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, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, 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, realignment of resources and other costs and aggregated tax impact of these adjustments:

	Three Months Ended March 31,			
(In millions, except per share amounts)	**2025**	**2024**	**$ Change**	**% Change**
Net income attributable to Equifax	**$ 133.1**	$ 124.9	$ 8.2	7 %
Acquisition-related amortization expense of certain acquired intangibles [(1)]	**62.3**	67.0	(4.7)	(7)%
Accrual for legal and regulatory matters related to the 2017 cybersecurity incident [(2)]	**0.1**	0.1	—	— %
Foreign currency impact of certain intercompany loans [(3)]	**(0.2)**	(0.4)	0.2	(50)%
Acquisition-related costs other than acquisition amortization [(4)]	**11.6**	18.1	(6.5)	(36)%
Income tax effects of stock awards that are recognized upon vesting or settlement [(5)]	**(1.1)**	(4.0)	2.9	(73)%
Argentina highly inflationary foreign currency adjustment [(6)]	**0.5**	0.1	0.4	nm
Realignment of resources and other costs [(7)]	**1.4**	—	1.4	nm
Tax impact of adjustments [(8)]	**(16.3)**	(18.8)	2.5	(13)%
Adjusted net income attributable to Equifax	**$ 191.4**	$ 187.0	$ 4.4	2 %
Adjusted diluted EPS attributable to Equifax	**$ 1.53**	$ 1.50	$ 0.03	2 %
Weighted-average shares used in computing diluted EPS	**125.1**	124.8		

nm - not meaningful

(1) During the first quarter of 2025, we recorded acquisition-related amortization expense of certain acquired intangibles of $62.3 million ($49.8 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 first quarter of 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of $67.0 million ($53.2 million, net of tax). The $13.8 million of tax is comprised of $17.9 million of tax expense, net of $4.1 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.

(2) During the first quarter of 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.1 million ($0.1 million, net of tax). During the first quarter of 2024, we recorded an accrual for legal and regulatory matters 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 first quarter of 2025 and 2024, we recorded a foreign currency gain on certain intercompany loans of $0.2 million and $0.4 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 first quarter of 2025, we recorded $11.6 million ($8.2 million, net of tax) for acquisition-related costs other than acquisition amortization. During the first quarter of 2024, we recorded $18.1 million ($13.1 million, net of tax) 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.

(5) During the first quarter of 2025, we recorded a tax benefit of $1.1 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the first quarter of 2024, we recorded a tax benefit of $4.0 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.

(6) 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 first

quarter of 2025 and 2024, we recorded a foreign currency loss of $0.5 million and $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.

(7) During the first quarter of 2025, we recorded $1.4 million ($1.0 million, net of tax) of restructuring charges related to contract terminations, which relate to our efforts to complete our cloud technology transformation. See the Notes to this reconciliation for additional detail.

(8) During the first quarter of 2025, we recorded the tax impact of adjustments of $16.3 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 cash income tax benefit), (ii) a tax adjustment of $3.4 million related to acquisition-related costs other than acquisition amortization, and (iii) a tax adjustment of $0.4 million related to restructuring charges.

During the first quarter of 2024, we recorded the tax impact of adjustments of $18.8 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $13.8 million ($17.9 million of tax expense, net of $4.1 million of cash income tax benefit) and (ii) a tax adjustment of $5.0 million related to acquisition-related costs other than acquisition 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, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, Argentina highly inflationary foreign currency adjustment, realignment of resources and other costs and presentation of adjusted EBITDA margin:

	Three Months Ended March 31,			
(In millions)	2025	2024	$ Change	% Change
Revenue	**$ 1,442.0**	$ 1,389.4	$ 52.6	4 %
Net income attributable to Equifax	**$ 133.1**	$ 124.9	$ 8.2	7 %
Income taxes	**51.6**	40.5	11.1	27 %
Interest expense, net*	**50.4**	56.9	(6.5)	(11)%
Depreciation and amortization	**174.6**	164.4	10.2	6 %
Accrual for legal and regulatory matters related to 2017 cybersecurity incident (1)	**0.1**	0.1	—	— %
Foreign currency impact of certain intercompany loans (2)	**(0.2)**	(0.4)	0.2	(50)%
Acquisition-related amounts other than acquisition amortization (3)	**11.6**	18.1	(6.5)	(36)%
Argentina highly inflationary foreign currency adjustment (4)	**0.5**	0.1	0.4	nm
Realignment of resources and other costs (5)	**1.4**	—	1.4	nm
Adjusted EBITDA, excluding the items listed above	**$ 423.1**	$ 404.6	$ 18.5	5 %
Adjusted EBITDA margin	**29.3 %**	29.1 %		

nm - not meaningful
*Excludes interest income of $2.5 million in 2025 and $2.8 million in 2024.

