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, defined as net income adjusted for acquisition-related amortization expense, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, fair market value adjustment and gain on sale of equity investments, 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 June 30,			
(In millions, except per share amounts)	**2024**	**2023**	**$ Change**	**% Change**
Net income attributable to Equifax	**$ 163.9**	$ 138.3	$ 25.6	19 %
Acquisition-related amortization expense of certain acquired intangibles [(1)]	**65.3**	60.3	5.0	8 %
Accrual for legal and regulatory matters related to the 2017 cybersecurity incident [(2)]	**—**	0.3	(0.3)	nm
Fair market value adjustment and gain on sale of equity investments [(3)]	**—**	(10.5)	10.5	nm
Foreign currency impact of certain intercompany loans [(4)]	**0.4**	(1.8)	2.2	nm
Acquisition-related costs other than acquisition amortization [(5)]	**14.5**	26.9	(12.4)	(46)%
Income tax effects of stock awards that are recognized upon vesting or settlement [(6)]	**(0.6)**	(0.8)	0.2	(25)%
Argentina highly inflationary foreign currency adjustment [(7)]	**0.1**	0.1	—	— %
Realignment of resources and other costs [(8)]	**—**	17.5	(17.5)	nm
Tax impact of adjustments [(9)]	**(17.0)**	(18.5)	1.5	(8)%
Net income attributable to Equifax, adjusted for items listed above	**$ 226.6**	$ 211.8	$ 14.8	7 %
Diluted EPS attributable to Equifax, adjusted for items listed above	**$ 1.82**	$ 1.71	$ 0.11	6 %
Weighted-average shares used in computing diluted EPS	**124.8**	123.8		

(1) During the second quarter of 2024, we recorded acquisition-related amortization expense of certain acquired intangibles of $65.3 million ($52.0 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 $13.3 million of tax is comprised of $17.4 million of tax expense net of $4.1 million of a cash income tax benefit. During the second quarter of 2023, we recorded acquisition-related amortization expense of certain acquired intangibles of $60.3 million ($49.0 million, net of tax). The $11.3 million of tax is comprised of $15.4 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 second quarter of 2023, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.3 million ($0.2 million, net of tax). See the Notes to this reconciliation for additional detail.

(3) During the second quarter of 2023, we recorded an unrealized gain on the fair market value adjustment and gain on sale of equity investments of $10.5 million ($6.8 million, net of tax). The fair value adjustments were recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.

(4) During the second quarter of 2024, we recorded a foreign currency loss on certain intercompany loans of $0.4 million. During the second quarter of 2023, we recorded a foreign currency gain on certain intercompany loans of $1.8 million. 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.

(5) During the second quarter of 2024, we recorded $14.5 million ($10.8 million, net of tax) for acquisition-related costs other than acquisition amortization. During the second quarter of 2023, we recorded $26.9 million ($21.2 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.

(6) During the second quarter of 2024, we recorded a tax benefit of $0.6 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the second quarter of 2023, we

recorded a tax benefit of $0.8 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.

(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 in 2018. During both the second quarter of 2024 and 2023, we recorded a foreign currency loss of $0.1 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(8) During the second quarter of 2023, we recorded $17.5 million ($12.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, which predominantly related 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.

(9) During the second quarter of 2024, we recorded the tax impact of adjustments of $17.0 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $13.3 million ($17.4 million of tax expense net of $4.1 million of cash income tax benefit) and (ii) a tax adjustment of $3.7 million related to acquisition-related costs other than acquisition amortization.

During the second quarter of 2023, we recorded the tax impact of adjustments of $18.5 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $11.3 million ($15.4 million of tax expense net of $4.1 million of 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 $3.7 million related to the fair market value adjustment and gain on sale of equity investments, (iv) a tax adjustment of $5.1 million related to the realignment of internal resources and other costs, and (v) a tax adjustment of $5.7 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, fair market value adjustment and gain on sale of equity investments, 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 June 30,			
(In millions)	**2024**	**2023**	**$ Change**	**% Change**
Revenue	**$ 1,430.5**	$ 1,317.6	$ 112.9	9 %
Net income attributable to Equifax	**$ 163.9**	$ 138.3	$ 25.6	19 %
Income taxes	**59.4**	52.7	6.7	13 %
Interest expense, net*	**54.6**	58.2	(3.6)	(6)%
Depreciation and amortization	**164.8**	149.6	15.2	10 %
Accrual for legal and regulatory matters related to 2017 cybersecurity incident (1)	—	0.3	(0.3)	nm
Fair market value adjustment and gain on sale of equity investments (2)	—	(10.5)	10.5	nm
Foreign currency impact of certain intercompany loans (3)	**0.4**	(1.8)	2.2	nm
Acquisition-related amounts other than acquisition amortization (4)	**14.5**	26.9	(12.4)	(46)%
Argentina highly inflationary foreign currency adjustment (5)	**0.1**	0.1	—	— %
Realignment of resources and other costs (6)	—	17.5	(17.5)	nm
Adjusted EBITDA, excluding the items listed above	**$ 457.7**	$ 431.3	$ 26.4	6 %
Adjusted EBITDA margin	**32.0 %**	32.7 %		

nm - not meaningful
*Excludes interest income of $2.7 million in 2024 and $2.5 million in 2023.

(1) During the second quarter of 2023, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.3 million ($0.2 million, net of tax). See the Notes to this reconciliation for additional detail.

