

Third Quarter Financial Supplement

September 30, 2012



**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012**

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Note:

Unless otherwise noted, references in this financial supplement to net income (loss), net income (loss) per share, net operating income (loss), net operating income (loss) per share, book value and book value per common share should be read as net income (loss) available to Genworth Financial, Inc.'s common stockholders, net income (loss) available to Genworth Financial, Inc.'s common stockholders per share, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders per share, book value available to Genworth Financial, Inc.'s common stockholders and book value available to Genworth Financial, Inc.'s common stockholders per share, respectively.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012**

Dear Investor,

In the third quarter of 2012, the company revised its definition of net operating income (loss) available to Genworth Financial, Inc.'s common stockholders. Additional information is included on page 4.

Once again, thank you for your continued interest in Genworth Financial.

Please feel free to call with any questions or comments.

Regards,

Georgette Nicholas
Investor Relations
804 662.2248

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Use of Non-GAAP Measures

This financial supplement includes the non-GAAP⁽¹⁾ financial measure entitled “net operating income (loss).” The chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss) available to Genworth Financial, Inc.’s common stockholders. The company defines net operating income (loss) available to Genworth Financial, Inc.’s common stockholders as income (loss) from continuing operations excluding the after-tax effects of income attributable to noncontrolling interests, net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses and infrequent or unusual non-operating items. The company excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company’s segments and Corporate and Other activities. A component of the company’s net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) can be subject to the company’s discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Goodwill impairments and gains (losses) on the sale of businesses are also excluded from net operating income (loss) available to Genworth Financial, Inc.’s common stockholders because, in the company’s opinion, they are not indicative of overall operating trends. Other non-operating items are also excluded from net operating income (loss) available to Genworth Financial, Inc.’s common stockholders if, in the company’s opinion, they are not indicative of overall operating trends.

In the third quarter of 2012, the company revised its definition of net operating income (loss) available to Genworth Financial, Inc.’s common stockholders to exclude goodwill impairments to better reflect the basis on which the performance of its business is internally assessed and to reflect management’s opinion that it is not indicative of overall operating trends. The company also modified its definition to explicitly state that gains (losses) on the sale of businesses, which were previously included in the infrequent and unusual category, are excluded from net operating income (loss). All prior periods presented have been re-presented to reflect this new definition.

While some of these items may be significant components of net income (loss) available to Genworth Financial, Inc.’s common stockholders in accordance with GAAP, the company believes that net operating income (loss) available to Genworth Financial, Inc.’s common stockholders and measures that are derived from or incorporate net operating income (loss) available to Genworth Financial, Inc.’s common stockholders, including net operating income (loss) available to Genworth Financial, Inc.’s common stockholders per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Management also uses net operating income (loss) available to Genworth Financial, Inc.’s common stockholders as a basis for determining awards and compensation for senior management and to evaluate performance on a basis comparable to that used by analysts. However, the items excluded from net operating income (loss) available to Genworth Financial, Inc.’s common stockholders have occurred in the past and could, and in some cases will, recur in the future. Net operating income (loss) available to Genworth Financial, Inc.’s common stockholders and net operating income (loss) available to Genworth Financial, Inc.’s common stockholders per common share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth Financial, Inc.’s common stockholders or net income (loss) available to Genworth Financial, Inc.’s common stockholders per common share on a basic and diluted basis determined in accordance with GAAP. In addition, the company’s definition of net operating income (loss) available to Genworth Financial, Inc.’s common stockholders may differ from the definitions used by other companies.

The table on page 10 of this financial supplement reflects net operating income (loss) as determined in accordance with accounting guidance related to segment reporting, and a reconciliation of net operating income (loss) of the company’s segments and Corporate and Other activities to net income (loss) available to Genworth Financial, Inc.’s common stockholders for the periods presented. The financial supplement includes other non-GAAP measures management believes enhances the understanding and comparability of performance by highlighting underlying business activity and profitability drivers. These additional non-GAAP measures are on pages 77 through 80 of this financial supplement.

Selected Operating Performance Measures

This financial supplement contains selected operating performance measures including “sales,” “assets under management” and “insurance in-force” or “risk in-force” which are commonly used in the insurance and investment industries as measures of operating performance.

Management regularly monitors and reports sales metrics as a measure of volume of new and renewal business generated in a period. Sales refer to: (1) annualized first-year premiums for term life and long-term care insurance; (2) annualized first-year deposits plus 5% of excess deposits for universal and term universal life insurance products; (3) 10% of premium deposits for linked-benefits products; (4) new and additional premiums/deposits for fixed annuities; (5) gross flows and net flows, which represent gross flows less redemptions, for the wealth management business; (6) written premiums and deposits, gross of ceded reinsurance and cancellations, and premium equivalents, where the company earns a fee for administrative services only business, for the lifestyle protection insurance business; and (7) new insurance written for mortgage insurance. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, premium equivalents, new premiums/deposits, gross and net flows, written premiums and new insurance written to be a measure of the company’s operating performance because they represent a measure of new sales of insurance policies or contracts during a specified period, rather than a measure of the company’s revenues or profitability during that period.

Management regularly monitors and reports assets under management for the wealth management business, insurance in-force and risk in-force. Assets under management for the wealth management business represent third-party assets under management that are not consolidated in the company’s financial statements. Insurance in-force for the life, international mortgage and U.S. mortgage insurance businesses is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. For the risk in-force in the international mortgage insurance business, the company has computed an “effective” risk in-force amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor of 35% that represents the highest expected average per-claim payment for any one underwriting year over the life of the company’s businesses in Canada and Australia. Risk in-force for the U.S. mortgage insurance business is the obligation that is limited under contractual terms to the amounts less than 100% of the mortgage loan value. The company considers assets under management for the wealth management business, insurance in-force and risk in-force to be a measure of the company’s operating performance because they represent a measure of the size of the business at a specific date which will generate revenues and profits in a future period, rather than a measure of the company’s revenues or profitability during that period.

This financial supplement also includes information related to loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled presales, claims administration and other loan workouts. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this information helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business as loss mitigation activities specifically impact current and future loss reserves and level of claim payments.

These operating measures enable the company to compare its operating performance across periods without regard to revenues or profitability related to policies or contracts sold in prior periods or from investments or other sources.

⁽¹⁾ U.S. Generally Accepted Accounting Principles

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Financial Highlights
(amounts in millions, except per share data)

| <u>Balance Sheet Data</u> | <u>September 30, 2012</u> | <u>June 30, 2012</u> | <u>March 31, 2012</u> | <u>December 31, 2011</u> | <u>September 30, 2011</u> |
|---|--|---|---------------------------|------------------------------|-------------------------------|
| Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income | \$11,204 | \$11,164 | \$11,082 | \$11,021 | \$10,872 |
| Total accumulated other comprehensive income | 5,223 | 4,653 | 3,656 | 4,047 | 3,898 |
| Total Genworth Financial, Inc.'s stockholders' equity | <u>\$16,427</u> | <u>\$15,817</u> | <u>\$14,738</u> | <u>\$15,068</u> | <u>\$14,770</u> |
| Book value per common share | \$ 33.40 | \$ 32.17 | \$ 29.99 | \$ 30.69 | \$ 30.09 |
| Book value per common share, excluding accumulated other comprehensive income | \$ 22.78 | \$ 22.71 | \$ 22.55 | \$ 22.45 | \$ 22.15 |
| Common shares outstanding as of the balance sheet date | 491.8 | 491.6 | 491.5 | 490.9 | 490.9 |
| | <u>Twelve months ended</u> | | | | |
| | <u>September 30, 2012</u> | <u>June 30, 2012</u> | <u>March 31, 2012</u> | <u>December 31, 2011</u> | <u>September 30, 2011</u> |
| <u>Twelve Month Rolling Average ROE</u> | | | | | |
| GAAP Basis ROE | 2.7% | 2.3% | 0.3% | 0.4% | -2.8% |
| Operating ROE ⁽¹⁾ | 3.2% | 2.7% | 0.9% | 1.4% | -1.4% |
| | <u>Three months ended</u> | | | | |
| | <u>September 30, 2012</u> | <u>June 30, 2012</u> | <u>March 31, 2012</u> | <u>December 31, 2011</u> | <u>September 30, 2011</u> |
| <u>Quarterly Average ROE</u> | | | | | |
| GAAP Basis ROE | 1.2% | 2.7% | 1.7% | 5.2% | -0.6% |
| Operating ROE ⁽¹⁾ | 4.3% | 2.9% | 1.1% | 4.5% | 2.3% |
| | <u>Three months ended September 30, 2012</u> | <u>Nine months ended September 30, 2012</u> | | | |
| <u>Basic and Diluted Shares</u> | | | | | |
| Weighted-average shares used in basic earnings per common share calculations | 491.7 | 491.5 | | | |
| Potentially dilutive securities: | | | | | |
| Stock options, restricted stock units and stock appreciation rights | 2.2 | 3.0 | | | |
| Weighted-average shares used in diluted earnings per common share calculations | <u>493.9</u> | <u>494.5</u> | | | |

⁽¹⁾ See page 77 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Third Quarter Results

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012**

**Net Income (Loss)
(amounts in millions)**

| | Three months ended September 30, | | Nine months ended September 30, | |
|--|---|----------------|--|----------------|
| | 2012 | 2011 | 2012 | 2011 |
| REVENUES: | | | | |
| Premiums | \$1,311 | \$1,461 | \$3,720 | \$4,353 |
| Net investment income | 825 | 842 | 2,503 | 2,553 |
| Net investment gains (losses) | 9 | (157) | 10 | (225) |
| Insurance and investment product fees and other | 391 | 375 | 1,252 | 1,063 |
| Total revenues | <u>2,536</u> | <u>2,521</u> | <u>7,485</u> | <u>7,744</u> |
| BENEFITS AND EXPENSES: | | | | |
| Benefits and other changes in policy reserves | 1,363 | 1,457 | 3,977 | 4,549 |
| Interest credited | 193 | 194 | 582 | 599 |
| Acquisition and operating expenses, net of deferrals | 504 | 581 | 1,536 | 1,725 |
| Amortization of deferred acquisition costs and intangibles | 162 | 152 | 582 | 465 |
| Goodwill impairment | 89 | — | 89 | — |
| Interest expense | 126 | 124 | 352 | 385 |
| Total benefits and expenses | <u>2,437</u> | <u>2,508</u> | <u>7,118</u> | <u>7,723</u> |
| INCOME BEFORE INCOME TAXES | 99 | 13 | 367 | 21 |
| Provision (benefit) for income taxes | 29 | (7) | 108 | 8 |
| <i>Effective tax rate</i> | <u>29.3%</u> | <u>-53.8%</u> | <u>29.4%</u> | <u>38.1%</u> |
| NET INCOME | 70 | 20 | 259 | 13 |
| Less: net income attributable to noncontrolling interests | 36 | 36 | 102 | 106 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | <u>\$ 34</u> | <u>\$ (16)</u> | <u>\$ 157</u> | <u>\$ (93)</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income by Segment
(amounts in millions, except per share amounts)

| | Three months ended | | Nine months ended | |
|--|---------------------------|--------------|--------------------------|--------------|
| | September 30, | | September 30, | |
| | 2012 | 2011 | 2012 | 2011 |
| Insurance and Wealth Management Division | | | | |
| U.S. Life Insurance segment: | | | | |
| Life Insurance | \$ 22 | \$ 64 | \$ 58 | \$ 163 |
| Long-Term Care | 45 | 17 | 94 | 71 |
| Fixed Annuities | 19 | 21 | 62 | 60 |
| Total U.S. Life Insurance segment | 86 | 102 | 214 | 294 |
| International Protection segment | 8 | 22 | 16 | 72 |
| Wealth Management segment | 10 | 12 | 34 | 35 |
| Total Insurance and Wealth Management Division | 104 | 136 | 264 | 401 |
| Global Mortgage Insurance Division | | | | |
| International Mortgage Insurance segment: | | | | |
| Canada | 42 | 40 | 120 | 119 |
| Australia | 57 | 36 | 80 | 142 |
| Other Countries | (5) | (8) | (23) | (16) |
| Total International Mortgage Insurance segment | 94 | 68 | 177 | 245 |
| U.S. Mortgage Insurance segment | (38) | (79) | (106) | (417) |
| Total Global Mortgage Insurance Division | 56 | (11) | 71 | (172) |
| Corporate and Runoff Division | | | | |
| Runoff segment | 9 | (7) | 38 | 12 |
| Corporate and Other | (48) | (56) | (141) | (217) |
| Total Corporate and Runoff Division | (39) | (63) | (103) | (205) |
| NET OPERATING INCOME | 121 | 62 | 232 | 24 |
| ADJUSTMENTS TO NET OPERATING INCOME: | | | | |
| Net investment gains (losses), net of taxes and other adjustments ⁽¹⁾ | (1) | (78) | (4) | (117) |
| Goodwill impairment, net of taxes | (86) | — | (86) | — |
| Gain on sale of business, net of taxes | — | — | 15 | — |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 34 | (16) | 157 | (93) |
| Add: net income attributable to noncontrolling interests | 36 | 36 | 102 | 106 |
| NET INCOME | \$ 70 | \$ 20 | \$ 259 | \$ 13 |
| Earnings (Loss) Per Share Data: | | | | |
| Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share | | | | |
| Basic | \$ 0.07 | \$ (0.03) | \$ 0.32 | \$ (0.19) |
| Diluted | \$ 0.07 | \$ (0.03) | \$ 0.32 | \$ (0.19) |
| Net operating income per common share | | | | |
| Basic | \$ 0.25 | \$ 0.13 | \$ 0.47 | \$ 0.05 |
| Diluted | \$ 0.25 | \$ 0.13 | \$ 0.47 | \$ 0.05 |
| Weighted-average shares outstanding | | | | |
| Basic | 491.7 | 490.8 | 491.5 | 490.5 |
| Diluted | 493.9 | 490.8 | 494.5 | 490.5 |

⁽¹⁾ See page 75 for details on net investment gains (losses), net of taxes and other adjustments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Consolidated Net Income (Loss) by Quarter
(amounts in millions, except per share amounts)

| | 2012 | | | | 2011 | | | | |
|--|--------------|--------------|--------------|---------------|---------------|----------------|-----------------|--------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$1,311 | \$1,302 | \$1,107 | \$3,720 | \$1,352 | \$1,461 | \$1,455 | \$1,437 | \$ 5,705 |
| Net investment income | 825 | 846 | 832 | 2,503 | 827 | 842 | 881 | 830 | 3,380 |
| Net investment gains (losses) | 9 | (34) | 35 | 10 | 5 | (157) | (40) | (28) | (220) |
| Insurance and investment product fees and other | 391 | 409 | 452 | 1,252 | 440 | 375 | 359 | 329 | 1,503 |
| Total revenues | <u>2,536</u> | <u>2,523</u> | <u>2,426</u> | <u>7,485</u> | <u>2,624</u> | <u>2,521</u> | <u>2,655</u> | <u>2,568</u> | <u>10,368</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 1,363 | 1,382 | 1,232 | 3,977 | 1,392 | 1,457 | 1,679 | 1,413 | 5,941 |
| Interest credited | 193 | 194 | 195 | 582 | 195 | 194 | 204 | 201 | 794 |
| Acquisition and operating expenses, net of deferrals | 504 | 502 | 530 | 1,536 | 569 | 581 | 581 | 563 | 2,294 |
| Amortization of deferred acquisition costs and intangibles | 162 | 148 | 272 | 582 | 133 | 152 | 162 | 151 | 598 |
| Goodwill impairment | 89 | — | — | 89 | 29 | — | — | — | 29 |
| Interest expense | 126 | 131 | 95 | 352 | 121 | 124 | 134 | 127 | 506 |
| Total benefits and expenses | <u>2,437</u> | <u>2,357</u> | <u>2,324</u> | <u>7,118</u> | <u>2,439</u> | <u>2,508</u> | <u>2,760</u> | <u>2,455</u> | <u>10,162</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | 99 | 166 | 102 | 367 | 185 | 13 | (105) | 113 | 206 |
| Provision (benefit) for income taxes | 29 | 57 | 22 | 108 | 10 | (7) | (5) | 20 | 18 |
| NET INCOME (LOSS) | 70 | 109 | 80 | 259 | 175 | 20 | (100) | 93 | 188 |
| Less: net income attributable to noncontrolling interests | 36 | 33 | 33 | 102 | 33 | 36 | 36 | 34 | 139 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | <u>\$ 34</u> | <u>\$ 76</u> | <u>\$ 47</u> | <u>\$ 157</u> | <u>\$ 142</u> | <u>\$ (16)</u> | <u>\$ (136)</u> | <u>\$ 59</u> | <u>\$ 49</u> |

Earnings (Loss) Per Share Data:

Net income (loss) available to Genworth Financial, Inc.'s common stockholders
per common share

| | | | | | | | | | |
|-------------------------------------|---------|---------|---------|---------|---------|-----------|-----------|---------|---------|
| Basic | \$ 0.07 | \$ 0.16 | \$ 0.09 | \$ 0.32 | \$ 0.29 | \$ (0.03) | \$ (0.28) | \$ 0.12 | \$ 0.10 |
| Diluted | \$ 0.07 | \$ 0.16 | \$ 0.09 | \$ 0.32 | \$ 0.29 | \$ (0.03) | \$ (0.28) | \$ 0.12 | \$ 0.10 |
| Weighted-average shares outstanding | | | | | | | | | |
| Basic | 491.7 | 491.5 | 491.2 | 491.5 | 490.9 | 490.8 | 490.6 | 490.1 | 490.6 |
| Diluted | 493.9 | 493.9 | 495.7 | 494.5 | 492.7 | 490.8 | 490.6 | 494.4 | 493.5 |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss) by Segment by Quarter
(amounts in millions, except per share amounts)

| | 2012 | | | | 2011 | | | | |
|--|--------------|---------------|--------------|---------------|---------------|--------------|-----------------|--------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Insurance and Wealth Management Division | | | | | | | | | |
| U.S. Life Insurance segment: | | | | | | | | | |
| Life Insurance | \$ 22 | \$ 30 | \$ 6 | \$ 58 | \$ 48 | \$ 64 | \$ 57 | \$ 42 | \$ 211 |
| Long-Term Care | 45 | 14 | 35 | 94 | 28 | 17 | 18 | 36 | 99 |
| Fixed Annuities | 19 | 20 | 23 | 62 | 18 | 21 | 25 | 14 | 78 |
| Total U.S. Life Insurance segment | 86 | 64 | 64 | 214 | 94 | 102 | 100 | 92 | 388 |
| International Protection segment | 8 | 3 | 5 | 16 | 19 | 22 | 25 | 25 | 91 |
| Wealth Management segment | 10 | 12 | 12 | 34 | 12 | 12 | 13 | 10 | 47 |
| Total Insurance and Wealth Management Division | 104 | 79 | 81 | 264 | 125 | 136 | 138 | 127 | 526 |
| Global Mortgage Insurance Division | | | | | | | | | |
| International Mortgage Insurance segment: | | | | | | | | | |
| Canada | 42 | 41 | 37 | 120 | 40 | 40 | 28 | 51 | 159 |
| Australia | 57 | 44 | (21) | 80 | 54 | 36 | 54 | 52 | 196 |
| Other Countries | (5) | (9) | (9) | (23) | (11) | (8) | (4) | (4) | (27) |
| Total International Mortgage Insurance segment | 94 | 76 | 7 | 177 | 83 | 68 | 78 | 99 | 328 |
| U.S. Mortgage Insurance segment | (38) | (25) | (43) | (106) | (96) | (79) | (255) | (83) | (513) |
| Total Global Mortgage Insurance Division | 56 | 51 | (36) | 71 | (13) | (11) | (177) | 16 | (185) |
| Corporate and Runoff Division | | | | | | | | | |
| Runoff segment | 9 | (6) | 35 | 38 | 15 | (7) | 18 | 1 | 27 |
| Corporate and Other | (48) | (44) | (49) | (141) | (3) | (56) | (92) | (69) | (220) |
| Total Corporate and Runoff Division | (39) | (50) | (14) | (103) | 12 | (63) | (74) | (68) | (193) |
| NET OPERATING INCOME (LOSS) | 121 | 80 | 31 | 232 | 124 | 62 | (113) | 75 | 148 |
| ADJUSTMENTS TO NET OPERATING INCOME (LOSS): | | | | | | | | | |
| Net investment gains (losses), net of taxes and other adjustments | (1) | (19) | 16 | (4) | 1 | (78) | (23) | (16) | (116) |
| Goodwill impairment, net of taxes | (86) | — | — | (86) | (19) | — | — | — | (19) |
| Gain on sale of business, net of taxes | — | 15 | — | 15 | 36 | — | — | — | 36 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 34 | 76 | 47 | 157 | 142 | (16) | (136) | 59 | 49 |
| Add: net income attributable to noncontrolling interests | 36 | 33 | 33 | 102 | 33 | 36 | 36 | 34 | 139 |
| NET INCOME (LOSS) | \$ 70 | \$ 109 | \$ 80 | \$ 259 | \$ 175 | \$ 20 | \$ (100) | \$ 93 | \$ 188 |
| Earnings (Loss) Per Share Data: | | | | | | | | | |
| Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share | | | | | | | | | |
| Basic | \$ 0.07 | \$ 0.16 | \$ 0.09 | \$ 0.32 | \$ 0.29 | \$(0.03) | \$(0.28) | \$ 0.12 | \$ 0.10 |
| Diluted | \$ 0.07 | \$ 0.16 | \$ 0.09 | \$ 0.32 | \$ 0.29 | \$(0.03) | \$(0.28) | \$ 0.12 | \$ 0.10 |
| Net operating income (loss) per common share | | | | | | | | | |
| Basic | \$ 0.25 | \$ 0.16 | \$ 0.06 | \$ 0.47 | \$ 0.25 | \$ 0.13 | \$(0.23) | \$ 0.15 | \$ 0.30 |
| Diluted | \$ 0.25 | \$ 0.16 | \$ 0.06 | \$ 0.47 | \$ 0.25 | \$ 0.13 | \$(0.23) | \$ 0.15 | \$ 0.30 |
| Weighted-average shares outstanding | | | | | | | | | |
| Basic | 491.7 | 491.5 | 491.2 | 491.5 | 490.9 | 490.8 | 490.6 | 490.1 | 490.6 |
| Diluted ⁽¹⁾ | 493.9 | 493.9 | 495.7 | 494.5 | 492.7 | 490.8 | 490.6 | 494.4 | 493.5 |

