Becker Richard
Form 3
October 27, 2010

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person [*]
Â Becker Richard
(Last) (First) (Middle)

770 N. WATER ST.
(Street)

MILWAUKEE,Â WIÂ 53202
(City) (State) (Zip)

2. Date of Event Requiring Statement (Month/Day/Year)
10/20/2010

3. Issuer Name **and** Ticker or Trading Symbol
MARSHALL & ILSLEY CORP [MI]

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
Senior Vice President

5. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1.Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	107,934 (1) (2)	D	Â
Common Stock	23,914.2331 (3)	I	By Deferred Compensation Plan
Common Stock	183	I	By Child

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership

	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Stock Option (Right to Buy)	Â (4)	12/20/2011	Common Stock	21,379	$ 23.911	D	Â
Stock Option (Right to Buy)	Â (5)	10/25/2012	Common Stock	21,379	$ 21.3665	D	Â
Stock Option (Right to Buy)	Â (6)	10/27/2013	Common Stock	16,034	$ 26.0364	D	Â
Stock Option (Right to Buy)	Â (7)	10/27/2014	Common Stock	16,034	$ 31.3949	D	Â
Stock Option (Right to Buy)	Â (8)	10/28/2015	Common Stock	16,034	$ 32.046	D	Â
Stock Option (Right to Buy)	Â (9)	10/30/2016	Common Stock	14,431	$ 35.975	D	Â
Stock Option (Right to Buy)	Â (10)	10/19/2017	Common Stock	18,039	$ 31.4024	D	Â
Stock Option (Right to Buy)	10/29/2008 (11)	10/29/2018	Common Stock	20,745	$ 18.66	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Becker Richard 770 N. WATER ST. MILWAUKEE,Â WIÂ 53202	Â	Â	Â Senior Vice President	Â

Signatures

/s/ Jodi W. Rosenthal, attorney-in-fact for Mr. Becker	10/22/2010
**Signature of Reporting Person	Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) 10,854 of these shares were acquired as stock salary by the Reporting Person. The shares were fully vested at the time of grant, but are subject to transfer restrictions. One third of each of the respective stock salary shares will be released from the transfer restrictions on calendar year quarter end depending upon the respective grant dates. For more information, please see the Current Report on Form 8-K filed by the Company on December 29, 2009.

(2) 50,221 of these shares were acquired as grants of restricted stock and are subject to the Reporting Person's continued employment with the Company and subject to accelerated vesting upon the death of the Reporting Person. These shares will be fully vested on the third anniversary of the date of grant for each respective award. However, as long as the Company is a "TARP recipient," as defined under the

Interim Final Rules, these awards may become transferable only in 25% increments at the time of the Company's repayment of 25%, 50%, 75% and 100%, respectively, of the financial assistance it received under the U.S. Treasury's Capital Purchase Program, or as may be required to satisfy tax obligations incurred in connection with the vesting of the restricted shares.

(3) 15,000 of these shares were acquired as grants of restricted stock and are subject to the Reporting Person's continued employment with the Company and subject to accelerated vesting upon the death of the Reporting Person. These shares will be fully vested on the third anniversary of the date of grant for each respective award. However, as long as the Company is a "TARP recipient," as defined under the Interim Final Rules, these awards may become transferable only in 25% increments at the time of the Company's repayment of 25%, 50%, 75% and 100%, respectively, of the financial assistance it received under the U.S. Treasury's Capital Purchase Program, or as may be required to satisfy tax obligations incurred in connection with the vesting of the restricted shares.

(4) Vests in three equal installments commencing on the first anniversary of the original grant date of 12/20/2001.

(5) Vests in three equal installments commencing on the first anniversary of the original grant date of 10/25/2002.

(6) Vests in three equal installments commencing on the first anniversary of the original grant date of 10/27/2003.

(7) Vests in three equal installments commencing on the first anniversary of the original grant date of 10/27/2004.

(8) Vests in three equal installments commencing on the first anniversary of the original grant date of 10/28/2005.

(9) Immediately exercisable upon original grant date of 10/30/2006.

(10) Immediately exercisable upon original grant date of 10/19/2007.

(11) 100% Immediately Exercisable

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.
Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number. r-bottom:double windowtext 2.25pt;border-left:none;border-right:none;border-top:solid windowtext 1.0pt;padding:0pt .7pt 0pt 0pt;width:24.0pt;">

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(1) The useful lives for these purchased intangible assets are consistent with those discussed in Note 1.

(2) All of the goodwill in 2006, and substantially all of it in 2005, resulting from acquisitions is not tax deductible.

The primary reasons the purchase price of certain of these acquisitions exceeded the fair value of the net assets acquired, which resulted in the recognition of goodwill, were expanded growth opportunities from new or enhanced product offerings, cost savings from the elimination of duplicative activities, and the acquisition of intellectual property and workforce that are not recognized as assets apart from goodwill.

Pro Forma Financial Information. The following unaudited pro forma information represents consolidated results of operations as if the 2005 acquisitions discussed above had occurred at the beginning of the earliest year presented. The pro forma amounts may not necessarily be indicative of the operating

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revenues and results of operations had the acquisitions actually taken place at the beginning of the earliest year presented. Furthermore, the pro forma information may not be indicative of future performance.

	Twelve Months Ended December 31, 2005		2004	
	As Reported	Pro Forma	As Reported	Pro Forma
	(In millions, except per share data)			
Operating revenues	**$ 1,443.4**	**$ 1,460.2**	$ 1,272.8	$ 1,308.2
Income from continuing operations	**$ 246.5**	**$ 248.1**	$ 237.3	$ 241.4
Net income	**$ 246.5**	**$ 248.1**	$ 234.7	$ 238.8
Income from continuing operations per share (basic)	**$ 1.90**	**$ 1.91**	$ 1.81	$ 1.84
Income from continuing operations per share (diluted)	**$ 1.86**	**$ 1.88**	$ 1.78	$ 1.81
Net income per share (basic)	**$ 1.90**	**$ 1.91**	$ 1.79	$ 1.82
Net income per share (diluted)	**$ 1.86**	**$ 1.88**	$ 1.76	$ 1.79

The impact of the 2006 and 2004 acquisitions would not have significantly changed our Consolidated Statements of Income if they had occurred at the beginning of the earliest year presented.

4. GOODWILL AND OTHER INTANGIBLE ASSETS

Goodwill. Goodwill represents the cost in excess of the fair value of the net assets acquired in a business combination. As discussed in Note 1, in accordance with SFAS 142, goodwill is tested for impairment at the reporting unit level on an annual basis and on an interim basis if an event occurs or circumstances change that would reduce the fair value of a reporting unit below its carrying value. We perform our annual goodwill impairment tests as of September 30th. Our annual impairment tests as of September 30, 2006, 2005 and 2004 resulted in no impairment of goodwill.

Goodwill allocated to our reportable segments at December 31, 2004 and changes in the carrying amount of goodwill during the twelve months ended December 31, 2006 and 2005, are as follows:

	North American Operations	European Operations	Latin American Operations	Corporate	Total
	(In millions)				
Balance, December 31, 2004	$ 453.0	$ 117.6	$ 134.2	$ 5.9	$ 710.7
Acquisitions	66.3				66.3
Adjustments to initial purchase price allocation	3.2		5.5		8.7
Foreign currency translation	1.6	(12.2)	16.1		5.5
Balance, December 31, 2005	524.1	105.4	155.8	5.9	791.2
Acquisitions	**28.2**				**28.2**
Adjustments to initial purchase price allocation	**(0.2)**				**(0.2)**
Foreign currency translation		**14.3**	**8.5**		**22.8**
Balance, December 31, 2006	**$ 552.1**	**$ 119.7**	**$ 164.3**	**$ 5.9**	**$ 842.0**

Indefinite-Lived Intangible Assets. Indefinite-lived intangible assets consist of contractual/territorial rights representing the estimated fair value of rights to operate in certain territories acquired through the purchase of independent credit reporting agencies in the U.S. and Canada. Our contractual/territorial rights are perpetual in nature and, therefore, the useful lives are considered indefinite. Indefinite-lived intangible assets are not amortized. As discussed in Note 1, in accordance with SFAS 142, we are required to test indefinite-lived intangible assets for impairment annually and whenever events or circumstances

Explanation of Responses:

indicate that there may be an impairment of the asset value. We perform our annual indefinite-lived intangible asset impairment test as of September 30th. Our annual impairment test as of September 30, 2006, 2005 and 2004 resulted in no impairment of our indefinite-lived intangible assets.

Contractual/territorial rights at December 31, 2004 and changes in the carrying amounts during the twelve months ended December 31, 2006 and 2005 are as follows:

	Amount (In millions)
Balance, December 31, 2004	$ 77.8
Acquisitions	17.2
Balance, December 31, 2005	95.0
Foreign currency translation	**0.2**
Balance, December 31, 2006	**$ 95.2**

Purchased Intangible Assets. Purchased intangible assets, net recorded on our Consolidated Balance Sheets at December 31, 2006 and 2005, are as follows:

	December 31, 2006			**December 31, 2005**		
	Gross (In millions)	**Accumulated Amortization**	**Net**	**Gross**	**Accumulated Amortization**	**Net**
Definite-lived intangible assets:						
Purchased data files	**$ 390.8**	**$ (191.3)**	**$ 199.5**	$ 398.9	$ (176.2)	$ 222.7
Acquired software	**39.1**	**(15.7)**	**23.4**	38.7	(12.0)	26.7
Customer relationships	**18.5**	**(1.9)**	**16.6**	11.4	(0.7)	10.7
Non-compete agreements	**5.9**	**(4.6)**	**1.3**	11.9	(9.2)	2.7
Other definite-lived intangible assets	**2.0**	**(0.6)**	**1.4**	0.8	(0.2)	0.6
Total definite-lived intangible assets	**$ 456.3**	**$ (214.1)**	**$ 242.2**	$ 461.7	$ (198.3)	$ 263.4

Amortization expense related to purchased intangible assets was $31.4 million, $31.7 million and $36.2 million during the twelve months ended December 31, 2006, 2005 and 2004, respectively. See Note 1 for information about the useful lives and amortization methods related to purchased intangible assets.

Estimated future amortization expense related to definite-lived purchased intangible assets at December 31, 2006 is as follows:

Years ending December 31,	**Amount (In millions)**
2007	$ 30.7
2008	29.6
2009	28.9
2010	28.5
2011	28.0
Thereafter	96.5
	$ 242.2

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5. DEBT

Debt outstanding at December 31, 2006 and 2005 was as follows:

	December 31, 2006 (In millions)	2005
Notes, 4.95%, due November 2007	**$ 250.0**	$ 250.0
Debentures, 6.9%, due July 2028	**150.0**	150.0
Trade receivables-backed revolving credit facility, weighted-average rate of 5.4% and 3.9% in 2006 and 2005, respectively	**80.0**	88.0
Long-term revolving credit facilities, weighted-average rate of 5.3% and 4.1% in 2006 and 2005, respectively	**25.0**	65.0
Other	**0.1**	4.4
Total debt	**505.1**	557.4
Less short-term debt and current maturities	**(330.0)**	(92.3)
Less unamortized discounts	**(1.2)**	(1.3)
Total long-term debt, net of discount	**$ 173.9**	$ 463.8

Scheduled future maturities of debt at December 31, 2006, are as follows:

Years ending December 31,	Amount (In millions)
2007	$ 330.0
2008	
2009	
2010	
2011	25.0
Thereafter	150.1
Total debt	$ 505.1

Long-Term Revolving Credit Facilities. On July 24, 2006, we amended and restated our existing five-year, $500.0 million senior unsecured revolving credit facility with SunTrust Bank as Joint Lead and Administrative Agent, Banc of America Securities, LLC as Joint Lead and Syndication Agent, and a number of other financial institutions. SunTrust Bank and Bank of America, N.A., of which Banc of America Securities, LLC is a subsidiary, are both considered related parties in accordance with SFAS No. 57, Related Party Disclosures, since members of our Board of Directors have affiliations with these companies. Under the Amended and Restated Credit Agreement (the Amended Credit Agreement), SunTrust Bank and Banc of America Securities, LLC have each committed $75.0 million. We believe that the terms of this transaction are at current market rates and would not have been any different had they been negotiated with an independent third-party. See Note 13 for additional information about these related parties.

Under the Amended Credit Agreement, among other provisions, the term was extended from August 20, 2009 to July 24, 2011, the applicable margin for borrowings and the annual facility fee were lowered, the maximum leverage ratio (as defined in the Amended Credit Agreement) was increased from 3.0 to 1 to 3.5 to 1, and a minimum interest coverage ratio was deleted. The Amended Credit Agreement may be used for working capital and other general corporate purposes, including acquisitions.

