

**EQUIFAX****CONSOLIDATED STATEMENTS OF INCOME**

	Three Months Ended	
	September 30,	
	2009	2008
	<i>(Unaudited)</i>	
<i>(In millions, except per share amounts)</i>		
Operating revenue	\$ 451.9	\$ 484.1
Operating expenses:		
Cost of services (exclusive of depreciation and amortization below)	190.3	197.0
Selling, general and administrative expenses	115.7	138.5
Depreciation and amortization	39.6	41.4
Total operating expenses	345.6	376.9
Operating income	106.3	107.2
Interest expense	(14.1)	(16.9)
Other income, net	0.2	1.5
Consolidated income before income taxes	92.4	91.8
Provision for income taxes	(31.0)	(18.0)
Consolidated net income	61.4	73.8
Less: Net income attributable to noncontrolling interest	(1.7)	(1.5)
Net income attributable to Equifax	\$ 59.7	\$ 72.3
Basic earnings per common share	\$ 0.47	\$ 0.57
Weighted-average shares used in computing basic earnings per share	126.4	127.5
Diluted earnings per common share	\$ 0.47	\$ 0.56
Weighted-average shares used in computing diluted earnings per share	128.0	129.8
Dividends per common share	\$ 0.04	\$ 0.04

**EQUIFAX****CONSOLIDATED STATEMENTS OF INCOME**

	Nine Months Ended September 30,	
	2009	2008
	<i>(Unaudited)</i>	
<i>(In millions, except per share amounts)</i>		
Operating revenue	\$ 1,360.2	\$ 1,489.1
Operating expenses:		
Cost of services (exclusive of depreciation and amortization below)	571.7	607.6
Selling, general and administrative expenses	355.4	403.1
Depreciation and amortization	116.9	117.3
Total operating expenses	1,044.0	1,128.0
Operating income	316.2	361.1
Interest expense	(42.9)	(53.9)
Other income, net	5.7	2.7
Consolidated income before income taxes	279.0	309.9
Provision for income taxes	(100.4)	(96.1)
Consolidated net income	178.6	213.8
Less: Net income attributable to noncontrolling interest	(4.9)	(5.0)
Net income attributable to Equifax	\$ 173.7	\$ 208.8
Basic earnings per common share	\$ 1.38	\$ 1.62
Weighted-average shares used in computing basic earnings per share	126.3	128.7
Diluted earnings per common share	\$ 1.36	\$ 1.59
Weighted-average shares used in computing diluted earnings per share	127.8	131.1
Dividends per common share	\$ 0.12	\$ 0.12