⁽¹⁾ Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the company's net loss available to Genworth Financial, Inc.'s common stockholders for the three months ended September 30, 2011 and June 30, 2011, the inclusion of 1.7 million and 3.7 million, respectively, shares for stock options, restricted stock units and stock appreciation rights would have been antidilutive to the calculation. If the company had not incurred a net loss available to Genworth Financial, Inc.'s common stockholders for the three months ended September 30, 2011 and June 30, 2011, dilutive potential common shares would have been 492.5 million and 494.3 million, respectively. Since the company had net operating income for the three months ended September 30, 2011, the company used 492.5 million diluted weighted-average common shares outstanding in the calculation of diluted net operating income per common share.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Consolidated Balance Sheets
(amounts in millions)

| | <u>September 30, 2012</u> | <u>June 30, 2012</u> | <u>March 31, 2012</u> | <u>December 31, 2011</u> | <u>September 30, 2011</u> |
|---|-------------------------------|--------------------------|---------------------------|------------------------------|-------------------------------|
| ASSETS | | | | | |
| Investments: | | | | | |
| Fixed maturity securities available-for-sale, at fair value | \$ 62,214 | \$ 59,791 | \$ 58,532 | \$ 58,295 | \$ 57,816 |
| Equity securities available-for-sale, at fair value | 524 | 431 | 434 | 361 | 354 |
| Commercial mortgage loans | 5,861 | 5,875 | 6,030 | 6,092 | 6,271 |
| Restricted commercial mortgage loans related to securitization entities | 359 | 382 | 392 | 411 | 430 |
| Policy loans | 1,626 | 1,619 | 1,555 | 1,549 | 1,556 |
| Other invested assets | 3,916 | 4,512 | 3,001 | 4,819 | 5,626 |
| Restricted other invested assets related to securitization entities | 393 | 391 | 384 | 377 | 377 |
| Total investments | <u>74,893</u> | <u>73,001</u> | <u>70,328</u> | <u>71,904</u> | <u>72,430</u> |
| Cash and cash equivalents | 3,741 | 3,874 | 4,187 | 4,488 | 3,648 |
| Accrued investment income | 746 | 652 | 759 | 691 | 725 |
| Deferred acquisition costs | 5,020 | 5,023 | 5,060 | 5,193 | 5,225 |
| Intangible assets | 488 | 519 | 573 | 580 | 629 |
| Goodwill | 1,128 | 1,218 | 1,256 | 1,253 | 1,326 |
| Reinsurance recoverable | 17,195 | 17,177 | 17,193 | 16,998 | 16,995 |
| Other assets | 1,010 | 1,039 | 981 | 958 | 1,002 |
| Separate account assets | 10,166 | 10,033 | 10,646 | 10,122 | 9,794 |
| Total assets | <u>\$114,387</u> | <u>\$112,536</u> | <u>\$110,983</u> | <u>\$112,187</u> | <u>\$111,774</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Consolidated Balance Sheets
(amounts in millions)

| | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
|---|-----------------------|------------------|-------------------|----------------------|-----------------------|
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | | | |
| Liabilities: | | | | | |
| Future policy benefits | \$ 33,221 | \$ 32,825 | \$ 32,380 | \$ 32,175 | \$ 31,948 |
| Policyholder account balances | 26,449 | 26,160 | 26,204 | 26,345 | 26,480 |
| Liability for policy and contract claims | 7,545 | 7,552 | 7,663 | 7,620 | 7,379 |
| Unearned premiums | 4,291 | 4,156 | 4,209 | 4,223 | 4,176 |
| Other liabilities | 6,073 | 5,790 | 5,308 | 6,308 | 6,755 |
| Borrowings related to securitization entities | 353 | 375 | 383 | 396 | 414 |
| Non-recourse funding obligations | 2,325 | 2,598 | 2,602 | 3,256 | 3,280 |
| Long-term borrowings | 4,880 | 4,865 | 5,095 | 4,726 | 4,708 |
| Deferred tax liability | 1,437 | 1,216 | 610 | 838 | 994 |
| Separate account liabilities | 10,166 | 10,033 | 10,646 | 10,122 | 9,794 |
| Total liabilities | <u>96,740</u> | <u>95,570</u> | <u>95,100</u> | <u>96,009</u> | <u>95,928</u> |
| Stockholders' equity: | | | | | |
| Common stock | 1 | 1 | 1 | 1 | 1 |
| Additional paid-in capital | 12,162 | 12,156 | 12,150 | 12,136 | 12,129 |
| Accumulated other comprehensive income (loss): | | | | | |
| Net unrealized investment gains (losses): | | | | | |
| Net unrealized gains on securities not other-than-temporarily impaired | 2,641 | 2,132 | 1,438 | 1,617 | 1,607 |
| Net unrealized gains (losses) on other-than-temporarily impaired securities | (88) | (116) | (111) | (132) | (126) |
| Net unrealized investment gains (losses) | <u>2,553</u> | <u>2,016</u> | <u>1,327</u> | <u>1,485</u> | <u>1,481</u> |
| Derivatives qualifying as hedges | 2,011 | 2,087 | 1,680 | 2,009 | 1,960 |
| Foreign currency translation and other adjustments | 659 | 550 | 649 | 553 | 457 |
| Total accumulated other comprehensive income | 5,223 | 4,653 | 3,656 | 4,047 | 3,898 |
| Retained earnings | 1,741 | 1,707 | 1,631 | 1,584 | 1,442 |
| Treasury stock, at cost | (2,700) | (2,700) | (2,700) | (2,700) | (2,700) |
| Total Genworth Financial, Inc.'s stockholders' equity | <u>16,427</u> | <u>15,817</u> | <u>14,738</u> | <u>15,068</u> | <u>14,770</u> |
| Noncontrolling interests | 1,220 | 1,149 | 1,145 | 1,110 | 1,076 |
| Total stockholders' equity | <u>17,647</u> | <u>16,966</u> | <u>15,883</u> | <u>16,178</u> | <u>15,846</u> |
| Total liabilities and stockholders' equity | <u>\$114,387</u> | <u>\$112,536</u> | <u>\$110,983</u> | <u>\$112,187</u> | <u>\$111,774</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Consolidated Balance Sheet by Segment
(amounts in millions)

| | September 30, 2012 | | | | | | | Total |
|---|------------------------|-----------------------------|----------------------|--|----------------------------|-----------------|---------------------------------------|------------------|
| | U.S. Life Insurance | International Protection | Wealth Management | International Mortgage Insurance | U.S. Mortgage Insurance | Runoff | Corporate and Other ⁽¹⁾ | |
| ASSETS | | | | | | | | |
| Cash and investments | \$57,518 | \$1,778 | \$ 31 | \$ 9,849 | \$2,310 | \$ 4,147 | \$ 3,747 | \$ 79,380 |
| Deferred acquisition costs and intangible assets | 5,336 | 261 | 373 | 239 | 18 | 369 | 40 | 6,636 |
| Reinsurance recoverable | 16,115 | 26 | — | 10 | 112 | 932 | — | 17,195 |
| Deferred tax and other assets | 530 | 155 | 56 | 135 | 51 | 56 | 27 | 1,010 |
| Separate account assets | — | — | — | — | — | 10,166 | — | 10,166 |
| Total assets | <u>\$79,499</u> | <u>\$2,220</u> | <u>\$460</u> | <u>\$10,233</u> | <u>\$2,491</u> | <u>\$15,670</u> | <u>\$ 3,814</u> | <u>\$114,387</u> |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | | | | | | |
| Liabilities: | | | | | | | | |
| Future policy benefits | \$33,215 | \$ — | \$— | \$ — | \$ — | \$ 6 | \$ — | \$ 33,221 |
| Policyholder account balances | 21,458 | 17 | — | — | — | 4,974 | — | 26,449 |
| Liability for policy and contract claims | 4,751 | 107 | — | 551 | 2,114 | 22 | — | 7,545 |
| Unearned premiums | 582 | 542 | — | 3,041 | 116 | 10 | — | 4,291 |
| Non-recourse funding obligations | 2,500 | — | — | — | — | — | (175) | 2,325 |
| Deferred tax and other liabilities | 5,383 | 520 | 35 | 655 | (821) | 152 | 1,586 | 7,510 |
| Borrowings and capital securities | — | — | — | 577 | — | 8 | 4,648 | 5,233 |
| Separate account liabilities | — | — | — | — | — | 10,166 | — | 10,166 |
| Total liabilities | <u>67,889</u> | <u>1,186</u> | <u>35</u> | <u>4,824</u> | <u>1,409</u> | <u>15,338</u> | <u>6,059</u> | <u>96,740</u> |
| Stockholders' equity: | | | | | | | | |
| Allocated equity, excluding accumulated other comprehensive income (loss) | 7,111 | 981 | 425 | 3,273 | 1,057 | 494 | (2,137) | 11,204 |
| Allocated accumulated other comprehensive income (loss) | 4,499 | 53 | — | 916 | 25 | (162) | (108) | 5,223 |
| Total Genworth Financial, Inc.'s stockholders' equity | <u>11,610</u> | <u>1,034</u> | <u>425</u> | <u>4,189</u> | <u>1,082</u> | <u>332</u> | <u>(2,245)</u> | <u>16,427</u> |
| Noncontrolling interests | — | — | — | 1,220 | — | — | — | 1,220 |
| Total stockholders' equity | <u>11,610</u> | <u>1,034</u> | <u>425</u> | <u>5,409</u> | <u>1,082</u> | <u>332</u> | <u>(2,245)</u> | <u>17,647</u> |
| Total liabilities and stockholders' equity | <u>\$79,499</u> | <u>\$2,220</u> | <u>\$460</u> | <u>\$10,233</u> | <u>\$2,491</u> | <u>\$15,670</u> | <u>\$ 3,814</u> | <u>\$114,387</u> |

⁽¹⁾ Includes inter-segment eliminations and non-core products.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Consolidated Balance Sheet by Segment
(amounts in millions)

| | June 30, 2012 | | | | | | | |
|--|------------------------|-----------------------------|----------------------|--|----------------------------|-----------------|---------------------------------------|------------------|
| | U.S. Life Insurance | International Protection | Wealth Management | International Mortgage Insurance | U.S. Mortgage Insurance | Runoff | Corporate and Other ⁽¹⁾ | Total |
| ASSETS | | | | | | | | |
| Cash and investments | \$55,762 | \$1,790 | \$ 30 | \$9,339 | \$2,438 | \$ 4,059 | \$ 4,109 | \$ 77,527 |
| Deferred acquisition costs and intangible assets | 5,353 | 349 | 372 | 238 | 18 | 389 | 41 | 6,760 |
| Reinsurance recoverable | 16,054 | 25 | — | 8 | 145 | 945 | — | 17,177 |
| Deferred tax and other assets | 420 | 149 | 55 | 205 | 54 | 28 | 128 | 1,039 |
| Separate account assets | — | — | — | — | — | 10,033 | — | 10,033 |
| Total assets | <u>\$77,589</u> | <u>\$2,313</u> | <u>\$457</u> | <u>\$9,790</u> | <u>\$2,655</u> | <u>\$15,454</u> | <u>\$ 4,278</u> | <u>\$112,536</u> |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | | | | | | |
| Liabilities: | | | | | | | | |
| Future policy benefits | \$32,818 | \$ — | \$— | \$ — | \$ — | \$ 7 | \$ — | \$ 32,825 |
| Policyholder account balances | 21,181 | 17 | — | — | — | 4,962 | — | 26,160 |
| Liability for policy and contract claims | 4,596 | 115 | — | 581 | 2,234 | 26 | — | 7,552 |
| Unearned premiums | 580 | 545 | — | 2,902 | 118 | 11 | — | 4,156 |
| Non-recourse funding obligations | 2,628 | — | — | — | — | — | (30) | 2,598 |
| Deferred tax and other liabilities | 4,926 | 510 | 33 | 595 | (791) | 17 | 1,716 | 7,006 |
| Borrowings and capital securities | — | — | — | 561 | — | 7 | 4,672 | 5,240 |
| Separate account liabilities | — | — | — | — | — | 10,033 | — | 10,033 |
| Total liabilities | <u>66,729</u> | <u>1,187</u> | <u>33</u> | <u>4,639</u> | <u>1,561</u> | <u>15,063</u> | <u>6,358</u> | <u>95,570</u> |
| Stockholders' equity: | | | | | | | | |
| Allocated equity, excluding accumulated other comprehensive income (loss) | 6,714 | 1,109 | 424 | 3,202 | 1,086 | 531 | (1,902) | 11,164 |
| Allocated accumulated other comprehensive income (loss) | 4,146 | 17 | — | 800 | 8 | (140) | (178) | 4,653 |
| Total Genworth Financial, Inc.'s stockholders' equity | <u>10,860</u> | <u>1,126</u> | <u>424</u> | <u>4,002</u> | <u>1,094</u> | <u>391</u> | <u>(2,080)</u> | <u>15,817</u> |
| Noncontrolling interests | — | — | — | 1,149 | — | — | — | 1,149 |
| Total stockholders' equity | <u>10,860</u> | <u>1,126</u> | <u>424</u> | <u>5,151</u> | <u>1,094</u> | <u>391</u> | <u>(2,080)</u> | <u>16,966</u> |
| Total liabilities and stockholders' equity | <u>\$77,589</u> | <u>\$2,313</u> | <u>\$457</u> | <u>\$9,790</u> | <u>\$2,655</u> | <u>\$15,454</u> | <u>\$ 4,278</u> | <u>\$112,536</u> |

(1) Includes inter-segment eliminations and non-core products.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Deferred Acquisition Costs Rollforward
(amounts in millions)

| | U.S. Life Insurance ⁽¹⁾ | International Protection | Wealth Management | International Mortgage Insurance | U.S. Mortgage Insurance | Runoff ⁽²⁾ | Corporate and Other | Total |
|--|---------------------------------------|-----------------------------|----------------------|--|----------------------------|-----------------------|------------------------|----------------|
| Unamortized balance as of June 30, 2012 | \$4,611 | \$237 | \$— | \$160 | \$ 8 | \$371 | \$— | \$5,387 |
| Costs deferred | 112 | 20 | — | 12 | 2 | 1 | — | 147 |
| Amortization, net of interest accretion | (65) | (25) | — | (11) | (1) | (18) | — | (120) |
| Impact of foreign currency translation | — | 6 | — | 3 | — | — | — | 9 |
| Unamortized balance as of September 30, 2012 | 4,658 | 238 | — | 164 | 9 | 354 | — | 5,423 |
| Effect of accumulated net unrealized investment (gains) losses | (392) | — | — | — | — | (11) | — | (403) |
| Balance as of September 30, 2012 | <u>\$4,266</u> | <u>\$238</u> | <u>\$—</u> | <u>\$164</u> | <u>\$ 9</u> | <u>\$343</u> | <u>\$—</u> | <u>\$5,020</u> |

(1) Amortization, net of interest accretion, includes \$6 million of amortization related to net investment losses for the policyholder account balances.

(2) Amortization, net of interest accretion, includes \$1 million of amortization related to net investment losses for the policyholder account balances.

Insurance and Wealth Management Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income—Insurance and Wealth Management Division
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|---------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 918 | \$ 907 | \$ 722 | \$2,547 | \$ 950 | \$ 959 | \$ 961 | \$ 948 | \$3,818 |
| Net investment income | 676 | 687 | 674 | 2,037 | 666 | 675 | 701 | 669 | 2,711 |
| Net investment gains (losses) | 8 | (20) | (1) | (13) | (2) | (21) | (32) | (19) | (74) |
| Insurance and investment product fees and other | 304 | 314 | 377 | 995 | 292 | 307 | 290 | 261 | 1,150 |
| Total revenues | <u>1,906</u> | <u>1,888</u> | <u>1,772</u> | <u>5,566</u> | <u>1,906</u> | <u>1,920</u> | <u>1,920</u> | <u>1,859</u> | <u>7,605</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 1,081 | 1,079 | 827 | 2,987 | 999 | 1,001 | 977 | 947 | 3,924 |
| Interest credited | 160 | 160 | 162 | 482 | 163 | 160 | 170 | 166 | 659 |
| Acquisition and operating expenses, net of deferrals | 350 | 359 | 388 | 1,097 | 425 | 426 | 431 | 416 | 1,698 |
| Amortization of deferred acquisition costs and intangibles | 123 | 110 | 255 | 488 | 112 | 100 | 120 | 113 | 445 |
| Goodwill impairment | 89 | — | — | 89 | — | — | — | — | — |
| Interest expense | 35 | 38 | 23 | 96 | 29 | 33 | 41 | 39 | 142 |
| Total benefits and expenses | <u>1,838</u> | <u>1,746</u> | <u>1,655</u> | <u>5,239</u> | <u>1,728</u> | <u>1,720</u> | <u>1,739</u> | <u>1,681</u> | <u>6,868</u> |
| INCOME BEFORE INCOME TAXES | 68 | 142 | 117 | 327 | 178 | 200 | 181 | 178 | 737 |
| Provision for income taxes | 50 | 59 | 41 | 150 | 57 | 64 | 62 | 61 | 244 |
| NET INCOME | 18 | 83 | 76 | 177 | 121 | 136 | 119 | 117 | 493 |
| ADJUSTMENTS TO NET INCOME: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 11 | 5 | 16 | 4 | — | 19 | 10 | 33 |
| Goodwill impairment, net of taxes | 86 | — | — | 86 | — | — | — | — | — |
| Gain on sale of business, net of taxes | — | (15) | — | (15) | — | — | — | — | — |
| NET OPERATING INCOME | <u>\$ 104</u> | <u>\$ 79</u> | <u>\$ 81</u> | <u>\$ 264</u> | <u>\$ 125</u> | <u>\$ 136</u> | <u>\$ 138</u> | <u>\$ 127</u> | <u>\$ 526</u> |
| <i>Effective tax rate (operating income)⁽¹⁾</i> | 33.1% | 34.9% | 35.4% | 34.4% | 31.9% | 32.5% | 34.1% | 34.2% | 33.2% |

