the fourth quarter of 2025 and the year ended December 2025, we recorded a gain on sale of equity investments of \$0.3 million and \$1.2 million (\$0.7 million, net of tax), respectively. The impact was recorded to the Other Income (Expense), net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.

(4) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a gain of \$0.6 million (\$0.6 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a loss of \$11.6 million (\$8.7 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. See the Notes to this reconciliation for additional detail.

(5) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a foreign currency loss of \$0.1 million and a foreign currency gain of \$0.3 million on certain intercompany loans, respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.3 million and \$0.4 million, respectively, related to certain intercompany loans. The impact was recorded to the Other Income (Expense), net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.

(6) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded \$8.5 million (\$5.6 million, net of tax) and \$35.0 million (\$24.4 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded \$20.0 million (\$15.8 million, net of tax) and \$68.4 million (\$51.8 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. These costs primarily related to integration costs resulting from recent acquisition activity and were recorded in operating income. See the Notes to this reconciliation for additional detail.

(7) During the year ended December 31, 2025, we recorded \$49.9 million (\$37.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, which predominantly relate to the reduction of headcount to support the Company's global strategic objectives. During the fourth quarter of 2024, we recorded \$6.4 million (\$4.6 million, net of tax) of restructuring charges primarily related to contract terminations. For the year ended December 31, 2024, we recorded \$48.0 million (\$34.1 million, net of tax) of restructuring charges related to the realignment of resources and other costs. These restructuring charges predominantly related to our ongoing efforts toward completion of our technology transformation in order to support the Company's strategic objectives. See the Notes to this reconciliation for additional detail.

(8) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a tax benefit of \$0.4 million and \$2.4 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a tax benefit of \$0.6 million and \$8.2 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. See the Notes to this reconciliation for additional detail.

(9) 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. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a foreign currency loss of \$0.9 million and \$3.3 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. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.6 million and \$1.1 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.

(10) During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a full reversal of a valuation allowance for certain deferred tax assets of \$4.6 million that was initially recorded in 2020. See the Notes to this reconciliation for additional detail.

(11) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a \$30.0 million (\$22.6 million, net of tax) charge for a settlement associated with the resolution of inquiry disputes related claims. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a \$15.0 million charge for a settlement associated with the resolution of a matter with the Consumer Financial Protection Bureau (“CFPB”). See the Notes to this reconciliation for additional detail.

(12) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded costs related to antitrust litigation pertaining to our Workforce Solutions business unit in the amount of \$1.2 million (\$0.9 million, net of tax) and \$5.4 million (\$4.1 million, net of tax), respectively. See the Notes to this reconciliation for additional detail.

(13) During the fourth quarter of 2025, we recorded the tax impact of adjustments of \$23.1 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$12.5 million (\$16.6 million of tax expense, net of \$4.1 million of a cash income tax benefit), (ii) a tax adjustment of \$2.9 million related to acquisition-related costs other than acquisition amortization, (iii) a tax adjustment of \$7.4 million related to an accrual for a settlement associated with the resolution of inquiry disputes related claims and (iv) a tax adjustment of \$0.3 million related to antitrust litigation costs. During the fourth quarter of 2024, we recorded the tax impact of adjustments of \$22.0 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$13.1 million (\$17.2 million of tax expense, net of \$4.1 million of a cash income tax benefit), (ii) a tax adjustment of \$2.9 million related to the fourth quarter mark-to-market fair value adjustment of our pension and postretirement benefit plans, (iii) a tax adjustment of \$4.2 million related to acquisition-related costs other than acquisition amortization, and (iv) a tax adjustment of \$1.8 million related to the realignment of resources and other costs.

For the year ended December 31, 2025, we recorded the tax impact of adjustments of \$81.4 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$50.0 million (\$66.2 million of tax expense, net of \$16.2 million of a cash income tax benefit), (ii) a tax adjustment of \$0.1 million related to an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, (iii) a tax adjustment of \$0.5 million related to the gain on sale of equity investments, (iv) a tax adjustment of \$10.6 million related to acquisition-related costs other than acquisition amortization, (v) a tax adjustment of \$12.5 million related to the realignment of resources and other costs, (vi) a tax adjustment of \$7.4 million related to an accrual for a settlement associated with the resolution of inquiry disputes related claims and (vii) a tax adjustment of \$1.3 million related to antitrust litigation costs. For the year ended December 31, 2024, we recorded the tax impact of adjustments of \$87.1 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$53.6 million (\$70.0 million of tax expense, net of \$16.4 million of a cash income tax benefit), (ii) a tax adjustment of \$0.1 million related to an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, (iii) a tax adjustment of \$2.9 million related to the fourth quarter mark-to-market fair value adjustment of our pension and postretirement benefit plans, (iv) a tax adjustment of \$16.6 million related to acquisition-related costs other than acquisition amortization, and (v) a tax adjustment of \$13.9 million related to the realignment of resources and other costs.

