

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 acquisition-related amortization expense, an accrual for legal matters related to the 2017 cybersecurity incident, costs related to the 2017 cybersecurity incident, realignment of internal resources, the income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency impacts, and income tax adjustments:

<i>(In millions, except per share amounts)</i>	Three Months Ended March 31,		\$ Change	% Change
	2019	2018		
Net income attributable to Equifax	\$ (555.9)	\$ 90.9	\$ (646.8)	(712)%
Acquisition-related amortization expense of certain acquired intangibles ⁽¹⁾	34.1	42.2	(8.1)	(19)%
Accrual for legal matters related to the 2017 cybersecurity incident ⁽²⁾	690.0	—	690.0	nm
2017 cybersecurity incident related costs ⁽³⁾	96.8	68.7	28.1	41 %
Realignment of internal resources ⁽⁴⁾	11.5	—	11.5	nm
Income tax effects of stock awards that are recognized upon vesting or settlement ⁽⁵⁾	(1.3)	(3.0)	1.7	nm
Argentina highly inflationary foreign currency adjustment ⁽⁶⁾	0.3	—	0.3	nm
Tax impact of adjustments ⁽⁷⁾	(129.5)	(25.1)	(104.4)	416 %
Net income attributable to Equifax, adjusted for items listed above	\$ 146.0	\$ 173.7	\$ (27.7)	(16)%
	\$ 1.20	\$ 1.43	\$ (0.23)	(16)%
Weighted-average shares used in computing diluted EPS	121.6	121.3		

nm - not meaningful

- (1) During the first quarter of 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of \$34.1 million (\$29.1 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 \$5.0 million of tax is comprised of \$9.0 million of tax expense net of \$4.0 million of a cash income tax benefit. During the first quarter of 2018, we recorded acquisition-related amortization expense of certain acquired intangibles of \$42.2 million (\$35.2 million, net of tax). The \$7.0 million of tax is comprised of \$10.9 million of tax expense net of \$3.9 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.
- (2) During the first quarter of 2019, we recorded a \$690.0 million (\$592.7 million, net of tax) accrual for losses associated with certain legal proceedings and investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. See the Notes to this reconciliation for additional detail.
- (3) During the first quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of \$96.8 million (\$72.3 million, net of tax). During the first quarter of 2018, we recorded \$68.7 million (\$50.6 million, net of tax) for costs related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.
- (4) During the first quarter of 2019, we recorded a restructuring charge for the realignment of internal resources and other costs of \$11.5 million (\$8.8 million, net of tax) which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives. See the Notes to this reconciliation for additional detail.
- (5) During the first quarter of 2019, we recorded a tax benefit of \$1.3 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the first quarter of 2018, we recorded a tax benefit of \$3.0 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 has been deemed a highly inflationary economy by accounting policymakers. During the first quarter of 2019, we recorded a foreign currency loss of \$0.3 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

- (7) During the first quarter of 2019, we recorded the tax impact of adjustments of \$129.5 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$5.0 million (\$9.0 million of tax expense net of \$4.0 million of cash income tax benefit), (ii) a tax adjustment of \$24.5 million related to expenses for the 2017 cybersecurity incident, (iii) a tax adjustment of \$97.3 million related to the accrual of a legal matter, and (iv) a tax adjustment of \$2.7 million related to the realignment of internal resources.

During the first quarter of 2018, we recorded the tax impact of adjustments of \$25.1 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$7.0 million (\$10.9 million of tax expense net of \$3.9 million of cash income tax benefit) and (ii) a tax adjustment of \$18.1 million related to expenses for the 2017 cybersecurity incident.

B. Reconciliation of net income attributable to Equifax to adjusted EBITDA, excluding income taxes, interest expense, net, depreciation and amortization expense, an accrual for legal matters related to the 2017 cybersecurity incident, costs related to the 2017 cybersecurity incident, realignment of internal resources, Argentina highly inflationary foreign currency impacts, and presentation of adjusted EBITDA margin:

<i>(in millions)</i>	Three Months Ended March 31,		\$ Change	% Change
	2019	2018		
Revenue	\$ 846.1	\$ 865.7	\$ (19.6)	(2)%
Net income attributable to Equifax	\$ (555.9)	\$ 90.9	\$ (646.8)	(712)%
Income taxes	(88.1)	29.4	(117.5)	(400)%
Interest expense, net*	26.0	22.8	3.2	14 %
Depreciation and amortization	77.6	78.2	(0.6)	(1)%
Accrual for legal matters related to the 2017 cybersecurity incident ⁽¹⁾	690.0	—	690.0	nm
2017 cybersecurity incident related costs ⁽²⁾	96.8	68.7	\$ 28.1	41 %
Realignment of internal resources ⁽³⁾	11.5	—	11.5	nm
Argentina highly inflationary foreign currency adjustment ⁽⁴⁾	0.3	—	0.3	nm
Adjusted EBITDA, excluding the items listed above	\$ 258.2	\$ 290.0	\$ (31.8)	(11)%
Adjusted EBITDA margin	30.5%	33.5%		

nm - not meaningful

*Excludes interest income of \$0.7 million in 2019 and \$1.1 million in 2018.