⁽¹⁾ The operating income (loss) effective tax rate for all pages in this financial supplement was calculated using whole dollars. As a result, the percentages shown may differ from an operating income (loss) effective tax rate calculated using the rounded numbers in this financial supplement.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income—Insurance and Wealth Management Division
(amounts in millions)

| Three months ended September 30, 2012 | U.S. Life Insurance Segment | | | | International Protection Segment | Wealth Management Segment | Total |
|---|-----------------------------|----------------|-----------------|-----------------------------------|----------------------------------|---------------------------|---------------|
| | Life Insurance | Long-Term Care | Fixed Annuities | Total U.S. Life Insurance Segment | | | |
| REVENUES: | | | | | | | |
| Premiums | \$ 187 | \$ 541 | \$ 26 | \$ 754 | \$ 164 | \$ — | \$ 918 |
| Net investment income | 129 | 266 | 249 | 644 | 32 | — | 676 |
| Net investment gains (losses) | (2) | 1 | 8 | 7 | 1 | — | 8 |
| Insurance and investment product fees and other | 219 | 1 | 1 | 221 | 1 | 82 | 304 |
| Total revenues | <u>533</u> | <u>809</u> | <u>284</u> | <u>1,626</u> | <u>198</u> | <u>82</u> | <u>1,906</u> |
| BENEFITS AND EXPENSES: | | | | | | | |
| Benefits and other changes in policy reserves | 313 | 625 | 113 | 1,051 | 30 | — | 1,081 |
| Interest credited | 66 | — | 94 | 160 | — | — | 160 |
| Acquisition and operating expenses, net of deferrals | 51 | 100 | 19 | 170 | 117 | 63 | 350 |
| Amortization of deferred acquisition costs and intangibles | 49 | 19 | 26 | 94 | 27 | 2 | 123 |
| Goodwill impairment | — | — | — | — | 89 | — | 89 |
| Interest expense | 24 | — | — | 24 | 11 | — | 35 |
| Total benefits and expenses | <u>503</u> | <u>744</u> | <u>252</u> | <u>1,499</u> | <u>274</u> | <u>65</u> | <u>1,838</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | 30 | 65 | 32 | 127 | (76) | 17 | 68 |
| Provision for income taxes | 10 | 20 | 12 | 42 | 1 | 7 | 50 |
| NET INCOME (LOSS) | <u>20</u> | <u>45</u> | <u>20</u> | <u>85</u> | <u>(77)</u> | <u>10</u> | <u>18</u> |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | — | (1) | 1 | (1) | — | — |
| Goodwill impairment, net of taxes | — | — | — | — | 86 | — | 86 |
| NET OPERATING INCOME | <u>\$ 22</u> | <u>\$ 45</u> | <u>\$ 19</u> | <u>\$ 86</u> | <u>\$ 8</u> | <u>\$ 10</u> | <u>\$ 104</u> |
| <i>Effective tax rate (operating income)</i> | 32.8% | 30.9% | 35.4% | 32.4% | 32.8% | 38.5% | 33.1% |

| Three months ended September 30, 2011 | U.S. Life Insurance Segment | | | | International Protection Segment | Wealth Management Segment | Total |
|---|-----------------------------|----------------|-----------------|-----------------------------------|----------------------------------|---------------------------|---------------|
| | Life Insurance | Long-Term Care | Fixed Annuities | Total U.S. Life Insurance Segment | | | |
| REVENUES: | | | | | | | |
| Premiums | \$ 215 | \$ 513 | \$ 22 | \$ 750 | \$ 209 | \$ — | \$ 959 |
| Net investment income | 132 | 244 | 261 | 637 | 38 | — | 675 |
| Net investment gains (losses) | (4) | 27 | (42) | (19) | (2) | — | (21) |
| Insurance and investment product fees and other | 189 | 1 | 2 | 192 | — | 115 | 307 |
| Total revenues | <u>532</u> | <u>785</u> | <u>243</u> | <u>1,560</u> | <u>245</u> | <u>115</u> | <u>1,920</u> |
| BENEFITS AND EXPENSES: | | | | | | | |
| Benefits and other changes in policy reserves | 258 | 605 | 101 | 964 | 37 | — | 1,001 |
| Interest credited | 59 | — | 101 | 160 | — | — | 160 |
| Acquisition and operating expenses, net of deferrals | 62 | 110 | 16 | 188 | 143 | 95 | 426 |
| Amortization of deferred acquisition costs and intangibles | 34 | 19 | 14 | 67 | 32 | 1 | 100 |
| Interest expense | 26 | 1 | — | 27 | 6 | — | 33 |
| Total benefits and expenses | <u>439</u> | <u>735</u> | <u>232</u> | <u>1,406</u> | <u>218</u> | <u>96</u> | <u>1,720</u> |
| INCOME BEFORE INCOME TAXES | 93 | 50 | 11 | 154 | 27 | 19 | 200 |
| Provision for income taxes | 31 | 15 | 4 | 50 | 7 | 7 | 64 |
| NET INCOME | <u>62</u> | <u>35</u> | <u>7</u> | <u>104</u> | <u>20</u> | <u>12</u> | <u>136</u> |
| ADJUSTMENT TO NET INCOME: | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | (18) | 14 | (2) | 2 | — | — |
| NET OPERATING INCOME | <u>\$ 64</u> | <u>\$ 17</u> | <u>\$ 21</u> | <u>\$ 102</u> | <u>\$ 22</u> | <u>\$ 12</u> | <u>\$ 136</u> |
| <i>Effective tax rate (operating income)</i> | 33.1% | 22.3% | 36.9% | 32.3% | 28.7% | 38.9% | 32.5% |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income—Insurance and Wealth Management Division
(amounts in millions)

| | U.S. Life Insurance Segment | | | | | | Wealth Management Segment | Total |
|---|-----------------------------|----------------|-----------------|-----------------------------------|----------------------------------|--------------|---------------------------|-------|
| | Life Insurance | Long-Term Care | Fixed Annuities | Total U.S. Life Insurance Segment | International Protection Segment | | | |
| Nine months ended September 30, 2012 | | | | | | | | |
| REVENUES: | | | | | | | | |
| Premiums | \$ 365 | \$1,591 | \$ 74 | \$2,030 | \$ 517 | \$ — | \$2,547 | |
| Net investment income | 388 | 787 | 758 | 1,933 | 104 | — | 2,037 | |
| Net investment gains (losses) | (16) | (1) | 1 | (16) | 3 | — | (13) | |
| Insurance and investment product fees and other | 667 | 4 | 5 | 676 | 3 | 316 | 995 | |
| Total revenues | <u>1,404</u> | <u>2,381</u> | <u>838</u> | <u>4,623</u> | <u>627</u> | <u>316</u> | <u>5,566</u> | |
| BENEFITS AND EXPENSES: | | | | | | | | |
| Benefits and other changes in policy reserves | 659 | 1,880 | 336 | 2,875 | 112 | — | 2,987 | |
| Interest credited | 196 | — | 286 | 482 | — | — | 482 | |
| Acquisition and operating expenses, net of deferrals | 161 | 294 | 53 | 508 | 370 | 219 | 1,097 | |
| Amortization of deferred acquisition costs and intangibles | 258 | 65 | 76 | 399 | 85 | 4 | 488 | |
| Goodwill impairment | — | — | — | — | 89 | — | 89 | |
| Interest expense | 59 | 1 | — | 60 | 36 | — | 96 | |
| Total benefits and expenses | <u>1,333</u> | <u>2,240</u> | <u>751</u> | <u>4,324</u> | <u>692</u> | <u>223</u> | <u>5,239</u> | |
| INCOME (LOSS) BEFORE INCOME TAXES | <u>71</u> | <u>141</u> | <u>87</u> | <u>299</u> | <u>(65)</u> | <u>93</u> | <u>327</u> | |
| Provision for income taxes | 24 | 48 | 31 | 103 | 3 | 44 | 150 | |
| NET INCOME (LOSS) | <u>47</u> | <u>93</u> | <u>56</u> | <u>196</u> | <u>(68)</u> | <u>49</u> | <u>177</u> | |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 11 | 1 | 6 | 18 | (2) | — | 16 | |
| Goodwill impairment, net of taxes | — | — | — | — | 86 | — | 86 | |
| Gain on sale of business, net of taxes | — | — | — | — | — | (15) | (15) | |
| NET OPERATING INCOME | <u>\$ 58</u> | <u>\$ 94</u> | <u>\$ 62</u> | <u>\$ 214</u> | <u>\$ 16</u> | <u>\$ 34</u> | <u>\$ 264</u> | |
| <i>Effective tax rate (operating income)</i> | <i>34.0%</i> | <i>34.3%</i> | <i>35.4%</i> | <i>34.5%</i> | <i>24.0%</i> | <i>37.2%</i> | <i>34.4%</i> | |

| | U.S. Life Insurance Segment | | | | | | Wealth Management Segment | Total |
|---|-----------------------------|----------------|-----------------|-----------------------------------|----------------------------------|--------------|---------------------------|-------|
| | Life Insurance | Long-Term Care | Fixed Annuities | Total U.S. Life Insurance Segment | International Protection Segment | | | |
| Nine months ended September 30, 2011 | | | | | | | | |
| REVENUES: | | | | | | | | |
| Premiums | \$ 659 | \$1,500 | \$ 62 | \$2,221 | \$ 647 | \$ — | \$2,868 | |
| Net investment income | 403 | 713 | 790 | 1,906 | 139 | — | 2,045 | |
| Net investment gains (losses) | (19) | 11 | (65) | (73) | 1 | — | (72) | |
| Insurance and investment product fees and other | 502 | 3 | 5 | 510 | 9 | 339 | 858 | |
| Total revenues | <u>1,545</u> | <u>2,227</u> | <u>792</u> | <u>4,564</u> | <u>796</u> | <u>339</u> | <u>5,699</u> | |
| BENEFITS AND EXPENSES: | | | | | | | | |
| Benefits and other changes in policy reserves | 774 | 1,731 | 316 | 2,821 | 104 | — | 2,925 | |
| Interest credited | 191 | — | 305 | 496 | — | — | 496 | |
| Acquisition and operating expenses, net of deferrals | 168 | 319 | 56 | 543 | 451 | 279 | 1,273 | |
| Amortization of deferred acquisition costs and intangibles | 103 | 58 | 59 | 220 | 110 | 3 | 333 | |
| Interest expense | 77 | 1 | — | 78 | 35 | — | 113 | |
| Total benefits and expenses | <u>1,313</u> | <u>2,109</u> | <u>736</u> | <u>4,158</u> | <u>700</u> | <u>282</u> | <u>5,140</u> | |
| INCOME BEFORE INCOME TAXES | <u>232</u> | <u>118</u> | <u>56</u> | <u>406</u> | <u>96</u> | <u>57</u> | <u>559</u> | |
| Provision for income taxes | 81 | 40 | 20 | 141 | 24 | 22 | 187 | |
| NET INCOME | <u>151</u> | <u>78</u> | <u>36</u> | <u>265</u> | <u>72</u> | <u>35</u> | <u>372</u> | |
| ADJUSTMENT TO NET INCOME: | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 12 | (7) | 24 | 29 | — | — | 29 | |
| NET OPERATING INCOME | <u>\$ 163</u> | <u>\$ 71</u> | <u>\$ 60</u> | <u>\$ 294</u> | <u>\$ 72</u> | <u>\$ 35</u> | <u>\$ 401</u> | |
| <i>Effective tax rate (operating income)</i> | <i>35.0%</i> | <i>33.6%</i> | <i>35.0%</i> | <i>34.7%</i> | <i>25.2%</i> | <i>39.1%</i> | <i>33.6%</i> | |

U.S. Life Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income—U.S. Life Insurance Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | | |
|---|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|---------------|--|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total | |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 754 | \$ 733 | \$ 543 | \$2,030 | \$ 758 | \$ 750 | \$ 738 | \$ 733 | \$2,979 | |
| Net investment income | 644 | 651 | 638 | 1,933 | 632 | 637 | 648 | 621 | 2,538 | |
| Net investment gains (losses) | 7 | (21) | (2) | (16) | — | (19) | (33) | (21) | (73) | |
| Insurance and investment product fees and other | 221 | 192 | 263 | 676 | 176 | 192 | 172 | 146 | 686 | |
| Total revenues | <u>1,626</u> | <u>1,555</u> | <u>1,442</u> | <u>4,623</u> | <u>1,566</u> | <u>1,560</u> | <u>1,525</u> | <u>1,479</u> | <u>6,130</u> | |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 1,051 | 1,038 | 786 | 2,875 | 968 | 964 | 942 | 915 | 3,789 | |
| Interest credited | 160 | 160 | 162 | 482 | 163 | 160 | 170 | 166 | 659 | |
| Acquisition and operating expenses, net of deferrals | 170 | 169 | 169 | 508 | 193 | 188 | 183 | 172 | 736 | |
| Amortization of deferred acquisition costs and intangibles | 94 | 82 | 223 | 399 | 77 | 67 | 77 | 76 | 297 | |
| Interest expense | 24 | 24 | 12 | 60 | 26 | 27 | 25 | 26 | 104 | |
| Total benefits and expenses | <u>1,499</u> | <u>1,473</u> | <u>1,352</u> | <u>4,324</u> | <u>1,427</u> | <u>1,406</u> | <u>1,397</u> | <u>1,355</u> | <u>5,585</u> | |
| INCOME BEFORE INCOME TAXES | 127 | 82 | 90 | 299 | 139 | 154 | 128 | 124 | 545 | |
| Provision for income taxes | 42 | 29 | 32 | 103 | 48 | 50 | 47 | 44 | 189 | |
| NET INCOME | 85 | 53 | 58 | 196 | 91 | 104 | 81 | 80 | 356 | |
| ADJUSTMENT TO NET INCOME: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 1 | 11 | 6 | 18 | 3 | (2) | 19 | 12 | 32 | |
| NET OPERATING INCOME | <u>\$ 86</u> | <u>\$ 64</u> | <u>\$ 64</u> | <u>\$ 214</u> | <u>\$ 94</u> | <u>\$ 102</u> | <u>\$ 100</u> | <u>\$ 92</u> | <u>\$ 388</u> | |
| <i>Effective tax rate (operating income)</i> | 32.4% | 36.1% | 35.6% | 34.5% | 34.9% | 32.3% | 36.5% | 35.2% | 34.7% | |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income and Sales—U.S. Life Insurance Segment—Life Insurance
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|-------------------|--------------|-------------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | 3Q ⁽¹⁾ | 2Q | 1Q ⁽²⁾ | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 187 | \$ 189 | \$ (11) | \$ 365 | \$ 205 | \$ 215 | \$ 222 | \$ 222 | \$ 864 |
| Net investment income | 129 | 130 | 129 | 388 | 131 | 132 | 141 | 130 | 534 |
| Net investment gains (losses) | (2) | (9) | (5) | (16) | (13) | (4) | (15) | — | (32) |
| Insurance and investment product fees and other | 219 | 188 | 260 | 667 | 174 | 189 | 170 | 143 | 676 |
| Total revenues | <u>533</u> | <u>498</u> | <u>373</u> | <u>1,404</u> | <u>497</u> | <u>532</u> | <u>518</u> | <u>495</u> | <u>2,042</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 313 | 281 | 65 | 659 | 260 | 258 | 254 | 262 | 1,034 |
| Interest credited | 66 | 65 | 65 | 196 | 64 | 59 | 69 | 63 | 255 |
| Acquisition and operating expenses, net of deferrals | 51 | 55 | 55 | 161 | 55 | 62 | 60 | 46 | 223 |
| Amortization of deferred acquisition costs and intangibles | 49 | 37 | 172 | 258 | 29 | 34 | 36 | 33 | 132 |
| Interest expense | 24 | 23 | 12 | 59 | 26 | 26 | 25 | 26 | 103 |
| Total benefits and expenses | <u>503</u> | <u>461</u> | <u>369</u> | <u>1,333</u> | <u>434</u> | <u>439</u> | <u>444</u> | <u>430</u> | <u>1,747</u> |
| INCOME BEFORE INCOME TAXES | 30 | 37 | 4 | 71 | 63 | 93 | 74 | 65 | 295 |
| Provision for income taxes | 10 | 13 | 1 | 24 | 24 | 31 | 27 | 23 | 105 |
| NET INCOME | <u>20</u> | <u>24</u> | <u>3</u> | <u>47</u> | <u>39</u> | <u>62</u> | <u>47</u> | <u>42</u> | <u>190</u> |
| ADJUSTMENT TO NET INCOME: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | 6 | 3 | 11 | 9 | 2 | 10 | — | 21 |
| NET OPERATING INCOME | <u>\$ 22</u> | <u>\$ 30</u> | <u>\$ 6</u> | <u>\$ 58</u> | <u>\$ 48</u> | <u>\$ 64</u> | <u>\$ 57</u> | <u>\$ 42</u> | <u>\$ 211</u> |
| <i>Effective tax rate (operating income)</i> | 32.8% | 35.7% | 30.3% | 34.0% | 37.8% | 33.1% | 37.0% | 35.0% | 35.6% |
| SALES: | | | | | | | | | |
| Sales by Product: | | | | | | | | | |
| Term Life | \$ 1 | \$ — | \$ — | \$ 1 | \$ — | \$ 1 | \$ — | \$ — | \$ 1 |
| Term Universal Life | 19 | 32 | 31 | 82 | 31 | 33 | 35 | 30 | 129 |
| Universal Life | 15 | 19 | 16 | 50 | 16 | 14 | 13 | 15 | 58 |
| Linked-Benefits | 3 | 3 | 3 | 9 | 2 | 2 | 3 | 2 | 9 |
| Total Sales | <u>\$ 38</u> | <u>\$ 54</u> | <u>\$ 50</u> | <u>\$ 142</u> | <u>\$ 49</u> | <u>\$ 50</u> | <u>\$ 51</u> | <u>\$ 47</u> | <u>\$ 197</u> |
| Sales by Distribution Channel: | | | | | | | | | |
| Financial Intermediaries | \$ 2 | \$ 1 | \$ 2 | \$ 5 | \$ 1 | \$ 2 | \$ 1 | \$ 2 | \$ 6 |
| Independent Producers | 35 | 52 | 48 | 135 | 47 | 48 | 49 | 45 | 189 |
| Dedicated Sales Specialist | 1 | 1 | — | 2 | 1 | — | 1 | — | 2 |
| Total Sales | <u>\$ 38</u> | <u>\$ 54</u> | <u>\$ 50</u> | <u>\$ 142</u> | <u>\$ 49</u> | <u>\$ 50</u> | <u>\$ 51</u> | <u>\$ 47</u> | <u>\$ 197</u> |

