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

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 7, 2003

EQUIFAX INC.

(Exact name of registrant as specified in its charter)

Georgia
(State or other jurisdiction of
Incorporation)

1-6605
(Commission File
Number)

58-0401110
(IRS Employer
Identification No.)

1550 Peachtree Street, N.W.
Atlanta, Georgia
(Address of principal executive offices)

30309
(Zip code)

Registrant's telephone number, including area code: (404) 885-8000

Not Applicable
(Former name or former address, if changed since last report)

Item 5. Other Events and Regulation FD Disclosure.

Attached as Exhibit 99 to this report and incorporated herein by reference are unaudited financial statements showing the Company's fourth quarter and year-end 2002 results.

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit 99	Unaudited financial statements regarding fourth quarter and year-end 2002 results.
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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EQUIFAX INC.

Dated: March 7, 2003

By:

/s/ DONALD T. HEROMAN

Name: Donald T. Heroman
Title: Chief Financial Officer

Exhibit Index

The following exhibit is being filed with this report:

<u>Exhibit No.</u>	<u>Description</u>
99	Unaudited financial statements regarding the Company's fourth quarter and year-end 2002 results.

EQUIFAX INC.
FINANCIAL HIGHLIGHTS
(In millions, except per share amounts)

	4th Quarter (Unaudited)		Twelve Months (Unaudited)	
	2002	2001 As Reported	2002	2001 As Reported
Revenue	\$292.6	\$ 281.9	\$ 1,109.3	\$ 1,139.0
Income from continuing operations:				
Operating income before restructuring charge	\$ 94.7	\$ 87.1	\$ 351.3	\$ 314.2
Restructuring charge (1)	—	(60.4)	—	(60.4)
Operating income	94.7	26.7	351.3	253.8
Other income, net	1.5	(0.2)	6.8	(1.2)
Minority interest expense	(0.7)	0.4	(2.0)	(2.2)
Interest expense	(10.7)	(10.8)	(41.2)	(47.8)
Income from continuing operations, pretax	84.8	16.1	314.9	202.6
Provision for income taxes	(33.1)	(7.0)	(123.6)	(85.3)
Income from continuing operations	51.7	9.1	191.3	117.3
Discontinued operations, net of income taxes (2) (3)	(1.8)	—	(13.3)	5.2
Net income	\$ 49.9	\$ 9.1	\$ 178.0	\$ 122.5
Per common share (diluted):				
Income from continuing operations	\$ 0.38	\$ 0.07	\$ 1.38	\$ 0.84
Discontinued operations (2) (3)	(0.01)	—	(0.10)	0.04
Net income	\$ 0.36	\$ 0.07	\$ 1.29	\$ 0.88
Average shares outstanding (diluted)	137.5	139.8	138.5	139.0

(1)—In the fourth quarter of 2001, the Company recorded a restructuring charge of \$60.4 million (\$35.3 million after tax, or \$0.25 per share) to align the Company's cost structure following the spin-off of Certegy and to improve results internationally. The charge included approximately \$37 million for employee severance and facilities consolidation, and \$23 million to write-down several technology investments.

(2)—During the third quarter of 2002, the Company made the decision to exit its commercial business in Spain, and this business is now held for sale. The results of the Spain commercial business, which include an estimated net loss on disposal of \$9 million, or \$0.07 per share, are classified as Discontinued Operations in 2002. Prior year results were not material.

(3)—In July 2001, the Company completed the spin-off of its Payment Services industry segment ("Certegy") through a tax-free dividend to Equifax shareholders. Accordingly, Certegy's 2001 results and related spin-off costs are classified as Discontinued Operations.

Operating revenue and operating income of the Company's reportable segments for the fourth quarter and first twelve months of 2002 and 2001 are below. The results of the City Directory business sold in the fourth quarter of 2001 are classified as Divested Operations. Goodwill amortization for 2001 has been reclassified from each business segment to a separate line to provide comparability with 2002.

	4th Quarter (Unaudited)		Twelve Months (Unaudited)	
	2002	2001	2002	2001
Equifax revenue:				
North America	\$244.4	\$218.1	\$ 902.2	\$ 852.4
Europe	30.5	36.0	126.1	141.1
Latin America	17.7	25.5	76.6	106.7
Other	—	2.4	4.4	9.6
Revenue before divested operations	292.6	282.0	1,109.3	1,109.8
Divested Operations	—	—	—	29.2
Total revenue	\$292.6	\$282.0	\$1,109.3	\$1,139.0
Equifax operating income:				
North America	\$ 97.0	\$ 91.1	\$ 361.6	\$ 340.6
Europe	4.3	2.9	12.7	5.8
Latin America	5.6	7.7	20.3	32.0
Other	—	2.1	4.4	8.9
Corporate Expense	(12.2)	(10.2)	(47.7)	(44.8)
Operating income before divested operations and goodwill amortization	94.7	93.6	351.3	342.5
Divested Operations	—	(0.2)	—	(3.5)
Goodwill Amortization	—	(6.4)	—	(24.8)
Total operating income	\$ 94.7	\$ 87.0	\$ 351.3	\$ 314.2