The Amended Credit Agreement also includes an accordion feature that will allow us to request an increase of up to $500.0 million in the maximum borrowing commitment, which cannot exceed $1.0 billion. Each member of the lending group may elect to participate or not participate in any request we make to

increase the maximum borrowing commitment. In addition, any increase in the borrowing commitment pursuant to this accordion feature is subject to certain terms and conditions, including the absence of an event of default. The increased borrowing commitment may be used for general corporate purposes. We are permitted and intend to request an increase in the borrowing limit under the accordion feature of this credit facility effective upon the completion of our acquisition of TALX Corporation. See Note 15 for additional information about this acquisition.

Under our Amended Credit Agreement, we must comply with various financial and non-financial covenants. The financial covenants require us to maintain a maximum leverage ratio, defined as consolidated funded debt divided by consolidated EBITDA (as set forth in the Amended Credit Agreement) for the preceding four quarters, of not more than 3.5 to 1.0. Compliance with this financial covenant is tested quarterly. The non-financial covenants include limitations on liens, cross defaults, subsidiary debt, mergers, liquidations, asset dispositions and acquisitions. As of December 31, 2006, we were in compliance with our covenants under the Amended Credit Agreement.

Our borrowings under this facility, which have not been guaranteed by any of our subsidiaries, are unsecured and will rank on parity in right of payment with all of our other unsecured and unsubordinated indebtedness from time to time outstanding. This facility restricts our ability to pay cash dividends on our capital stock or repurchase capital stock if the total amount of such payments in any fiscal year would exceed 20 percent of our consolidated total assets, measured as of the end of the preceding fiscal year.

At December 31, 2006, interest was payable on borrowings under the existing credit facility at the base rate or London Interbank Offered Rate (LIBOR) plus a specified margin or competitive bid option as selected by us from time to time. The annual facility fee, which we pay regardless of borrowings, and interest rate are subject to adjustment based on our debt ratings. As of December 31, 2006, $475.0 million was available for borrowings and there were outstanding borrowings of $25.0 million under this facility, which is included in long-term debt on our Consolidated Balance Sheet.

While the underlying final maturity date of this facility is July 2011, it is structured to provide borrowings under short-term loans. Since these borrowings have a contractual maturity of thirty days, the borrowings and repayments are presented on a net basis within the financing activities portion of our Consolidated Statements of Cash Flows as net (repayments) borrowings under long-term revolving credit facilities.

Trade Receivables-Backed Revolving Credit Facility. We are party to a trade receivables-backed, revolving credit facility under which a wholly-owned subsidiary of Equifax may borrow up to $125.0 million, subject to borrowing base availability and other terms and conditions, for general corporate purposes. The amended credit facility is scheduled to expire on November 29, 2007, with the option to extend the term for an additional period of up to one year if specified conditions are satisfied. Borrowings bear interest at commercial paper rates, LIBOR or Base Rate plus a specified margin. We pay a commitment fee based on an annual rate of 15.0 basis points on any unused portion of this facility.

Outstanding debt under the facility is consolidated on our Balance Sheets for financial reporting purposes. Based on the calculation of the borrowing base applicable at December 31, 2006, $19.4 million was available for borrowing and $80.0 million was outstanding under this facility, which is included in short-term debt and current maturities on our Consolidated Balance Sheet.

At December 31, 2006 and 2005, $137.1 million and $126.2 million of net accounts receivable, respectively, had been transferred to our wholly-owned subsidiary and are included in accounts receivable in our Consolidated Balance Sheets.

Canadian Credit Facility. We are a party to a credit agreement with a Canadian financial institution that provides for a C$25.0 million (denominated in Canadian dollars), 364-day revolving credit agreement which was scheduled to expire on September 30, 2006. During the third quarter of 2006, however, we

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renewed this facility through September 30, 2007. We pay a commitment fee based on an annual rate of 10.0 basis points on any unused portion of this facility. During the twelve months ended December 31, 2006 and 2005, there was no activity under this facility. At December 31, 2006 and 2005, there were no outstanding borrowings under this facility.

Cash paid for interest, net of capitalized interest, was $30.4 million, $38.3 million and $34.9 million during the twelve months ended December 31, 2006, 2005 and 2004, respectively.

6. COMMITMENTS AND CONTINGENCIES

Leases. Our operating leases principally involve office space and office equipment. Other than leasing arrangements, we do not engage in off-balance sheet financing activities. Under the terms of the $29.0 million operating lease for our headquarters building in Atlanta, Georgia, which commenced in 1998 and expires in 2010, we have guaranteed a portion of the residual value of the building at the end of the lease. Total lease payments for the remaining term total $6.0 million. Under this synthetic lease arrangement, we have also guaranteed the residual value of the leased property to the lessor. In the event that the property were to be sold by the lessor at the end of the lease term, we would be responsible for any shortfall of the sales proceeds, up to a maximum amount of $23.2 million, which equals 80% of the value of the property at the beginning of the lease term. The liability for this estimated shortfall, which was $1.4 million and $4.0 million at December 31, 2006 and 2005, respectively, is recorded in other long-term liabilities on our Consolidated Balance Sheets.

Rental expense for operating leases, which is recognized on a straight-line basis over the lease term, was $26.1 million, $24.6 million and $22.3 million for the twelve months ended December 31, 2006, 2005 and 2004, respectively. Our headquarters building operating lease has ground purchase options exercisable beginning in 2019, ground renewal options exercisable in 2048 and escalation clauses beginning in 2009. Our technology center lease in Alpharetta, Georgia expires in 2012 and includes renewal options through 2039. Expected future minimum payment obligations for non-cancelable operating leases exceeding one year are as follows as of December 31, 2006:

Years ending December 31,	Amount (In millions)
2007	$ 18.3
2008	14.4
2009	12.2
2010	9.6
2011	7.5
Thereafter	46.2
	$ 108.2

We expect to receive $17.0 million under noncancelable sublease agreements, $7.5 million of which represents operating expenses the sublessor is contractually obligated to pay us over the remaining lease term. The expected sublease income is not reflected as a reduction in the total minimum rental obligations under operating leases in the table above.

Data Processing, Outsourcing Services and Other Agreements. We have separate agreements with International Business Machines Corporation (IBM), R.L Polk and Company, Acxiom and others to outsource portions of our computer data processing operations and related functions and to provide certain other administrative and operational services. The agreements expire between 2007 and 2013. The estimated aggregate minimal contractual obligation remaining under these agreements is approximately $330 million as of December 31, 2006, with no future year expected to exceed approximately $75 million. Annual payment obligations in regard to these agreements vary due to factors such as the volume of data

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processed; changes in our servicing needs as a result of new product offerings, acquisitions or divestitures; the introduction of significant new technologies; foreign currency; or the general rate of inflation. Our data processing outsourcing agreement with IBM was renegotiated in 2003 for a ten-year term. Under this agreement (which covers our operations in North America, Europe, Brazil and Chile), we have outsourced our mainframe and midrange operations, help desk service and desktop support functions, and the operation of our voice and data networks. The scope of such services varies by location. During the twelve months ended December 31, 2006, 2005 and 2004, we paid $112.1 million, $120.8 million and $110.5 million, respectively, for these services. The estimated future minimum contractual obligation at December 31, 2006 under this agreement is $290.7 million, with no year expected to exceed approximately $45 million. In certain circumstances (e.g., a change in control or for our convenience), we may terminate these data processing and outsourcing agreements, and, in doing so, certain of these agreements require us to pay a significant penalty. Additionally, we may terminate these agreements without penalty in the event that IBM is in material breach of the terms of the agreement.

Agreement with Computer Sciences Corporation. We have an agreement with Computer Sciences Corporation (CSC) and certain of its affiliates, collectively CSC, under which CSC-owned credit reporting agencies utilize our computerized credit database services. CSC retains ownership of its credit files and the revenues generated by its credit reporting activities. We receive a processing fee for maintaining the database and for each report supplied. The agreement will expire on July 31, 2008 and is renewable at the option of CSC for successive ten-year periods. The agreement provides us with an option to purchase CSC s credit reporting business if it does not elect to renew the agreement or if there is a change in control of CSC while the agreement is in effect. Under the agreement CSC also has an option, exercisable at any time, to sell its credit reporting business to us. The option expires in 2013. The option exercise price will be determined by a third-party appraisal process and would be due in cash within 180 days after the exercise of the option. We estimate that if the option were exercised at December 31, 2006, the price range would approximate $650 million to $725 million. This estimate is based solely on our internal analysis of the value of the businesses, current market conditions and other factors, all of which are subject to constant change. Therefore, the actual option exercise price could be materially higher or lower than the estimated amount.

Change in Control Agreements. We have entered into change in control severance agreements with certain key executives. The agreements provide for, among other things, certain payments and benefits in the event of a qualifying termination of employment (i.e., termination of employment by the executive for good reason or termination of employment by the Company without cause, each as defined in the agreements) within six months prior to or three years following a change in control of the Company. In the event of a qualifying termination, the executive will become entitled to continuation of group health, dental, vision, life, disability, 401(k) and similar benefits for three years, as well as a lump sum severance payment, all of which differs by executive.

The change in control agreements have a five-year term and automatically renew for another five years unless we elect not to renew the agreements. Change in control events potentially triggering benefits under the agreements would occur, subject to certain exceptions, if (1) any person acquires 20% or more of our voting stock; (2) upon a merger or other business combination, our shareholders receive less than two-thirds of the common stock and combined voting power of the new company; (3) we sell or otherwise dispose of all or substantially all of our assets; or (4) we liquidate or dissolve.

If these change in control agreements had been triggered as of December 31, 2006, payments of approximately $30.4 million would have been made (excluding tax gross-up amounts of $9.8 million). Under the Company s existing director and employee stock benefit plans, a change in control generally would result in the immediate vesting of all outstanding stock options and satisfaction of the restrictions on any outstanding nonvested stock awards.

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Guarantees and Indemnifications. We account for guarantees in accordance with FIN No. 45, Guarantor s Accounting and Disclosure Requirements for Guarantees, Including Indirect Guarantees of Indebtedness of Others, which required the prospective recognition and measurement of certain guarantees and indemnifications upon adoption. Accordingly, any contractual guarantees or indemnifications we have issued or modified subsequent to December 31, 2002 are subject to evaluation. If required, a liability for the fair value of the obligation undertaken will be recognized.

Guarantees. We will from time to time issue standby letters of credit, performance bonds or other guarantees in the normal course of business. The aggregate notional amount of all performance bonds and standby letters of credit is not material at December 31, 2006, and all have a maturity of one year or less. Guarantees are issued from time to time to support the needs of our operating units. In connection with the sale of our risk management collections business to RMA Holdings, LLC (RMA) in October 2000, we guaranteed the operating lease payments of a partnership affiliated with RMA to a lender of the partnership pursuant to a term loan. The operating lease, which expires December 31, 2011, has a remaining balance of $6.6 million, based on the undiscounted value of remaining lease payments, including real estate taxes, at December 31, 2006.

On September 12, 2005, RMA sold substantially all of its assets to NCO Group, Inc. (NCO). In conjunction with this sale, NCO agreed to assume the operating lease obligations discussed above, which we will continue to guarantee. We believe that the likelihood of demand for payment by us is minimal and expect no material losses to occur related to this guarantee. Accordingly, we do not have a liability on our Consolidated Balance Sheets at December 31, 2006 or 2005 related to this guarantee.

General Indemnifications. We are the lessee under many real estate leases. It is common in these commercial lease transactions for us, as the lessee, to agree to indemnify the lessor and other related third parties for tort, environmental and other liabilities that arise out of or relate to our use or occupancy of the leased premises. This type of indemnity would typically make us responsible to indemnified parties for liabilities arising out of the conduct of, among others, contractors, licensees and invitees at or in connection with the use or occupancy of the leased premises. This indemnity often extends to related liabilities arising from the negligence of the indemnified parties, but usually excludes any liabilities caused by either their sole or gross negligence and their willful misconduct.

Certain of our credit agreements include provisions which require us to make payments to preserve an expected economic return to the lenders if that economic return is diminished due to certain changes in law or regulations. In certain of these credit agreements, we also bear the risk of certain changes in tax laws that would subject payments to non-U.S. lenders to withholding taxes.

In conjunction with certain transactions, such as sales or purchases of operating assets or services in the ordinary course of business, or the disposition of certain assets or businesses, we sometimes provide routine indemnifications, the terms of which range in duration and sometimes are not limited.

We cannot reasonably estimate our potential future payments under the indemnities and related provisions described above because we cannot predict when and under what circumstances these provisions may be triggered. We have no accrual related to indemnifications on our Consolidated Balance Sheets at December 31, 2006 and 2005.

Subsidiary Dividend and Fund Transfer Limitations. The ability of some of our subsidiaries and associated companies to transfer funds to us is limited, in some cases, by certain restrictions imposed by foreign governments, which do not, individually or in the aggregate, materially limit our ability to service our indebtedness, meet our current obligations or pay dividends.

