Equifax Inc.

EFX

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

C/D

on the C/D boundary of 315 graded peers in other

rank 181 of 315; percentile 57.3; sampling error 2.7 points; lower is stronger

A B C D E

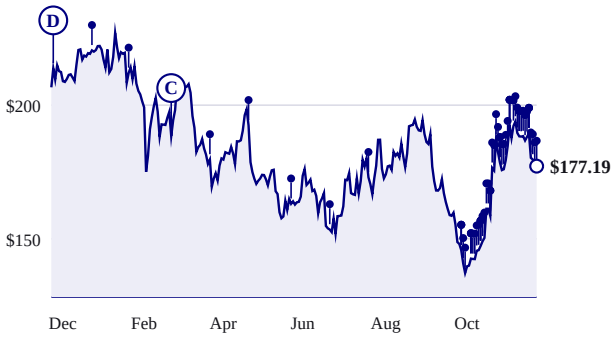
C/D, the tortoise



Scoreboard

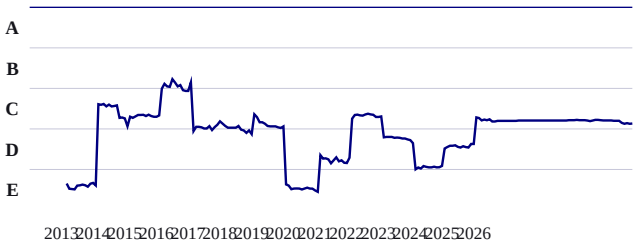
Profitability	C	percentile 46.5
Solvency	C/D	percentile 61.0
Growth and financing	C	percentile 45.5
Reliability	0.94 AUC	filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year	Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $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 13	
Graded from	filings received through Feb 19, 2026	275 days before the rescan; latest periodic filing 10-Q received Oct 20, 2026
Last close	$177.29	2026-11-20; market equity $20.7B; 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 thirteen 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 46.5						
Gross profitability	not computable	26.7%				
one or more required annual facts are missing						
Return on invested capital	8.5%	10.0%		58.2	147	2025-12-31
Accruals ratio	(8.1%)	(5.7%)		34.8	458	2025-12-31
Gross margin stability, five years	not computable	2.2 pts				

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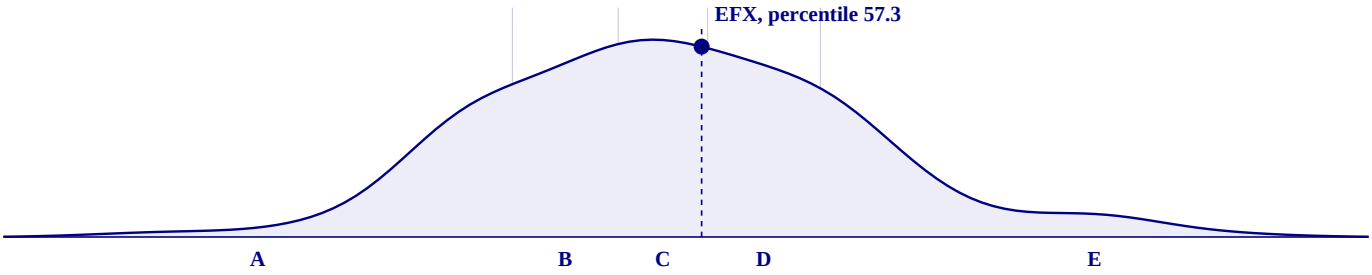
five annual gross margins are required; found 0

Solvency, sleeve percentile 61.0					
Altman Z double-prime	2.56	2.06	37.4	357	2025-12-31
Net debt to EBITDA	2.71x	2.37x	58.1	173	2025-12-31
Interest coverage	not computable	2.93x			
latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31					
Current ratio	0.60x	1.33x	87.4	462	2025-12-31
Growth and financing, sleeve percentile 45.5					
Revenue growth, three-year compound	5.8%	4.9%	44.5	376	2025-12-31
Free cash flow growth, three-year compound	104.5%	8.7%	3.8	213	2025-12-31
Reinvestment rate	(88.3%)	13.3%	86.0	187	2025-12-31
Asset growth, three years	0.9%	4.1%	64.1	402	2025-12-31
Net share issuance, one year	(3.0%)	(0.5%)	28.9	354	2026-01-30

Among 315 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
176	Life Time Group Holdings, Inc. (LTH)	55.7	C	
177	Hilton Worldwide Holdings Inc. (HLT)	56.1	C	
178	Ameresco, Inc. (AMRC)	56.4	C	
179	Warner Music Group Corp. (WMG)	56.7	C	
180	Delta AIR Lines, Inc. (DAL)	57.0	C	
181	Equifax Inc. (EFX)	57.3	C/D	
182	GEE Group Inc. (JOB)	57.6	C/D	
183	Republic Services, Inc. (RSG)	58.0	C/D	
184	ManpowerGroup Inc. (MAN)	58.3	C/D	
185	Compass Minerals International Inc. (CMP)	58.6	C/D	
186	Strata Critical Medical, Inc. (SRTA)	58.9	C/D	fortress balance sheet

What the price implies

at the 2026-11-20 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(34.2%)	0.4%	20
Distance from 52-week high	(21.9%)	(28.8%)	63
EBIT to enterprise value	4.3%	4.6%	46
Free cash flow yield	5.5%	4.1%	59
Book value to price	0.22	0.39	32
Sales to price	0.29	0.75	23
Composite equity issuance, five years	(8.5%)	(9.5%)	53
Relative strength against the sector, log excess return	(0.54)	(0.12)	20
Twelve-month failure probability, CHS model	not computable	0.04%	

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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	32 (10-Q received Oct 20, 2026)
Median daily dollar volume, 63 sessions	$246.8M

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

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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

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