(1) During the first quarter of 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.1 million ($0.1 million, net of tax). During the first quarter of 2024, we recorded an accrual for legal and regulatory matters 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 first quarter of 2025 and 2024, we recorded a foreign currency gain on certain intercompany loans of $0.2 million and $0.4 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.

(3) During the first quarter of 2025, we recorded $11.6 million ($8.2 million, net of tax) for acquisition-related costs other than acquisition amortization. During the first quarter of 2024, we recorded $18.1 million ($13.1 million, net of tax) 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.

(4) 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 first quarter of 2025 and 2024, we recorded a foreign currency loss of $0.5 million and $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.

(5) During the first quarter of 2025, we recorded $1.4 million ($1.0 million, net of tax) of restructuring charges related to contract terminations, which relate to our efforts to complete our cloud technology transformation. 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, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, Argentina highly inflationary foreign currency adjustment, realignment of resources and other costs and presentation of adjusted EBITDA margin for each of the segments:

(In millions)	**Three Months Ended March 31, 2025**				
	Workforce Solutions	**U.S. Information Solutions**	**International**	**General Corporate Expense**	**Total**
Revenue	**$ 618.6**	**$ 499.9**	**$ 323.5**	**—**	**$ 1,442.0**
Operating income	**264.1**	**105.7**	**25.4**	**(159.4)**	**235.8**
Depreciation and amortization	**44.6**	**63.3**	**43.7**	**23.0**	**174.6**
Other (expense) income, net*	**(0.1)**	**0.3**	**0.7**	**(0.9)**	**—**
Noncontrolling interest	**—**	**—**	**(0.7)**	**—**	**(0.7)**
Adjustments (1)	**1.6**	**1.4**	**9.0**	**1.4**	**13.4**
Adjusted EBITDA	**$ 310.2**	**$ 170.7**	**$ 78.1**	**$ (135.9)**	**$ 423.1**
Operating margin	**42.7 %**	**21.1 %**	**7.8 %**	**nm**	**16.4 %**
Adjusted EBITDA margin	**50.1 %**	**34.1 %**	**24.1 %**	**nm**	**29.3 %**

nm - not meaningful
*Excludes interest income of $2.3 million in International and $0.2 million in General Corporate Expense.

(In millions)	**Three Months Ended March 31, 2024**				
	Workforce Solutions	**U.S. Information Solutions**	**International**	**General Corporate Expense**	**Total**
Revenue	$ 602.8	$ 465.3	$ 321.3	—	$ 1,389.4
Operating income	255.1	92.6	31.9	(154.9)	224.7
Depreciation and amortization	44.3	56.4	44.5	19.2	164.4
Other (expense) income, net*	—	(0.1)	0.3	(1.4)	(1.2)
Noncontrolling interest	—	—	(1.2)	—	(1.2)
Adjustments (1)	8.5	3.4	2.7	3.3	17.9
Adjusted EBITDA	$ 307.9	$ 152.3	$ 78.2	$ (133.8)	$ 404.6
Operating margin	42.3 %	19.9 %	9.9 %	nm	16.2 %
Adjusted EBITDA margin	51.1 %	32.7 %	24.3 %	nm	29.1 %

nm - not meaningful
*Excludes interest income of $2.6 million in International and $0.2 million in General Corporate Expense.

(1) During the first quarter of 2025, we recorded pre-tax expenses of $0.1 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, a $0.2 million foreign currency gain on certain intercompany loans, $11.6 million for acquisition-related costs other than acquisition amortization, a foreign currency loss of $0.5 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 $1.4 million of restructuring charges for the realignment of resources and other costs.

During the first 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, a $0.4 million foreign currency gain on certain intercompany loans, $18.1 million in acquisition-related costs other than acquisition amortization, and a $0.1 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.

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 first quarter of 2025 and 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of $62.3 million ($49.8 million, net of tax) and $67.0 million ($53.2 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 both periods presented. During the first quarter of 2025, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.1 million ($0.1 million, net of tax). During the first quarter of 2024, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $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.

Foreign currency impact of certain intercompany loans - During the first quarter of 2025 and 2024, we recorded a gain of $0.2 million and $0.4 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 first quarter of 2025 and 2024, we recorded $11.6 million ($8.2 million, net of tax) and $18.1 million ($13.1 million, net of tax), respectively, for acquisition-related costs other than acquisition 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 first quarter of 2025, we recorded a tax benefit of $1.1 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the first quarter of 2024, we recorded a tax benefit of $4.0 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 March 31, 2025 and 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. We recorded a foreign currency loss of $0.5 million and $0.1 million during the first quarter of 2025 and 2024, 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.

Charge related to the realignment of resources and other costs - During the first quarter of 2025, we recorded $1.4 million ($1.0 million, net of tax) of restructuring charges related to contract terminations, which relate to our efforts to complete our cloud technology transformation. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended March 31, 2025 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.

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.