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

(Dollars in millions, except per share amounts)

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, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, gain on sale of equity investment, pension mark-to-market fair value adjustment, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, realignment of resources and other costs, Argentina highly inflationary foreign currency adjustment, legal settlement, antitrust litigation costs and presentation of adjusted EBITDA margin:

(In millions)	Three Months Ended December 31,		\$ Change	% Change
	2025	2024		
Revenue	\$ 1,550.6	\$ 1,419.4	\$ 131.2	9 %
Net income attributable to Equifax	\$ 175.8	\$ 174.0	\$ 1.8	1 %
Income taxes	56.5	52.2	4.3	8 %
Interest expense, net*	51.5	50.1	1.4	3 %
Depreciation and amortization	184.3	171.6	12.7	7 %
Accrual for legal and regulatory matters related to 2017 cybersecurity incident ⁽¹⁾	0.3	0.1	0.2	nm
Gain on sale of equity investment ⁽²⁾	(0.3)	—	(0.3)	nm
Pension mark-to-market fair value adjustment ⁽³⁾	(0.6)	11.6	(12.2)	nm
Foreign currency impact of certain intercompany loans ⁽⁴⁾	0.1	0.3	(0.2)	(67)%
Acquisition-related costs other than acquisition amortization ⁽⁵⁾	8.5	20.0	(11.5)	(58)%
Realignment of resources and other costs ⁽⁶⁾	—	6.4	(6.4)	nm
Argentina highly inflationary foreign currency adjustment ⁽⁷⁾	0.9	0.6	0.3	50 %
Legal Settlement ⁽⁸⁾	30.0	15.0	15.0	100 %
Antitrust litigation costs ⁽⁹⁾	1.2	—	1.2	nm
Adjusted EBITDA, excluding the items listed above	\$ 508.2	\$ 501.9	\$ 6.3	1 %
Adjusted EBITDA margin	32.8 %	35.4 %		
Twelve Months Ended December 31,				
(In millions)	2025	2024	\$ Change	% Change
Revenue	\$ 6,074.5	\$ 5,681.1	\$ 393.4	7 %
Net income attributable to Equifax	\$ 660.3	\$ 604.1	\$ 56.2	9 %
Income taxes	230.6	203.2	27.4	13 %
Interest expense, net*	202.4	214.2	(11.8)	(6)%
Depreciation and amortization	719.5	669.8	49.7	7 %
Accrual for legal and regulatory matters related to 2017 cybersecurity incident ⁽¹⁾	1.0	0.3	0.7	nm
Gain on sale of equity investment ⁽²⁾	(1.2)	—	(1.2)	nm
Pension mark-to-market fair value adjustment ⁽³⁾	(0.6)	11.6	(12.2)	nm
Foreign currency impact of certain intercompany loans ⁽⁴⁾	(0.3)	0.4	(0.7)	nm
Acquisition-related costs other than acquisition amortization ⁽⁵⁾	35.0	68.4	(33.4)	(49)%
Realignment of resources and other costs ⁽⁶⁾	49.9	48.0	1.9	4 %
Argentina highly inflationary foreign currency adjustment ⁽⁷⁾	3.3	1.1	2.2	nm
Legal Settlement ⁽⁸⁾	30.0	15.0	15.0	100 %
Antitrust litigation costs ⁽⁹⁾	5.4	—	5.4	nm
Adjusted EBITDA, excluding the items listed above	\$ 1,935.3	\$ 1,836.1	\$ 99.2	5 %
Adjusted EBITDA margin	31.9 %	32.3 %		

nm - not meaningful

*Excludes interest income of \$2.6 million and \$5.7 million for the fourth quarter of 2025 and 2024, respectively. Also, excludes interest income of \$9.9 million and \$14.9 million for the years ended December 31, 2025 and 2024, respectively.