- (1) In the third quarter of 2012, as part of a life block transaction, the company repurchased \$270 million of non-recourse funding obligations resulting in a U.S. GAAP after-tax gain of approximately \$21 million. The company also recorded higher after-tax DAC amortization of approximately \$25 million reflecting loss recognition associated with a third-party reinsurance treaty plus additional expenses. The combined transactions resulted in a U.S. GAAP after-tax loss of \$6 million.
- (2) In January 2012, as part of a life block transaction, the company repurchased \$475 million of non-recourse funding obligations resulting in a U.S. GAAP after-tax gain of approximately \$52 million and then ceded certain term life insurance policies to a third-party reinsurer resulting in a U.S. GAAP after-tax loss, net of deferred acquisition costs (DAC), of \$93 million. The combined transactions resulted in a U.S. GAAP after-tax loss of approximately \$41 million.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Life Insurance In-Force
(amounts in millions)

| | 2012 | | | 2011 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Term and Whole Life Insurance | | | | | | | |
| Life insurance in-force, net of reinsurance | \$382,735 | \$387,333 | \$391,870 | \$439,743 | \$444,861 | \$449,806 | \$454,704 |
| Life insurance in-force before reinsurance | \$546,829 | \$554,019 | \$561,186 | \$568,261 | \$575,689 | \$583,007 | \$590,569 |
| Term Universal Life Insurance | | | | | | | |
| Life insurance in-force, net of reinsurance | \$133,846 | \$119,687 | \$112,906 | \$ 99,753 | \$ 87,238 | \$ 73,569 | \$ 58,371 |
| Life insurance in-force before reinsurance | \$134,921 | \$127,640 | \$113,737 | \$100,476 | \$ 87,896 | \$ 74,107 | \$ 58,811 |
| Universal Life Insurance | | | | | | | |
| Life insurance in-force, net of reinsurance | \$ 43,523 | \$ 43,232 | \$ 42,734 | \$ 42,363 | \$ 42,015 | \$ 41,737 | \$ 41,543 |
| Life insurance in-force before reinsurance | \$ 50,364 | \$ 50,083 | \$ 49,527 | \$ 49,204 | \$ 48,199 | \$ 47,990 | \$ 47,831 |
| Total Life Insurance | | | | | | | |
| Life insurance in-force, net of reinsurance | \$560,104 | \$550,252 | \$547,510 | \$581,859 | \$574,114 | \$565,112 | \$554,618 |
| Life insurance in-force before reinsurance | \$732,114 | \$731,742 | \$724,450 | \$717,941 | \$711,784 | \$705,104 | \$697,211 |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income and Sales—U.S. Life Insurance Segment—Long-Term Care
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 541 | \$ 529 | \$ 521 | \$1,591 | \$ 520 | \$ 513 | \$ 496 | \$ 491 | \$2,020 |
| Net investment income | 266 | 266 | 255 | 787 | 246 | 244 | 240 | 229 | 959 |
| Net investment gains (losses) | 1 | — | (2) | (1) | 8 | 27 | (8) | (8) | 19 |
| Insurance and investment product fees and other | 1 | 2 | 1 | 4 | 1 | 1 | 1 | 1 | 4 |
| Total revenues | <u>809</u> | <u>797</u> | <u>775</u> | <u>2,381</u> | <u>775</u> | <u>785</u> | <u>729</u> | <u>713</u> | <u>3,002</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 625 | 654 | 601 | 1,880 | 593 | 605 | 583 | 543 | 2,324 |
| Interest credited | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 100 | 96 | 98 | 294 | 113 | 110 | 105 | 104 | 432 |
| Amortization of deferred acquisition costs and intangibles | 19 | 24 | 22 | 65 | 22 | 19 | 19 | 20 | 80 |
| Interest expense | — | 1 | — | 1 | — | 1 | — | — | 1 |
| Total benefits and expenses | <u>744</u> | <u>775</u> | <u>721</u> | <u>2,240</u> | <u>728</u> | <u>735</u> | <u>707</u> | <u>667</u> | <u>2,837</u> |
| INCOME BEFORE INCOME TAXES | 65 | 22 | 54 | 141 | 47 | 50 | 22 | 46 | 165 |
| Provision for income taxes | 20 | 8 | 20 | 48 | 14 | 15 | 9 | 16 | 54 |
| NET INCOME | 45 | 14 | 34 | 93 | 33 | 35 | 13 | 30 | 111 |
| ADJUSTMENT TO NET INCOME: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | 1 | 1 | (5) | (18) | 5 | 6 | (12) |
| NET OPERATING INCOME | <u>\$ 45</u> | <u>\$ 14</u> | <u>\$ 35</u> | <u>\$ 94</u> | <u>\$ 28</u> | <u>\$ 17</u> | <u>\$ 18</u> | <u>\$ 36</u> | <u>\$ 99</u> |
| <i>Effective tax rate (operating income)</i> | 30.9% | 38.4% | 36.5% | 34.3% | 29.1% | 22.3% | 39.2% | 35.2% | 32.4% |
| SALES: | | | | | | | | | |
| Sales by Distribution Channel: | | | | | | | | | |
| Financial Intermediaries | \$ 5 | \$ 5 | \$ 5 | \$ 15 | \$ 6 | \$ 6 | \$ 5 | \$ 5 | \$ 22 |
| Independent Producers | 46 | 35 | 28 | 109 | 35 | 34 | 31 | 29 | 129 |
| Dedicated Sales Specialist | 12 | 13 | 12 | 37 | 15 | 14 | 14 | 12 | 55 |
| Total Individual Long-Term Care | 63 | 53 | 45 | 161 | 56 | 54 | 50 | 46 | 206 |
| Group Long-Term Care | 6 | 7 | 3 | 16 | 9 | — | 2 | 2 | 13 |
| Total Sales | <u>\$ 69</u> | <u>\$ 60</u> | <u>\$ 48</u> | <u>\$ 177</u> | <u>\$ 65</u> | <u>\$ 54</u> | <u>\$ 52</u> | <u>\$ 48</u> | <u>\$ 219</u> |
| RATIOS: | | | | | | | | | |
| Loss Ratio ⁽¹⁾ | 65.8% | 74.2% | 66.4% | 68.8% | 67.1% | 71.4% | 70.4% | 64.5% | 68.4% |
| Gross Benefits Ratio ⁽²⁾ | 115.0% | 124.1% | 115.1% | 118.1% | 114.1% | 118.0% | 117.3% | 110.6% | 115.0% |

(1) The loss ratio was calculated by dividing benefits and other changes in policy reserves less tabular interest on reserves less loss adjustment expenses by net earned premiums.

(2) The gross benefits ratio was calculated by dividing the benefits and other changes in policy reserves by net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income and Sales—U.S. Life Insurance Segment—Fixed Annuities
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 26 | \$ 15 | \$ 33 | \$ 74 | \$ 33 | \$ 22 | \$ 20 | \$ 20 | \$ 95 |
| Net investment income | 249 | 255 | 254 | 758 | 255 | 261 | 267 | 262 | 1,045 |
| Net investment gains (losses) | 8 | (12) | 5 | 1 | 5 | (42) | (10) | (13) | (60) |
| Insurance and investment product fees and other | 1 | 2 | 2 | 5 | 1 | 2 | 1 | 2 | 6 |
| Total revenues | <u>284</u> | <u>260</u> | <u>294</u> | <u>838</u> | <u>294</u> | <u>243</u> | <u>278</u> | <u>271</u> | <u>1,086</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 113 | 103 | 120 | 336 | 115 | 101 | 105 | 110 | 431 |
| Interest credited | 94 | 95 | 97 | 286 | 99 | 101 | 101 | 103 | 404 |
| Acquisition and operating expenses, net of deferrals | 19 | 18 | 16 | 53 | 25 | 16 | 18 | 22 | 81 |
| Amortization of deferred acquisition costs and intangibles | 26 | 21 | 29 | 76 | 26 | 14 | 22 | 23 | 85 |
| Interest expense | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | <u>252</u> | <u>237</u> | <u>262</u> | <u>751</u> | <u>265</u> | <u>232</u> | <u>246</u> | <u>258</u> | <u>1,001</u> |
| INCOME BEFORE INCOME TAXES | 32 | 23 | 32 | 87 | 29 | 11 | 32 | 13 | 85 |
| Provision for income taxes | 12 | 8 | 11 | 31 | 10 | 4 | 11 | 5 | 30 |
| NET INCOME | 20 | 15 | 21 | 56 | 19 | 7 | 21 | 8 | 55 |
| ADJUSTMENT TO NET INCOME: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | 5 | 2 | 6 | (1) | 14 | 4 | 6 | 23 |
| NET OPERATING INCOME | <u>\$ 19</u> | <u>\$ 20</u> | <u>\$ 23</u> | <u>\$ 62</u> | <u>\$ 18</u> | <u>\$ 21</u> | <u>\$ 25</u> | <u>\$ 14</u> | <u>\$ 78</u> |
| <i>Effective tax rate (operating income)</i> | 35.4% | 35.3% | 35.6% | 35.4% | 35.0% | 36.9% | 33.1% | 35.6% | 35.0% |
| SALES: | | | | | | | | | |
| Sales by Product: | | | | | | | | | |
| Single Premium Immediate Annuities | \$ 63 | \$ 51 | \$ 74 | \$ 188 | \$ 70 | \$ 49 | \$ 52 | \$ 57 | \$ 228 |
| Single Premium Deferred Annuities | 424 | 285 | 262 | 971 | 293 | 446 | 272 | 109 | 1,120 |
| Total Sales | <u>\$ 487</u> | <u>\$ 336</u> | <u>\$ 336</u> | <u>\$1,159</u> | <u>\$ 363</u> | <u>\$ 495</u> | <u>\$ 324</u> | <u>\$ 166</u> | <u>\$1,348</u> |
| Sales by Distribution Channel: | | | | | | | | | |
| Financial Intermediaries | \$ 336 | \$ 242 | \$ 216 | \$ 794 | \$ 233 | \$ 411 | \$ 243 | \$ 108 | \$ 995 |
| Independent Producers | 145 | 90 | 116 | 351 | 127 | 82 | 79 | 55 | 343 |
| Dedicated Sales Specialists | 6 | 4 | 4 | 14 | 3 | 2 | 2 | 3 | 10 |
| Total Sales | <u>\$ 487</u> | <u>\$ 336</u> | <u>\$ 336</u> | <u>\$1,159</u> | <u>\$ 363</u> | <u>\$ 495</u> | <u>\$ 324</u> | <u>\$ 166</u> | <u>\$1,348</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Operating Performance Measures—U.S. Life Insurance Segment—Fixed Annuities
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Single Premium Deferred Annuities | | | | | | | | | |
| Account value, beginning of the period | \$10,904 | \$10,849 | \$10,831 | \$10,831 | \$10,775 | \$10,582 | \$10,660 | \$10,819 | \$10,819 |
| Deposits | 427 | 286 | 264 | 977 | 295 | 450 | 275 | 120 | 1,140 |
| Surrenders, benefits and product charges | (310) | (314) | (330) | (954) | (325) | (345) | (441) | (368) | (1,479) |
| Net flows | 117 | (28) | (66) | 23 | (30) | 105 | (166) | (248) | (339) |
| Interest credited | 83 | 83 | 84 | 250 | 86 | 88 | 88 | 89 | 351 |
| Account value, end of the period | <u>11,104</u> | <u>10,904</u> | <u>10,849</u> | <u>11,104</u> | <u>10,831</u> | <u>10,775</u> | <u>10,582</u> | <u>10,660</u> | <u>10,831</u> |
| Single Premium Immediate Annuities | | | | | | | | | |
| Account value, beginning of the period | 6,427 | 6,404 | 6,433 | 6,433 | 6,482 | 6,384 | 6,411 | 6,528 | 6,528 |
| Premiums and deposits | 90 | 81 | 106 | 277 | 96 | 77 | 85 | 85 | 343 |
| Surrenders, benefits and product charges | (222) | (235) | (237) | (694) | (250) | (245) | (253) | (256) | (1,004) |
| Net flows | (132) | (154) | (131) | (417) | (154) | (168) | (168) | (171) | (661) |
| Interest credited | 75 | 77 | 78 | 230 | 79 | 80 | 82 | 83 | 324 |
| Effect of accumulated net unrealized investment gains (losses) . . . | 99 | 100 | 24 | 223 | 26 | 186 | 59 | (29) | 242 |
| Account value, end of the period | <u>6,469</u> | <u>6,427</u> | <u>6,404</u> | <u>6,469</u> | <u>6,433</u> | <u>6,482</u> | <u>6,384</u> | <u>6,411</u> | <u>6,433</u> |
| Structured Settlements | | | | | | | | | |
| Account value, net of reinsurance, beginning of the period | 1,106 | 1,107 | 1,107 | 1,107 | 1,109 | 1,113 | 1,113 | 1,113 | 1,113 |
| Surrenders, benefits and product charges | (17) | (16) | (14) | (47) | (17) | (18) | (14) | (15) | (64) |
| Net flows | (17) | (16) | (14) | (47) | (17) | (18) | (14) | (15) | (64) |
| Interest credited | 15 | 15 | 14 | 44 | 15 | 14 | 14 | 15 | 58 |
| Account value, net of reinsurance, end of the period | <u>1,104</u> | <u>1,106</u> | <u>1,107</u> | <u>1,104</u> | <u>1,107</u> | <u>1,109</u> | <u>1,113</u> | <u>1,113</u> | <u>1,107</u> |
| Total Fixed Annuities | <u>\$18,677</u> | <u>\$18,437</u> | <u>\$18,360</u> | <u>\$18,677</u> | <u>\$18,371</u> | <u>\$18,366</u> | <u>\$18,079</u> | <u>\$18,184</u> | <u>\$18,371</u> |

International Protection Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income and Sales—International Protection Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|---------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 164 | \$ 174 | \$ 179 | \$ 517 | \$ 192 | \$ 209 | \$ 223 | \$ 215 | \$ 839 |
| Net investment income | 32 | 36 | 36 | 104 | 34 | 38 | 53 | 48 | 173 |
| Net investment gains (losses) | 1 | 1 | 1 | 3 | (2) | (2) | 1 | 2 | (1) |
| Insurance and investment product fees and other | 1 | — | 2 | 3 | 2 | — | 4 | 5 | 11 |
| Total revenues | 198 | 211 | 218 | 627 | 226 | 245 | 281 | 270 | 1,022 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 30 | 41 | 41 | 112 | 31 | 37 | 35 | 32 | 135 |
| Acquisition and operating expenses, net of deferrals | 117 | 126 | 127 | 370 | 139 | 143 | 156 | 152 | 590 |
| Amortization of deferred acquisition costs and intangibles | 27 | 27 | 31 | 85 | 33 | 32 | 42 | 36 | 143 |
| Goodwill impairment | 89 | — | — | 89 | — | — | — | — | — |
| Interest expense | 11 | 14 | 11 | 36 | 3 | 6 | 16 | 13 | 38 |
| Total benefits and expenses | 274 | 208 | 210 | 692 | 206 | 218 | 249 | 233 | 906 |
| INCOME (LOSS) BEFORE INCOME TAXES | (76) | 3 | 8 | (65) | 20 | 27 | 32 | 37 | 116 |
| Provision for income taxes | 1 | — | 2 | 3 | 2 | 7 | 7 | 10 | 26 |
| NET INCOME (LOSS) | (77) | 3 | 6 | (68) | 18 | 20 | 25 | 27 | 90 |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | — | (1) | (2) | 1 | 2 | — | (2) | 1 |
| Goodwill impairment, net of taxes | 86 | — | — | 86 | — | — | — | — | — |
| NET OPERATING INCOME⁽¹⁾ | <u>\$ 8</u> | <u>\$ 3</u> | <u>\$ 5</u> | <u>\$ 16</u> | <u>\$ 19</u> | <u>\$ 22</u> | <u>\$ 25</u> | <u>\$ 25</u> | <u>\$ 91</u> |
| <i>Effective tax rate (operating income)</i> | 32.8% | -5.8% | 23.1% | 24.0% | 7.4% | 28.7% | 20.9% | 26.3% | 22.0% |
| SALES: | | | | | | | | | |
| Lifestyle Protection Insurance | \$ 212 | \$ 246 | \$ 228 | \$ 686 | \$ 234 | \$ 252 | \$ 270 | \$ 242 | \$ 998 |
| Traditional indemnity premiums | 2 | 2 | 2 | 6 | 5 | 5 | 6 | 6 | 22 |
| Premium equivalents for administrative services only business | 152 | 169 | 149 | 470 | 167 | 181 | 193 | 175 | 716 |
| Reinsurance premiums assumed accounted for under the deposit method | — | — | — | — | — | — | — | — | — |
| Total Sales⁽²⁾ | <u>\$ 366</u> | <u>\$ 417</u> | <u>\$ 379</u> | <u>\$ 1,162</u> | <u>\$ 406</u> | <u>\$ 438</u> | <u>\$ 469</u> | <u>\$ 423</u> | <u>\$ 1,736</u> |
| SALES BY REGION: | | | | | | | | | |
| Lifestyle Protection Insurance | \$ 145 | \$ 151 | \$ 141 | \$ 437 | \$ 149 | \$ 166 | \$ 169 | \$ 156 | \$ 640 |
| Northern Europe | 110 | 141 | 134 | 385 | 152 | 161 | 188 | 170 | 671 |
| Southern Europe | 4 | 5 | 7 | 16 | 6 | 7 | 2 | — | 15 |
| Latin America | 103 | 113 | 93 | 309 | 93 | 97 | 103 | 89 | 382 |
| Structured Deals ⁽³⁾ | 4 | 7 | 4 | 15 | 6 | 7 | 7 | 8 | 28 |
| Other | — | — | — | — | — | — | — | — | — |
| Total Sales | <u>\$ 366</u> | <u>\$ 417</u> | <u>\$ 379</u> | <u>\$ 1,162</u> | <u>\$ 406</u> | <u>\$ 438</u> | <u>\$ 469</u> | <u>\$ 423</u> | <u>\$ 1,736</u> |
| Loss Ratio | 18% | 24% | 23% | 22% | 16% | 17% | 16% | 15% | 16% |

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

- (1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Protection segment was \$12 million and \$21 million for the three and nine months ended September 30, 2012, respectively.
- (2) Sales adjusted for foreign exchange as compared to the prior year period for the International Protection segment were \$389 million and \$1,205 million for the three and nine months ended September 30, 2012, respectively.
- (3) Structured deals represent in-force blocks of business acquired through reinsurance arrangements and ongoing reciprocal arrangements in place with certain clients.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Pre-Deposit Accounting Basis)—International Protection Segment
(amounts in millions)

| | 3Q 2012 | | | 2Q 2012 | | | 1Q 2012 | | | Total 2012 | | |
|---|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|
| | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis |
| REVENUES: | | | | | | | | | | | | |
| Premiums | \$ 164 | \$ 47 | \$ 211 | \$ 174 | \$ 56 | \$ 230 | \$ 179 | \$ 55 | \$ 234 | \$ 517 | \$ 158 | \$ 675 |
| Net investment income | 32 | (9) | 23 | 36 | (12) | 24 | 36 | (13) | 23 | 104 | (34) | 70 |
| Net investment gains (losses) | 1 | — | 1 | 1 | — | 1 | 1 | — | 1 | 3 | — | 3 |
| Insurance and investment product fees and other | 1 | — | 1 | — | — | — | 2 | — | 2 | 3 | — | 3 |
| Total revenues | <u>198</u> | <u>38</u> | <u>236</u> | <u>211</u> | <u>44</u> | <u>255</u> | <u>218</u> | <u>42</u> | <u>260</u> | <u>627</u> | <u>124</u> | <u>751</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | 30 | 15 | 45 | 41 | 20 | 61 | 41 | 15 | 56 | 112 | 50 | 162 |
| Acquisition and operating expenses, net of deferrals | 117 | 14 | 131 | 126 | 15 | 141 | 127 | 17 | 144 | 370 | 46 | 416 |
| Amortization of deferred acquisition costs and intangibles | 27 | 11 | 38 | 27 | 13 | 40 | 31 | 14 | 45 | 85 | 38 | 123 |
| Goodwill impairment | 89 | — | 89 | — | — | — | — | — | — | 89 | — | 89 |
| Interest expense | 11 | (2) | 9 | 14 | (4) | 10 | 11 | (4) | 7 | 36 | (10) | 26 |
| Total benefits and expenses | <u>274</u> | <u>38</u> | <u>312</u> | <u>208</u> | <u>44</u> | <u>252</u> | <u>210</u> | <u>42</u> | <u>252</u> | <u>692</u> | <u>124</u> | <u>816</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | (76) | — | (76) | 3 | — | 3 | 8 | — | 8 | (65) | — | (65) |
| Provision for income taxes | 1 | — | 1 | — | — | — | 2 | — | 2 | 3 | — | 3 |
| NET INCOME (LOSS) | <u>(77)</u> | <u>—</u> | <u>(77)</u> | <u>3</u> | <u>—</u> | <u>3</u> | <u>6</u> | <u>—</u> | <u>6</u> | <u>(68)</u> | <u>—</u> | <u>(68)</u> |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | — | (1) | — | — | — | (1) | — | (1) | (2) | — | (2) |
| Goodwill impairment, net of taxes | 86 | — | 86 | — | — | — | — | — | — | 86 | — | 86 |
| NET OPERATING INCOME⁽¹⁾ | <u>\$ 8</u> | <u>\$—</u> | <u>\$ 8</u> | <u>\$ 3</u> | <u>\$—</u> | <u>\$ 3</u> | <u>\$ 5</u> | <u>\$—</u> | <u>\$ 5</u> | <u>\$ 16</u> | <u>\$—</u> | <u>\$ 16</u> |
| <i>Effective tax rate (operating income)</i> | 32.8% | | 32.8% | -5.8% | | -5.8% | 23.1% | | 23.1% | 24.0% | | 24.0% |
| Other Metrics: | | | | | | | | | | | | |
| Premiums | \$ 164 | \$ 47 | \$ 211 | \$ 174 | \$ 56 | \$ 230 | \$ 179 | \$ 55 | \$ 234 | \$ 517 | \$ 158 | \$ 675 |
| Benefits and other changes in policy reserves | 30 | 15 | 45 | 41 | 20 | 61 | 41 | 15 | 56 | 112 | 50 | 162 |
| Commissions ⁽²⁾ | 77 | 15 | 92 | 84 | 15 | 99 | 85 | 14 | 99 | 246 | 44 | 290 |
| Margin before profit sharing | 57 | 17 | 74 | 49 | 21 | 70 | 53 | 26 | 79 | 159 | 64 | 223 |
| Profit share ⁽²⁾ | 24 | 15 | 39 | 27 | 14 | 41 | 27 | 17 | 44 | 78 | 46 | 124 |
| Underwriting profit | <u>\$ 33</u> | <u>\$ 2</u> | <u>\$ 35</u> | <u>\$ 22</u> | <u>\$ 7</u> | <u>\$ 29</u> | <u>\$ 26</u> | <u>\$ 9</u> | <u>\$ 35</u> | <u>\$ 81</u> | <u>\$ 18</u> | <u>\$ 99</u> |
| Loss Ratio | 18% | | 21% | 24% | | 27% | 23% | | 23% | 22% | | 24% |
| Underwriting Margin⁽³⁾ | 20% | | 17% | 13% | | 13% | 14% | | 15% | 16% | | 15% |
| Combined Ratio⁽⁴⁾ | 160% | | 144% | 111% | | 105% | 111% | | 105% | 127% | | 117% |

This page is provided as supplemental analysis related to the lifestyle protection insurance business. This business has reinsurance agreements that do not qualify for risk transfer under GAAP. This analysis shows the income statement activity as if these reinsurance agreements, except for our reciprocal arrangements, were accounted for as reinsurance accounting ("pre-deposit accounting basis") and not as deposit accounting. There is no impact on net income available to Genworth Financial, Inc.'s common stockholders or to segment net operating income.

