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Equifax Reports Business Failures On The Decline; Western Region Still Leads Nation In Small Business Bankruptcy Filings

ATLANTA, June 7, 2012 /PRNewswire/ -- Small business bankruptcies declined 36% from Q1 2010 to Q1 2012—with a noticeable drop in key Western states—and are projected to continue to decline, according to Equifax's analysis of national bankruptcy trends.

To view the multimedia assets associated with this release, please click:

<http://www.multivu.com/mnr/55049-equifax-reports-business-failures-on-decline-bankruptcy-filing-trends>

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"The downward trend in the number of small business bankruptcies shows continued stabilization of the market," said Rissi Lovern, leader of Equifax's Commercial Information Solutions Risk Center of Excellence, "and is due largely to the belt tightening of business owners, as well as increasing consumer confidence and spending."

While Western states continue to top the list among MSAs with the highest number of small business bankruptcies, the region also experienced the most significant decrease in bankruptcy filings year over year from Q1 2011 to Q1 2012—more than a 40% decline in some MSAs.

Equifax data shows nearly all of the 15 MSAs topping the list of those with the greatest number of small business bankruptcies, experienced double-digit year-over-year declines in business failures, since Q1 2011. The Sacramento-Arden-Arcade-Roseville, California MSA reported the most significant drop, with a 42.25% decrease in bankruptcy petitions during the time period; the Riverside-San Bernadino-Ontario, California MSA followed closely with a 41.27% decrease.

About the Study

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

To view a complete listing of small business bankruptcy filings by MSA, visit <http://www.multivu.com/assets/55049/documents/BK-Rank-Order-2012-Q1-original.pdf>. Learn more about Equifax Small Business Solutions at www.equifaxsmallbusiness.com.

Equifax Commercial Information Solutions

Equifax Commercial Information Solutions is a leading provider of small business intelligence. We provide best-in-class business credit risk and marketing data, predictive analytics and unmatched expertise to enable clients to grow their business intelligently. From small business to enterprise customers, prospects and suppliers we help clients to know and grow their customer base and mitigate risk. Our proprietary data and personalized service enables clients to improve the precision of their sales and marketing efforts with quicker access and unique visibility into their customers and prospects.

About Equifax

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

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit www.equifax.com.

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