- (1) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.3 million and \$1.0 million (\$0.9 million, net of tax), respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.1 million and \$0.3 million (\$0.2 million, net of tax), respectively. See the Notes to this reconciliation for additional detail.
- (2) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a gain on sale of equity investments of \$0.3 million and \$1.2 million (\$0.7 million, net of tax), respectively. The impact was recorded to the Other Income (Expense), net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.
- (3) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a gain of \$0.6 million (\$0.6 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a loss of \$11.6 million (\$8.7 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. See the Notes to this reconciliation for additional detail.
- (4) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a foreign currency loss of \$0.1 million and a foreign currency gain of \$0.3 million on certain intercompany loans, respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.3 million and \$0.4 million, respectively, related to certain intercompany loans. The impact was recorded to the Other Income (Expense), net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional detail.
- (5) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded \$8.5 million (\$5.6 million, net of tax) and \$35.0 million (\$24.4 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded \$20.0 million (\$15.8 million, net of tax) and \$68.4 million (\$51.8 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. These costs primarily related to integration costs resulting from recent acquisition activity and were recorded in operating income. See the Notes to this reconciliation for additional detail.
- (6) During the year ended December 31, 2025, we recorded \$49.9 million (\$37.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, which predominantly relate to the reduction of headcount to support the Company's global strategic objectives. During the fourth quarter of 2024, we recorded \$6.4 million (\$4.6 million, net of tax) of restructuring charges primarily related to contract terminations. For the year ended December 31, 2024, we recorded \$48.0 million (\$34.1 million, net of tax) of restructuring charges related to the realignment of resources and other costs. These restructuring charges predominantly related to our ongoing efforts toward completion of our technology transformation in order to support the Company's strategic objectives. 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. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a foreign currency loss of \$0.9 million and \$3.3 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. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.6 million and \$1.1 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 fourth quarter of 2025 and the year ended December 31, 2025, we recorded a \$30.0 million (\$22.6 million, net of tax) charge for a settlement associated with the resolution of inquiry disputes related claims. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a \$15.0 million charge for a settlement associated with the resolution of a matter with the CFPB. See the Notes to this reconciliation for additional detail.
- (9) During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded costs related to antitrust litigation pertaining to our Workforce Solutions business unit in the amount of \$1.2 million (\$0.9 million, net of tax) and \$5.4 million (\$4.1 million, net of tax), respectively. See the Notes to this reconciliation for additional detail.

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

<i>(In millions)</i>		Three Months Ended December 31, 2025				
		Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 652.2	\$ 526.9	\$ 371.5	—	\$ 1,550.6	
Operating income	285.5	128.3	60.8	(190.4)	284.2	
Depreciation and amortization	47.7	62.5	48.9	25.2	184.3	
Other income (expense), net*	0.4	0.4	0.5	(1.1)	0.2	
Noncontrolling interest	—	—	(0.6)	—	(0.6)	
Adjustments ⁽¹⁾	0.9	—	7.6	31.6	40.1	
Adjusted EBITDA	\$ 334.5	\$ 191.2	\$ 117.2	\$ (134.7)	\$ 508.2	
Operating margin	43.8 %	24.4 %	16.4 %	nm	18.3 %	
Adjusted EBITDA margin	51.3 %	36.3 %	31.6 %	nm	32.8 %	

<i>(In millions)</i>		Twelve Months Ended December 31, 2025				
		Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 2,582.3	\$ 2,078.5	\$ 1,413.7	—	\$ 6,074.5	
Operating income	1,141.5	475.2	182.5	(704.0)	1,095.2	
Depreciation and amortization	184.3	251.3	186.7	97.2	719.5	
Other income (expense), net*	0.3	2.1	3.7	(4.0)	2.1	
Noncontrolling interest	—	—	(4.0)	—	(4.0)	
Adjustments ⁽¹⁾	4.4	2.3	34.3	81.5	122.5	
Adjusted EBITDA	\$ 1,330.5	\$ 730.9	\$ 403.2	\$ (529.3)	\$ 1,935.3	
Operating margin	44.2 %	22.9 %	12.9 %	nm	18.0 %	
Adjusted EBITDA margin	51.5 %	35.2 %	28.5 %	nm	31.9 %	

*Excludes interest income of \$2.6 million in the fourth quarter of 2025 and \$9.9 million for the year ended December 31, 2025.