The ratios included above were calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Protection segment was \$12 million and \$21 million for the three and nine months ended September 30, 2012, respectively.

(2) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.

(3) The underwriting margin is calculated as underwriting profit divided by net earned premiums.

(4) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Pre-Deposit Accounting Basis)—International Protection Segment
(amounts in millions)

| | 4Q 2011 | | | 3Q 2011 | | | 2Q 2011 | | | 1Q 2011 | | | Total 2011 | | |
|---|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|--------------|--------------------------------|------------------------------|---------------|--------------------------------|------------------------------|
| | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis | Reported | Deposit Accounting Adjustments | Pre-Deposit Accounting Basis |
| REVENUES: | | | | | | | | | | | | | | | |
| Premiums | \$192 | \$ 57 | \$249 | \$ 209 | \$ 71 | \$ 280 | \$ 223 | \$ 71 | \$ 294 | \$ 215 | \$ 56 | \$ 271 | \$ 839 | \$255 | \$1,094 |
| Net investment income | 34 | (7) | 27 | 38 | (11) | 27 | 53 | (26) | 27 | 48 | (23) | 25 | 173 | (67) | 106 |
| Net investment gains (losses) | (2) | — | (2) | (2) | — | (2) | 1 | — | 1 | 2 | — | 2 | (1) | — | (1) |
| Insurance and investment product fees and other | 2 | — | 2 | — | — | — | 4 | — | 4 | 5 | — | 5 | 11 | — | 11 |
| Total revenues | <u>226</u> | <u>50</u> | <u>276</u> | <u>245</u> | <u>60</u> | <u>305</u> | <u>281</u> | <u>45</u> | <u>326</u> | <u>270</u> | <u>33</u> | <u>303</u> | <u>1,022</u> | <u>188</u> | <u>1,210</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | 31 | 15 | 46 | 37 | 18 | 55 | 35 | 18 | 53 | 32 | 10 | 42 | 135 | 61 | 196 |
| Acquisition and operating expenses, net of deferrals | 139 | 16 | 155 | 143 | 19 | 162 | 156 | 19 | 175 | 152 | 13 | 165 | 590 | 67 | 657 |
| Amortization of deferred acquisition costs and intangibles | 33 | 13 | 46 | 32 | 21 | 53 | 42 | 16 | 58 | 36 | 17 | 53 | 143 | 67 | 210 |
| Interest expense | 3 | 6 | 9 | 6 | 2 | 8 | 16 | (8) | 8 | 13 | (7) | 6 | 38 | (7) | 31 |
| Total benefits and expenses | <u>206</u> | <u>50</u> | <u>256</u> | <u>218</u> | <u>60</u> | <u>278</u> | <u>249</u> | <u>45</u> | <u>294</u> | <u>233</u> | <u>33</u> | <u>266</u> | <u>906</u> | <u>188</u> | <u>1,094</u> |
| INCOME BEFORE INCOME TAXES | 20 | — | 20 | 27 | — | 27 | 32 | — | 32 | 37 | — | 37 | 116 | — | 116 |
| Provision for income taxes | 2 | — | 2 | 7 | — | 7 | 7 | — | 7 | 10 | — | 10 | 26 | — | 26 |
| NET INCOME | 18 | — | 18 | 20 | — | 20 | 25 | — | 25 | 27 | — | 27 | 90 | — | 90 |
| ADJUSTMENT TO NET INCOME: | | | | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 1 | — | 1 | 2 | — | 2 | — | — | — | (2) | — | (2) | 1 | — | 1 |
| NET OPERATING INCOME | <u>\$ 19</u> | <u>\$—</u> | <u>\$ 19</u> | <u>\$ 22</u> | <u>\$—</u> | <u>\$ 22</u> | <u>\$ 25</u> | <u>\$—</u> | <u>\$ 25</u> | <u>\$ 25</u> | <u>\$—</u> | <u>\$ 25</u> | <u>\$ 91</u> | <u>\$—</u> | <u>\$ 91</u> |
| Effective tax rate (operating income) | 7.4% | | 7.4% | 28.7% | | 28.7% | 20.9% | | 20.9% | 26.3% | | 26.3% | 22.0% | | 22.0% |
| Other Metrics: | | | | | | | | | | | | | | | |
| Premiums | \$192 | \$ 57 | \$249 | \$ 209 | \$ 71 | \$ 280 | \$ 223 | \$ 71 | \$ 294 | \$ 215 | \$ 56 | \$ 271 | \$ 839 | \$255 | \$1,094 |
| Benefits and other changes in policy reserves | 31 | 15 | 46 | 37 | 18 | 55 | 35 | 18 | 53 | 32 | 10 | 42 | 135 | 61 | 196 |
| Commissions ⁽¹⁾ | 94 | 10 | 104 | 96 | 21 | 117 | 109 | 18 | 127 | 102 | 16 | 118 | 401 | 65 | 466 |
| Margin before profit sharing | 67 | 32 | 99 | 76 | 32 | 108 | 79 | 35 | 114 | 81 | 30 | 111 | 303 | 129 | 432 |
| Profit share ⁽¹⁾ | 26 | 18 | 44 | 28 | 18 | 46 | 35 | 18 | 53 | 37 | 14 | 51 | 126 | 68 | 194 |
| Underwriting profit | <u>\$ 41</u> | <u>\$ 14</u> | <u>\$ 55</u> | <u>\$ 48</u> | <u>\$ 14</u> | <u>\$ 62</u> | <u>\$ 44</u> | <u>\$ 17</u> | <u>\$ 61</u> | <u>\$ 44</u> | <u>\$ 16</u> | <u>\$ 60</u> | <u>\$ 177</u> | <u>\$ 61</u> | <u>\$ 238</u> |
| Loss Ratio | 16% | | 18% | 17% | | 20% | 16% | | 18% | 15% | | 15% | 16% | | 18% |
| Underwriting Margin⁽²⁾ | 21% | | 22% | 23% | | 22% | 19% | | 21% | 21% | | 22% | 21% | | 22% |
| Combined Ratio⁽³⁾ | 106% | | 99% | 100% | | 96% | 104% | | 97% | 101% | | 96% | 103% | | 97% |

This page is provided as supplemental analysis related to the lifestyle protection insurance business. This business has reinsurance agreements that do not qualify for risk transfer under GAAP. This analysis shows the income statement activity as if these reinsurance agreements, except for our reciprocal arrangements, were accounted for as reinsurance accounting ("pre-deposit accounting basis") and not as deposit accounting. There is no impact on net income available to Genworth Financial, Inc.'s common stockholders or to segment net operating income.

The ratios included above were calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.

(2) The underwriting margin is calculated as underwriting profit divided by net earned premiums.

(3) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

Wealth Management Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income, Sales and Assets Under Management—Wealth Management Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| Net investment income | — | — | — | — | — | — | — | — | — |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — |
| Insurance and investment product fees and other | 82 | 122 | 112 | 316 | 114 | 115 | 114 | 110 | 453 |
| Total revenues | 82 | 122 | 112 | 316 | 114 | 115 | 114 | 110 | 453 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | — | — | — | — | — | — | — | — | — |
| Interest credited | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 63 | 64 | 92 | 219 | 93 | 95 | 92 | 92 | 372 |
| Amortization of deferred acquisition costs and intangibles | 2 | 1 | 1 | 4 | 2 | 1 | 1 | 1 | 5 |
| Interest expense | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | 65 | 65 | 93 | 223 | 95 | 96 | 93 | 93 | 377 |
| INCOME BEFORE INCOME TAXES | 17 | 57 | 19 | 93 | 19 | 19 | 21 | 17 | 76 |
| Provision for income taxes | 7 | 30 | 7 | 44 | 7 | 7 | 8 | 7 | 29 |
| NET INCOME | 10 | 27 | 12 | 49 | 12 | 12 | 13 | 10 | 47 |
| ADJUSTMENTS TO NET INCOME: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — |
| Gain on sale of business, net of taxes | — | (15) | — | (15) | — | — | — | — | — |
| NET OPERATING INCOME | \$ 10 | \$ 12 | \$ 12 | \$ 34 | \$ 12 | \$ 12 | \$ 13 | \$ 10 | \$ 47 |
| <i>Effective tax rate (operating income)</i> | 38.5% | 35.3% | 37.9% | 37.2% | 36.2% | 38.9% | 36.4% | 42.3% | 38.3% |
| SALES: | | | | | | | | | |
| Sales by Distribution Channel: | | | | | | | | | |
| Independent Producers | \$ 1,099 | \$ 1,228 | \$ 1,344 | \$ 3,671 | \$ 1,278 | \$ 1,395 | \$ 1,622 | \$ 1,785 | \$ 6,080 |
| Dedicated Sales Specialists | — | — | 172 | 172 | 161 | 170 | 185 | 273 | 789 |
| Total Sales | \$ 1,099 | \$ 1,228 | \$ 1,516 | \$ 3,843 | \$ 1,439 | \$ 1,565 | \$ 1,807 | \$ 2,058 | \$ 6,869 |
| ASSETS UNDER MANAGEMENT: | | | | | | | | | |
| Beginning of period | \$22,320 | \$25,684 | \$25,087 | \$25,087 | \$24,613 | \$25,930 | \$25,551 | \$24,740 | \$24,740 |
| Gross flows | 1,099 | 1,228 | 1,516 | 3,843 | 1,439 | 1,565 | 1,807 | 2,058 | 6,869 |
| Redemptions | (1,353) | (1,473) | (1,875) | (4,701) | (1,455) | (1,119) | (1,143) | (1,703) | (5,420) |
| Net flows | (254) | (245) | (359) | (858) | (16) | 446 | 664 | 355 | 1,449 |
| Market performance | 567 | (348) | 956 | 1,175 | 490 | (1,763) | (285) | 456 | (1,102) |
| Disposition ⁽¹⁾ | — | (2,771) | — | (2,771) | — | — | — | — | — |
| End of period | \$22,633 | \$22,320 | \$25,684 | \$22,633 | \$25,087 | \$24,613 | \$25,930 | \$25,551 | \$25,087 |

Wealth Management results represent Genworth Financial Wealth Management, Inc. (GFIS), Genworth Financial Investment Services, Inc., Genworth Financial Trust Company, Centurion Financial Advisers, Inc., Quantavis Consulting, Inc. and the Altegris companies.

⁽¹⁾ On April 2, 2012, we completed the sale of our tax and accounting financial advisor unit, GFIS. Assets under management at the time of the sale were \$2,771 million.

Global Mortgage Insurance Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Global Mortgage Insurance Division
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|--------------|--------------|----------------|--------------|----------------|----------------|----------------|--------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$392 | \$393 | \$384 | \$1,169 | \$400 | \$413 | \$410 | \$404 | \$1,627 |
| Net investment income | 112 | 107 | 120 | 339 | 112 | 132 | 125 | 128 | 497 |
| Net investment gains (losses) | — | 11 | 29 | 40 | 43 | 34 | 6 | 5 | 88 |
| Insurance and investment product fees and other | — | 20 | 2 | 22 | 6 | — | 6 | 2 | 14 |
| Total revenues | 504 | 531 | 535 | 1,570 | 561 | 579 | 547 | 539 | 2,226 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 273 | 289 | 404 | 966 | 392 | 370 | 633 | 388 | 1,783 |
| Acquisition and operating expenses, net of deferrals | 102 | 94 | 93 | 289 | 95 | 106 | 104 | 99 | 404 |
| Amortization of deferred acquisition costs and intangibles | 18 | 18 | 18 | 54 | 16 | 17 | 19 | 19 | 71 |
| Interest expense | 9 | 8 | 10 | 27 | 10 | 9 | 6 | 6 | 31 |
| Total benefits and expenses | 402 | 409 | 525 | 1,336 | 513 | 502 | 762 | 512 | 2,289 |
| INCOME (LOSS) BEFORE INCOME TAXES | 102 | 122 | 10 | 234 | 48 | 77 | (215) | 27 | (63) |
| Provision (benefit) for income taxes | 11 | 31 | (4) | 38 | 1 | 29 | (78) | (24) | (72) |
| NET INCOME (LOSS) | 91 | 91 | 14 | 196 | 47 | 48 | (137) | 51 | 9 |
| Less: net income attributable to noncontrolling interests | 36 | 33 | 33 | 102 | 33 | 36 | 36 | 34 | 139 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 55 | 58 | (19) | 94 | 14 | 12 | (173) | 17 | (130) |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 1 | (7) | (17) | (23) | (27) | (23) | (4) | (1) | (55) |
| NET OPERATING INCOME (LOSS)⁽¹⁾ | <u>\$ 56</u> | <u>\$ 51</u> | <u>\$ (36)</u> | <u>\$ 71</u> | <u>\$ (13)</u> | <u>\$ (11)</u> | <u>\$(177)</u> | <u>\$ 16</u> | <u>\$ (185)</u> |
| <i>Effective tax rate (operating income (loss))</i> | -3.7% | 21.6% | 41.2% | -23.2% | 64.0% | -75.5% | 34.3% | 166.5% | 44.7% |

⁽¹⁾ Net operating income (loss) adjusted for foreign exchange as compared to the prior year period for the Global Mortgage Insurance Division was \$60 million and \$79 million for the three and nine months ended September 30, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Global Mortgage Insurance Division
(amounts in millions)

| | International Mortgage Insurance Segment | | | | U.S. Mortgage Insurance Segment | Total |
|---|--|-----------|-----------------|--|---------------------------------|--------|
| | Canada | Australia | Other Countries | Total International Mortgage Insurance Segment | | |
| Three months ended September 30, 2012 | | | | | | |
| REVENUES: | | | | | | |
| Premiums | \$ 147 | \$ 98 | \$ 11 | \$ 256 | \$ 136 | \$ 392 |
| Net investment income | 46 | 44 | 2 | 92 | 20 | 112 |
| Net investment gains (losses) | 4 | (2) | — | 2 | (2) | — |
| Insurance and investment product fees and other | — | — | — | — | — | — |
| Total revenues | 197 | 140 | 13 | 350 | 154 | 504 |
| BENEFITS AND EXPENSES: | | | | | | |
| Benefits and other changes in policy reserves | 44 | 46 | 9 | 99 | 174 | 273 |
| Acquisition and operating expenses, net of deferrals | 28 | 26 | 8 | 62 | 40 | 102 |
| Amortization of deferred acquisition costs and intangibles | 10 | 6 | 1 | 17 | 1 | 18 |
| Interest expense | 6 | 3 | — | 9 | — | 9 |
| Total benefits and expenses | 88 | 81 | 18 | 187 | 215 | 402 |
| INCOME (LOSS) BEFORE INCOME TAXES | | | | | | |
| Provision (benefit) for income taxes | 109 | 59 | (5) | 163 | (61) | 102 |
| | 29 | 4 | 1 | 34 | (23) | 11 |
| NET INCOME (LOSS) | 80 | 55 | (6) | 129 | (38) | 91 |
| Less: net income attributable to noncontrolling interests | 36 | — | — | 36 | — | 36 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 44 | 55 | (6) | 93 | (38) | 55 |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (2) | 2 | 1 | 1 | — | 1 |
| NET OPERATING INCOME (LOSS) | \$ 42 | \$ 57 | \$ (5) | \$ 94 | \$ (38) | \$ 56 |
| <i>Effective tax rate (operating income (loss))</i> | 25.6% | 8.2% | -0.6% | 17.6% | 37.2% | -3.7% |

| | International Mortgage Insurance Segment | | | | U.S. Mortgage Insurance Segment | Total |
|---|--|-----------|-----------------|--|---------------------------------|---------|
| | Canada | Australia | Other Countries | Total International Mortgage Insurance Segment | | |
| Three months ended September 30, 2011 | | | | | | |
| REVENUES: | | | | | | |
| Premiums | \$ 153 | \$ 105 | \$ 15 | \$ 273 | \$ 140 | \$ 413 |
| Net investment income | 51 | 49 | 3 | 103 | 29 | 132 |
| Net investment gains (losses) | 3 | 30 | (1) | 32 | 2 | 34 |
| Insurance and investment product fees and other | — | — | — | — | — | — |
| Total revenues | 207 | 184 | 17 | 408 | 171 | 579 |
| BENEFITS AND EXPENSES: | | | | | | |
| Benefits and other changes in policy reserves | 57 | 51 | 11 | 119 | 251 | 370 |
| Acquisition and operating expenses, net of deferrals | 27 | 26 | 12 | 65 | 41 | 106 |
| Amortization of deferred acquisition costs and intangibles | 9 | 7 | — | 16 | 1 | 17 |
| Interest expense | 5 | 4 | — | 9 | — | 9 |
| Total benefits and expenses | 98 | 88 | 23 | 209 | 293 | 502 |
| INCOME (LOSS) BEFORE INCOME TAXES | | | | | | |
| Provision (benefit) for income taxes | 109 | 96 | (6) | 199 | (122) | 77 |
| | 32 | 40 | 2 | 74 | (45) | 29 |
| NET INCOME (LOSS) | 77 | 56 | (8) | 125 | (77) | 48 |
| Less: net income attributable to noncontrolling interests | 36 | — | — | 36 | — | 36 |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 41 | 56 | (8) | 89 | (77) | 12 |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | (20) | — | (21) | (2) | (23) |
| NET OPERATING INCOME (LOSS) | \$ 40 | \$ 36 | \$ (8) | \$ 68 | \$ (79) | \$ (11) |
| <i>Effective tax rate (operating income (loss))</i> | 31.3% | 46.5% | -40.9% | 43.1% | 37.2% | -75.5% |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Global Mortgage Insurance Division
(amounts in millions)

| | International Mortgage Insurance Segment | | | | | U.S. Mortgage Insurance Segment | Total |
|---|--|--------------|-----------------|--|---------------------------------|---------------------------------|-------|
| | Canada | Australia | Other Countries | Total International Mortgage Insurance Segment | U.S. Mortgage Insurance Segment | | |
| Nine months ended September 30, 2012 | | | | | | | |
| REVENUES: | | | | | | | |
| Premiums | \$ 440 | \$ 287 | \$ 32 | \$ 759 | \$ 410 | \$1,169 | |
| Net investment income | 140 | 137 | 6 | 283 | 56 | 339 | |
| Net investment gains (losses) | 11 | (3) | 7 | 15 | 25 | 40 | |
| Insurance and investment product fees and other | — | — | — | — | 22 | 22 | |
| Total revenues | <u>591</u> | <u>421</u> | <u>45</u> | <u>1,057</u> | <u>513</u> | <u>1,570</u> | |
| BENEFITS AND EXPENSES: | | | | | | | |
| Benefits and other changes in policy reserves | 147 | 237 | 37 | 421 | 545 | 966 | |
| Acquisition and operating expenses, net of deferrals | 83 | 72 | 27 | 182 | 107 | 289 | |
| Amortization of deferred acquisition costs and intangibles | 30 | 19 | 1 | 50 | 4 | 54 | |
| Interest expense | 17 | 10 | — | 27 | — | 27 | |
| Total benefits and expenses | <u>277</u> | <u>338</u> | <u>65</u> | <u>680</u> | <u>656</u> | <u>1,336</u> | |
| INCOME (LOSS) BEFORE INCOME TAXES | 314 | 83 | (20) | 377 | (143) | 234 | |
| Provision (benefit) for income taxes | 88 | 5 | (1) | 92 | (54) | 38 | |
| NET INCOME (LOSS) | <u>226</u> | <u>78</u> | <u>(19)</u> | <u>285</u> | <u>(89)</u> | <u>196</u> | |
| Less: net income attributable to noncontrolling interests | 102 | — | — | 102 | — | 102 | |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | <u>124</u> | <u>78</u> | <u>(19)</u> | <u>183</u> | <u>(89)</u> | <u>94</u> | |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (4) | 2 | (4) | (6) | (17) | (23) | |
| NET OPERATING INCOME (LOSS) | <u>\$ 120</u> | <u>\$ 80</u> | <u>\$ (23)</u> | <u>\$ 177</u> | <u>\$ (106)</u> | <u>\$ 71</u> | |
| <i>Effective tax rate (operating income (loss))</i> | 28.2% | 6.8% | 14.2% | 21.8% | 37.2% | -23.2% | |

| | International Mortgage Insurance Segment | | | | | U.S. Mortgage Insurance Segment | Total |
|---|--|---------------|-----------------|--|---------------------------------|---------------------------------|-------|
| | Canada | Australia | Other Countries | Total International Mortgage Insurance Segment | U.S. Mortgage Insurance Segment | | |
| Nine months ended September 30, 2011 | | | | | | | |
| REVENUES: | | | | | | | |
| Premiums | \$ 466 | \$ 296 | \$ 41 | \$ 803 | \$ 424 | \$1,227 | |
| Net investment income | 149 | 138 | 10 | 297 | 88 | 385 | |
| Net investment gains (losses) | 8 | 32 | 1 | 41 | 4 | 45 | |
| Insurance and investment product fees and other | — | 1 | 5 | 6 | 2 | 8 | |
| Total revenues | <u>623</u> | <u>467</u> | <u>57</u> | <u>1,147</u> | <u>518</u> | <u>1,665</u> | |
| BENEFITS AND EXPENSES: | | | | | | | |
| Benefits and other changes in policy reserves | 167 | 140 | 28 | 335 | 1,056 | 1,391 | |
| Acquisition and operating expenses, net of deferrals | 83 | 69 | 36 | 188 | 121 | 309 | |
| Amortization of deferred acquisition costs and intangibles | 30 | 21 | — | 51 | 4 | 55 | |
| Interest expense | 17 | 4 | — | 21 | — | 21 | |
| Total benefits and expenses | <u>297</u> | <u>234</u> | <u>64</u> | <u>595</u> | <u>1,181</u> | <u>1,776</u> | |
| INCOME (LOSS) BEFORE INCOME TAXES | 326 | 233 | (7) | 552 | (663) | (111) | |
| Provision (benefit) for income taxes | 98 | 70 | 8 | 176 | (249) | (73) | |
| NET INCOME (LOSS) | <u>228</u> | <u>163</u> | <u>(15)</u> | <u>376</u> | <u>(414)</u> | <u>(38)</u> | |
| Less: net income attributable to noncontrolling interests | 106 | — | — | 106 | — | 106 | |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | <u>122</u> | <u>163</u> | <u>(15)</u> | <u>270</u> | <u>(414)</u> | <u>(144)</u> | |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (3) | (21) | (1) | (25) | (3) | (28) | |
| NET OPERATING INCOME (LOSS) | <u>\$ 119</u> | <u>\$ 142</u> | <u>\$ (16)</u> | <u>\$ 245</u> | <u>\$ (417)</u> | <u>\$ (172)</u> | |
| <i>Effective tax rate (operating income (loss))</i> | 32.0% | 30.0% | -98.4% | 33.8% | 37.6% | 42.2% | |

International Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income—International Mortgage Insurance Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|--------------|--------------|-------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 256 | \$ 256 | \$247 | \$ 759 | \$ 260 | \$ 273 | \$ 268 | \$ 262 | \$1,063 |
| Net investment income | 92 | 94 | 97 | 283 | 96 | 103 | 99 | 95 | 393 |
| Net investment gains (losses) | 2 | 11 | 2 | 15 | 1 | 32 | 5 | 4 | 42 |
| Insurance and investment product fees and other | — | — | — | — | 3 | — | 5 | 1 | 9 |
| Total revenues | <u>350</u> | <u>361</u> | <u>346</u> | <u>1,057</u> | <u>360</u> | <u>408</u> | <u>377</u> | <u>362</u> | <u>1,507</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 99 | 115 | 207 | 421 | 123 | 119 | 107 | 109 | 458 |
| Acquisition and operating expenses, net of deferrals | 62 | 61 | 59 | 182 | 60 | 65 | 63 | 60 | 248 |
| Amortization of deferred acquisition costs and intangibles | 17 | 16 | 17 | 50 | 15 | 16 | 18 | 17 | 66 |
| Interest expense | 9 | 8 | 10 | 27 | 10 | 9 | 6 | 6 | 31 |
| Total benefits and expenses | <u>187</u> | <u>200</u> | <u>293</u> | <u>680</u> | <u>208</u> | <u>209</u> | <u>194</u> | <u>192</u> | <u>803</u> |
| INCOME BEFORE INCOME TAXES | 163 | 161 | 53 | 377 | 152 | 199 | 183 | 170 | 704 |
| Provision for income taxes | 34 | 45 | 13 | 92 | 36 | 74 | 66 | 36 | 212 |
| NET INCOME | 129 | 116 | 40 | 285 | 116 | 125 | 117 | 134 | 492 |
| Less: net income attributable to noncontrolling interests | 36 | 33 | 33 | 102 | 33 | 36 | 36 | 34 | 139 |
| NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 93 | 83 | 7 | 183 | 83 | 89 | 81 | 100 | 353 |
| ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 1 | (7) | — | (6) | — | (21) | (3) | (1) | (25) |
| NET OPERATING INCOME ⁽¹⁾ | <u>\$ 94</u> | <u>\$ 76</u> | <u>\$ 7</u> | <u>\$ 177</u> | <u>\$ 83</u> | <u>\$ 68</u> | <u>\$ 78</u> | <u>\$ 99</u> | <u>\$ 328</u> |
| <i>Effective tax rate (operating income)</i> | 17.6% | 27.4% | 6.8% | 21.8% | 23.2% | 43.1% | 39.7% | 18.1% | 31.4% |

⁽¹⁾ Net operating income adjusted for foreign exchange as compared to the prior year period for the International Mortgage Insurance segment was \$98 million and \$185 million for the three and nine months ended September 30, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income and Sales—International Mortgage Insurance Segment—Canada
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 147 | \$ 148 | \$ 145 | \$ 440 | \$ 153 | \$ 153 | \$ 157 | \$ 156 | \$ 619 |
| Net investment income | 46 | 47 | 47 | 140 | 47 | 51 | 50 | 48 | 196 |
| Net investment gains (losses) | 4 | 1 | 6 | 11 | — | 3 | 2 | 3 | 8 |
| Insurance and investment product fees and other | — | — | — | — | — | — | — | — | — |
| Total revenues | 197 | 196 | 198 | 591 | 200 | 207 | 209 | 207 | 823 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 44 | 48 | 55 | 147 | 61 | 57 | 51 | 59 | 228 |
| Acquisition and operating expenses, net of deferrals | 28 | 29 | 26 | 83 | 28 | 27 | 29 | 27 | 111 |
| Amortization of deferred acquisition costs and intangibles | 10 | 10 | 10 | 30 | 9 | 9 | 11 | 10 | 39 |
| Interest expense | 6 | 5 | 6 | 17 | 6 | 5 | 6 | 6 | 23 |
| Total benefits and expenses | 88 | 92 | 97 | 277 | 104 | 98 | 97 | 102 | 401 |
| INCOME BEFORE INCOME TAXES | 109 | 104 | 101 | 314 | 96 | 109 | 112 | 105 | 422 |
| Provision for income taxes | 29 | 30 | 29 | 88 | 23 | 32 | 47 | 19 | 121 |
| NET INCOME | 80 | 74 | 72 | 226 | 73 | 77 | 65 | 86 | 301 |
| Less: net income attributable to noncontrolling interests | 36 | 33 | 33 | 102 | 33 | 36 | 36 | 34 | 139 |
| NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 44 | 41 | 39 | 124 | 40 | 41 | 29 | 52 | 162 |
| ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (2) | — | (2) | (4) | — | (1) | (1) | (1) | (3) |
| NET OPERATING INCOME⁽¹⁾ | <u>\$ 42</u> | <u>\$ 41</u> | <u>\$ 37</u> | <u>\$ 120</u> | <u>\$ 40</u> | <u>\$ 40</u> | <u>\$ 28</u> | <u>\$ 51</u> | <u>\$ 159</u> |
| <i>Effective tax rate (operating income)</i> | 25.6% | 30.0% | 29.3% | 28.2% | 23.3% | 31.3% | 53.8% | 9.1% | 30.0% |
| SALES: | | | | | | | | | |
| New Insurance Written (NIW) | | | | | | | | | |
| Flow | \$7,200 | \$ 5,700 | \$3,500 | \$16,400 | \$5,200 | \$6,800 | \$6,400 | \$4,400 | \$22,800 |
| Bulk | 2,600 | 13,100 | 500 | 16,200 | 1,000 | 600 | 1,500 | 1,100 | 4,200 |
| Total Canada NIW⁽²⁾ | <u>\$9,800</u> | <u>\$18,800</u> | <u>\$4,000</u> | <u>\$32,600</u> | <u>\$6,200</u> | <u>\$7,400</u> | <u>\$7,900</u> | <u>\$5,500</u> | <u>\$27,000</u> |

(1) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was \$44 million and \$124 million for the three and nine months ended September 30, 2012, respectively.

(2) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was \$10,300 million and \$33,800 million for the three and nine months ended September 30, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss) and Sales—International Mortgage Insurance Segment—Australia
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 98 | \$ 98 | \$ 91 | \$ 287 | \$ 96 | \$ 105 | \$ 98 | \$ 93 | \$ 392 |
| Net investment income | 44 | 46 | 47 | 137 | 46 | 49 | 46 | 43 | 184 |
| Net investment gains (losses) | (2) | 4 | (5) | (3) | 2 | 30 | 2 | — | 34 |
| Insurance and investment product fees and other | — | — | — | — | 1 | — | 1 | — | 2 |
| Total revenues | <u>140</u> | <u>148</u> | <u>133</u> | <u>421</u> | <u>145</u> | <u>184</u> | <u>147</u> | <u>136</u> | <u>612</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 46 | 53 | 138 | 237 | 43 | 51 | 47 | 42 | 183 |
| Acquisition and operating expenses, net of deferrals | 26 | 23 | 23 | 72 | 24 | 26 | 22 | 21 | 93 |
| Amortization of deferred acquisition costs and intangibles | 6 | 6 | 7 | 19 | 6 | 7 | 7 | 7 | 27 |
| Interest expense | 3 | 3 | 4 | 10 | 4 | 4 | — | — | 8 |
| Total benefits and expenses | <u>81</u> | <u>85</u> | <u>172</u> | <u>338</u> | <u>77</u> | <u>88</u> | <u>76</u> | <u>70</u> | <u>311</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | 59 | 63 | (39) | 83 | 68 | 96 | 71 | 66 | 301 |
| Provision (benefit) for income taxes | 4 | 16 | (15) | 5 | 13 | 40 | 16 | 14 | 83 |
| NET INCOME (LOSS) | 55 | 47 | (24) | 78 | 55 | 56 | 55 | 52 | 218 |
| Less: net income attributable to noncontrolling interests | — | — | — | — | — | — | — | — | — |
| NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | 55 | 47 | (24) | 78 | 55 | 56 | 55 | 52 | 218 |
| ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | (3) | 3 | 2 | (1) | (20) | (1) | — | (22) |
| NET OPERATING INCOME (LOSS)⁽¹⁾ | <u>\$ 57</u> | <u>\$ 44</u> | <u>\$ (21)</u> | <u>\$ 80</u> | <u>\$ 54</u> | <u>\$ 36</u> | <u>\$ 54</u> | <u>\$ 52</u> | <u>\$ 196</u> |
| <i>Effective tax rate (operating income (loss))</i> | 8.2% | 24.8% | 39.9% | 6.8% | 18.7% | 46.5% | 22.2% | 21.7% | 27.2% |
| SALES: | | | | | | | | | |
| New Insurance Written (NIW) | | | | | | | | | |
| Flow | \$8,800 | \$8,200 | \$7,700 | \$24,700 | \$7,900 | \$7,100 | \$6,700 | \$5,500 | \$27,200 |
| Bulk | — | 300 | 300 | 600 | 1,100 | 100 | 2,300 | 1,000 | 4,500 |
| Total Australia NIW⁽²⁾ | <u>\$8,800</u> | <u>\$8,500</u> | <u>\$8,000</u> | <u>\$25,300</u> | <u>\$9,000</u> | <u>\$7,200</u> | <u>\$9,000</u> | <u>\$6,500</u> | <u>\$31,700</u> |

(1) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was \$60 million and \$85 million for the three and nine months ended September 30, 2012, respectively.

(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was \$9,200 million and \$25,500 million for the three and nine months ended September 30, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Loss and Sales—International Mortgage Insurance Segment—Other Countries
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|---------------|---------------|---------------|----------------|----------------|---------------|-------------------|---------------|----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 11 | \$ 10 | \$ 11 | \$ 32 | \$ 11 | \$ 15 | \$ 13 | \$ 13 | \$ 52 |
| Net investment income | 2 | 1 | 3 | 6 | 3 | 3 | 3 | 4 | 13 |
| Net investment gains (losses) | — | 6 | 1 | 7 | (1) | (1) | 1 | 1 | — |
| Insurance and investment product fees and other | — | — | — | — | 2 | — | 4 | 1 | 7 |
| Total revenues | <u>13</u> | <u>17</u> | <u>15</u> | <u>45</u> | <u>15</u> | <u>17</u> | <u>21</u> | <u>19</u> | <u>72</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 9 | 14 | 14 | 37 | 19 | 11 | 9 | 8 | 47 |
| Acquisition and operating expenses, net of deferrals | 8 | 9 | 10 | 27 | 8 | 12 | 12 | 12 | 44 |
| Amortization of deferred acquisition costs and intangibles | 1 | — | — | 1 | — | — | — | — | — |
| Interest expense | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | <u>18</u> | <u>23</u> | <u>24</u> | <u>65</u> | <u>27</u> | <u>23</u> | <u>21</u> | <u>20</u> | <u>91</u> |
| LOSS BEFORE INCOME TAXES | (5) | (6) | (9) | (20) | (12) | (6) | — | (1) | (19) |
| Provision (benefit) for income taxes | <u>1</u> | <u>(1)</u> | <u>(1)</u> | <u>(1)</u> | <u>—</u> | <u>2</u> | <u>3</u> | <u>3</u> | <u>8</u> |
| NET LOSS | (6) | (5) | (8) | (19) | (12) | (8) | (3) | (4) | (27) |
| Less: net income attributable to noncontrolling interests | — | — | — | — | — | — | — | — | — |
| NET LOSS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS | (6) | (5) | (8) | (19) | (12) | (8) | (3) | (4) | (27) |
| ADJUSTMENT TO NET LOSS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | <u>1</u> | <u>(4)</u> | <u>(1)</u> | <u>(4)</u> | <u>1</u> | <u>—</u> | <u>(1)</u> | <u>—</u> | <u>—</u> |
| NET OPERATING LOSS⁽¹⁾ | <u>\$ (5)</u> | <u>\$ (9)</u> | <u>\$ (9)</u> | <u>\$ (23)</u> | <u>\$ (11)</u> | <u>\$ (8)</u> | <u>\$ (4)</u> | <u>\$ (4)</u> | <u>\$ (27)</u> |
| <i>Effective tax rate (operating loss)</i> | -0.6% | 26.7% | 10.1% | 14.2% | -1.5% | -40.9% | NM ⁽³⁾ | -113.4% | -41.4% |
| SALES: | | | | | | | | | |
| New Insurance Written (NIW) | | | | | | | | | |
| Flow | \$400 | \$ 500 | \$ 300 | \$1,200 | \$400 | \$ 500 | \$600 | \$ 500 | \$2,000 |
| Bulk | — | — | — | — | 300 | 300 | 300 | 200 | 1,100 |
| Total Other Countries NIW⁽²⁾ | <u>\$400</u> | <u>\$ 500</u> | <u>\$ 300</u> | <u>\$1,200</u> | <u>\$700</u> | <u>\$ 800</u> | <u>\$900</u> | <u>\$ 700</u> | <u>\$3,100</u> |

(1) Net operating loss for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was \$(6) million and \$(24) million for the three and nine months ended September 30, 2012, respectively.

(2) New insurance written for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was \$500 million and \$1,300 million for the three and nine months ended September 30, 2012, respectively.

(3) "NM" is defined as not meaningful for percentages greater than 200%.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|------------------|------------------|------------------|--------------|------------------|------------------|------------------|------------------|--------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Net Premiums Written | | | | | | | | | |
| Canada | \$ 176 | \$ 175 | \$ 79 | \$430 | \$ 122 | \$ 164 | \$ 155 | \$ 101 | \$542 |
| Australia | 131 | 103 | 102 | 336 | 104 | 92 | 90 | 61 | 347 |
| Other Countries ⁽¹⁾ | 7 | 7 | 6 | 20 | 7 | 5 | 12 | 10 | 34 |
| Total International Net Premiums Written | <u>\$ 314</u> | <u>\$ 285</u> | <u>\$ 187</u> | <u>\$786</u> | <u>\$ 233</u> | <u>\$ 261</u> | <u>\$ 257</u> | <u>\$ 172</u> | <u>\$923</u> |
| Loss Ratio⁽²⁾ | | | | | | | | | |
| Canada | 30% | 32% | 38% | 33% | 40% | 36% | 33% | 38% | 37% |
| Australia | 47% | 54% | 154% | 83% | 46% | 48% | 48% | 45% | 47% |
| Other Countries | 97% | 129% | 128% | 119% | 165% | 85% | 59% | 62% | 91% |
| Total International Loss Ratio | <u>39%</u> | <u>45%</u> | <u>84%</u> | <u>56%</u> | <u>48%</u> | <u>43%</u> | <u>40%</u> | <u>42%</u> | <u>43%</u> |
| GAAP Basis Expense Ratio⁽³⁾ | | | | | | | | | |
| Canada | 26% | 26% | 25% | 26% | 25% | 23% | 25% | 24% | 24% |
| Australia | 32% | 30% | 33% | 32% | 30% | 32% | 29% | 30% | 31% |
| Other Countries ⁽¹⁾ | 85% | 82% | 94% | 87% | 68% | 88% | 94% | 87% | 85% |
| Total International GAAP Basis Expense Ratio | <u>30%</u> | <u>30%</u> | <u>31%</u> | <u>30%</u> | <u>29%</u> | <u>30%</u> | <u>30%</u> | <u>29%</u> | <u>30%</u> |
| Adjusted Expense Ratio⁽⁴⁾ | | | | | | | | | |
| Canada | 21% | 22% | 46% | 26% | 31% | 22% | 25% | 37% | 28% |
| Australia | 24% | 29% | 29% | 27% | 28% | 37% | 32% | 46% | 34% |
| Other Countries ⁽¹⁾ | 118% | 131% | 162% | 136% | 108% | 258% | 108% | 114% | 129% |
| Total International Adjusted Expense Ratio | <u>25%</u> | <u>27%</u> | <u>41%</u> | <u>29%</u> | <u>32%</u> | <u>31%</u> | <u>32%</u> | <u>45%</u> | <u>34%</u> |
| Primary Insurance In-Force | | | | | | | | | |
| Canada | \$299,600 | \$281,700 | \$269,100 | | \$261,300 | \$250,200 | \$264,700 | \$256,700 | |
| Australia | 291,500 | 286,200 | 287,100 | | 281,500 | 264,300 | 296,200 | 284,600 | |
| Other Countries | 31,900 | 31,400 | 33,600 | | 32,600 | 33,600 | 37,000 | 36,200 | |
| Total International Primary Insurance In-Force | <u>\$623,000</u> | <u>\$599,300</u> | <u>\$589,800</u> | | <u>\$575,400</u> | <u>\$548,100</u> | <u>\$597,900</u> | <u>\$577,500</u> | |
| Primary Risk In-Force⁽⁵⁾ | | | | | | | | | |
| Canada | | | | | | | | | |
| Flow | \$ 81,300 | \$ 76,600 | \$ 76,200 | | \$ 74,000 | \$ 70,600 | \$ 74,400 | \$ 72,200 | |
| Bulk | 23,500 | 22,000 | 18,000 | | 17,500 | 16,900 | 18,200 | 17,700 | |
| Total Canada | <u>104,800</u> | <u>98,600</u> | <u>94,200</u> | | <u>91,500</u> | <u>87,500</u> | <u>92,600</u> | <u>89,900</u> | |
| Australia | | | | | | | | | |
| Flow | 93,100 | 90,600 | 90,600 | | 88,700 | 83,300 | 93,200 | 90,000 | |
| Bulk | 9,000 | 9,600 | 9,900 | | 9,800 | 9,200 | 10,500 | 9,600 | |
| Total Australia | <u>102,100</u> | <u>100,200</u> | <u>100,500</u> | | <u>98,500</u> | <u>92,500</u> | <u>103,700</u> | <u>99,600</u> | |
| Other Countries | | | | | | | | | |
| Flow ⁽¹⁾ | 3,900 | 3,900 | 4,200 | | 4,100 | 4,400 | 4,800 | 4,700 | |
| Bulk | 400 | 400 | 400 | | 400 | 400 | 500 | 500 | |
| Total Other Countries | <u>4,300</u> | <u>4,300</u> | <u>4,600</u> | | <u>4,500</u> | <u>4,800</u> | <u>5,300</u> | <u>5,200</u> | |
| Total International Primary Risk In-Force | <u>\$211,200</u> | <u>\$203,100</u> | <u>\$199,300</u> | | <u>\$194,500</u> | <u>\$184,800</u> | <u>\$201,600</u> | <u>\$194,700</u> | |

