

Equifax Inc. (EFX)

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

Equifax Inc. EFX; other	
Grade	C A B C D E middle fifth of 336 graded peers percentile 55.8; sampling error 2.6 points; lower is stronger
Rank	188 of 336
Profitability	C percentile 45.2
Solvency	C/D percentile 58.6
Growth and financing	C percentile 45.2
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 active not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Feb 19, 2026 232 days before the rescans; latest periodic filing 10-Q received Jul 21, 2026
Last close	\$145.31 2026-10-08; market equity \$17.1B
Price used in grade	None



C, the tortoise

middle fifth of its sector; letters are fifths of the 336 graded peers

Share price, twelve months to the rescans

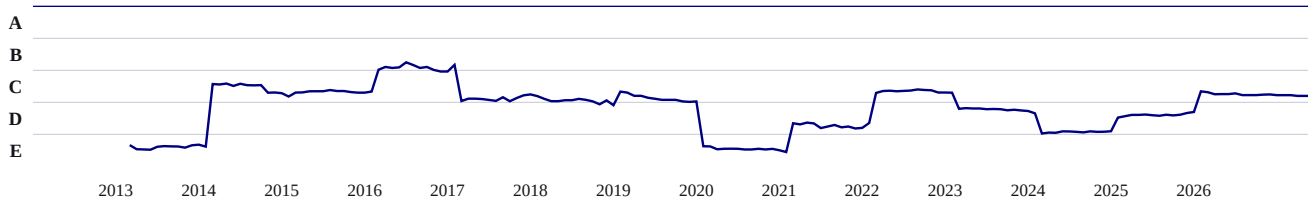
split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: D from Mar 21, 2023, D/E from Mar 21, 2024, D from Feb 21, 2025, C from Feb 21, 2026

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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.

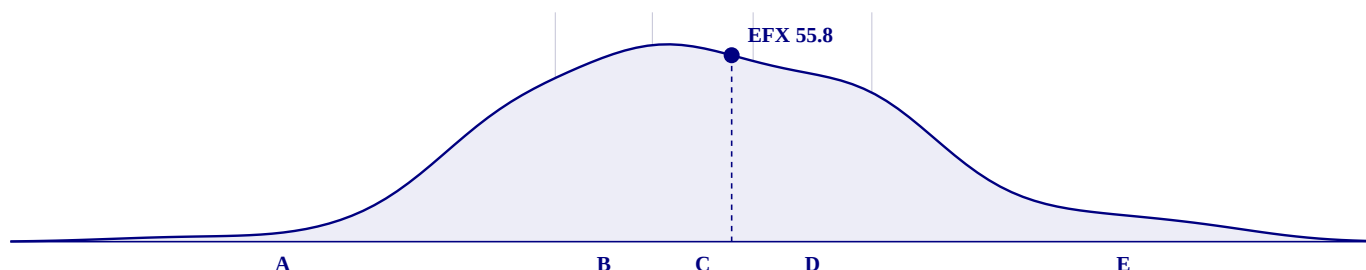
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 45.2						
Gross profitability		not computable	27.1%			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%)	(5.9%)	35.0	506	2025-12-31
Gross margin stability, five years		not computable	2.2 pts			five annual gross margins are required; found 0
Solvency, sleeve percentile 58.6						
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	2.05	35.1	386	2025-12-31
Net debt to EBITDA		2.71x	2.52x	55.2	184	2025-12-31
Interest coverage		not computable	2.18x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		0.60x	1.32x	85.5	506	2025-12-31
Growth and financing, sleeve percentile 45.2						
Revenue growth, three-year compound		5.8%	5.1%	44.8	403	2025-12-31
Free cash flow growth, three-year compound		104.5%	8.7%	4.1	220	2025-12-31
Reinvestment rate		(88.3%)	11.9%	86.2	190	2025-12-31
Asset growth, three years		0.9%	4.1%	62.9	438	2025-12-31
Net share issuance, one year		(3.0%)	(0.4%)	28.2	356	2026-01-30

Among 336 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
183	Hilton Worldwide Holdings Inc. (HLT)	54.3	C	
184	Arlo Technologies, Inc. (ARLO)	54.6	C	
185	Neogenomics Inc. (NEO)	54.9	C	
186	Life Time Group Holdings, Inc. (LTH)	55.2	C	