Contingencies. We are involved in legal proceedings, claims and litigation arising in the ordinary course of business. We periodically assess our exposure related to these matters based on the information which is available. In accordance with SFAS No. 5, Accounting for Contingencies, we have recorded accruals in our Consolidated Financial Statements for those matters in which it is probable that we have

Explanation of Responses:

incurred a loss and the amount of the loss, or range of loss, can be reasonably estimated. During the second quarter of 2006, we recorded a $14.0 million loss contingency ($8.7 million, net of tax) related to certain legal matters in our Personal Solutions operating segment. Of this $14.0 million, pretax, loss, $11.5 million was recognized in selling, general and administrative expenses and $2.5 million was recognized in cost of services on our Consolidated Statement of Income. During the third quarter of 2006, there were favorable court rulings that reduced our exposure related to these litigation matters, resulting in a reversal of a portion of the loss contingency. During the third quarter of 2006, we reversed $9.0 million, pretax, ($5.6 million, net of tax) of the loss contingency, of which $7.5 million was reversed to selling, general and administrative expenses and $1.5 million was reversed to cost of services on our Consolidated Statement of Income. The loss contingency accrual related to these litigation matters totaled $5.0 million as of December 31, 2006, and is included in other current liabilities on our Consolidated Balance Sheet. In February 2007, we entered into a tentative settlement related to these litigation matters. The amount of our tentative settlement is consistent with our accrual at December 31, 2006.

During the third quarter of 2006, we also recorded a $4.0 million, pretax, loss contingency ($2.5 million, net of tax) associated with certain litigation matters within our North America Information Services segment on our Consolidated Balance Sheet. Of this $4.0 million, pretax, loss, $3.5 million was recognized in selling, general and administrative expenses and $0.5 million was recognized in cost of services on our Consolidated Statement of Income. The loss contingency accrual related to these litigation matters totaled $4.0 million as of December 31, 2006, and is included in other current liabilities on our Consolidated Balance Sheet.

For other legal proceedings, claims and litigation, we have recorded loss contingencies that are immaterial, or we cannot reasonably estimate the potential loss because of uncertainties about the outcome of the matter and the amount of the loss or range of loss. We also accrue for unpaid legal fees for services performed to date. Although the final outcome of these other matters cannot be predicted with certainty, any possible adverse outcome arising from these matters is not expected to have a material impact on our Consolidated Financial Statements, either individually or in the aggregate. However, our evaluation of the likely impact of these matters may change in the future.

In June 2006, we consummated a $15.2 million cash settlement with certain former shareholder sellers of Naviant, Inc. In 2004, we served a demand for arbitration, alleging, among other things, that the sellers had breached various representations and warranties concerning information furnished to us in connection with our acquisition of Naviant in 2002. As a result of this settlement, we recognized a $14.1 million non-taxable gain in other income, net on our Consolidated Statement of Income for the twelve months ended December 31, 2006. Additionally, the $15.2 million cash settlement was recorded in cash provided by operating activities on our Consolidated Statement of Cash Flows for the twelve months ended December 31, 2006.

Tax Matters. In 2003, the Canada Revenue Agency (CRA) issued Notices of Reassessment, asserting that Acrofax, Inc., a wholly-owned Canadian subsidiary of Equifax, is liable for additional tax for the 1995 through 2000 tax years, related to certain intercompany capital contributions and loans. The additional tax sought by the CRA for these periods ranges, based on alternative theories, from $7.4 million ($8.5 million in Canadian dollars) to $16.4 million ($19.0 million in Canadian dollars) plus interest and penalties. Acrofax has filed Notices of Objection in response to the Notices of Reassessment. On September 2, 2003, we made a statutorily-required deposit of $6.8 million in Canadian dollars ($5.9 million and $5.7 million at December 31, 2006 and 2005, respectively, in U.S. dollars) against the CRA s primary assessment theory, which is included in Other assets in our Consolidated Balance Sheets at December 31, 2006 and 2005. We intend to vigorously contest these reassessments and do not believe we have violated any statutory provision or rule. If the final outcome of this matter was unfavorable to us, an additional claim may be filed by the local province; the likelihood and potential amount of such claim is unknown at this time. We cannot predict when this tax matter will be resolved.

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7. INCOME TAXES

We record deferred income taxes using enacted tax laws and rates for the years in which the taxes are expected to be paid. Deferred income tax assets and liabilities are recorded based on the differences between the financial reporting and income tax bases of assets and liabilities. See Note 1 for additional information about our income tax policy.

The provision for income taxes from continuing operations consisted of the following:

	Twelve Months Ended December 31,		
	2006	**2005**	**2004**
	(In millions)		
Current:			
Federal	**$ 93.7**	$ 89.8	$ 74.7
State	**6.0**	10.2	12.9
Foreign	**44.3**	32.8	24.7
	144.0	132.8	112.3
Deferred:			
Federal	**(0.8)**	13.9	30.9
State	**(4.5)**	(3.0)	2.7
Foreign	**2.7**	0.5	2.0
	(2.6)	11.4	35.6
Provision for income taxes	**$ 141.4**	$ 144.2	$ 147.9

Domestic and foreign income from continuing operations before income taxes was as follows:

	Twelve Months Ended December 31,		
	2006	**2005**	**2004**
	(In millions)		
U.S.	**$ 298.0**	$ 286.3	$ 302.8
Foreign	**117.9**	104.4	82.4
	$ 415.9	$ 390.7	$ 385.2

The provision for income taxes from continuing operations was reconciled with the federal statutory rate, as follows:

	Twelve Months Ended December 31,		
	2006	**2005**	**2004**
	(Dollars in millions)		
Federal statutory rate	**35.0 %**	35.0 %	35.0 %
Provision computed at federal statutory rate	**$ 145.6**	$ 136.8	$ 134.8
State and local taxes, net of federal tax benefit	**0.6**	4.6	10.3
Foreign	**6.9**	1.2	2.0
Valuation allowance	**(0.7)**	0.4	(13.0)
Tax reserves *	**(7.0)**	(1.8)	12.9
Other **	**(4.0)**	3.0	0.9
Provision for income taxes	**$ 141.4**	$ 144.2	$ 147.9
Effective income tax rate	**34.0 %**	36.9 %	38.4 %

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* During the third quarter of 2006, the applicable statute of limitations related to uncertain tax positions expired, resulting in the reversal of the related income tax reserve. The reversal of the reserves resulted in a $9.5 million income tax benefit. This is reflected in tax reserves on the effective tax reconciliation and reduced our 2006 effective tax rate by 2.3%.

** During the second quarter of 2006, we recognized a non-taxable gain of $14.1 million related to the litigation settlement with Naviant, Inc. The non-taxable gain reduced our 2006 effective rate by 1.3%.See Note 6 for additional information about this matter.

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Explanation of Responses:

Components of the deferred income tax assets and liabilities at December 31, 2006 and 2005 were as follows:

	December 31, 2006 (In millions)	2005
Deferred income tax assets:		
Employee pension benefits	**$ 68.3**	$ 10.0
Net operating and capital loss carryforwards	**35.0**	32.5
Unrealized foreign exchange loss	**26.9**	36.7
Foreign tax credits	**21.4**	21.8
Employee compensation programs	**18.8**	18.9
Reserves and accrued expenses	**14.5**	7.0
Deferred revenue	**7.4**	2.1
Other	**0.3**	0.6
Gross deferred income tax assets	**192.6**	129.6
Valuation allowance	**(74.8)**	(81.2)
Total deferred income tax assets, net	**117.8**	48.4
Deferred income tax liabilities:		
Goodwill and intangible assets	**(99.4)**	(86.3)
Pension expense	**(75.8)**	(72.4)
Undistributed earnings of foreign subsidiaries	**(4.4)**	(6.9)
Depreciation	**(1.4)**	(1.2)
Other	**(3.4)**	(6.0)
Total deferred income tax liability	**(184.4)**	(172.8)
Net deferred income tax liability	**$ (66.6)**	$ (124.4)

Our deferred income tax assets and liabilities at December 31, 2006 and 2005, are included in the accompanying Consolidated Balance Sheets as follows:

	December 31, 2006 (In millions)	2005
Current deferred income tax assets	**$ 4.2**	$ 1.7
Long-term deferred income tax liabilities	**(70.8)**	(126.1)
Net deferred income tax liability	**$ (66.6)**	$ (124.4)

We record deferred income taxes on the temporary differences of our foreign subsidiaries and branches, except for the temporary differences related to undistributed earnings of subsidiaries which we consider indefinitely invested. We have indefinitely invested $91.3 million attributable to pre-2004 undistributed earnings of our Canadian and Chilean subsidiaries. If the pre-2004 earnings were not considered indefinitely invested, $6.9 million of deferred U.S. income taxes would have been provided. Such taxes, if ultimately paid, may be recoverable as U.S. foreign tax credits.

As of December 31, 2006, we had a deferred tax asset of $26.9 million related to accumulated foreign currency translation losses for foreign locations, excluding adjustments for pre-2004 Canadian and Chilean earnings. A full valuation allowance, included in accumulated other comprehensive loss, has been provided due to uncertainty of future realization of this deferred tax asset.

At December 31, 2006, we had U.S. federal and state net operating loss carryforwards of $244.7 million which will expire at various times between 2012 and 2026. We also had foreign net operating loss carryforwards totaling $69.3 million of which $67.2 million will expire between 2008 and 2020 and the

remaining $2.1 million will carryforward indefinitely. U.S. federal and state capital loss carryforwards total $2.5 million at December 31, 2006, all of which will expire in 2010. Foreign capital loss carryforwards of $25.1 million may be carried forward indefinitely. Additionally, we had foreign tax credit carryforwards of $21.4 million, of which $16.1 million will begin to expire between 2010 and 2015 and the remaining $5.3 million will be available to be utilized upon repatriation of foreign earnings. Tax-effected state net operating loss, capital loss, foreign tax credit carryforwards and other foreign deferred tax assets of $47.9 million have been fully reserved in the deferred tax asset valuation allowance.

Cash paid for income taxes, net of amounts refunded, was $144.9 million, $108.6 million and $102.2 million during the twelve months ended December 31, 2006, 2005 and 2004, respectively.

8. SHAREHOLDERS EQUITY

Employee Benefit Trusts. We maintain three employee benefits trusts for the purpose of satisfying obligations under certain benefit plans. These trusts held 3.9 million and 4.3 million shares of Equifax stock with a value, at cost, of $59.5 million and $62.9 million at December 31, 2006 and 2005, respectively, as well as cash, which was not material for both periods presented. The three employee benefits trusts are as follows:

- The Employee Stock Benefits Trust, which constitutes a funding vehicle for a variety of employee benefit programs. Each year, this trust releases a certain number of shares which are distributed to employees in the course of share option exercises or nonvested share distributions upon vesting. The cash in this trust can also be used to satisfy our obligations under other benefit plans.

- The Executive Life and Supplemental Retirement Benefit Plan Grantor Trust is used to ensure that the insurance premiums due under the Executive Life and Supplemental Retirement Benefit Plan are paid in case we fail to make scheduled payments following a change in control, as defined in this trust agreement.

- The Supplemental Executive Retirement Plans Grantor Trust s assets are dedicated to ensure the payment of benefits accrued under our Supplemental Executive Retirement Plans in case of a change in control, as defined in this trust agreement.

The assets in these plans are subject to creditors claims in case of insolvency of Equifax Inc.

Rights Plan. Our Board of Directors has adopted a shareholder rights plan designed to protect our shareholders against abusive takeover attempts and tactics**.** The rights plan operates to dilute the interests of any person or group attempting to take control of the Company if the attempt is not deemed by our Board of Directors to be in the best interests of our shareholders. Under the rights agreement, as originally adopted in October 1995 and amended and restated in October 2005, holders of our common stock were granted one right to purchase common stock (Right) for each outstanding share of common stock held of record on November 24, 1995. All newly issued shares of common stock since that date have been accompanied by a Right. The Rights will become exercisable and trade independently from our common stock if a person or group acquires or obtains the right to acquire 20% or more of Equifax s outstanding shares of common stock, or commences a tender or exchange offer that would result in that person or group acquiring 20% or more of the outstanding common stock, in each case without the consent of our Board. In the event the Rights become exercisable, each holder (other than the acquiring person or group) will be entitled to purchase that number of shares of securities or other property of Equifax having a market value equal to two times the exercise price of the Right. If Equifax were acquired in a merger or other business combination, each Right would entitle its holder to purchase the number of the acquiring company s common stock having a market value of two times the exercise price of the Right. In either case, our Board may choose to redeem the Rights for $0.01 per Right before they become exercisable. The Rights will expire on November 6, 2015, unless earlier redeemed, exchanged or amended by the Board.