The loss and expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

- (1) Includes the impact of settlements and cancelled insurance contracts, primarily with lenders in Europe. Primary flow risk in-force excludes \$183 million, \$154 million, \$134 million, \$114 million and \$92 million of risk in-force in Europe ceded under quota share reinsurance agreements as of September 30, 2012, June 30, 2012, March 31, 2012, December 31, 2011 and September 30, 2011, respectively.
- (2) The ratio of incurred losses and loss adjustment expense to net earned premiums. In determining the pricing of the mortgage insurance products, the company develops a pricing loss ratio which uses industry and company loss experience over a number of years, which incorporate both favorable and unfavorable economic environments, differing coverage levels and varying capital requirements. Actual results may vary from pricing loss ratios for a number of reasons, which include differing economic conditions and actual individual product and lender performance. New business pricing loss ratios for the international businesses were as follows for all periods: Canada 35%-40%, Australia 25%-35% and Europe 40%-45%.
- (3) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.
- (4) The ratio of an insurer's general expenses to net premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.
- (5) The businesses in Australia and Canada currently provide 100% coverage on the majority of the loans the company insures in those markets. For the purpose of representing the risk in-force, the company has computed an "effective risk in-force" amount which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor that represents the highest expected average per-claim payment for any one underwriting year over the life of the businesses in Australia and Canada. This factor was 35% for all periods presented.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment—Canada
(dollar amounts in millions)

| Primary Insurance | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
|---|---------------------------|----------------------|-----------------------|--------------------------|---------------------------|
| Insured loans in-force | 1,483,111 | 1,452,408 | 1,371,140 | 1,362,092 | 1,346,546 |
| Insured delinquent loans | 2,183 | 2,408 | 2,623 | 2,752 | 2,868 |
| Insured delinquency rate | 0.15% | 0.17% | 0.19% | 0.20% | 0.21% |
| Flow loans in-force | 1,112,910 | 1,091,543 | 1,074,281 | 1,064,942 | 1,049,959 |
| Flow delinquent loans | 1,943 | 2,125 | 2,335 | 2,477 | 2,594 |
| Flow delinquency rate | 0.17% | 0.19% | 0.22% | 0.23% | 0.25% |
| Bulk loans in-force | 370,201 | 360,865 | 296,859 | 297,150 | 296,587 |
| Bulk delinquent loans | 240 | 283 | 288 | 275 | 274 |
| Bulk delinquency rate | 0.06% | 0.08% | 0.10% | 0.09% | 0.09% |
| Loss Metrics | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
| Beginning Reserves | \$ 141 | \$ 149 | \$ 161 | \$ 142 | \$ 174 |
| Paid claims | (54) | (54) | (62) | (64) | (74) |
| Increase in reserves | 44 | 48 | 55 | 82 | 56 |
| Impact of changes in foreign exchange rates | 5 | (2) | (5) | 1 | (14) |
| Ending Reserves | <u>\$ 136</u> | <u>\$ 141</u> | <u>\$ 149</u> | <u>\$ 161</u> | <u>\$ 142</u> |

| Province and Territory | September 30, 2012 | | June 30, 2012 | | September 30, 2011 | |
|-------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|
| | % of Primary Risk In-Force | Primary Delinquency Rate | % of Primary Risk In-Force | Primary Delinquency Rate | % of Primary Risk In-Force | Primary Delinquency Rate |
| Ontario | 46% | 0.09% | 47% | 0.10% | 46% | 0.13% |
| British Columbia | 16 | 0.18% | 16 | 0.22% | 16 | 0.27% |
| Alberta | 16 | 0.24% | 16 | 0.29% | 16 | 0.46% |
| Quebec | 14 | 0.20% | 14 | 0.22% | 15 | 0.22% |
| Nova Scotia | 2 | 0.18% | 2 | 0.17% | 2 | 0.24% |
| Saskatchewan | 2 | 0.13% | 2 | 0.12% | 2 | 0.16% |
| Manitoba | 2 | 0.07% | 1 | 0.09% | 1 | 0.10% |
| New Brunswick | 1 | 0.22% | 1 | 0.19% | 1 | 0.28% |
| All Other | 1 | 0.12% | 1 | 0.12% | 1 | 0.07% |
| Total | <u>100%</u> | <u>0.15%</u> | <u>100%</u> | <u>0.17%</u> | <u>100%</u> | <u>0.21%</u> |

| By Policy Year | September 30, 2012 | June 30, 2012 | September 30, 2011 |
|-----------------------|---------------------------|----------------------|---------------------------|
| 2004 and prior | 23% | 0.03% | 26% |
| 2005 | 7 | 0.08% | 8 |
| 2006 | 8 | 0.18% | 9 |
| 2007 | 16 | 0.26% | 19 |
| 2008 | 10 | 0.35% | 11 |
| 2009 | 6 | 0.30% | 7 |
| 2010 | 10 | 0.27% | 12 |
| 2011 | 9 | 0.14% | 8 |
| 2012 | 11 | 0.01% | — |
| Total | <u>100%</u> | <u>0.15%</u> | <u>100%</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment—Canada
(Canadian dollar amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|--------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Paid Claims | | | | | | | | | |
| Flow | \$ 52 | \$ 52 | \$ 62 | \$166 | \$ 62 | \$ 70 | \$ 75 | \$ 64 | \$271 |
| Bulk | 2 | 2 | 2 | 6 | 3 | 2 | 2 | 1 | 8 |
| Total Paid Claims | <u>\$ 54</u> | <u>\$ 54</u> | <u>\$ 64</u> | <u>\$172</u> | <u>\$ 65</u> | <u>\$ 72</u> | <u>\$ 77</u> | <u>\$ 65</u> | <u>\$279</u> |
| Average Paid Claim (in thousands) | \$80.9 | \$76.7 | \$73.0 | | \$80.6 | \$80.5 | \$82.3 | \$77.0 | |
| Average Reserve Per Delinquency (in thousands) | \$61.1 | \$59.4 | \$56.6 | | \$57.7 | \$51.5 | \$51.0 | \$56.2 | |
| Loss Metrics | | | | | | | | | |
| Beginning Reserves | \$ 143 | \$ 148 | \$ 164 | | \$ 148 | \$ 167 | \$ 194 | \$ 200 | |
| Paid claims | (54) | (54) | (64) | | (65) | (72) | (77) | (65) | |
| Increase in reserves | 45 | 49 | 48 | | 81 | 53 | 50 | 59 | |
| Ending Reserves | <u>\$ 134</u> | <u>\$ 143</u> | <u>\$ 148</u> | | <u>\$ 164</u> | <u>\$ 148</u> | <u>\$ 167</u> | <u>\$ 194</u> | |
| Loan Amount | | | | | | | | | |
| Over \$550K | 5% | 5% | 5% | | 4% | 4% | 4% | 4% | |
| \$400K to \$550K | 9 | 9 | 8 | | 8 | 8 | 8 | 8 | |
| \$250K to \$400K | 30 | 30 | 30 | | 30 | 30 | 29 | 29 | |
| \$100K to \$250K | 50 | 50 | 51 | | 52 | 52 | 52 | 52 | |
| \$100K or Less | 6 | 6 | 6 | | 6 | 6 | 7 | 7 | |
| Total | <u>100%</u> | <u>100%</u> | <u>100%</u> | | <u>100%</u> | <u>100%</u> | <u>100%</u> | <u>100%</u> | |
| Average Primary Loan Size (in thousands) | \$ 199 | \$ 197 | \$ 196 | | \$ 195 | \$ 194 | \$ 192 | \$ 191 | |
| Average Effective Loan-To-Value Ratios By Policy Year⁽¹⁾ | | | | | | | | | |
| 2006 and prior | 40% | 41% | 42% | | 44% | | | | |
| 2007 | 69% | 69% | 71% | | 72% | | | | |
| 2008 | 73% | 74% | 76% | | 76% | | | | |
| 2009 | 75% | 76% | 78% | | 79% | | | | |
| 2010 | 82% | 83% | 85% | | 86% | | | | |
| 2011 | 88% | 88% | 91% | | 91% | | | | |
| 2012 | 91% | 91% | — % | | — % | | | | |
| Total Flow | 56% | 56% | 57% | | 58% | | | | |
| Total Bulk | 29% | 26% | 28% | | 29% | | | | |
| Total | 50% | 50% | 51% | | 52% | | | | |

All amounts presented in Canadian dollars.

⁽¹⁾ Loan amounts (including capitalized premiums) reflect interest rates at time of loan origination and estimated scheduled principal repayments since loan origination. Home price estimates based on regional home price appreciation/depreciation data from the Canadian Real Estate Association. All data used in the effective loan-to-value ratio calculation reflects conditions as of the end of the previous quarter.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment—Australia
(dollar amounts in millions)

| Primary Insurance | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
|---|---------------------------|----------------------|-----------------------|--------------------------|---------------------------|
| Insured loans in-force | 1,440,397 | 1,449,648 | 1,442,867 | 1,437,380 | 1,428,328 |
| Insured delinquent loans | 6,791 | 7,527 | 7,837 | 7,874 | 8,464 |
| Insured delinquency rate | 0.47% | 0.52% | 0.54% | 0.55% | 0.59% |
| Flow loans in-force | 1,306,316 | 1,304,944 | 1,295,907 | 1,289,200 | 1,280,741 |
| Flow delinquent loans | 6,475 | 7,253 | 7,559 | 7,626 | 8,208 |
| Flow delinquency rate | 0.50% | 0.56% | 0.58% | 0.59% | 0.64% |
| Bulk loans in-force | 134,081 | 144,704 | 146,960 | 148,180 | 147,587 |
| Bulk delinquent loans | 316 | 274 | 278 | 248 | 256 |
| Bulk delinquency rate | 0.24% | 0.19% | 0.19% | 0.17% | 0.17% |
| Loss Metrics | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
| Beginning Reserves | \$ 320 | \$ 342 | \$ 272 | \$ 247 | \$ 248 |
| Paid claims | (83) | (72) | (69) | (32) | (26) |
| Increase in reserves | 46 | 53 | 138 | 44 | 50 |
| Impact of changes in foreign exchange rates | 4 | (3) | 1 | 13 | (25) |
| Ending Reserves | <u>\$ 287</u> | <u>\$ 320</u> | <u>\$ 342</u> | <u>\$ 272</u> | <u>\$ 247</u> |

| State and Territory | September 30, 2012 | | June 30, 2012 | | September 30, 2011 | |
|------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|-----------------------------------|---------------------------------|
| | % of Primary Risk In-Force | Primary Delinquency Rate | % of Primary Risk In-Force | Primary Delinquency Rate | % of Primary Risk In-Force | Primary Delinquency Rate |
| New South Wales | 30% | 0.45% | 30% | 0.50% | 31% | 0.60% |
| Victoria | 23 | 0.34% | 23 | 0.36% | 23 | 0.42% |
| Queensland | 23 | 0.69% | 23 | 0.76% | 22 | 0.84% |
| Western Australia | 11 | 0.46% | 11 | 0.52% | 11 | 0.59% |
| South Australia | 6 | 0.51% | 6 | 0.56% | 6 | 0.52% |
| New Zealand | 2 | 0.64% | 2 | 0.81% | 2 | 1.12% |
| Australian Capital Territory | 2 | 0.11% | 2 | 0.08% | 2 | 0.14% |
| Tasmania | 2 | 0.41% | 2 | 0.41% | 2 | 0.40% |
| Northern Territory | 1 | 0.18% | 1 | 0.26% | 1 | 0.27% |
| Total | <u>100%</u> | 0.47% | <u>100%</u> | 0.52% | <u>100%</u> | 0.59% |
| By Policy Year | | | | | | |
| 2004 and prior | 23% | 0.13% | 23% | 0.14% | 25% | 0.16% |
| 2005 | 7 | 0.52% | 8 | 0.56% | 8 | 0.58% |
| 2006 | 10 | 0.72% | 10 | 0.77% | 11 | 0.85% |
| 2007 | 11 | 0.96% | 12 | 1.03% | 13 | 1.22% |
| 2008 | 10 | 1.19% | 11 | 1.33% | 12 | 1.50% |
| 2009 | 12 | 0.80% | 13 | 0.89% | 14 | 0.83% |
| 2010 | 9 | 0.34% | 9 | 0.33% | 10 | 0.18% |
| 2011 | 9 | 0.15% | 9 | 0.10% | 7 | 0.01% |
| 2012 | 9 | 0.02% | 5 | 0.01% | — | —% |
| Total | <u>100%</u> | 0.47% | <u>100%</u> | 0.52% | <u>100%</u> | 0.59% |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment—Australia
(Australian dollar amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|--------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Paid Claims | | | | | | | | | |
| Flow | \$ 79 | \$ 70 | \$ 66 | \$215 | \$ 30 | \$ 25 | \$ 29 | \$ 26 | \$110 |
| Bulk | 1 | — | — | 1 | 1 | — | 1 | — | 2 |
| Total Paid Claims | <u>\$ 80</u> | <u>\$ 70</u> | <u>\$ 66</u> | <u>\$216</u> | <u>\$ 31</u> | <u>\$ 25</u> | <u>\$ 30</u> | <u>\$ 26</u> | <u>\$112</u> |
| Average Paid Claim (in thousands) | \$83.5 | \$91.2 | \$77.1 | | \$64.6 | \$62.4 | \$75.9 | \$71.2 | |
| Average Reserve Per Delinquency (in thousands) | \$40.8 | \$41.5 | \$42.2 | | \$33.7 | \$30.0 | \$28.2 | \$28.5 | |
| Loss Metrics | | | | | | | | | |
| Beginning Reserves | \$ 312 | \$ 331 | \$ 266 | | \$ 255 | \$ 232 | \$ 216 | \$ 201 | |
| Paid claims | (80) | (70) | (66) | | (31) | (25) | (30) | (26) | |
| Increase in reserves | 45 | 51 | 131 | | 42 | 48 | 46 | 41 | |
| Ending Reserves | <u>\$ 277</u> | <u>\$ 312</u> | <u>\$ 331</u> | | <u>\$ 266</u> | <u>\$ 255</u> | <u>\$ 232</u> | <u>\$ 216</u> | |
| Loan Amount | | | | | | | | | |
| Over \$550K | 11% | 11% | 11% | | 11% | 11% | 11% | 11% | |
| \$400K to \$550K | 16 | 16 | 15 | | 15 | 15 | 14 | 14 | |
| \$250K to \$400K | 37 | 36 | 36 | | 36 | 36 | 36 | 36 | |
| \$100K to \$250K | 30 | 30 | 31 | | 31 | 31 | 32 | 32 | |
| \$100K or Less | 6 | 7 | 7 | | 7 | 7 | 7 | 7 | |
| Total | <u>100%</u> | <u>100%</u> | <u>100%</u> | | <u>100%</u> | <u>100%</u> | <u>100%</u> | <u>100%</u> | |
| Average Primary Loan Size (in thousands) | \$ 195 | \$ 193 | \$ 192 | | \$ 191 | \$ 191 | \$ 190 | \$ 189 | |
| Average Effective Loan-To-Value Ratios By Policy Year⁽¹⁾ | | | | | | | | | |
| 2006 and prior | 49% | 49% | 48% | | 49% | | | | |
| 2007 | 69% | 69% | 67% | | 68% | | | | |
| 2008 | 77% | 77% | 74% | | 74% | | | | |
| 2009 | 80% | 80% | 78% | | 79% | | | | |
| 2010 | 86% | 86% | 85% | | 85% | | | | |
| 2011 | 88% | 88% | 86% | | 86% | | | | |
| 2012 | 86% | 86% | — % | | — % | | | | |
| Total Flow | 68% | 68% | 66% | | 66% | | | | |
| Total Bulk | 38% | 38% | 38% | | 37% | | | | |
| Total | 65% | 65% | 63% | | 62% | | | | |

All amounts presented in Australian dollars.

⁽¹⁾ Loan amounts (including capitalized premiums) reflect interest rates at time of loan origination and estimated scheduled principal repayments since loan origination. Home price estimates based on regional home price appreciation/depreciation data from RP Data (except Tasmania which is from the Australian Bureau of Statistics prior to 2Q12). All data used in the effective loan-to-value ratio calculation reflects conditions as of the end of the previous quarter. Effective loan-to-value ratios exclude New Zealand and inward reinsurance policies.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Key Performance Measures—International Mortgage Insurance Segment
(amounts in millions)

| <u>Risk In-Force by Loan-To-Value Ratio⁽¹⁾</u> | September 30, 2012 | | | June 30, 2012 | | |
|---|--------------------|-----------------|-----------------|------------------|-----------------|-----------------|
| | <u>Primary</u> | <u>Flow</u> | <u>Bulk</u> | <u>Primary</u> | <u>Flow</u> | <u>Bulk</u> |
| Canada | | | | | | |
| 95.01% and above | \$ 35,760 | \$35,760 | \$ — | \$ 33,395 | \$33,395 | \$ — |
| 90.01% to 95.00% | 25,825 | 25,822 | 3 | 24,547 | 24,545 | 3 |
| 80.01% to 90.00% | 18,911 | 16,681 | 2,229 | 17,732 | 15,721 | 2,012 |
| 80.00% and below | <u>24,353</u> | <u>3,056</u> | <u>21,297</u> | <u>22,909</u> | <u>2,893</u> | <u>20,016</u> |
| Total Canada | <u>\$104,849</u> | <u>\$81,319</u> | <u>\$23,529</u> | <u>\$ 98,584</u> | <u>\$76,554</u> | <u>\$22,030</u> |
| Australia | | | | | | |
| 95.01% and above | \$ 18,192 | \$18,191 | \$ 1 | \$ 17,391 | \$17,391 | \$ 1 |
| 90.01% to 95.00% | 22,536 | 22,528 | 8 | 21,717 | 21,709 | 9 |
| 80.01% to 90.00% | 26,306 | 26,214 | 91 | 25,681 | 25,587 | 94 |
| 80.00% and below | <u>35,008</u> | <u>26,138</u> | <u>8,870</u> | <u>35,397</u> | <u>25,939</u> | <u>9,458</u> |
| Total Australia | <u>\$102,042</u> | <u>\$93,072</u> | <u>\$ 8,970</u> | <u>\$100,187</u> | <u>\$90,626</u> | <u>\$ 9,562</u> |
| Other Countries⁽²⁾ | | | | | | |
| 95.01% and above | \$ 737 | \$ 737 | \$ — | \$ 742 | \$ 742 | \$ — |
| 90.01% to 95.00% | 2,023 | 1,961 | 62 | 1,983 | 1,919 | 63 |
| 80.01% to 90.00% | 1,283 | 1,010 | 273 | 1,289 | 1,005 | 284 |
| 80.00% and below | <u>249</u> | <u>213</u> | <u>36</u> | <u>273</u> | <u>236</u> | <u>37</u> |
| Total Other Countries | <u>\$ 4,293</u> | <u>\$ 3,921</u> | <u>\$ 372</u> | <u>\$ 4,286</u> | <u>\$ 3,902</u> | <u>\$ 384</u> |

Amounts may not total due to rounding.

⁽¹⁾ Loan amount in loan-to-value ratio calculation includes capitalized premiums, where applicable.

