

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 Veda acquisition related amounts other than acquisition-related amortization, an income from the settlement of escrow amounts, income taxes, an accrual for certain legal claims, and acquisition-related amortization expense:

<i>(In millions)</i>	Three Months Ended September 30,		\$ Change	% Change
	2016	2015		
Net income attributable to Equifax	\$ 132.8	\$ 117.9	\$ 14.9	13%
Acquisition-related amortization expense of certain acquired intangibles ⁽¹⁾	47.5	30.5	\$ 17.0	56%
Veda acquisition related amounts other than acquisition-related amortization ⁽²⁾	6.3	—	6.3	nm
Income from the settlement of escrow amounts ⁽³⁾	—	(12.3)	12.3	nm
Accrual for certain legal claims ⁽⁴⁾	—	7.5	(7.5)	nm
Tax impact of adjustments ⁽⁵⁾	(11.4)	(6.0)	(5.4)	nm
Net income attributable to Equifax, adjusted for items listed above	175.2	137.6	\$ 37.6	27%
Diluted EPS attributable to Equifax, adjusted for items listed above	\$ 1.44	\$ 1.14	\$ 0.30	26%
Weighted-average shares used in computing diluted EPS	121.3	120.6		

nm - not meaningful

- (1) During the third quarter of 2016, we recorded acquisition-related amortization expense of certain acquired intangibles of \$47.5 million (\$38.0 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 material cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. The \$9.5 million of tax is comprised of \$15.7 million of tax expense net of \$6.2 million of a cash income tax benefit. During the third quarter of 2015, we recorded acquisition-related amortization expense of certain acquired intangibles of \$30.5 million (\$26.1 million net of tax). The \$4.4 million of tax is comprised of \$10.6 million of tax expense net of \$6.2 million of a cash income tax benefit.
- (2) During the third quarter of 2016, we recorded \$6.3 million (\$4.4 million, net of tax) for Veda acquisition related amounts other than acquisition-related amortization related to transaction and integration costs included in operating income. See the Notes to this reconciliation for additional detail.
- (3) During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. The income of \$12.3 million is recorded in other income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.
- (4) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements

of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

- (5) During the third quarter of 2016 we recorded the tax impact of adjustments of \$11.4 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$9.5 million (\$15.7 million of tax expense net of \$6.2 million of a cash income tax benefit) and (ii) tax adjustment of \$1.9 million for Veda acquisition related amounts other than acquisition-related amortization.

During the third quarter of 2015 we recorded the tax impact of adjustments of \$6.0 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of \$4.4 million (\$10.6 million of tax expense net of \$6.2 million of a cash income tax benefit), (ii) a tax adjustment of \$1.2 million related to the settlement of escrow amounts related to an acquisition completed in January 2014, and (iii) a tax adjustment of \$2.8 million related to an accrual for certain legal claims.

B. Reconciliation of net income attributable to Equifax to adjusted EBITDA, excluding Veda acquisition related amounts, income from the settlement of escrow amounts, income taxes, an accrual for certain legal claims, interest expense, net and depreciation and amortization expense, and presentation of adjusted EBITDA margin:

<i>(In millions)</i>	Three Months Ended September 30,		\$ Change	% Change
	2016	2015		
Revenue	\$ 804.1	\$ 667.4	\$ 136.7	20%
Consolidated net income	132.8	117.9	14.9	13%
Income taxes	55.3	53.2	2.1	4%
Interest expense, net*	24.0	15.4	8.6	56%
Depreciation and amortization	70.6	49.4	21.2	43%
Veda acquisition related amounts ⁽¹⁾	6.3	—	6.3	nm
Income from the settlement of escrow amounts ⁽²⁾	—	(12.3)	12.3	nm
Accrual for certain legal claims ⁽³⁾		7.5	(7.5)	nm
Adjusted EBITDA, excluding the items listed above	\$ 289.0	\$ 231.1	\$ 57.9	25%
Adjusted EBITDA margin	35.9%	34.6%		

nm - not meaningful

*Excludes interest income of \$0.3 million in 2016 and \$0.4 million in 2015.