- (1) During the first quarter of 2019, we recorded a \$690.0 million (\$592.7 million, net of tax) accrual for losses associated with certain legal proceedings and investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. See the Notes to this reconciliation for additional detail.
- (2) During the first quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of \$96.8 million (\$72.3 million, net of tax). During the first quarter of 2018, we recorded \$68.7 million (\$50.6 million, net of tax) for expenses related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.
- (3) During the first quarter of 2019, we recorded a restructuring charge for the realignment of internal resources and other costs of \$11.5 million (\$8.8 million, net of tax) which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives. 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 has been deemed a highly inflationary economy by accounting policymakers. During the first quarter of 2019, we recorded a foreign currency loss of \$0.3 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

C. Reconciliation of operating income to Adjusted EBITDA, excluding depreciation and amortization expense, other income, net, noncontrolling interest, an accrual for legal matters related to the 2017 cybersecurity incident, costs related to the 2017 cybersecurity incident, realignment of internal resources, and presentation of adjusted EBITDA margin for each of the segments:

<i>(In millions)</i>	Three Months Ended March 31, 2019					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense*	Total
Revenue	\$ 298.3	\$ 225.1	\$ 228.5	\$ 94.2	—	\$ 846.1
Operating Income	96.0	11.2	96.2	11.4	(832.7)	(617.9)
Depreciation and Amortization	18.4	29.2	11.9	4.1	14.0	77.6
Other income/(expense), net**	0.5	3.1	—	—	(2.2)	1.4
Noncontrolling interest	—	(1.5)	—	—	—	(1.5)
Adjustments ⁽¹⁾	13.2	15.0	4.7	7.0	758.7	798.6
Adjusted EBITDA	\$ 128.1	\$ 57.0	\$ 112.8	\$ 22.5	\$ (62.2)	\$ 258.2
Operating Margin	32.2%	5.0%	42.1%	12.1%	nm	(73.0)%
Adjusted EBITDA Margin	42.9%	25.3%	49.4%	23.9%	nm	30.5 %

nm - not meaningful

*General Corporate Expense includes non-recurring adjustments of \$758.7 million.

**Excludes interest income of \$0.4 million in International and \$0.3 million in General Corporate Expense.

<i>(In millions)</i>	Three Months Ended March 31, 2018					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense*	Total
Revenue	\$ 306.9	\$ 244.5	\$ 211.1	\$ 103.2	nm	\$ 865.7
Operating Income	110.9	36.7	90.1	30.1	(123.6)	144.2
Depreciation and Amortization	20.8	29.9	11.8	3.9	11.8	78.2
Other income/(expense), net**	0.5	3.8	—	—	(2.5)	1.8
Noncontrolling interest	—	(2.9)	—	—	—	(2.9)
Adjustments ⁽¹⁾	3.2	4.3	1.4	0.9	58.9	68.7
Adjusted EBITDA	\$ 135.4	\$ 71.8	\$ 103.3	\$ 34.9	\$ (55.4)	\$ 290.0
Operating Margin	36.1%	15.0%	42.7%	29.2%	nm	16.7%
Adjusted EBITDA Margin	44.1%	29.4%	48.9%	33.8%	nm	33.5%

nm - not meaningful

*General Corporate Expense includes non-recurring adjustments of \$58.9 million.

**Excludes interest income of \$1.1 million in International.

- (1) During the first quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of \$96.8 million (\$72.3 million, net of tax), \$690.0 million (\$592.7 million, net of tax) for an accrual for losses associated with certain legal proceedings and investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses, and \$11.5 million (\$8.8 million, net of tax) for the realignment of internal resources and other costs. In addition, we recorded a foreign currency loss of \$0.3 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy.

During the first quarter of 2018, we recorded \$68.7 million (\$50.6 million, net of tax) for expenses related to the 2017 cybersecurity incident.

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 - 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.

Costs related to the 2017 cybersecurity incident - We recorded \$96.8 million (\$72.3 million, net of tax) and \$68.7 million (\$50.6 million, net of tax) during the first quarter of 2019 and 2018, respectively, associated with the costs to investigate the 2017 cybersecurity incident, legal fees to respond to subsequent litigation, costs to deliver the free product offering made to all U.S. consumers and incremental costs to transform our information technology, data security, and infrastructure. 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. Costs related to the 2017 cybersecurity incident does not include losses accrued for certain legal proceedings related to the 2017 cybersecurity incident, which is described below under "accrual for legal matters related to the 2017 cybersecurity incident."

Charge related to the realignment of internal resources and other costs - During the first quarter of 2019, we recorded a restructuring charge for the realignment of internal resources and other costs of \$11.5 million (\$8.8 million, net of tax) which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended March 31, 2019, since a charge of such 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 2019, we recorded a tax benefit of \$1.3 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the first quarter of 2018, we recorded a tax benefit of \$3.0 million related to the tax effects of deductions for stock compensation expense 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, 2019 because this amount is non-operating and relates 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 has experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. During the first quarter of 2019, we recorded a \$0.3 million loss 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.

Accrual for legal matters related to the 2017 cybersecurity incident - During the first quarter of 2019, we recorded a \$690.0 million (\$592.7 million, net of tax) accrual for losses associated with certain legal proceedings and investigations related to the 2017 cybersecurity incident, exclusive of our legal and professional services expenses. While it is reasonably possible that losses exceeding the amount accrued will be incurred, it is not possible at this time to estimate the additional possible loss in excess of the amount already accrued that might result from adverse judgments, settlements, penalties or other resolution of the proceedings and investigations related to the 2017 cybersecurity incident. The ultimate amount paid on these actions, claims

and investigations in excess of the amount already accrued could be material to the Company's consolidated financial condition, results of operations, or cash flows in future periods. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended March 31, 2019, 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.

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.