Equifax Inc.

EFX

NYSE; other; SIC 7320, Services-Consumer Credit Reporting, Collection Agencies; CIK 0000033185

C

middle fifth of 335 graded peers in other

rank 187 of 335; percentile 55.7; sampling error 2.6 points; lower is stronger

A B C D E

C, the tortoise



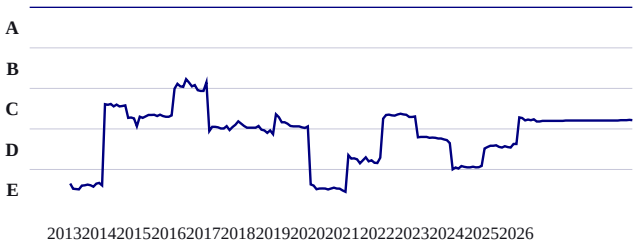
Scoreboard	
Profitability	C percentile 45.1
Solvency	C/D percentile 58.7
Growth and financing	C percentile 45.3
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $11.9B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Feb 19, 2026 254 days before the rescan; latest periodic filing 10-Q received Oct 20, 2026
Last close	$184.64 2026-10-30; market equity $21.6B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Feb 19, 2026

Equifax Inc. is a global data, analytics and technology company. We provide information solutions for businesses, governments and consumers, and we provide human resources business process automation and outsourcing services for employers. We have a large and diversified group of clients, including financial institutions, corporations, government agencies and individuals.

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 45.1						
Gross profitability	not computable	27.0%				
one or more required annual facts are missing						
Return on invested capital	8.5%	10.0%		55.3	151	2025-12-31
Accruals ratio	(8.1%)	(5.8%)		34.9	500	2025-12-31
Gross margin stability, five years	not computable	2.2 pts				

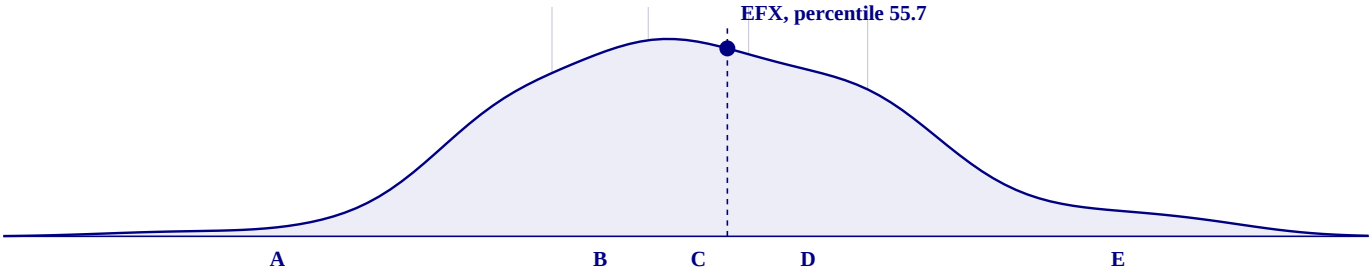
Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

five annual gross margins are required; found 0

Solvency, sleeve percentile 58.7					
Twelve-month failure probability	not computable	0.04%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	2.56	2.06	35.5	384	2025-12-31
Net debt to EBITDA	2.71x	2.52x	55.2	182	2025-12-31
Interest coverage	not computable	2.45x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	0.60x	1.33x	85.3	505	2025-12-31
Growth and financing, sleeve percentile 45.3					
Revenue growth, three-year compound	5.8%	5.1%	44.9	397	2025-12-31
Free cash flow growth, three-year compound	104.5%	8.9%	4.1	219	2025-12-31
Reinvestment rate	(88.3%)	11.9%	86.2	190	2025-12-31
Asset growth, three years	0.9%	4.1%	62.8	434	2025-12-31
Net share issuance, one year	(3.0%)	(0.5%)	28.2	352	2026-01-30

Among 335 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
182	Arlo Technologies, Inc. (ARLO)	54.2	C	
183	Hilton Worldwide Holdings Inc. (HLT)	54.5	C	
184	Neogenomics Inc. (NEO)	54.8	C	
185	Life Time Group Holdings, Inc. (LTH)	55.1	C	
186	United Airlines Holdings, Inc. (UAL)	55.4	C	
187	Equifax Inc. (EFX)	55.7	C	
188	International Seaways, Inc. (INSW)	56.0	C	
189	Delta AIR Lines, Inc. (DAL)	56.3	C	
190	Vivakor, Inc. (VIVK)	56.6	C	short runway, late filer
191	Ameresco, Inc. (AMRC)	56.9	C	
192	Republic Services, Inc. (RSG)	57.2	C	