(2) During the second quarter of 2023, we recorded an unrealized gain on the fair market value adjustment and gain on sale of equity investments of $10.5 million ($6.8 million, net of tax). The fair value adjustments were recorded to the Other income, net line item within the Consolidated Statements of Income. See the Notes to this reconciliation for additional details.

(3) During the second quarter of 2024, we recorded a foreign currency loss on certain intercompany loans of $0.4 million. During the second quarter of 2023, we recorded a foreign currency gain on certain intercompany loans of $1.8 million. See the Notes to this reconciliation for additional detail.

(4) During the second quarter of 2024, we recorded $14.5 million ($10.8 million, net of tax) for acquisition-related costs other than acquisition amortization. During the second quarter of 2023, we recorded $26.9 million ($21.2 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) 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 both the second quarter of 2024 and 2023, we recorded a foreign currency loss of $0.1 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(6) During the second quarter of 2023, we recorded $17.5 million ($12.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, which predominantly related 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.

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, fair market value adjustment and gain on sale of equity investments, 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 June 30, 2024				
	Workforce Solutions	**U.S. Information Solutions**	**International**	**General Corporate Expense**	**Total**
Revenue	**$ 612.9**	**$ 478.3**	**$ 339.3**	**—**	**$ 1,430.5**
Operating income	**272.7**	**98.6**	**40.4**	**(129.5)**	**282.2**
Depreciation and amortization	**44.4**	**57.0**	**43.5**	**19.9**	**164.8**
Other income (expense), net*	**—**	**0.3**	**0.6**	**(3.9)**	**(3.0)**
Noncontrolling interest	**—**	**—**	**(1.3)**	**—**	**(1.3)**
Adjustments (1)	**6.6**	**2.7**	**3.7**	**2.0**	**15.0**
Adjusted EBITDA	**$ 323.7**	**$ 158.6**	**$ 86.9**	**$ (111.5)**	**$ 457.7**
Operating margin	**44.5 %**	**20.6 %**	**11.9 %**	**nm**	**19.7 %**
Adjusted EBITDA margin	**52.8 %**	**33.2 %**	**25.6 %**	**nm**	**32.0 %**

nm - not meaningful
*Excludes interest income of $2.1 million in International and $0.6 million in General Corporate Expense.

(In millions)	Three Months Ended June 30, 2023				
	Workforce Solutions	**U.S. Information Solutions**	**International**	**General Corporate Expense**	**Total**
Revenue	$ 582.8	$ 445.0	$ 289.8	—	$ 1,317.6
Operating income	244.6	102.8	34.4	(144.9)	236.9
Depreciation and amortization	44.3	50.5	33.6	21.2	149.6
Other income, net*	—	0.7	12.2	0.5	13.4
Noncontrolling interest	—	—	(1.1)	—	(1.1)
Adjustments (1)	11.2	6.0	(8.9)	24.2	32.5
Adjusted EBITDA	$ 300.1	$ 160.0	$ 70.2	$ (99.0)	$ 431.3
Operating margin	42.0 %	23.1 %	11.9 %	nm	18.0 %
Adjusted EBITDA margin	51.5 %	36.0 %	24.2 %	nm	32.7 %

nm - not meaningful
*Excludes interest income of $0.9 million in International and $1.6 million in General Corporate Expense.

(1) During the second quarter of 2024, we recorded pre-tax expenses of $0.4 million for a foreign currency loss on certain intercompany loans, $14.5 million for acquisition-related costs other than acquisition amortization, and a foreign currency loss of $0.1 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy.

During the second quarter of 2023, we recorded pre-tax expenses of $0.3 million for an accrual for legal and regulatory matters related to the 2017 cybersecurity incident, a $10.5 million unrealized gain on the fair market value adjustment and gain on sale of equity investments, a $1.8 million foreign currency gain on certain intercompany loans, $26.9 million in acquisition-related costs other than acquisition amortization, 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, and $17.5 million of restructuring charges for the realignment of resources and other costs.

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 second quarter of 2024 and 2023, we recorded acquisition-related amortization expense of certain acquired intangibles of $65.3 million ($52.0 million, net of tax) and $60.3 million ($49.0 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 second quarter of 2023, we recorded an accrual for legal and regulatory matters related to the 2017 cybersecurity incident of $0.3 million ($0.2 million, net of tax). Management believes excluding this charge 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.

Fair market value adjustment and gain on sale of equity investments - On August 7, 2023, we purchased the remaining interest of our equity investment in Brazil. Prior to the acquisition, the investment in Brazil was adjusted to fair value at the end of each reporting period, with unrealized gains or losses recorded within the Consolidated Statements of Income in Other income, net. During the second quarter of 2023, we recorded a $10.5 million ($6.8 million, net of tax) unrealized gain related to adjusting our investment in Brazil to fair market value and gain related to the sale of an equity method investment. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended June 30, 2023, since the non-operating gain 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.

Foreign currency impact of certain intercompany loans - During the second quarter of 2024 and 2023, we recorded a loss of $0.4 million and a gain of $1.8 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 second quarter of 2024 and 2023, we recorded $14.5 million ($10.8 million, net of tax) and $26.9 million ($21.2 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 second quarter of 2024, we recorded a tax benefit of $0.6 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the second quarter of 2023, we recorded a tax benefit of $0.8 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 June 30, 2024 and 2023 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 $0.1 million during both the second quarter of 2024 and 2023 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 second quarter of 2023, we recorded $17.5 million ($12.4 million, net of tax) of restructuring charges for the realignment of resources and other costs, 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 June 30, 2023, 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.