**EQUIFAX****CONSOLIDATED BALANCE SHEETS**

	<b>September 30,</b>	<b>December 31,</b>
	<b>2009</b>	<b>2008</b>
	<i>(Unaudited)</i>	
<i>(In millions, except par values)</i>		
<b>ASSETS</b>		
Current assets:		
Cash and cash equivalents	\$ 77.7	\$ 58.2
Trade accounts receivable, net of allowance for doubtful accounts of \$15.6 and \$14.5 at September 30, 2009 and December 31, 2008, respectively	251.7	253.4
Prepaid expenses	39.6	22.9
Other current assets	16.6	19.3
Total current assets	<u>385.6</u>	<u>353.8</u>
Property and equipment:		
Capitalized internal-use software and system costs	304.8	313.9
Data processing equipment and furniture	180.0	176.6
Land, buildings and improvements	164.8	124.0
Total property and equipment	649.6	614.5
Less accumulated depreciation and amortization	<u>(333.5)</u>	<u>(328.2)</u>
Total property and equipment, net	316.1	286.3
Goodwill	1,813.9	1,760.0
Indefinite-lived intangible assets	95.4	95.1
Purchased intangible assets, net	626.1	682.2
Other assets, net	89.4	82.9
Total assets	<u>\$ 3,326.5</u>	<u>\$ 3,260.3</u>
<b>LIABILITIES AND EQUITY</b>		
Current liabilities:		
Short-term debt and current maturities	\$ 299.7	\$ 31.9
Capital lease obligation	29.0	-
Accounts payable	25.6	29.9
Accrued expenses	51.0	57.6
Accrued salaries and bonuses	51.4	54.2
Deferred revenue	59.4	65.7
Other current liabilities	62.6	78.7
Total current liabilities	578.7	318.0
Long-term debt	740.4	1,187.4
Deferred income tax liabilities, net	248.7	215.3
Long-term pension and other postretirement benefit liabilities	139.9	166.0
Other long-term liabilities	55.3	50.1
Total liabilities	<u>1,763.0</u>	<u>1,936.8</u>
Equifax shareholders' equity:		
Preferred stock, \$0.01 par value: Authorized shares - 10.0; Issued shares - none	-	-
Common stock, \$1.25 par value: Authorized shares - 300.0; Issued shares - 189.3 and 189.2 at September 30, 2009 and December 31, 2008, respectively; Outstanding shares - 126.4 and 126.3 at September 30, 2009 and December 31, 2008, respectively	236.6	236.5
Paid-in capital	1,088.4	1,075.2
Retained earnings	2,439.2	2,281.0
Accumulated other comprehensive loss	(317.7)	(390.6)
Treasury stock, at cost, 60.2 shares and 59.7 shares at September 30, 2009 and December 31, 2008, respectively	(1,848.9)	(1,837.9)
Stock held by employee benefits trusts, at cost, 2.7 shares and 3.2 shares at September 30, 2009 and December 31, 2008, respectively	(46.9)	(51.8)
Total Equifax shareholders' equity	<u>1,550.7</u>	<u>1,312.4</u>
Noncontrolling interest	12.8	11.1
Total equity	<u>1,563.5</u>	<u>1,323.5</u>
Total liabilities and equity	<u>\$ 3,326.5</u>	<u>\$ 3,260.3</u>

**EQUIFAX****CONSOLIDATED STATEMENTS OF CASH FLOWS**

	Nine Months Ended	
	September 30,	
	2009	2008
	<i>(Unaudited)</i>	
<i>(In millions)</i>		
Operating activities:		
Consolidated net income	\$ 178.6	\$ 213.8
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	116.9	117.3
Stock-based compensation expense	13.5	15.9
Tax effects of stock-based compensation plans	0.1	2.9
Excess tax benefits from stock-based compensation plans	(0.5)	(1.9)
Deferred income taxes	24.6	(14.6)
Changes in assets and liabilities, excluding effects of acquisitions:		
Accounts receivable, net	11.8	15.9
Prepaid expenses and other current assets	(13.0)	0.2
Other assets	(4.3)	(4.7)
Current liabilities, excluding debt	(46.4)	(8.7)
Other long-term liabilities, excluding debt	(12.5)	(8.0)
Cash provided by operating activities	<u>268.8</u>	<u>328.1</u>
Investing activities:		
Capital expenditures	(51.2)	(89.3)
Dividends from (investment in) unconsolidated affiliates	1.8	(4.4)
Acquisitions, net of cash acquired	(3.5)	(17.8)
Cash used in investing activities	<u>(52.9)</u>	<u>(111.5)</u>
Financing activities:		
Net short-term borrowings (repayments)	247.5	(165.9)
Net (repayments) borrowings under long-term revolving credit facilities	(420.0)	90.0
Proceeds from issuance of long-term debt	-	2.2
Payments on long-term debt	(6.6)	(3.3)
Treasury stock purchases	(9.1)	(143.9)
Dividends paid to Equifax shareholders	(15.1)	(15.4)
Dividends paid to noncontrolling interests	(3.3)	(3.3)
Proceeds from exercise of stock options	5.9	14.1
Excess tax benefits from stock-based compensation plans	0.5	1.9
Other	(0.9)	(0.8)
Cash used in financing activities	<u>(201.1)</u>	<u>(224.4)</u>
Effect of foreign currency exchange rates on cash and cash equivalents	4.7	(4.8)
Increase (decrease) in cash and cash equivalents	19.5	(12.6)
Cash and cash equivalents, beginning of period	<u>58.2</u>	<u>81.6</u>
Cash and cash equivalents, end of period	<u>\$ 77.7</u>	<u>\$ 69.0</u>