What the price implies

at the 2026-10-30 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(25.6%)	2.0%	22
Distance from 52-week high	(18.7%)	(23.9%)	56
EBIT to enterprise value	4.1%	4.3%	47
Free cash flow yield	5.3%	4.1%	59
Book value to price	0.21	0.34	33
Sales to price	0.28	0.70	24
Composite equity issuance, five years	(8.2%)	(8.8%)	52
Relative strength against the sector, log excess return	(0.44)	(0.13)	22

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	pass
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$192.9M
Operating cash flow, four quarters	$1.6B
Months of runway	not finite
Days since last periodic filing	11 (10-Q received Oct 20, 2026)
Median daily dollar volume, 63 sessions	$241.1M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	operating income	us-gaap:OperatingIncomeLoss	$1.1B	2025-12-31	2026-02-19	10-K	26-000010
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$894.9M	2025-12-31	2026-02-19	10-K	26-000010
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$230.6M	2025-12-31	2026-02-19	10-K	26-000010
4	total debt	us-gaap:LongTermDebt	$5.1B	2025-12-31	2026-02-19	10-K	26-000010
5	book equity	us-gaap:StockholdersEquity	$4.6B	2025-12-31	2026-02-19	10-K	26-000010
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$180.8M	2025-12-31	2026-02-19	10-K	26-000010
7	total debt	us-gaap:LongTermDebt	$5.0B	2024-12-31	2025-02-20	10-K	25-000025
8	book equity	us-gaap:StockholdersEquity	$4.8B	2024-12-31	2026-02-19	10-K	26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$169.9M	2024-12-31	2026-02-19	10-K	26-000010
10	net income	us-gaap:NetIncomeLoss	$660.3M	2025-12-31	2026-02-19	10-K	26-000010
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.6B	2025-12-31	2026-02-19	10-K	26-000010
12	assets	us-gaap:Assets	$11.9B	2025-12-31	2026-02-19	10-K	26-000010
13	assets	us-gaap:Assets	$11.8B	2024-12-31	2026-02-19	10-K	26-000010
14	current assets	us-gaap:AssetsCurrent	$1.4B	2025-12-31	2026-02-19	10-K	26-000010
15	current liabilities	us-gaap:LiabilitiesCurrent	$2.3B	2025-12-31	2026-02-19	10-K	26-000010
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	$6.4B	2025-12-31	2026-02-19	10-K	26-000010
17	liabilities	us-gaap:Liabilities	$7.1B	2025-12-31	2026-02-19	10-K	26-000010
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$726.9M	2025-12-31	2026-02-19	10-K	26-000010
19	operating income	us-gaap:OperatingIncomeLoss	$933.6M	2023-12-31	2026-02-19	10-K	26-000010
20	interest expense	us-gaap:InterestExpense	$241.4M	2023-12-31	2024-02-22	10-K	24-000017
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$6.1B	2025-12-31	2026-02-19	10-K	26-000010
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.7B	2024-12-31	2026-02-19	10-K	26-000010
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.3B	2023-12-31	2026-02-19	10-K	26-000010
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$5.1B	2022-12-31	2025-02-20	10-K	25-000025
25	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$481.4M	2025-12-31	2026-02-19	10-K	26-000010
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.3B	2024-12-31	2026-02-19	10-K	26-000010
27	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$511.5M	2024-12-31	2026-02-19	10-K	26-000010
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$1.1B	2023-12-31	2026-02-19	10-K	26-000010
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$601.3M	2023-12-31	2026-02-19	10-K	26-000010
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$757.1M	2022-12-31	2025-02-20	10-K	25-000025
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	$624.5M	2022-12-31	2025-02-20	10-K	25-000025

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.

32	current assets	us-gaap:AssetsCurrent	$1.4B	2024-12-31	2026-02-19	10-K	26-000010
33	current liabilities	us-gaap:LiabilitiesCurrent	$1.8B	2024-12-31	2026-02-19	10-K	26-000010
34	assets	us-gaap:Assets	$12.3B	2023-12-31	2025-02-20	10-K	25-000025
35	assets	us-gaap:Assets	$11.5B	2022-12-31	2024-02-22	10-K	24-000017
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	120,269,998	2026-01-30	2026-02-19	10-K	26-000010
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	124,023,838	2025-01-31	2025-02-20	10-K	25-000025

Not investment advice. Informational and educational only. Data from SEC EDGAR, may contain errors, is not warranted. The grade ranks reported financial condition and is not a return forecast.