<i>(In millions)</i>		Three Months Ended December 31, 2024				
		Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 598.1	\$ 472.5	\$ 348.8	—	\$ 1,419.4	
Operating income	257.9	115.1	60.8	(145.7)	288.1	
Depreciation and amortization	44.8	62.7	44.6	19.5	171.6	
Other expense, net*	—	—	(0.1)	(12.3)	(12.4)	
Noncontrolling interest	—	—	0.6	—	0.6	
Adjustments ⁽²⁾	7.6	3.0	7.6	35.8	54.0	
Adjusted EBITDA	\$ 310.3	\$ 180.8	\$ 113.5	\$ (102.7)	\$ 501.9	
Operating margin	43.1 %	24.4 %	17.4 %	nm	20.3 %	
Adjusted EBITDA margin	51.9 %	38.3 %	32.5 %	nm	35.4 %	

(In millions)	Twelve Months Ended December 31, 2024				
	Workforce Solutions	U.S. Information Solutions	International	General Corporate Expense	Total
Revenue	\$ 2,433.8	\$ 1,893.0	\$ 1,354.3	—	\$ 5,681.1
Operating income	1,053.3	404.4	181.2	(596.8)	1,042.1
Depreciation and amortization	178.4	237.3	176.0	78.1	669.8
Other income (expense), net*	—	0.2	2.0	(19.6)	(17.4)
Noncontrolling interest	—	—	(3.2)	—	(3.2)
Adjustments ⁽²⁾	30.0	11.5	18.2	85.1	144.8
Adjusted EBITDA	\$ 1,261.7	\$ 653.4	\$ 374.2	\$ (453.2)	\$ 1,836.1
Operating margin	43.3 %	21.4 %	13.4 %	nm	18.3 %
Adjusted EBITDA margin	51.8 %	34.5 %	27.6 %	nm	32.3 %

*Excludes interest income of \$5.7 million in the fourth quarter of 2024 and \$14.9 million for the year ended December 31, 2024.

(1) During the fourth quarter of 2025, we recorded pre-tax expenses of \$0.3 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, a \$0.3 million gain on sale of equity investment, a \$0.6 million gain related to mark-to-market fair value adjustment of our pension and postretirement benefit plans, a \$0.1 million foreign currency loss on certain intercompany loans, \$8.5 million for acquisition-related costs other than acquisition amortization, a \$0.9 million foreign currency loss related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy, a \$30.0 million charge related to an accrual for a settlement associated with the resolution of inquiry disputes related claims and \$1.2 million of antitrust litigation costs.

For the year ended December 31, 2025, we recorded \$1.0 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, a \$1.2 million gain on sale of equity investment, a \$0.6 million gain related to mark-to-market fair value adjustment of our pension and postretirement benefit plans, a \$0.3 million foreign currency gain on certain intercompany loans, \$35.0 million for acquisition-related costs other than acquisition amortization, \$49.9 million of restructuring charges for the realignment of resources and other costs, a foreign currency loss of \$3.3 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy, a \$30.0 million charge related to an accrual for a settlement associated with the resolution of inquiry disputes related claims and \$5.4 million of antitrust litigation costs.

(2) During the fourth quarter of 2024, we recorded pre-tax expenses of \$0.1 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, an \$11.6 million loss related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans, a \$0.3 million foreign currency loss on certain intercompany loans, \$20.0 million for acquisition-related costs other than acquisition amortization, \$6.4 million of restructuring charges for the realignment of resources and other costs, a \$0.6 million foreign currency loss 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 \$15.0 million charge for a settlement associated with the resolution of a matter with the CFPB.

For the year ended December 31, 2024, we recorded \$0.3 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, an \$11.6 million loss related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans, a \$0.4 million foreign currency loss on certain intercompany loans, \$68.4 million for acquisition-related costs other than acquisition amortization, \$48.0 million of restructuring charges for the realignment of resources and other costs, a foreign currency loss of \$1.1 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy and a \$15.0 million charge for a settlement associated with the resolution of a matter with the CFPB.

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

Acquisition-related amortization expense - During the fourth quarter of 2025 and 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of \$62.6 million (\$50.1 million, net of tax) and \$64.1 million (\$51.0 million, net of tax), respectively. For the years ended December 31, 2025 and 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of \$250.2 million (\$200.2 million, net of tax) and \$261.1 million (\$207.5 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.

Accrual for legal and regulatory matters related to the 2017 cybersecurity incident - Accrual for legal and regulatory matters related to the 2017 cybersecurity incident includes legal fees to respond to subsequent litigation and government investigations for the periods presented. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.3 million and \$1.0 million (\$0.9 million, net of tax), respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of \$0.1 million and \$0.3 million (\$0.2 million, net of tax), respectively. 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.

Gain on sale of equity investment - During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a gain on sale of equity investments of \$0.3 million and \$1.2 million (\$0.7 million, net of tax), respectively. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2025, since the non-operating gains 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.

