

Consumer Credit Bureau - Technical Analysis

Equifax (EFX) | Compliance Sector

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1. Data Overview

Company:	Equifax (EFX)
CIK:	0000033185
Analysis Period:	2016-02-01 to 2026-01-30 (~10.0 years)
Trading Days:	2,514
Latest Close:	\$201.40

2. Methodology

Risk Metrics (CFA/Basel Standards):

- Sharpe Ratio:** $(\text{Annualized Return} - R_f) / \text{Volatility}$ ($R_f = 0\%$)
- Sortino Ratio:** $\text{Annualized Return} / \text{Downside Deviation}$
- VaR (95%, 99%):** Historical percentile of daily returns
- Max Drawdown:** Largest peak-to-trough decline in cumulative returns
- Volatility:** Standard deviation of daily returns $\times \sqrt{252}$ (annualized)

3. Risk Metrics Summary

Metric	Value	Interpretation
Total Return (10.0Y)	+107.0%	Cumulative appreciation
Annualized Return	+7.6%	Geometric mean annual
Volatility	30.6%	Annualized std dev
Sharpe Ratio	0.25	Risk-adjusted return
Sortino Ratio	0.31	Downside risk-adjusted
Max Drawdown	-49.1%	Peak-to-trough

4. Return Distribution

Metric	Value	Notes
Positive Days	53.7%	Days with positive returns
Best Day	+14.94%	Maximum single-day gain
Worst Day	-14.78%	Maximum single-day loss
VaR (95%)	-2.84%	5% worst-case daily loss
VaR (99%)	-5.41%	1% worst-case daily loss

5. SEC EDGAR Financial Data

Metric	Value	Period End	Form	Accession
Revenue	\$5.7B	2024-12-31	10-K	0000033185-25-000025
Net Income	\$604.1M	2024-12-31	10-K	0000033185-25-000025
Total Assets	\$11.8B	2024-12-31	10-K	0000033185-25-000025
Total Liabilities	\$6.8B	2024-12-31	10-K	0000033185-25-000025
Stockholders Equity	\$4.8B	2024-12-31	10-K	0000033185-25-000025
Operating Income	\$1.0B	2024-12-31	10-K	0000033185-25-000025
Cash	\$169.9M	2024-12-31	10-K	0000033185-25-000025
Eps	\$4.88	2024-12-31	10-K	0000033185-25-000025

Data Sources (100% Verifiable - NO SIMULATION):

- **SEC EDGAR:** <https://data.sec.gov/api/xbrl/companyfacts/CIK0000033185.json>
- **Stock Data:** Yahoo Finance (EFX)

Anyone can verify these numbers by querying the APIs directly.