187	United Airlines Holdings, Inc. (UAL)	55.5	C
188	Equifax Inc. (EFX) <	55.8	C
189	International Seaways, Inc. (INSW)	56.1	C
190	Delta AIR Lines, Inc. (DAL)	56.4	C
191	Vivakor, Inc. (VIVK)	56.7	C short runway, late filer
192	Ameresco, Inc. (AMRC)	57.0	C
193	Republic Services, Inc. (RSG)	57.3	C

What the price implies

at the 2026-10-08 close; none 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	(39.3%)	(26.8%)	31
EBIT to enterprise value	5.0%	4.4%	56
Free cash flow yield	6.6%	4.1%	68
Book value to price	0.26	0.34	39
Sales to price	0.36	0.70	31
Composite equity issuance, five years	(7.8%)	(8.8%)	53
Relative strength against the sector, log excess return	(0.44)	(0.13)	22

Diagnostics

not in 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	\$170.1M
Operating cash flow, four quarters	\$1.6B
Months of runway	not finite
Days since last periodic filing	80 (10-Q received Jul 21, 2026)
Median daily dollar volume, 63 sessions	\$233.5M

Sources

each row links to the 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	0000033185-26-000010
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItems	\$814.9M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
3	income tax	us-gaap:IncomeTaxExpenseBenefit	\$230.6M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
4	total debt	us-gaap:LongTermDebt	\$5.1B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
5	book equity	us-gaap:StockholdersEquity	\$4.6B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$180.8M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
7	total debt	us-gaap:LongTermDebt	\$5.0B	2024-12-31	2025-02-20	10-K	0000033185-25-000025
8	book equity	us-gaap:StockholdersEquity	\$4.8B	2024-12-31	2026-02-19	10-K	0000033185-26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$169.9M	2024-12-31	2026-02-19	10-K	0000033185-26-000010
10	net income	us-gaap:NetIncomeLoss	\$660.3M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.6B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
12	assets	us-gaap:Assets	\$11.9B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
13	assets	us-gaap:Assets	\$11.8B	2024-12-31	2026-02-19	10-K	0000033185-26-000010

14	current assets	us-gaap:AssetsCurrent	\$1.4B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
15	current liabilities	us-gaap:LiabilitiesCurrent	\$2.3B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$6.4B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
17	liabilities	us-gaap:Liabilities	\$7.1B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$726.9M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
19	operating income	us-gaap:OperatingIncomeLoss	\$933.6M	2023-12-31	2026-02-19	10-K	0000033185-26-000010
20	interest expense	us-gaap:InterestExpense	\$241.4M	2023-12-31	2024-02-22	10-K	0000033185-24-000017
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$6.1B	2025-12-31	2026-02-19	10-K	0000033185-26-000010
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$5.7B	2024-12-31	2026-02-19	10-K	0000033185-26-000010
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$5.3B	2023-12-31	2026-02-19	10-K	0000033185-26-000010
24	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$5.1B	2022-12-31	2025-02-20	10-K	0000033185-25-000025
25	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$481.4M	2025-12-31	2026-02-19	10-K	0000033185-26-000010
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.3B	2024-12-31	2026-02-19	10-K	0000033185-26-000010
27	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$511.5M	2024-12-31	2026-02-19	10-K	0000033185-26-000010
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$1.1B	2023-12-31	2026-02-19	10-K	0000033185-26-000010
29	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$601.3M	2023-12-31	2026-02-19	10-K	0000033185-26-000010
30	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$757.1M	2022-12-31	2025-02-20	10-K	0000033185-25-000025
31	capital expenditure	us-gaap:PaymentsToAcquireProductiveAssets	\$624.5M	2022-12-31	2025-02-20	10-K	0000033185-25-000025
32	current assets	us-gaap:AssetsCurrent	\$1.4B	2024-12-31	2026-02-19	10-K	0000033185-26-000010
33	current liabilities	us-gaap:LiabilitiesCurrent	\$1.8B	2024-12-31	2026-02-19	10-K	0000033185-26-000010
34	assets	us-gaap:Assets	\$12.3B	2023-12-31	2025-02-20	10-K	0000033185-25-000025
35	assets	us-gaap:Assets	\$11.5B	2022-12-31	2024-02-22	10-K	0000033185-24-000017
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	120,269,998	2026-01-30	2026-02-19	10-K	0000033185-26-000010
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	124,023,838	2025-01-31	2025-02-20	10-K	0000033185-25-000025