- (1) During the third quarter of 2016, we recorded \$6.3 million (\$4.4 million, net of tax) for Veda acquisition related amounts other than acquisition-related amortization related to transaction and integration costs included in operating income. See the Notes to this reconciliation for additional detail.
- (2) During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. The income of \$12.3 million is recorded in other income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.
- (3) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

C. Reconciliation of operating income to Adjusted EBITDA, excluding Veda acquisition related amounts, income from the settlement of escrow amounts, income taxes, an accrual for certain legal claims, depreciation and amortization expense, other income, net, noncontrolling interest, and presentation of adjusted EBITDA margin for each of the segments:

<i>(In millions)</i>		Three Months Ended September 30, 2016					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense	Total	
Revenue	\$ 317.4	\$ 214.3	\$ 171.3	\$ 101.1	nm	\$ 804.1	
Operating Income	139.5	26.3	69.9	28.0	(51.6)	212.1	
Depreciation and Amortization	20.6	28.8	10.7	2.3	8.2	70.6	
Other income, net*	0.6	1.5	—	—	—	2.1	
Noncontrolling interest	—	(2.1)	—	—	—	(2.1)	
Adjustments ⁽¹⁾	—	6.3	—	—	—	6.3	
Adjusted EBITDA	\$ 160.7	\$ 60.8	\$ 80.6	\$ 30.3	\$ (43.4)	\$ 289.0	
Operating Margin	44.0%	12.3%	40.8%	27.6%	nm	26.4%	
Adjusted EBITDA Margin	50.6%	28.4%	47.0%	30.0%	nm	35.9%	

nm - not meaningful

*Excludes interest income of \$0.3 million in International.

<i>(In millions)</i>		Three Months Ended September 30, 2015					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense	Total	
Revenue	\$ 292.5	\$ 145.4	\$ 139.0	\$ 90.5	nm	\$ 667.4	
Operating Income	117.0	28.5	49.9	25.6	(46.7)	174.3	
Depreciation and Amortization	20.9	9.9	10.5	2.3	5.8	49.4	
Other income, net*	0.5	1.4	—	—	12.1	14.0	
Noncontrolling interest	—	(1.8)	—	—	—	(1.8)	
Adjustments ⁽²⁾⁽³⁾	7.5	—	—	—	(12.3)	(4.8)	
Adjusted EBITDA	\$ 145.9	\$ 38.0	\$ 60.4	\$ 27.9	\$ (41.1)	\$ 231.1	
Operating Margin	40.0%	19.6%	35.9%	28.3%	nm	26.1%	
Adjusted EBITDA Margin	49.9%	26.2%	43.5%	30.8%	nm	34.6%	

nm - not meaningful

*Excludes interest income of \$0.4 million in International.

- (1) During the third quarter of 2016, we recorded \$6.3 million (\$4.4 million, net of tax) for Veda acquisition related amounts other than acquisition-related amortization related to transaction and integration costs included in operating income. See the Notes to this reconciliation for additional detail.
- (2) During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. The income of \$12.3 million is recorded in other income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.
- (3) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

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, net of tax - 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.

Redeemable noncontrolling interest adjustment - During the third quarter of 2016, there was not an adjustment of redeemable noncontrolling interest as the redemption value is not in excess of fair value. 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.

Veda acquisition related amounts for transaction and due diligence expenses incurred as a direct result of the acquisition, as well as integration expense in the first year following the closure of the acquisition - During the third quarter of 2016, we recorded \$6.3 million (\$4.4 million, net of tax) for Veda acquisition related amounts other than acquisition-related amortization related to transaction and integration costs included in operating income. 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.

Adjusted EBITDA and Adjusted EBITDA margin, excluding the Veda acquisition related amounts - 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.

Income from the settlement of escrow amounts related to a past acquisition - During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. Management believes excluding this income from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2015, as compared to the corresponding period in 2014, since an income 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.

Accrual for certain legal claims - During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2015, as compared to the corresponding period in 2014, 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.