



# Balfour Capital Group Equifax Inc.

Equifax Inc. is a global data, analytics, and technology company headquartered in Atlanta, Georgia. Founded in 1899, it is one of the three major credit reporting agencies in the U.S., alongside Experian and TransUnion. Equifax collects and aggregates information on over 800 million individual consumers and more than 88 million businesses worldwide. The company provides credit reports, analytics, and identity protection services to businesses and consumers, operating in 24 countries across the Americas, Europe, and Asia Pacific.

## 1. Top 5 Competitors

Equifax's primary competitors include:

1. Experian
2. TransUnion
3. Fair Isaac Corporation (FICO)
4. Dun & Bradstreet
5. LexisNexis Risk Solutions

These companies offer similar services in credit reporting, analytics, and risk management.

## 2. Largest Institutional Shareholders

As of the latest filings, the largest institutional shareholders of Equifax are:

- The Vanguard Group, Inc. – 11.84% ownership
- Capital Research and Management Company – 8.27%
- BlackRock, Inc. – 7.14%
- T. Rowe Price Group, Inc. – 6.12%
- State Street Global Advisors, Inc. – 3.95%

## 3. Management Team

Key members of Equifax's executive leadership include:

- Mark W. Begor – Chief Executive Officer
- John W. Gamble Jr. – Chief Financial Officer and Chief Operating Officer
- Chad Borton – Executive Vice President and President, Workforce Solutions
- Sunil Bindal – Executive Vice President and Chief Corporate Development Officer



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## 4. Revenue

In 2024, Equifax reported a record revenue of \$5.68 billion, marking an 8% increase from the previous year. The company's revenue for the first quarter of 2025 was \$1.442 billion, up 4% year-over-year.

## 5. Institutions with Buy Recommendations:

Several financial institutions have issued buy recommendations for Equifax:

- Royal Bank of Canada – Upgraded to "Outperform" with a \$300 price target
- Citigroup – Maintains "Buy" rating with a \$294 price target
- Stifel Nicolaus – "Buy" rating with a \$281 price target

## 6. Analyst Sentiment Summary

Analyst sentiment towards Equifax is generally positive. As of the latest reports, the average rating is "Moderate Buy" with a consensus price target of approximately \$290.37.

## 7. Insider Buying and Selling (Last 24 Months)

Over the past 24 months, Equifax insiders have sold a total of 226,330 shares, amounting to approximately \$53.35 million. Notable sales include:

- Mark W. Begor (CEO) – ~\$38.64 million
- Carla Chaney – ~\$5.23 million
- John W. Gamble Jr. (CFO) – ~\$3.20 million