Explanation of Responses:

9. BENEFIT PLANS

We have defined benefit pension plans and defined contribution plans. Substantially all U.S., Canadian and U.K. employees participate in one or more of these plans. We also maintain certain healthcare and life insurance benefit plans for eligible retired employees. The measurement date for our defined benefit pension plans and other postretirement benefit plans is December 31st of each year.

Pension Benefits. Pension benefits are provided through U.S. and Canadian defined benefit pension plans and two supplemental executive defined benefit pension plans.

U.S. and Canadian Retirement Plans. Prior to January 1, 2005, we had one non-contributory qualified retirement plan covering most U.S. salaried employees (the U.S. Retirement Income Plan, or USRIP) and a defined benefit plan for most salaried employees in Canada (the Canadian Retirement Income Plan, or CRIP). Benefits of both plans are primarily a function of salary and years of service.

On January 1, 2005, we separated the USRIP into two defined benefit plans subject to the Employee Retirement Income Security Act (ERISA). The new plan, the Equifax Inc. Pension Plan (EIPP), was funded in January 2005 with the transfer of $17.0 million of assets from the USRIP and a company contribution of $20.0 million. In November 2005, an additional $30.1 million of plan assets were transferred from the USRIP to the EIPP. At the time of separation, the EIPP covered all active employee participants of Equifax, and the USRIP covered all inactive retired and vested participants as of that date. Inactive participants constituted approximately 85% of total participants prior to the separation. The benefits of participants in both plans were unaffected by the separation. The two groups of participants active and inactive had projected patterns of actuarial liabilities which were markedly different, due to the demographic differences between the two populations. The two plans will have separate assumed rates of return and separate asset allocation strategies, which will allow us to more effectively fund our pension liabilities. Additionally, the assets of one plan will not be available to fund the liabilities of the other plan. The CRIP was not impacted by the separation of the USRIP.

In 2006, we made a discretionary contribution of $20.0 million to the EIPP and $2.0 million to fund our other postretirement benefit plans. At December 31, 2006, the USRIP and the EIPP met or exceeded ERISA s minimum funding requirements. We do not expect to have to make any minimum funding contributions under ERISA for 2007 with respect to the USRIP or the EIPP, based on applicable law as currently in effect. In January 2007, however, we made a discretionary contribution of $12.0 million to the EIPP.

The annual report produced by our consulting actuaries specifies the funding requirements for our plans, based on projected benefits for plan participants, historical investment results on plan assets, current discount rates for liabilities, assumptions for future demographic developments, investment performance and recent changes in statutory requirements. We may elect to make additional discretionary contributions to our plans in excess of minimum funding requirements, subject to statutory limitations.

Supplemental Retirement Plans. We maintain two supplemental executive retirement programs for certain key employees. The plans, which are unfunded, provide supplemental retirement payments, based on salary and years of service.

Other Benefits. We maintain certain healthcare and life insurance benefit plans for eligible retired employees. Substantially all of our U.S. employees may become eligible for the healthcare benefits if they reach retirement age while working for us and satisfy certain years of service requirements. The retiree life insurance program was frozen to new participants on December 31, 2003. We accrue the cost of providing healthcare benefits over the active service period of the employee.

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Obligations and Funded Status.

A reconciliation of the benefit obligations, plan assets and funded status of the plans is as follows:

	Pension Benefits		Other Benefits	
	2006	**2005**	**2006**	**2005**
	(In millions)			
Change in benefit obligation				
Benefit obligation at January 1,	**$ 579.7**	$ 551.5	**$ 30.2**	$ 27.2
Service cost	**10.0**	7.7	**0.4**	0.4
Interest cost	**32.1**	31.8	**1.6**	1.6
Plan participants contributions			**0.9**	0.9
Amendments	**2.3**	3.5		
Actuarial (gain) loss	**(4.3)**	19.3	**1.9**	4.0
Foreign currency exchange rate changes	**0.1**	1.3		
Retiree drug subsidy paid			**0.1**	
Special termination beneifts	**0.5**			
Benefits paid	**(37.7)**	(35.4)	**(4.4)**	(3.9)
Benefit obligation at December 31,	**582.7**	579.7	**30.7**	30.2
Change in plan assets				
Fair value of plan assets at January 1,	**529.4**	483.2	**13.8**	12.3
Actual return on plan assets	**64.0**	57.7	**1.5**	1.5
Employer contributions	**23.5**	22.3	**5.5**	3.0
Plan participants contributions			**0.9**	0.9
Foreign currency exchange rate changes		1.6		
Benefits paid	**(37.7)**	(35.4)	**(4.4)**	(3.9)
Fair value of plan assets at December 31,	**579.2**	529.4	**17.3**	13.8
Funded status of plan	**(3.5)**	(50.3)	**(13.4)**	(16.4)
Unrecognized prior service cost	**6.7**	5.2	**3.6**	4.1
Unrecognized actuarial loss	**170.5**	207.7	**5.9**	4.5
Prepaid (accrued) benefit cost	**$ 173.7**	$ 162.6	**$ (3.9)**	$ (7.8)
Amounts recognized in the statement of financial position consist of (prior to the adoption of SFAS 158*):				
Prepaid benefit cost	**$ 201.9**	$ 183.7	**$**	$
Accrued benefit liability	**(43.7)**	(50.9)	**(3.9)**	(7.8)
Intangible asset	**3.3**	3.1		
Accumulated other comprehensive loss	**12.2**	26.7		
Net amount recognized	**$ 173.7**	$ 162.6	**$ (3.9)**	$ (7.8)

* See impact of the adoption of SFAS 158 on the Consolidated Balance Sheet below.

The accumulated benefit obligation for the USRIP, EIPP, CRIP and Supplemental Retirement Plans was $557.1 million and $556.2 million at December 31, 2006 and 2005, respectively.

At December 31, 2006, the Supplemental Retirement Plans had projected benefit obligations and accumulated benefit obligations in excess of those plans respective assets. The projected benefit obligation, accumulated benefit obligation and fair value of plan assets for these plans were $46.8 million, $43.7 million and zero, respectively, at December 31, 2006. The EIPP had a projected benefit obligation of $108.2 million which is greater than the $103.9 million of plan assets; however, the plan assets were in excess of the $92.3 million accumulated benefit obligation.

At December 31, 2005, the EIPP and the Supplemental Retirement Plans had projected benefit obligations and accumulated benefit obligations in excess of those plans respective assets. The projected benefit obligation, accumulated benefit obligation and fair value of plan assets for these plans were $141.0 million, $123.5 million and $72.6 million, respectively, at December 31, 2005.

Adoption of SFAS 158.

As discussed in Note 1, SFAS 158, which is effective for us as of December 31, 2006, requires us to recognize (1) the overfunded or underfunded status of our defined benefit pension and other postretirement benefit plans as an asset or liability on our Consolidated Balance Sheet, and (2) changes in the funded status in the year in which the changes occur through other comprehensive income, a component of shareholders equity. For a pension plan, the benefit obligation is the projected benefit obligation; for any other postretirement plan, the benefit obligation is the accumulated postretirement benefit obligation. The adoption of SFAS 158 had no impact on our Consolidated Statements of Income. The impact of adopting SFAS 158 on certain line items of our Consolidated Balance Sheet as of December 31, 2006 were as follows:

	Prior to Adopting SFAS 158 (In millions)	Impact of Adopting SFAS 158	As Reported at December 31, 2006
Prepaid pension asset	$ 201.9	$ (154.2)	$ 47.7
Other assets, net	$ 59.7	$ (3.3)	$ 56.4
Long-term deferred income tax liabilities, net*	$ 134.6	$ (63.8)	$ 70.8
Other current liabilities	$ 65.8	$ (3.8)	$ 62.0
Long-term pension and other postretirement benefit liabilities	$ 44.5	$ 20.8	$ 65.3
Accumulated other comprehensive loss	$ (121.5)	$ (110.7)	$ (232.2)

* Included in long-term deferred income tax liabilities, net on our Consolidated Balance Sheet are the long-term deferred income tax assets related to our pension and other postretirement plans.

The following table represents the net amounts recognized, or the funded status of our pension and other postretirement benefit plans, in our Consolidated Balance Sheet at December 31, 2006 in accordance with SFAS 158:

	Pension Benefits (In millions)	Other Benefits
Amounts recognized in the statement of financial position consist of (subsequent to the adoption of SFAS 158):		
Prepaid pension asset	$ 47.7	$
Current liabilities	(3.5)	
Long-term liabilities	(47.7)	(13.4)
Net amount recognized	$ (3.5)	$ (13.4)

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Included in accumulated other comprehensive loss at December 31, 2006, were the following amounts that have not yet been recognized in net periodic pension cost:

	Pension Benefits (In millions)	Other Benefits
Prior service cost, net of accumulated taxes of $2.4 for pension benefits and $1.3 for other benefits	$ 4.3	$ 2.3
Net actuarial loss, net of accumulated taxes of $62.4 for pension benefits and $2.2 for other benefits	108.1	3.7
Accumulated other comprehensive loss	$ 112.4	$ 6.0

Components of Net Periodic Benefit Cost.

	Pension Benefits			Other Benefits		
	2006 (In millions)	2005	2004	2006	2005	2004
Service cost	**$ 10.0**	$ 7.7	$ 7.3	**$ 0.4**	$ 0.4	$ 0.4
Interest cost	**32.1**	31.8	31.3	**1.6**	1.6	1.6
Expected return on plan assets	**(41.0)**	(40.5)	(43.8)	**(1.2)**	(1.0)	(0.9)
Amortization of prior service cost	**0.8**	4.7	0.5	**0.5**	0.6	0.7
Recognized actuarial loss	**10.0**	8.3	14.0	**0.2**		
Special termination benefit	**0.5**					
Total net periodic benefit cost	**$ 12.4**	$ 12.0	$ 9.3	**$ 1.5**	$ 1.6	$ 1.8

The following represents the amount of prior service cost and actuarial loss included in accumulated other comprehensive loss that is expected to be recognized in net periodic benefit cost during the twelve months ended December 31, 2007:

	Pension Benefits (In millions)	Other Benefits
Prior service cost, net of taxes of $0.4 for pension benefits and and $0.2 for other benefits	$ 0.6	$ 0.3
Net actuarial loss, net of taxes of $3.3 for pension benefits and and $0.1 for other benefits	$ 5.6	$ 0.2

Weighted-Average Assumptions.

	Pension Benefits		Other Benefits	
	2006	2005	2006	2005
Weighted-average assumptions used to determine benefit obligations at December 31,				
Discount rate	**5.86 %**	5.68 %	**5.84 %**	5.58 %
Rate of compensation increase	**4.28 %**	4.28 %	**N/A**	N/A

	Pension Benefits			Other Benefits		
	2006	2005	2004	2006	2005	2004
Weighted-average assumptions used to determine net periodic benefit cost at December 31,						
Discount rate	**5.68 %**	5.90 %	6.25 %	**5.58 %**	5.92 %	6.25 %
Expected return on plan assets	**7.99 %**	7.98 %	8.68 %	**8.00 %**	8.00 %	8.75 %
Rate of compensation increase	**4.28 %**	4.34 %	4.25 %	**N/A**	N/A	N/A

The calculation of the net periodic benefit cost for the USRIP, EIPP and CRIP utilizes a market-related value of assets. The market-related value of assets recognizes the difference between actual returns and expected returns over five years at a rate of 20% per year.

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Explanation of Responses:

An initial 9.0% annual rate of increase in the per capita cost of covered healthcare benefits was assumed for 2007. The rate was assumed to decrease gradually to an ultimate rate of 5.0% by 2010. Assumed healthcare cost trend rates have a significant effect on the amounts reported for the healthcare plan. A one-percentage point change in assumed healthcare cost trend rates would have the following effects:

	1-Percentage Point Increase	1-Percentage Point Decrease
	(In millions)	
Effect on total service and interest cost components	**$ 0.2**	**$ (0.2)**
Effect on accumulated postretirement benefit obligation	**$ 2.6**	**$ (2.0)**

We estimate that the future benefits payable for our retirement and postretirement plans are as follows at December 31, 2006:

	U.S. Defined Benefit Plans	Non-U.S. Defined Benefit Plans	Other Benefit Plans
	(In millions)		
Years ending December 31,			
2007	$ 36.7	$ 2.1	$ 3.5
2008	$ 37.3	$ 2.1	$ 3.6
2009	$ 37.7	$ 2.1	$ 3.7
2010	$ 37.9	$ 2.1	$ 3.6
2011	$ 38.3	$ 2.1	$ 3.5
Next five fiscal years to December 31, 2016	$ 196.5	$ 11.1	$ 15.1

USRIP and EIPP (the Plans) Investment and Asset Allocation Strategies.