Pension mark-to-market fair value adjustment - We utilize a mark-to-market method of accounting for recognizing actuarial gains and losses and expected return on plan assets for our defined benefit pension and other postretirement benefit plans. Under our accounting methodology for recognizing actuarial gains and losses and expected return on plan assets for our defined benefit pension and other postretirement benefit plans, remeasurement of projected benefit obligation and plan assets are immediately recognized in earnings through net periodic benefit cost within Other Income (Expense), net on the Consolidated Statements of Income, with pension and postretirement plans to be remeasured annually in the fourth quarter, or on an interim basis as triggering events require remeasurement. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a gain of \$0.6 million (\$0.6 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a loss of \$11.6 million (\$8.7 million, net of tax) related to the mark-to-market fair value adjustment of our pension and postretirement benefit plans. Management believes excluding these charges from certain financial results provides meaningful supplemental information regarding our financial results, since the non-operating gains and 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 fourth quarter of 2025 and the year ended December 31, 2025, we recorded a foreign currency loss of \$0.1 million and a foreign currency gain of \$0.3 million on certain intercompany loans, respectively. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.3 million and \$0.4 million, respectively, related to certain intercompany loans. The impact was recorded to the Other Income (Expense), net line item within the Consolidated Statements of Income. 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 fourth quarter of 2025 and the year ended December 31, 2025, we recorded \$8.5 million (\$5.6 million, net of tax) and \$35.0 million (\$24.4 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded \$20.0 million (\$15.8 million, net of tax) and \$68.4 million (\$51.8 million, net of tax), respectively, for acquisition-related costs other than acquisition amortization. These costs primarily related to transaction and 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.

Charge related to the realignment of resources and other costs - During the year ended December 31, 2025, we recorded \$49.9 million (\$37.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, which predominantly relate to the reduction of headcount to support the Company's global strategic objectives. During the fourth quarter of 2024, we recorded \$6.4 million (\$4.6 million, net of tax) of restructuring charges primarily related to contract terminations. For the year ended December 31, 2024, we recorded \$48.0 million (\$34.1 million, net of tax) of restructuring charges related to the realignment of resources and other costs. These restructuring charges predominantly related to our ongoing efforts toward completion of our technology transformation in order to support the Company's strategic objectives. Management believes excluding these charges from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2025 and 2024, since the charges 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.

Income tax effects of stock awards that are recognized upon vesting or settlement - During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a tax benefit of \$0.4 million and \$2.4 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a tax benefit of \$0.6 million and \$8.2 million, respectively, 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 and twelve months ended December 31, 2025, as compared to the corresponding periods in 2024, 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. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a \$0.9 million and a \$3.3 million foreign currency loss, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a foreign currency loss of \$0.6 million and \$1.1 million, respectively. 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.

Reversal of a valuation allowance for certain deferred tax assets - During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a full reversal of a valuation allowance for certain deferred tax assets of \$4.6 million. The valuation allowance was initially recorded in the first quarter of 2020 for deferred tax assets where the benefit was not expected to be realized. In the fourth quarter of 2024, we determined the benefit is expected to be realized for the deferred tax assets and therefore we fully reversed the valuation allowance initially recorded. The tax effect of the initial valuation allowance recorded was excluded from financial results in the first quarter of 2020, and therefore the tax effect of the reversal of the valuation allowance has been excluded from financial results in the fourth quarter of 2024. Management believes excluding this tax effect from financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2024 because this amount is not comparable among the periods. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Legal settlement - During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded a \$30.0 million (\$22.6 million, net of tax) charge for a settlement associated with the resolution of inquiry disputes related claims. During the fourth quarter of 2024 and the year ended December 31, 2024, we recorded a \$15.0 million charge for a settlement associated with the resolution of a matter with the CFPB. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2025 and 2024, 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.

Antitrust litigation costs - Antitrust litigation costs include legal fees to respond to antitrust litigation pertaining to our Workforce Solutions business unit. During the fourth quarter of 2025 and the year ended December 31, 2025, we recorded costs related to antitrust litigation pertaining to our Workforce Solutions business unit in the amount of \$1.2 million (\$0.9 million, net of tax) and \$5.4 million (\$4.1 million, net of tax), respectively. Management believes excluding these charges is useful as it allows investors to evaluate our performance for different periods on a more comparable basis, as these legal matters are outside of the normal course of Equifax's continuing business operations. 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.

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.