



Today we reported our second quarter results, and we want to share those results directly with you. We continued our strong financial performance with our sixth consecutive quarter of strong double-digit revenue growth and EPS growth, building on our strong first quarter and 2020 results. Our record \$1.2B revenue and 26% overall revenue growth were powered by broad-based strength in Workforce Solutions, USIS, and International.

Here are some further highlights:

- Workforce Solutions continues to drive our results, with revenue growth of 40% in the quarter despite a decline in the mortgage market from last year's elevated levels. EWS was 40% of EFX revenue in the second quarter and is our largest and fastest growing business.
- USIS delivered 11% growth overall with 14% organic non-mortgage growth.
- International was up 39% on a reported basis and 25% on a local currency basis by which each market was up over 20%.
- We are continuing to execute on our EFX2023 growth strategy, leveraging the EFX Cloud with highly differentiated data assets to drive innovation. Our new EFX Cloud data and technology capabilities are providing competitive advantages and capabilities that Only Equifax can provide.
- We are accelerating new product innovations, delivering 46 new products in the second quarter, which is up from the 24 we delivered last year. We continue to expect our Vitality Index, defined as revenue from new products introduced in the last three years, to exceed 8%, a big step up from 5% in 2020 and a reflection of the strong product focus across EFX.
- Our strong outperformance, balance sheet, and cash generation are allowing us to reinvest in the EFX Cloud and bolt-on acquisitions to enhance our capabilities with 5 deals completed thus far this year including Kount, HIREtech, and i2Verify.
- We are confident in our outlook for 2021 and raised our full-year midpoint revenue to \$4.78 billion, increasing the anticipated growth rate by over 370 BPs to almost 16%. We also raised our midpoint Adjusted EPS guidance to \$7.35, increasing the anticipated growth rate by over 640 BPs.

We are energized about what the future holds for Equifax as we move to our next chapter of growth and leverage the new EFX Cloud for innovation, new product development, and growth. We have strong momentum across our business as we move into the second half of 2021 and are beginning

to deliver the benefits of the Equifax Cloud data and technology investments we made the past 3 years. We are well-positioned to maintain our upward trajectory while we help people live their financial best.

Thank you for your time, and please don't hesitate to reach out with any questions or comments. To read more about our 2Q financial results, please see our [press release](#) and [investor presentation](#).



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