The primary goal of the asset allocation strategy of the Plans is to produce a total investment return, employing the lowest possible level of financial risk, which will: (1) satisfy annual cash benefits payments to the Plans participants and (2) maintain and increase the total market value of the Plans assets, after cash benefits payments, on a real (inflation adjusted) basis. Maximization of total investment return is not, taken in isolation, a goal of the asset allocation strategies of the Plans. Return maximization is pursued subject to the asset allocation risk control constraints noted previously. The Plan s investment managers are required to abide by the provisions of ERISA. Standards of performance for each manager include an expected return versus an assigned benchmark, a measure of volatility, and a time period of evaluation.

The Plans asset allocation strategies are determined based upon guidelines provided by our external advisor. This forecasting process takes into account projected investment returns by asset category, the correlation among those returns, the standard deviation of those returns and the future pattern of actuarial liabilities to which the plan is obligated. Asset/liability forecasting is conducted at regular intervals during the year, as needed, utilizing input from our external consulting actuaries, and our external investment advisor. The Plans asset targets and ranges are approved by in-house Plan Administrators, who are Named Fiduciaries under ERISA. Investment recommendations are made by our external advisor, working in conjunction with our in-house Investment Officer, who is also an ERISA Named Fiduciary. The expected return on plan assets assumption of 8.00% and 8.25% for the USRIP and the EIPP, respectively, in 2006 was based on the 50th percentile return from our asset/liability forecasting process.

The Plans, in an effort to meet their asset allocation objectives, utilize a variety of asset classes which have historically produced returns which are relatively uncorrelated to those of the S&P 500. Asset classes included in this category are alternative assets (hedge fund-of-funds), venture capital (including secondary private equity) and real estate. The primary benefits to the Plans of using these types of asset classes are: (1) their non-correlated returns reduce the overall volatility of the Plans portfolio of assets, and (2) they produce superior risk-adjusted returns. Additionally, the Plans allow certain of their managers, subject to specific risk constraints, to utilize derivative instruments, in order to enhance asset return, reduce volatility

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or both. Derivatives are primarily employed by the Plans in their fixed income portfolios and in the hedge fund-of-funds area.

The Plans are prohibited from investing additional amounts in Equifax stock once the market value of stock held by each plan exceeds 10% of the total market value of each plan. At December 31, 2006 and 2005, the USRIP s assets included 0.9 million and 1.7 million shares, respectively, of Equifax common stock, with a market value of $37.5 million and $63.0 million, respectively. At December 31, 2006 and 2005, the EIPP s assets included 0.1 million shares of Equifax common stock for both periods, with a market value of $4.3 million and $4.0 million, respectively. Not more than 5% of the portfolio (at cost) shall be invested in the securities of any one issuer, with the exceptions of Equifax common stock, and U.S. Treasury and government agency securities.

The following USRIP and EIPP asset allocation ranges, targets and actual allocations were in effect as of December 31, 2006 and 2005:

			Actual	
	Target	**Range**	**2006**	**2005**
USRIP				
Large-Cap Equity	20%	15%-35%	**23.3%**	22.8%
Mid-Cap Equity	6%	5%-15%	**8.0%**	7.7%
Small-Cap Equity	8%	5%-15%	**6.7%**	11.8%
International Equity	14%	10%-20%	**20.7%**	17.7%
Hedge Fund of Funds	16%	5%-20%	**19.1%**	17.7%
Venture Capital	6%	5%-10%	**6.4%**	6.7%
Real Estate	10%	5%-15%	**2.5%**	3.3%
Fixed Income	20%	10%-35%	**11.4%**	11.6%
Cash	minimal	0%-2%	**1.9%**	0.7%
EIPP				
Large-Cap Equity	22%	15%-35%	**25.3%**	33.1%
Mid-Cap Equity	6%	5%-15%	**13.9%**	19.2%
Small-Cap Equity	8%	5%-15%	**7.4%**	9.4%
International Equity	16%	10%-20%	**15.4%**	18.1%
Hedge Fund of Funds	16%	5%-20%	**14.4%**	6.9%
Venture Capital	8%	5%-10%	**2.9%**	4.8%
Real Estate	14%	0%-15%	**13.0%**	2.8%
Fixed Income	10%	5%-25%	**6.8%**	5.7%
Cash	minimal	0%-2%	**0.9%**	0.0%

CRIP Investment and Asset Allocation Strategies

The Pension Committee of the CRIP has retained an investment manager who has the discretion to invest in various asset classes with the care, skill, and diligence expected of professional prudence. The CRIP has a separate custodian of those assets, which are held in various segregated pooled funds. The Pension Committee maintains an investment policy for the CRIP, which imposes certain limitations and restrictions regarding allowable types of investments. The current investment policy imposes those restrictions on investments or transactions such as (1) Equifax common stock or securities, except as might be incidental to any pooled funds which the plan may have, (2) commodities or loans, (3) short sales and the use of margin accounts, (4) put and call options, (5) private placements, and (6) transactions which are party-related in nature as specified by the Canadian Pension Benefits Standards Act and its regulations.

Each pooled fund is associated with an asset classification, which has a primary investment objective. The objective for each asset class is related to a standard investment index and to a period of four-years. The following includes the objectives for each of the current five asset classes:

Asset Class	**Four-Year Objective**
Canadian Equities	S&P/TSX Composite Total Return Index plus 1.5%
U.S. Equities	S&P 500 Total Return Index plus 1.5% (Canadian $)
International Equities	MSCI EAFE Total Return Index plus 1.5% (Canadian $)
Fixed Income	Scotia Capital Universe Bond Index plus 0.5%
Money Market	Scotia Capital 91-Day Treasury Bill Index plus 0.3%

The plan s manager derives its investment return projections using several criteria. The determination of projected inflation is necessary to apply the premium to compute the nominal return for each asset class. The risk premium is based on historical studies of capital markets. The real return expectations for the various asset classes are based on historical relationships that acknowledge the risk premium inherent among the various asset classes. The nominal return, computed as described above, is then adjusted for various market and economic factors, including the status of the economic cycle, currency issues, the direction of interest rates, and price/earnings multiples. Next, specific time-weighted return targets are set for the total fund, based on a benchmark portfolio return. The Pension Committee expects the investment manager to exceed that return by a predetermined value over a certain period.

The following specifies the asset allocation ranges, targets, and actual allocation as of December 31, 2006 and 2005:

			Actual	
	Target	**Range**	**2006**	**2005**
Canadian Equities	40.5 %	30%-50%	**37.7 %**	39.3 %
U.S. Equities	19.0 %	9%-29%	**20.4 %**	20.5 %
International Equities	10.0 %	0%-19%	**12.0 %**	11.4 %
Fixed Income	28.5 %	20%-40%	**29.8 %**	28.1 %
Money Market	2.0 %	0%-10%	**0.1 %**	0.7 %

The investment goal is to achieve the composite return calculated based on the above benchmark allocation plus 1% over successive four-year periods. An additional objective is to provide a real rate of return of 3.0% when compared with the Canadian Consumer Price Index, also over successive four-year periods. The actual investment returns for the CRIP were 14.1% for 2006 and 11.7% for 2005.

U.S. Employee Retirement Savings Plan. The Group Plans Administrative Committee determines annual contributions, within specified ranges, to our U.S. employee retirement savings plan for the benefit of eligible employees, in the form of units of Equifax common stock. Employees may transfer all or a part of these Equifax common stock investments into other available investments within the plan, at any time. Our matching contributions are expensed. Expenses for this plan were $3.7 million, $3.8 million and $3.2 million for the twelve months ended December 31, 2006, 2005 and 2004, respectively.

Foreign Retirement Plans. We also maintain defined contribution plans for certain employees in the U.K. and Canada. For the years ended December 31, 2006, 2005 and 2004, our expenses related to these plans were not material.

Deferred Compensation Plans. We maintain three deferred compensation plans that allow for certain management employees and the Board of Directors to defer the receipt of compensation (such as salary, incentive compensation, commissions, and/or stock from the exercise of stock options or vested shares) until a later date based on the terms of the plans. The benefits under these deferred compensation plans are guaranteed by the assets of a grantor trust which, through our funding, purchased variable life insurance policies on certain consenting individuals, with this trust as beneficiary. The purpose of this trust is to ensure the distribution of benefits accrued by participants of the deferred compensation plans in case of a change in control, as defined in the trust agreement.

Explanation of Responses:

Long-Term Incentive Plan. We have a shareholder-approved Key Management Incentive Plan (Annual Incentive Plan) for certain key officers that provides for annual or long-term cash awards at the end of various measurement periods, based on the earnings per share and/or various other criteria over the measurement period. Our total accrued incentive compensation for all incentive plans included in accrued salaries and bonuses on our Consolidated Balance Sheets was $34.8 million and $34.0 million at December 31, 2006 and 2005, respectively.

10. SALE OF INVESTMENT IN INTERSECTIONS INC. (INTERSECTIONS)

On May 5, 2004, Equifax, through its wholly-owned subsidiary CD Holdings, Inc. (CD Holdings), completed the sale of 3,755,792 shares of common stock it owned in Intersections Inc., a provider of identity theft protection and credit management services, in an underwritten public offering of common stock for net proceeds of $59.4 million. Immediately prior to the public offering, CD Holdings converted a $20.0 million senior secured convertible note issued to it by Intersections in November 2001 into 3,755,792 shares of Intersections common stock, or approximately 26.9% of Intersections outstanding common stock. The book value of our investment in Intersections was $22.3 million, including accrued interest of $2.3 million. In 2004, we recorded a gain on the sale of $23.0 million, net of income taxes of $13.8 million, which is included in other income, net on the accompanying Consolidated Statement of Income.

11. SEVERANCE CHARGE

During the fourth quarter of 2006, we approved a plan for certain organizational changes, effective January 1, 2007. This plan provides for the realignment of our operations, resulting in the elimination of approximately 170 positions, with expected payments totaling $6.4 million, pre-tax, and $4.0 million, net of tax, primarily in 2007. In accordance with SFAS No. 112, Employer s Accounting for Postemployment Benefits An Amendment of FASB Statements No. 5 and 43, the severance cost liabilities were recognized in the fourth quarter of 2006 as payment was probable and estimable under existing plans.

12. DISCONTINUED OPERATIONS

After incurring losses in each of the preceding four years, we decided to sell our Italian operations, which were formerly included in our Europe segment, in 2004. In accordance with SFAS 144, the net assets, results of operations and cash flows of the Italian business for 2004 were classified as discontinued operations. For 2004, revenue for this business component was $11.4 million. We recorded an impairment charge of $5.3 million, pretax, related to the write-down of purchased data during the second quarter of 2004. We had a $2.7 million loss, net of tax, on discontinued operations in 2004. We recorded a gain on the sale of $2.6 million during the fourth quarter of 2004, of which $5.7 million related to the recognition of a cumulative translation adjustment gain into income. Additionally, in 2002, we made the decision to exit our commercial services business in Spain in our Europe segment. We had a $0.1 million gain, net of tax, on discontinued operations in 2004.

The assets and liabilities related to the discontinued operations were not material at December 31, 2004. There were no such assets or liabilities at December 31, 2006 or 2005.

Our cash provided by discontinued operations on our Consolidated Statement of Cash Flows for the twelve months ended December 31, 2004 primarily consisted of cash provided by operating activities. For the same period, cash used in investing activities from discontinued operations was not material and there were no cash flows related to financing activities associated with our discontinued operations.

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13. RELATED PARTY TRANSACTIONS

SunTrust Banks, Inc. (SunTrust)

We consider SunTrust a related party because L. Phillip Humann, a member of our Board of Directors, was the Chairman and Chief Executive Officer of SunTrust through January 1, 2007, and Larry L. Prince, member of our Board of Directors, is a director of SunTrust. Our relationships with SunTrust are described more fully as follows:

- We paid SunTrust $3.1 million, $3.2 million and $2.8 million, respectively, during the twelve months ended December 31, 2006, 2005 and 2004 for services such as lending, foreign exchange, debt underwriting, cash management, trust, investment management, acquisition valuation, and shareholder services relationships.

- We also provide credit management services to SunTrust, as a customer, from whom we recognized revenue of $4.9 million, $3.9 million and $4.3 million, respectively, during the twelve months ended December 31, 2006, 2005 and 2004. The corresponding outstanding accounts receivable balances due from SunTrust at December 31, 2006 and 2005 were immaterial.

- We have a $500.0 million senior unsecured revolving credit agreement, as amended in July 2006, with a group of banks, of which SunTrust is committed to $75.0 million. At December 31, 2006 and 2005, SunTrust s portion of the outstanding borrowings under this facility totaled $3.8 million and $12.0 million, respectively.

- SunTrust extends financing in the form of an amortizing term loan to a leveraged real estate limited partnership, which owns our Atlanta data center located in Alpharetta, Georgia, where we are the primary operating lease tenant. An unrelated bank leasing company is the equity owner of this partnership. Although this term loan is considered to be non-recourse financing to Equifax, SunTrust is dependent on the operating lease payments made by us to the partnership to service interest expense and amortize principal on the term loan s debt. As of December 31, 2006 and 2005, $15.9 million and $18.8 million, respectively, were outstanding under this agreement.

- SunTrust provides the $29.0 million synthetic lease facility related to our Atlanta corporate headquarters building. As of December 31, 2006 and 2005, the amount of this facility was $29.0 million. See Note 6 for additional information about this lease.

- SunTrust provides investment management services for our USRIP through its subsidiary, the Lighthouse Group, Inc. We had a similar arrangement with another of SunTrust s subsidiaries, Trusco Capital Management, Inc., during 2005 and early 2006. As of December 31, 2006 and 2005, a total of $26.8 million and $49.3 million, respectively, of USRIP assets were managed by one or both of these subsidiaries of SunTrust.

Bank of America, N.A. (B of A)

We consider B of A a related party because Jacquelyn M. Ward, a member of our Board of Directors, is also a director of B of A. Our relationships with B of A are described more fully as follows:

- We provide credit management services to B of A, as a customer, from whom we recognized revenue of $37.1 million, $26.6 million and $18.3 million, respectively, during the twelve months ended December 31, 2006, 2005 and 2004. The corresponding outstanding accounts receivable balances due from B of A at December 31, 2006 and 2005 were $5.5 million and $4.1 million, respectively.

- As referenced above under SunTrust, we have a $500.0 million senior unsecured revolving credit agreement, as amended in July 2006, with a group of banks, of which B of A is committed to $75.0 million. Banc of America Securities LLC, a subsidiary of Bank of America Corporation, served as a joint lead arranger of the facility. At

December 31, 2006 and 2005, B of A s portion of the outstanding borrowings under this facility totaled $3.8 million and $12.0 million, respectively.

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- B of A extends an uncommitted $25.0 million working capital line of credit to Equifax. The facility is cancelable at the discretion of either party. The uncommitted working capital line, at December 31, 2006 and 2005, had outstanding balances of zero and $4.2 million, respectively.

- Bank of America Corporation provides investment management services for the USRIP and EIPP through its subsidiary, Bank of America Capital Advisors, LLC. At December 31, 2006 and 2005, a total of $7.1 million and $7.6 million, respectively, of USRIP and EIPP assets were managed by this subsidiary.

- At December 31, 2006 and 2005, B of A was the counterparty on interest rate swaps with us with a notional value of $29.0 million.

Fidelity National Information Services, Inc. (FNIS)

We consider FNIS a related party because Lee A. Kennedy, one of our directors, is Chief Executive Officer of FNIS. We sell telecommunication credit information reports and customer portfolio reviews to FNIS. Revenue from FNIS, as a customer, for credit disclosure reports and portfolio reviews was not material during the twelve months ended December 31, 2006, 2005 and 2004. The corresponding outstanding accounts receivable balances due from FNIS at December 31, 2006 and 2005 were immaterial. In addition, FNIS provides customer invoice and disclosure notification printing and mailing services to us. Amounts paid to FNIS for fulfillment services were $10.5 million, $10.0 million and $9.2 million for the twelve months ended December 31, 2006, 2005 and 2004, respectively.

14. SEGMENT INFORMATION

We manage our business and report our financial results through the following three reportable segments:

- North America
- Europe
- Latin America

The North America reportable segment consists of three operating segments, which we have aggregated in determining our reportable segments:

- Information Services
- Marketing Services
- Personal Solutions

The Europe and Latin America reportable segments include similar product lines.

We also separately disclose the financial information pertaining to our discontinued operations. The accounting policies of the reportable segments are the same as those described in our summary of significant accounting policies (see Note 1). We evaluate the performance of these reportable segments based on their operating revenues, operating income and operating margins, excluding any unusual or infrequent items, if any. Inter-segment sales and transfers are not material for all periods presented. The measurement criteria for segment profit or loss and segment assets are substantially the same for each reportable segment. All transactions between segments are accounted for at cost, and no timing differences occur between segments.

A summary of segment products and services is as follows:

North America. Information Services, which includes consumer and commercial services (such as credit information and credit scoring, credit modeling services, locate services, fraud detection and prevention services, mortgage loan origination information services, identity verification services and other consulting services); Marketing Services,

which includes credit card marketing services and consumer demographic and lifestyle information services; and Personal Solutions, which includes credit monitoring and identity theft protection products sold directly to individuals.

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Europe. Information Services, which includes consumer and commercial services (such as credit and financial information, credit scoring and credit modeling services), Credit Marketing Services and Personal Solutions. The operating results for our Italian businesses that were disposed of in the fourth quarter of 2004 have been reclassified to loss from discontinued operations and are not included in Europe s reported segment results as shown below.

Latin America. Information Services, which includes consumer and commercial services (such as credit and financial information, credit scoring and credit modeling services), Credit Marketing Services and Personal Solutions.

See Note 15 for information about the change in our operating segments in the first quarter of 2007.

Segment information for 2006, 2005 and 2004 is as follows:

	Twelve Months Ended December 31, 2006 (In millions)	2005	2004
Operating Revenue			
North America			
Information Services	**$ 835.5**	$ 806.3	$ 707.1
Marketing Services	**277.2**	253.7	236.1
Personal Solutions	**126.0**	114.7	96.1
North America	**1,238.7**	1,174.7	1,039.3
Europe	**153.6**	142.0	142.0
Latin America	**154.0**	126.7	91.5
Total operating revenue	**$ 1,546.3**	$ 1,443.4	$ 1,272.8

	2006 (In millions)	2005	2004
Operating Income (Loss)			
North America			
Information Services	**$ 343.3**	$ 345.5	$ 299.5
Marketing Services	**99.1**	85.2	74.4
Marketing Services restructuring and impairment charges			(2.4)
Marketing Services, net	**99.1**	85.2	72.0
Personal Solutions	**13.6**	13.5	17.6
North America	**456.0**	444.2	389.1
Europe	**35.4**	33.4	30.0
Latin America	**45.9**	33.3	17.0
General Corporate Expense	**(101.2)**	(88.9)	(60.3)
Total operating income (loss)	**$ 436.1**	$ 422.0	$ 375.8

	December 31, 2006 (In millions)	2005
Total Assets		
North America	**$ 1,234.7**	$ 1,207.0
Europe	**191.5**	162.8
Latin America	**258.6**	239.4
General Corporate	**105.8**	222.3
Total assets	**$ 1,790.6**	$ 1,831.5

	December 31, 2006 (In millions)	2005
Total Net Assets		
North America	**$ 725.9**	$ 865.6
Europe	**156.1**	137.1
Latin America	**210.7**	200.5
General Corporate	**(254.6)**	(382.9)
Total net assets	**$ 838.1**	$ 820.3

	Twelve Months Ended December 31, 2006 (In millions)	2005	2004
Depreciation and Amortization Expense			
North America	**$ 59.6**	$ 58.9	$ 54.6
Europe	**5.8**	5.7	10.2
Latin America	**7.1**	7.5	6.8
General Corporate Expense	**10.3**	10.1	7.1
Total depreciation and amortization expense	**$ 82.8**	$ 82.2	$ 78.7

	2006 (In millions)	2005	2004
Capital Expenditures (excluding property & equipment & other assets acquired in acquisitions)			
North America	**$ 25.0**	$ 33.6	$ 37.6
Europe	**4.8**	6.2	4.7
Latin America	**5.0**	1.9	2.5
General Corporate	**17.2**	4.5	2.7
Total capital expenditures	**$ 52.0**	$ 46.2	$ 47.5

Financial information by geographic area is as follows:

	Twelve Months Ended December 31, 2006 Amount (In millions)	%	2005 Amount	%	2004 Amount	%
Operating Revenue (based on location of customer)						
U.S.	**$ 1,120.5**	**72 %**	$ 1,063.9	73 %	$ 940.3	74 %
Canada	**118.2**	**8 %**	110.8	8 %	99.0	8 %
U.K.	**135.0**	**9 %**	124.3	9 %	124.3	10 %
Brazil	**78.0**	**5 %**	67.4	5 %	47.3	4 %
Other	**94.6**	**6 %**	77.0	5 %	61.9	5 %
Total operating revenue	**$ 1,546.3**	**100 %**	$ 1,443.4	100 %	$ 1,272.8	100 %*

* Does not total due to rounding

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	December 31, 2006 Amount (In millions)	%	2005 Amount	%
Long-Lived Assets				
U.S.	**$ 898.3**	**62 %**	$ 1,104.4	71 %
Canada	**114.6**	**8 %**	129.8	8 %
U.K.	**126.8**	**9 %**	111.8	7 %
Brazil	**141.5**	**10 %**	131.8	9 %
Other	**164.2**	**11 %**	73.3	5 %
Total long-lived assets	**$ 1,445.4**	**100 %**	$ 1,551.1	100 %

15. SUBSEQUENT EVENTS (UNAUDITED)

Organizational Realignment. Effective January 1, 2007, we implemented certain organizational changes as result of a strategic review of our business. The changes to our internal structure changed our operating segments to the following: U.S. Consumer Information Solutions, North America Personal Solutions, North America Commercial Solutions and International. U.S. Consumer Information Solutions consists of the former Marketing Services and North America Information Services, excluding U.S. Commercial Services and Canada. North America Commercial Solutions represents our former commercial business for the U.S. and Canada that was within North America Information Services as well as our October 2006 acquisition of Austin-Tetra. International consists of our consumer business in Canada and all of our businesses in Europe and Latin America. North America Personal Solutions remains unchanged. We will present our financial results under this new organizational structure in our quarterly report for the period ending March 31, 2007. Our financial results for all periods presented in the Form 10-K are stated under the prior organizational structure since that is how the Company was managed during all periods presented.

As a result of the change in operating segments, our reporting units under which we test goodwill for impairment in accordance with SFAS 142 have also changed. During the first quarter of 2007, we will reallocate the goodwill associated with our previous reporting units in accordance with SFAS 142 to our new reporting units. We are currently in the process of testing the goodwill related to our new reporting units for impairment.

TALX Acquisition. On February 14, 2007, we agreed to acquire TALX Corporation (TALX), a leading provider of workplace verification information and employment services, in a transaction valued at approximately $1.4 billion, including the assumption of debt, based on the $41.91 per share closing price of Equifax stock on February 14, 2007. The acquisition of TALX equity is structured to consist of 75% Equifax stock and 25% cash, together valued at approximately $1.2 billion. TALX shareholders may elect to receive for each share of TALX stock either a fixed exchange ratio of .861 shares of Equifax stock, $35.50 in cash or a combination of stock and cash equivalent value, subject to proration to achieve the 75% Equifax common stock and 25% cash consideration described above. In the aggregate, upon the closing of the acquisition, we will issue approximately 22 million shares of Equifax stock and pay approximately $300 million in cash for the stock of TALX. We also will assume TALX s outstanding debt, which was $191.5 million at December 31, 2006. We plan to finance the acquisition with cash provided by operating activities and borrowings under our senior revolving credit facility, of which no amounts were outstanding at February 14, 2007. The transaction has been approved by the Board of Directors of each company and also must be approved by the stockholders of TALX. The transaction is also subject to review by regulatory authorities and other customary closing conditions. We currently expect the transaction to close by the end of the third quarter of 2007. It is possible that factors outside of our control could require us to complete the acquisition at a later date or not to complete it at all. This transaction will be accounted for as a purchase in accordance with SFAS No. 141, Business Combinations .

Explanation of Responses:

In February 2007, our Board of Directors authorized us to repurchase an increased number of shares of our common stock. We announced our intention to repurchase approximately $700 million of the stock issued in the acquisition. We expect to finance these share repurchases using cash provided by operating activities, as well as the issuance of new debt.

16. QUARTERLY FINANCIAL DATA (UNAUDITED)

Quarterly financial data for 2006 and 2005 were as follows:

	Three Months Ended			
	March 31,	**June 30,**	**September 30,**	**December 31,**
2006	**(In millions, except per share data)**			
Operating revenue	**$ 374.0**	**$ 387.7**	**$ 394.6**	**$ 390.0**
Operating income	**$ 109.2**	**$ 96.4**	**$ 120.6**	**$ 109.9**
Net income	**$ 62.9**	**$ 69.6**	**$ 78.9**	**$ 63.1**
Basic earnings per common share*	**$ 0.49**	**$ 0.54**	**$ 0.62**	**$ 0.50**
Diluted earnings per common share*	**$ 0.48**	**$ 0.53**	**$ 0.61**	**$ 0.50**

	Three Months Ended			
	March 31,	**June 30,**	**September 30,**	**December 31,**
2005	**(In millions, except per share data)**			
Operating revenue	$ 343.4	$ 363.4	$ 375.3	$ 361.3
Operating income	$ 102.0	$ 106.7	$ 107.3	$ 106.0
Net income	$ 58.6	$ 62.6	$ 62.5	$ 62.8
Basic earnings per common share*	$ 0.45	$ 0.48	$ 0.48	$ 0.48
Diluted earnings per common share*	$ 0.44	$ 0.47	$ 0.47	$ 0.48

* The sum of the quarterly EPS may not equal the annual EPS due to changes in the weighted-average shares between periods.

The comparability of our quarterly financial results during 2006 and 2005 were impacted by certain events, as follows:

- During 2006 and 2005, we made several acquisitions, including Austin-Tetra in 2006 and APPRO and BeNow in 2005. For additional information about these acquisitions, see Note 3 of the Notes to Consolidated Financial Statements.

- On January 1, 2006, we adopted SFAS 123R, which resulted in incremental stock-based compensation expense during 2006 when compared to 2005. The incremental impact on the 2006 Consolidated Statements of Income, by quarter, was: $2.3 million ($1.6 million net of tax) in the first quarter; $3.5 million ($2.3 million net of tax) in the second quarter; $0.8 million ($0.6 million net of tax) in the third quarter; and $1.0 million ($0.7 million net of tax) in the fourth quarter. For additional information about the impact of SFAS 123R, see Note 2 of the Notes to Consolidated Financial Statements.

- During the second and third quarters of 2006, there were several litigation matters that had an impact on our Consolidated Financial Statements. For additional information about these litigation matters, see Note 6 of the Notes to Consolidated Financial Statements.

- During the fourth quarter of 2006, we recorded a severance charge of $6.4 million ($4.0 million, net of tax) related to an organizational realignment. For additional information about this charge, see Note 11 of the Notes to Consolidated Financial Statements.

Explanation of Responses:

ITEM 9. CHANGES IN AND DISAGREEMENTS WITH ACCOUNTANTS ON ACCOUNTING AND FINANCIAL DISCLOSURE

Not applicable.

ITEM 9A. CONTROLS AND PROCEDURES

Disclosure Controls and Procedures

Our management, with the participation of our chief executive officer and chief financial officer, evaluated our disclosure controls and procedures (as defined in Rule 13a-15(e) under the Securities Exchange Act of 1934, as amended), as of December 31, 2006.

No system of controls, no matter how well designed and operated, can provide absolute assurance that the objectives of the system of controls are met, and no evaluation of controls can provide absolute assurance that the system of controls has operated effectively in all cases. Our disclosure controls and procedures, however, are designed to provide reasonable assurance that the objectives of disclosure controls and procedures are met.

Based on the evaluation discussed above, our chief executive officer and chief financial officer have concluded that our disclosure controls and procedures were, as of the end of the period covered by this report, effective and designed to provide reasonable assurance that the objectives of disclosure controls and procedures are met.

There were no changes in Equifax s internal control over financial reporting (as defined in Rule 13a-15(f) under the Securities Exchange Act of 1934, as amended) that occurred during Equifax s fourth fiscal quarter of 2006 that have materially affected, or are reasonably likely to materially affect, Equifax s internal control over financial reporting.

Management s Annual Report on Internal Control Over Financial Reporting

This report is included in Item 8 on page 53 and is incorporated by reference.

Report of Independent Registered Public Accounting Firm on Internal Control Over Financial Reporting

This report is included in Item 8 on page 54 and is incorporated by reference.

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PART III

ITEM 10. DIRECTORS AND EXECUTIVE OFFICERS OF THE REGISTRANT

Information required by Item 10 of Part III regarding our directors, nominees, and audit committee financial experts is included in the sections captioned Corporate Governance and Section 16(a) Beneficial Ownership Reporting Compliance in our definitive Proxy Statement (2007 Proxy Statement) relating to the Annual Meeting of Shareholders to be held on May 4, 2007, to be filed with the Securities and Exchange Commission (SEC) within 120 days after December 31, 2006, and is incorporated herein by reference.

Information regarding our Executive Officers required by Item 10 of Part III is set forth in Item 1 of Part I Business Executive Officers of the Registrant.

Information regarding compliance with Section 16(a) of the Securities Exchange Act of 1934 is included in the section of our 2007 Proxy Statement captioned Section 16(a) Beneficial Ownership Reporting Compliance, and is incorporated herein by reference.

Equifax has adopted codes of ethics and business conduct applicable to all directors, officers and employees, available at *www.equifax.com/corp/aboutefx/ethics/main.shtml,* or in print upon request to the Corporate Secretary, Equifax, Inc., P.O. Box 4081, Atlanta, Georgia, 30302. We will post any amendments to the code of ethics and business conduct, and any waivers that are required to be disclosed by the rules of either the SEC or the New York Stock Exchange (NYSE), on our internet site.

Because our common stock is listed on the NYSE, our Chief Executive Officer is required to make an annual certification to the NYSE stating that he was not aware of any violation by Equifax of the corporate governance listing standards of the NYSE. Our Chief Executive Officer made his annual certification to that effect to the NYSE as of June 16, 2006. In addition, Equifax has filed, as exhibits to this Annual Report on Form 10-K, the certifications of its Chief Executive Officer and Chief Financial Officer required under Section 302 of the Sarbanes-Oxley Act of 2002 to be filed with the Securities and Exchange Commission regarding the quality of Equifax s public disclosure.

ITEM 11. EXECUTIVE COMPENSATION

Information required by Item 11 of Part III is included in the sections of our 2007 Proxy Statement captioned Executive Compensation, Director Compensation, Compensation Committee Interlocks and Insider Participation, and Compensation Committee Report and is incorporated herein by reference.

ITEM 12. SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT AND RELATED STOCKHOLDER MATTERS

Information required by Item 12 of Part III is included in the section of our 2007 Proxy Statement captioned Securities Ownerships and is incorporated herein by reference.

ITEM 13. CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS, AND DIRECTOR INDEPENDENCE

Information required by Item 13 of Part III is included in the section of our 2007 Proxy Statement captioned Corporate Governance, and is incorporated herein by reference.

ITEM 14. PRINCIPAL ACCOUNTANT FEES AND SERVICES

Information required by Item 14 of Part III is included in the section of our 2007 Proxy Statement captioned Audit Committee Disclosure Service Fees Paid to the Independent Auditor and is incorporated herein by reference.

PART IV

ITEM 15. EXHIBITS AND FINANCIAL STATEMENT SCHEDULES

(a) **List of Documents Filed as a Part of This Report:**

(1) *Financial Statements*. The following financial statements are included in Item 8 of Part II:

- Consolidated Balance Sheets December 31, 2006 and 2005;
- Consolidated Statements of Income for the Years Ended December 31, 2006, 2005 and 2004;
- Consolidated Statements of Cash Flows for the Years Ended December 31, 2006, 2005 and 2004;
- Consolidated Statements of Shareholders Equity and Comprehensive Income for the Years Ended December 31, 2006, 2005 and 2004; and
- Notes to Consolidated Financial Statements.

(2) *Financial Statement Schedules.*

- Schedule II Valuation and Qualifying Accounts

All other schedules for which provision is made in the applicable accounting regulation of the SEC are not required under the related instructions or are inapplicable and, therefore, have been omitted.

(3) *Exhibits*. A list of the exhibits required to be filed as part of this Report by Item 601 of Regulation S-K is set forth in the Exhibit Index on page 104 of this Form 10-K, which immediately precedes such exhibits, and is incorporated herein by reference.

(b) **Exhibits.** See Item 15(a)(3).

(c) **Financial Statement Schedules.** See Item 15(a)(2).

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized, on February 27, 2007.

Equifax Inc.
(Registrant)

By:	/s/ RICHARD F. SMITH
	Richard F. Smith
	Chairman and Chief Executive Officer

We, the undersigned directors and executive officers of Equifax Inc., hereby severally constitute Lee Adrean and Nuala M. King, and each of them singly, our true and lawful attorneys with full power to them and each of them to sign for us, and in our names in the capacities indicated below, any and all amendments to the Annual Report on Form 10-K filed with the Securities and Exchange Commission, hereby ratifying and confirming our signatures as they may be signed by our said attorneys to any and all amendments to said Annual Report on Form 10-K.

Pursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the Registrant and in the capacities indicated on February 27, 2007.

/s/ Richard F. Smith
Richard F. Smith, *Chairman and Chief Executive Officer*
/s/ Lee Adrean
Lee Adrean, *Corporate Vice President and Chief Financial Officer (Principal Financial Officer)*
/s/ Nuala M. King
Nuala M. King, *Senior Vice President and Corporate Controller (Principal Accounting Officer)*
/s/ John L. Clendenin
John L. Clendenin, *Director*
/s/ James E. Copeland, Jr.
James E. Copeland, Jr., *Director*

/s/ A. W. Dahlberg
A. W. Dahlberg, *Director*
/s/ Robert D. Daleo
Robert D. Daleo, *Director*
/s/ L. Phillip Humann
L. Phillip Humann, *Director*
/s/ Lee A. Kennedy
Lee A. Kennedy, *Director*
/s/ Siri S. Marshall
Siri S. Marshall, *Director*
/s/ Larry L. Prince
Larry L. Prince, *Director*
/s/ Jacquelyn M. Ward
Jacquelyn M. Ward, *Director*

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2006 Form 10-K

EXHIBIT INDEX

Exhibit Number	**Description**
	Plan of Acquisition, Reorganization, Arrangement, Liquidation or Succession
2.1	Agreement and Plan of Merger dated as of February 3, 2005 between Equifax Inc. and APPRO Systems, Inc., including a schedule of omitted exhibits. Equifax agrees to furnish to the SEC, upon request, a copy of each exhibit to this Agreement and Plan of Merger (incorporated by reference to Exhibit 2.1 to Equifax s Form 10-K filed March 16, 2005).
2.2	Agreement and Plan of Merger dated February 14, 2007, among Equifax Inc., TALX Corporation and Chipper Corporation (incorporated by reference to Exhibit 2.1 to Equifax s Form 8-K filed February 15, 2007).
	Articles of Incorporation and Bylaws
3.1	Amended and Restated Articles of Incorporation of Equifax Inc. as amended to date (incorporated by reference to Exhibit B to Equifax s Schedule 14A filed March 27, 1996).
3.2	Bylaws of Equifax Inc. as amended to date (incorporated by reference to Exhibit 3.2 to Equifax s Form 10-K filed March 11, 2004).
	Instruments Defining the Rights of Security Holders, Including Indentures
4.1	Amended and Restated Rights Agreement, dated as of October 14, 2005, between Equifax Inc. and SunTrust Bank, as Rights Agent, which includes as Exhibit A the form of Rights Certificate and as Exhibit B the Summary of Rights (incorporated by reference to Exhibit 4.1 to Equifax s Form 8-K filed on October 18, 2005).
4.2	Form of Indenture dated as of June 29, 1998 between Equifax Inc. and The First National Bank of Chicago, Trustee (under which Equifax s 6.3% Notes due 2005 and 6.9% Debentures due 2028 were issued) (incorporated by reference to Exhibit 4.4 to Equifax s Form 10-K filed March 31, 1999).
4.3	Indenture dated as of October 29, 2002 between Equifax Inc. and The Bank of New York, Trustee, relating to Equifax s 4.95% Notes due November 1, 2007 (incorporated by reference to Exhibit 99.3 to Equifax s Form 10-Q filed November 12, 2002).
4.4	Amended and Restated Credit Agreement dated as of July 24, 2006 among Equifax Inc., Equifax PLC, the Lenders named therein and SunTrust Bank as Administrative Agent (incorporated by reference to Exhibit 4.1 to Equifax s Form 10-Q filed November 1, 2006).
	Except as set forth in the preceding Exhibits 4.1 through 4.4, instruments defining the rights of holders of long-term debt securities of Equifax have been omitted where the total amount of securities authorized does not exceed 10% of the total assets of Equifax Inc. and its subsidiaries on a consolidated basis. Equifax agrees to furnish to the SEC, upon request, a copy of such instruments with respect to issuances of long-term debt of Equifax and its subsidiaries.
	Management Contracts and Compensatory Plans or Arrangements
10.1	Equifax Inc. Deferred Compensation Plan (incorporated by reference to Exhibit 10.3 to Equifax s Form 10-K filed March 31, 1998).
10.2	Form of Tier 1 Change in Control Agreement (incorporated by reference to Exhibit 10.4 to Equifax s Form 10-K filed March 16, 2005).

10.3	Form of Tier 2 Change in Control Agreement (incorporated by reference to Exhibit 10.5 to Equifax s Form 10-K filed March 16, 2005).
10.4	Equifax Inc. Omnibus Stock Incentive Plan (incorporated by reference to Exhibit 10.8 to Equifax s Form 10-K filed March 31, 1998).
10.5	Equifax Inc. Non-Employee Director Stock Option Plan and Form of Non-Employee Director Stock Option Agreement (incorporated by reference to Exhibit 10.16 to Equifax s Form 10-K filed March 31, 1999).
10.6	Equifax Inc. Supplemental Executive Retirement Plan (incorporated by reference to Exhibit 10.7 to Equifax s Form 10-K filed March 29, 2001).
10.7	Supplemental Retirement Plan for Executives of Equifax Inc. (incorporated by reference to Exhibit 10.1 to Equifax s Form 8-K filed November 15, 2004).
10.8	Equifax Inc. Executive Life and Supplemental Retirement Benefit Plan (incorporated by reference to Exhibit 10.8 to Equifax s Form 10-K filed March 29, 2001).
10.9	Equifax Inc. Key Management Long-Term Incentive Plan as amended and restated effective as of January 1, 2006 (incorporated by reference to Appendix A to Equifax s definitive proxy statement on Schedule 14A filed April 12, 2006).
10.10	Equifax Inc. 2000 Stock Incentive Plan as amended (incorporated by reference to Exhibit 10.1 to Equifax s Form 8-K filed November 3, 2004).
10.11	Form of Non-Qualified Stock Option Agreement under the Equifax Inc. 2000 Stock Incentive Plan (incorporated by reference to Exhibit 10.5 to Equifax s Form 8-K filed September 9, 2004).
10.12	Form of Non-Qualified Stock Option Agreement under the Equifax Inc. 2000 Stock Incentive Plan (U.K. approved option version) (incorporated by reference to Exhibit 10.6 to Equifax s Form 8-K filed September 9, 2004).
10.13	Form of Non-Qualified Stock Option Agreement under the Equifax Inc. 2000 Stock Incentive Plan (U.K. unapproved option version) (incorporated by reference to Exhibit 10.7 to Equifax s Form 8-K filed September 9, 2004).
10.14	Form of Incentive Stock Option Agreement under the Equifax Inc. 2000 Stock Incentive Plan (incorporated by reference to Exhibit 10.8 to Equifax s Form 8-K filed September 9, 2004).
10.15	Form of Deferred Share Award Agreement (restricted stock units) under the Equifax Inc. 2000 Stock Incentive Plan (incorporated by reference to Exhibit 10.9 to Equifax s Form 8-K filed September 9, 2004).
10.16	Equifax Inc. Bonus Exchange Program (incorporated by reference to Exhibit 10.24 to Equifax s Form 10-K filed March 29, 2001).
10.17	Bonus Deferral Arrangement (incorporated by reference to Exhibit 10.25 to Equifax s Form 10-K filed March 12, 2002).
10.18	Equifax Inc. Executive Deferred Compensation Plan (incorporated by reference to Exhibit 10.27 to Equifax s Form 10-K filed March 28, 2003).
10.19	Equifax Inc. Director Deferred Compensation Plan, as amended through November 21, 2006 (incorporated by reference to Exhibit 4.4 to Equifax s Form S-8 filed January 31, 2007).

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10.20	Equifax Grantor Trust dated as of January 1, 2003 between Equifax Inc. and Wachovia Bank, N.A., Trustee (incorporated by reference to Exhibit 10.30 to Equifax s Form 10-K filed March 28, 2003).
10.21	Employment Agreement dated as of October 25, 2002 between Equifax Inc. and Donald T. Heroman and form of Employee Confidentiality, Non-Solicitation and Assignment Agreement (incorporated by reference to Exhibit 10.32 to Equifax s Form 10-K filed March 28, 2003).
10.22	Equifax Inc. Director and Executive Stock Deferral Plan as amended through March 31, 2003 (incorporated by reference to Exhibit 4 to Equifax s Registration Statement on Form S-8 filed November 12, 2003).
10.23	Transition Agreement dated as of December 17, 2004 between Equifax Inc. and Thomas F. Chapman (incorporated by reference to Exhibit 10.26 to Equifax s Form 10-K filed March 16, 2005).
10.24	Form of Executive Officer Deferred Share Award Agreement (incorporated by reference to Exhibit 10.27 to Equifax s 10-K filed March 16, 2005).
10.25	Form of Director Deferred Share Award Agreement (incorporated by reference to Exhibit 10.28 to Equifax s Form 10-K filed March 16, 2005).
10.26	Deferred Share Award Agreement dated February 3, 2005 of Thomas F. Chapman under Equifax Inc. 2000 Stock Incentive Plan and Transition Agreement dated December 17, 2004 (incorporated by reference to Exhibit 10.31 to Equifax s Form 10-K filed March 16, 2005).
10.27	Summary of Annual Incentive Plan (incorporated by reference to Exhibit 10.32 to Equifax s Form 10-K filed on March 16, 2005).
10.28	Employment Agreement dated as of August 22, 2005 between Equifax Inc. and Richard F. Smith (incorporated by reference to Exhibit 10.1 to Equifax s Form 10-Q filed November 7, 2005).
10.29*	Deferred Share Award Agreement dated as of September 19, 2005 between Equifax Inc. and Richard F. Smith (incorporated by reference to Exhibit 10.2 to Equifax s Form 10-Q filed November 7, 2005).
10.30	Retirement Agreement dated as of May 10, 2006 between Karen H. Gaston and Equifax Inc. and form of Employee Confidentiality, Non-Solicitation and Assignment Agreement (incorporated by reference to Exhibit 10.2 to Equifax s Form 10-Q filed August 2, 2006).
10.31**	Retirement Agreement dated as of October 5, 2006 between Donald T. Heroman and Equifax Inc. and form of Employee Confidentiality, Non-Solicitation and Assignment Agreement.
10.32**	Offer letter dated as of September 29, 2006 between Lee Adrean and Equifax Inc.
	Material Contracts
10.33	Agreement for Computerized Credit Reporting Services and Options to Purchase and Sell Assets dated as of August 1, 1988 among The Credit Bureau, Incorporated of Georgia, Equifax Inc., Computer Sciences Corporation, CSC Credit Services, Inc., Credit Bureau of Greater Cincinnati, Inc., Credit Bureau of Greater Kansas City, Inc., Johns Holding Company, CSC Credit Services of Minnesota, Inc. and CSC Accounts Management, Inc. (incorporated by reference to Exhibit 10.18 to Equifax s Form 10-K filed March 30, 2000).

10.34	First through Third Amendments dated as of December 28, 1990, 1991 and September 27, 1991, respectively, to Agreement for Computerized Credit Reporting Services and Options to Purchase and Sell Assets (incorporated by reference to Exhibit 10.26 to Equifax s Form 10-K filed March 31, 1997).
10.35	Fourth Amendment dated as of December 31, 1992 to Agreement for Computerized Services and Options to Purchase and Sell Assets (incorporated by reference to pages 8 through 16 and Exhibit 4.1 to Amendment No. 1 to Form S-3, Registration Statement No. 33-62820 filed June 17, 1993).
10.36	Fifth Amendment dated as of September 7, 1993 to Agreement for Computerized Credit Reporting Services and Options to Purchase and Sell Assets (incorporated by reference to Exhibit 10.21 to Equifax s Form 10-K filed March 30, 2000).
10.37	Sixth Amendment dated as of 1994 to Agreement for Computerized Credit Reporting Services and Options to Purchase and Sell Assets (incorporated by reference to Exhibit 10.25 to Equifax s Form 10-K filed March 30, 1995).
10.38	Lease Agreement dated as of March 18, 1994 between Equifax Inc. and William J. Wade, Individual Owner Trustee of Equifax Business Trust No. 1994-A, related to leveraged lease of JV White Technology Center (incorporated by reference to Exhibit 10.24 to Equifax s Form 10-K filed March 30, 2000).
10.39	Ground Lease Agreement dated as of March 5, 1998 between Rhodes Center Property, L.L.C. and Equifax Inc. related to lease of Equifax s corporate headquarters (incorporated by reference to Exhibit 10.29 to Equifax s Form 10-K filed March 31, 1999).
10.40	Sale, Sublease, Assignment and License Agreement dated as of November 15, 2002 between Equifax Inc. and Seisint, Inc. (incorporated by reference to Exhibit 10.33 to Equifax s Form 10-K filed March 28, 2003).
10.41	Analytic Products and Services Master Contract Agreement between Equifax Inc. and Fair, Isaac and Company, Incorporated (incorporated by reference to Exhibit 10.34 to Equifax s Form 10-K filed March 28, 2003).
10.42	Global Amendments between Equifax Credit Information Services, Inc. and Fair, Isaac and Company, Incorporated (incorporated by reference to Exhibit 10.35 to Equifax s Form 10-K filed March 28, 2003).
10.43*	Agreement for Operations Support dated as of July 1, 2003 between International Business Machines Corporation and Equifax Inc. (incorporated by reference to Exhibit 10.1 to Equifax s Form 10-Q/A filed April 29, 2004).
10.44	Credit and Security Agreement dated as of September 7, 2004, among Equifax Receivables Finance LLC, as Borrower, Equifax Capital Management, Inc., as Servicer, Blue Ridge Asset Funding Corporation, the Liquidity Banks from time to time party thereto, and Wachovia Bank, National Association, as Agent (incorporated by reference to Exhibit 10.1 to Equifax s Form 8-K filed September 9, 2004).
10.45	(First Step) Receivables Sale Agreement dated as of September 7, 2004, among Equifax Inc., Equifax Information Services LLC, Equifax Direct Marketing Solutions LLC, Equifax Information Services of Puerto Rico Inc. and Compliance Data Center, Inc., as Originators, and Equifax Capital Management, Inc., as Buyer (incorporated by reference to Exhibit 10.2 to Equifax s Form 8-K filed September 9, 2004).

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10.46	(Second Step) Receivables Sale Agreement dated as of September 7, 2004 between Equifax Capital Management, Inc., as Seller, and Equifax Receivables Finance LLC, as Buyer (incorporated by reference to Exhibit 10.3 to Equifax s Form 8-K filed September 9, 2004).
10.47	Performance Undertaking dated as of September 7, 2004 between Equifax Capital Management, as Seller, and Equifax Receivables Finance LLC, as Buyer (incorporated by reference to Exhibit 10.4 to Equifax s Form 8-K filed September 9, 2004).
	Other Exhibits and Certifications
11.1	Calculation of earnings per share. (The calculation of earnings per share is in Part II, Item 8, Note 1 to the Consolidated Financial Statements and is omitted in accordance with Section (b)(11) of Item 601 of the Notes to Regulation S-K).
14.1	Code of Ethics (The Equifax Business Ethics and Compliance Program) (incorporated by reference to Exhibit 14 to Equifax s Form 10-K filed March 11, 2004).
21.1**	Subsidiaries of Equifax Inc.
23.1**	Consent of Independent Registered Public Accounting Firm.
24.1**	Powers of Attorney (included on signature page).
31.1**	Rule 13a-14(a) Certification of Chief Executive Officer.
31.2**	Rule 13a-14(a) Certification of Chief Financial Officer.
32.1**	Section 1350 Certification of Chief Executive Officer.
32.2**	Section 1350 Certification of Chief Financial Officer.

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* Document omits information pursuant to a Request for Confidential Treatment under Rule 406 of the Securities Act of 1933 which has been granted by the SEC. Omitted portions have been filed separately with the SEC.

** Filed electronically herewith.

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EQUIFAX INC.

SCHEDULE II VALUATION AND QUALIFYING ACCOUNTS

2006

Column A	Column B	Column C		Column D	Column E
		Additions			
Description	Balance at Beginning of Period (In millions)	Charged to Costs and Expenses	Charged to Other Accounts	Deductions	Balance at End of Period
Reserves deducted in the balance sheet from the assets to which they apply:					
Trade accounts receivable	$ 9.6	$ 5.2	$	$ (6.1)	$ 8.7
Deferred income tax asset valuation allowance	81.2	0.3	5.5	(12.2)	74.8
	$ 90.8	$ 5.5	$ 5.5	$ (18.3)	$ 83.5

2005

Column A	Column B	Column C		Column D	Column E
		Additions			
Description	Balance at Beginning of Period (In millions)	Charged to Costs and Expenses	Charged to Other Accounts	Deductions	Balance at End of Period
Reserves deducted in the balance sheet from the assets to which they apply:					
Trade accounts receivable	$ 9.3	$ 4.3	$ 0.9	$ (4.9)	$ 9.6
Deferred income tax asset valuation allowance	88.0	1.3		(8.1)	81.2
	$ 97.3	$ 5.6	$ 0.9	$ (13.0)	$ 90.8

2004

Column A	Column B	Column C		Column D	Column E
		Additions			
Description	Balance at Beginning of Period (In millions)	Charged to Costs and Expenses	Charged to Other Accounts	Deductions	Balance at End of Period
Reserves deducted in the balance sheet from the assets to which they apply:					
Trade accounts receivable	$ 11.9	$ 2.9	$ 0.5	$ (6.0)	$ 9.3
Deferred income tax asset valuation allowance	111.9			(23.9)	88.0
	$ 123.8	$ 2.9	$ 0.5	$ (29.9)	$ 97.3

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