⁽²⁾ Other Countries flow and primary risk in-force exclude \$183 million and \$154 million of risk in-force in Europe ceded under quota share reinsurance agreements as of September 30, 2012 and June 30, 2012, respectively.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Loss and Sales—U.S. Mortgage Insurance Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|----------------|----------------|----------------|-----------------|----------------|----------------|-----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 136 | \$ 137 | \$ 137 | \$ 410 | \$ 140 | \$ 140 | \$ 142 | \$ 142 | \$ 564 |
| Net investment income | 20 | 13 | 23 | 56 | 16 | 29 | 26 | 33 | 104 |
| Net investment gains (losses) | (2) | — | 27 | 25 | 42 | 2 | 1 | 1 | 46 |
| Insurance and investment product fees and other | — | 20 | 2 | 22 | 3 | — | 1 | 1 | 5 |
| Total revenues | <u>154</u> | <u>170</u> | <u>189</u> | <u>513</u> | <u>201</u> | <u>171</u> | <u>170</u> | <u>177</u> | <u>719</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 174 | 174 | 197 | 545 | 269 | 251 | 526 | 279 | 1,325 |
| Acquisition and operating expenses, net of deferrals | 40 | 33 | 34 | 107 | 35 | 41 | 41 | 39 | 156 |
| Amortization of deferred acquisition costs and intangibles | 1 | 2 | 1 | 4 | 1 | 1 | 1 | 2 | 5 |
| Total benefits and expenses | <u>215</u> | <u>209</u> | <u>232</u> | <u>656</u> | <u>305</u> | <u>293</u> | <u>568</u> | <u>320</u> | <u>1,486</u> |
| LOSS BEFORE INCOME TAXES | (61) | (39) | (43) | (143) | (104) | (122) | (398) | (143) | (767) |
| Benefit for income taxes | (23) | (14) | (17) | (54) | (35) | (45) | (144) | (60) | (284) |
| NET LOSS | <u>(38)</u> | <u>(25)</u> | <u>(26)</u> | <u>(89)</u> | <u>(69)</u> | <u>(77)</u> | <u>(254)</u> | <u>(83)</u> | <u>(483)</u> |
| ADJUSTMENT TO NET LOSS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | (17) | (17) | (27) | (2) | (1) | — | (30) |
| NET OPERATING LOSS | <u>\$ (38)</u> | <u>\$ (25)</u> | <u>\$ (43)</u> | <u>\$ (106)</u> | <u>\$ (96)</u> | <u>\$ (79)</u> | <u>\$ (255)</u> | <u>\$ (83)</u> | <u>\$ (513)</u> |
| <i>Effective tax rate (operating loss)</i> | 37.2% | 37.0% | 37.4% | 37.2% | 33.9% | 37.2% | 36.0% | 42.2% | 36.9% |
| SALES: | | | | | | | | | |
| New Insurance Written (NIW) | | | | | | | | | |
| Flow | \$4,700 | \$3,600 | \$3,000 | \$11,300 | \$3,200 | \$2,700 | \$1,900 | \$2,000 | \$ 9,800 |
| Bulk | — | — | — | — | — | — | — | 400 | 400 |
| Total U.S. Mortgage Insurance NIW | <u>\$4,700</u> | <u>\$3,600</u> | <u>\$3,000</u> | <u>\$11,300</u> | <u>\$3,200</u> | <u>\$2,700</u> | <u>\$1,900</u> | <u>\$2,400</u> | <u>\$10,200</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Other Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|------------------|------------------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Net Premiums Written | \$ 132 | \$ 139 | \$ 142 | \$ 413 | \$ 143 | \$ 143 | \$ 145 | \$ 142 | \$ 573 |
| New Risk Written | | | | | | | | | |
| Flow | \$ 1,130 | \$ 843 | \$ 688 | \$2,661 | \$ 710 | \$ 653 | \$ 461 | \$ 439 | \$2,263 |
| Bulk | — | — | 7 | 7 | 1 | — | — | 27 | 28 |
| Total Primary | 1,130 | 843 | 695 | 2,668 | 711 | 653 | 461 | 466 | 2,291 |
| Pool | — | — | — | — | — | — | — | — | — |
| Total New Risk Written | <u>\$ 1,130</u> | <u>\$ 843</u> | <u>\$ 695</u> | <u>\$2,668</u> | <u>\$ 711</u> | <u>\$ 653</u> | <u>\$ 461</u> | <u>\$ 466</u> | <u>\$2,291</u> |
| Primary Insurance In-Force | \$111,100 | \$112,000 | \$113,800 | | \$116,500 | \$119,200 | \$120,900 | \$123,300 | |
| Risk In-Force | | | | | | | | | |
| Flow | \$ 25,849 | \$ 25,887 | \$ 26,137 | | \$ 26,660 | \$ 27,206 | \$ 27,489 | \$ 27,984 | |
| Bulk | 507 | 514 | 520 | | 520 | 534 | 540 | 559 | |
| Total Primary | 26,356 | 26,401 | 26,657 | | 27,180 | 27,740 | 28,029 | 28,543 | |
| Pool | 221 | 229 | 239 | | 249 | 271 | 278 | 288 | |
| Total Risk In-Force | <u>\$ 26,577</u> | <u>\$ 26,630</u> | <u>\$ 26,896</u> | | <u>\$ 27,429</u> | <u>\$ 28,011</u> | <u>\$ 28,307</u> | <u>\$ 28,831</u> | |
| Primary Risk In-Force Subject To Captives | 15% | 27% | 31% | | 33% | 36% | 38% | 41% | |
| Primary Risk In-Force That Is GSE Conforming | 97% | 96% | 96% | | 96% | 96% | 96% | 96% | |
| GAAP Basis Expense Ratio⁽¹⁾ | 30% | 26% | 26% | 27% | 26% | 30% | 29% | 29% | 29% |
| Adjusted Expense Ratio⁽²⁾ | 31% | 25% | 25% | 27% | 26% | 30% | 29% | 29% | 28% |
| Flow Persistency | 81% | 82% | 81% | | 81% | 86% | 86% | 86% | |
| Gross Written Premiums Ceded To Captives/Total Direct Written Premiums | 8% | 10% | 12% | | 13% | 14% | 15% | 17% | |
| Risk To Capital Ratio⁽³⁾ | 29.8:1 | 29.5:1 | 28.6:1 | | 28.8:1 | 27.5:1 | 25.0:1 | 25.0:1 | |
| Average Primary Loan Size (in thousands) | \$ 166 | \$ 165 | \$ 164 | | \$ 163 | \$ 163 | \$ 162 | \$ 162 | |
| Estimated Savings For Loss Mitigation Activities⁽⁴⁾ | \$ 189 | \$ 162 | \$ 158 | \$ 509 | \$ 147 | \$ 168 | \$ 130 | \$ 122 | \$ 567 |

The expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

- (1) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of DAC and intangibles.
- (2) The ratio of an insurer's general expenses to net written premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of DAC and intangibles.
- (3) Certain states limit a private mortgage insurer's risk in-force to 25 times the total of the insurer's policyholders' surplus plus the statutory contingency reserve, commonly known as the "risk to capital" requirement. The U.S. mortgage insurance business maintains new business writing flexibility in all states, supported by risk-to-capital waivers or existing authority to write new business in 44 states in its primary writing entity, with the remaining six states written out of other available entities. The current period risk to capital ratio is an estimate due to the timing of the filing of statutory statements and is prepared consistent with the presentation of the statutory financial statements in the combined annual statement of the U.S. mortgage insurance business.
- (4) Loss mitigation activities include rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales, claims administration and other loan workouts. Estimated savings for rescissions represent the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings for loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Loss Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Paid Claims | | | | | | | | | |
| Flow | | | | | | | | | |
| Direct | \$ 272 | \$ 295 | \$ 283 | \$ 850 | \$ 240 | \$ 256 | \$ 239 | \$ 315 | \$ 1,050 |
| Assumed ⁽¹⁾ | 19 | 23 | 20 | 62 | 26 | 25 | 32 | 30 | 113 |
| Ceded | (25) | (55) | (39) | (119) | (45) | (39) | (83) | (109) | (276) |
| Loss adjustment expenses | 7 | 7 | 9 | 23 | 10 | 11 | 11 | 13 | 45 |
| Total Flow | 273 | 270 | \$ 273 | 816 | 231 | 253 | 199 | 249 | 932 |
| Bulk | 3 | 6 | 4 | 13 | 6 | (2) | 3 | 3 | 10 |
| Total Primary | 276 | 276 | 277 | 829 | 237 | 251 | 202 | 252 | 942 |
| Pool | 1 | 2 | 2 | 5 | 1 | 1 | 1 | 1 | 4 |
| Total Paid Claims | <u>\$ 277</u> | <u>\$ 278</u> | <u>\$ 279</u> | <u>\$ 834</u> | <u>\$ 238</u> | <u>\$ 252</u> | <u>\$ 203</u> | <u>\$ 253</u> | <u>\$ 946</u> |
| Average Paid Claim (in thousands) | \$ 41.1 | \$ 38.3 | \$ 43.6 | | \$ 41.0 | \$ 46.9 | \$ 40.8 | \$ 39.7 | |
| Average Direct Paid Claim (in thousands)⁽²⁾ | \$ 41.7 | \$ 42.5 | \$ 42.7 | | \$ 43.2 | \$ 49.1 | \$ 49.7 | \$ 50.8 | |
| Average Reserve Per Delinquency (in thousands) | | | | | | | | | |
| Flow | \$ 30.0 | \$ 30.6 | \$ 30.6 | | \$ 29.1 | \$ 28.8 | \$ 29.2 | \$ 25.4 | |
| Bulk loans with established reserve | 24.3 | 25.0 | 24.1 | | 24.2 | 24.0 | 23.7 | 19.9 | |
| Bulk loans with no reserve ⁽³⁾ | — | — | — | | — | — | — | — | |
| Reserves: | | | | | | | | | |
| Flow direct case | \$1,835 | \$1,954 | \$2,087 | | \$2,199 | \$2,227 | \$2,256 | \$1,995 | |
| Bulk direct case | 33 | 32 | 34 | | 36 | 36 | 35 | 34 | |
| Assumed ⁽¹⁾ | 50 | 53 | 60 | | 60 | 64 | 64 | 67 | |
| All other ⁽⁴⁾ | 196 | 195 | 200 | | 193 | 159 | 151 | 124 | |
| Total Reserves | <u>\$2,114</u> | <u>\$2,234</u> | <u>\$2,381</u> | | <u>\$2,488</u> | <u>\$2,486</u> | <u>\$2,506</u> | <u>\$2,220</u> | |
| Beginning Reserves | \$2,234 | \$2,381 | \$2,488 | \$2,488 | \$2,486 | \$2,506 | \$2,220 | \$2,282 | \$ 2,282 |
| Paid claims | (302) | (333) | (318) | (953) | (282) | (292) | (286) | (362) | (1,222) |
| Increase in reserves | 182 | 186 | 211 | 579 | 284 | 272 | 572 | 300 | 1,428 |
| Ending Reserves | <u>\$2,114</u> | <u>\$2,234</u> | <u>\$2,381</u> | <u>\$2,114</u> | <u>\$2,488</u> | <u>\$2,486</u> | <u>\$2,506</u> | <u>\$2,220</u> | <u>\$ 2,488</u> |
| Beginning Reinsurance Recoverable⁽⁵⁾ | \$ 111 | \$ 153 | \$ 178 | \$ 178 | \$ 207 | \$ 226 | \$ 264 | \$ 351 | \$ 351 |
| Ceded paid claims | (25) | (55) | (39) | (119) | (44) | (40) | (83) | (109) | (276) |
| Increase in recoverable | 8 | 13 | 14 | 35 | 15 | 21 | 45 | 22 | 103 |
| Ending Reinsurance Recoverable | <u>\$ 94</u> | <u>\$ 111</u> | <u>\$ 153</u> | <u>\$ 94</u> | <u>\$ 178</u> | <u>\$ 207</u> | <u>\$ 226</u> | <u>\$ 264</u> | <u>\$ 178</u> |
| Loss Ratio⁽⁶⁾ | 129% | 127% | 144% | 133% | 189% | 181% | 369% | 197% | 234% |

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Assumed is comprised of reinsurance arrangements with state governmental housing finance agencies.

(2) Average direct paid claim excludes loss adjustment expenses, the impact of reinsurance and a negotiated servicer settlement.

(3) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.

(4) Other includes loss adjustment expenses, pool and incurred but not reported reserves.

(5) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.

(6) The ratio of incurred losses to net earned premiums. Excluding the lender portfolio settlement in the first quarter of 2012, the loss ratio was 137% for the three months ended March 31, 2012, 132% for the six months ended June 30, 2012 and 131% for the nine months ended September 30, 2012.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Delinquency Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

| | 2012 | | | | 2011 | | | | Total |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | |
| Number of Primary Delinquencies | | | | | | | | | |
| Flow | 69,174 | 71,878 | 76,478 | | 83,931 | 84,910 | 84,442 | 85,758 | |
| Bulk loans with an established reserve | 1,441 | 1,381 | 1,522 | | 1,592 | 1,604 | 1,569 | 1,814 | |
| Bulk loans with no reserve ⁽¹⁾ | 1,512 | 1,424 | 1,474 | | 1,484 | 1,506 | 1,453 | 1,446 | |
| Total Number of Primary Delinquencies | <u>72,127</u> | <u>74,683</u> | <u>79,474</u> | | <u>87,007</u> | <u>88,020</u> | <u>87,464</u> | <u>89,018</u> | |
| Beginning Number of Primary Delinquencies | 74,683 | 79,474 | 87,007 | 87,007 | 88,020 | 87,464 | 89,018 | 95,395 | 95,395 |
| New delinquencies | 17,733 | 16,703 | 18,217 | 52,653 | 22,094 | 23,493 | 21,272 | 23,866 | 90,725 |
| Delinquency cures | (13,598) | (14,251) | (19,388) | (47,237) | (17,357) | (17,595) | (17,908) | (23,908) | (76,768) |
| Paid claims | (6,691) | (7,243) | (6,362) | (20,296) | (5,750) | (5,342) | (4,918) | (6,335) | (22,345) |
| Ending Number of Primary Delinquencies | <u>72,127</u> | <u>74,683</u> | <u>79,474</u> | <u>72,127</u> | <u>87,007</u> | <u>88,020</u> | <u>87,464</u> | <u>89,018</u> | <u>87,007</u> |
| Composition of Cures | | | | | | | | | |
| Reported delinquent and cured-intraquarter | 2,882 | 2,354 | 3,582 | | 2,851 | 3,181 | 2,670 | 5,195 | |
| Number of missed payments delinquent prior to cure: | | | | | | | | | |
| 3 payments or less | 6,289 | 7,399 | 10,154 | | 8,835 | 8,520 | 8,953 | 11,454 | |
| 4 - 11 payments | 2,965 | 3,371 | 3,569 | | 3,408 | 3,584 | 4,146 | 5,183 | |
| 12 payments or more | 1,462 | 1,127 | 2,083 | | 2,263 | 2,310 | 2,139 | 2,076 | |
| Total | <u>13,598</u> | <u>14,251</u> | <u>19,388</u> | | <u>17,357</u> | <u>17,595</u> | <u>17,908</u> | <u>23,908</u> | |
| Primary Delinquencies by Missed Payment Status | | | | | | | | | |
| 3 payments or less | 17,684 | 16,708 | 17,260 | | 22,165 | 22,444 | 21,125 | 20,920 | |
| 4 - 11 payments | 18,713 | 20,830 | 24,137 | | 25,334 | 25,055 | 26,969 | 31,070 | |
| 12 payments or more | 35,730 | 37,145 | 38,077 | | 39,508 | 40,521 | 39,370 | 37,028 | |
| Primary Delinquencies | <u>72,127</u> | <u>74,683</u> | <u>79,474</u> | | <u>87,007</u> | <u>88,020</u> | <u>87,464</u> | <u>89,018</u> | |

September 30, 2012

| Flow Delinquencies and Percentage Reserved by Payment Status | Delinquencies | Direct Case Reserves ⁽²⁾ | | Reserves as % of |
|--|---------------|-------------------------------------|----------------|------------------|
| | | Risk In-Force | Risk In-Force | Risk In-Force |
| 3 payments or less in default | 17,064 | \$ 154 | \$ 675 | 23% |
| 4 - 11 payments in default | 17,854 | 466 | 777 | 60% |
| 12 payments or more in default | 34,256 | 1,215 | 1,671 | 73% |
| Total | <u>69,174</u> | <u>\$1,835</u> | <u>\$3,123</u> | 59% |

December 31, 2011

| Flow Delinquencies and Percentage Reserved by Payment Status | Delinquencies | Direct Case Reserves ⁽²⁾ | | Reserves as % of |
|--|---------------|-------------------------------------|----------------|------------------|
| | | Risk In-Force | Risk In-Force | Risk In-Force |
| 3 payments or less in default | 21,272 | \$ 193 | \$ 835 | 23% |
| 4 - 11 payments in default | 24,493 | 646 | 1,075 | 60% |
| 12 payments or more in default | 38,166 | 1,360 | 1,870 | 73% |
| Total | <u>83,931</u> | <u>\$2,199</u> | <u>\$3,780</u> | 58% |

⁽¹⁾ Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.

⁽²⁾ Direct flow case reserves exclude loss adjustment expenses, incurred but not reported and reinsurance reserves.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

| | 2012 | | | 2011 | | | |
|--|---------|---------|---------|---------|---------|---------|---------|
| | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
| Risk In-Force by Credit Quality⁽¹⁾ | | | | | | | |
| Primary by FICO Scores >679 | 69% | 68% | 68% | 67% | 67% | 67% | 66% |
| Primary by FICO Scores 620-679 | 25% | 25% | 25% | 26% | 26% | 26% | 27% |
| Primary by FICO Scores 575-619 | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Primary by FICO Scores <575 | 1% | 2% | 2% | 2% | 2% | 2% | 2% |
| Flow by FICO Scores >679 | 68% | 68% | 67% | 67% | 67% | 66% | 66% |
| Flow by FICO Scores 620-679 | 25% | 25% | 26% | 26% | 26% | 27% | 27% |
| Flow by FICO Scores 575-619 | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Flow by FICO Scores <575 | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Bulk by FICO Scores >679 | 89% | 89% | 89% | 89% | 89% | 89% | 89% |
| Bulk by FICO Scores 620-679 | 9% | 9% | 9% | 9% | 9% | 9% | 9% |
| Bulk by FICO Scores 575-619 | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Bulk by FICO Scores <575 | 1% | 1% | 1% | 1% | 1% | 1% | 1% |
| Primary A minus | 4% | 4% | 4% | 5% | 5% | 5% | 5% |
| Primary sub-prime ⁽²⁾ | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| Primary Loans | | | | | | | |
| Primary loans in-force | 669,618 | 679,817 | 693,807 | 714,467 | 733,383 | 746,740 | 763,439 |
| Primary delinquent loans | 72,127 | 74,683 | 79,474 | 87,007 | 88,020 | 87,464 | 89,018 |
| Primary delinquency rate | 10.77% | 10.99% | 11.45% | 12.18% | 12.00% | 11.71% | 11.66% |
| Flow loans in-force | 601,851 | 607,133 | 616,623 | 633,246 | 648,242 | 658,251 | 673,276 |
| Flow delinquent loans | 69,174 | 71,878 | 76,478 | 83,931 | 84,910 | 84,442 | 85,758 |
| Flow delinquency rate | 11.49% | 11.84% | 12.40% | 13.25% | 13.10% | 12.83% | 12.74% |
| Bulk loans in-force | 67,767 | 72,684 | 77,184 | 81,221 | 85,141 | 88,489 | 90,163 |
| Bulk delinquent loans | 2,953 | 2,805 | 2,996 | 3,076 | 3,110 | 3,022 | 3,260 |
| Bulk delinquency rate | 4.36% | 3.86% | 3.88% | 3.79% | 3.65% | 3.42% | 3.62% |
| A minus and sub-prime loans in-force | 60,742 | 63,230 | 65,833 | 68,487 | 71,097 | 73,211 | 75,421 |
| A minus and sub-prime delinquent loans | 16,287 | 16,796 | 17,680 | 19,884 | 20,347 | 20,284 | 20,656 |
| A minus and sub-prime delinquency rate | 26.81% | 26.56% | 26.86% | 29.03% | 28.62% | 27.71% | 27.39% |
| Pool Loans | | | | | | | |
| Pool loans in-force | 13,237 | 13,562 | 13,942 | 14,418 | 16,574 | 16,943 | 17,421 |
| Pool delinquent loans | 670 | 679 | 695 | 778 | 957 | 931 | 913 |
| Pool delinquency rate | 5.06% | 5.01% | 4.98% | 5.40% | 5.77% | 5.49% | 5.24% |

(1) Loans with unknown FICO scores are included in the 620-679 category.

(2) Excludes loans classified as A minus.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

| | September 30, 2012 | | | June 30, 2012 | | | September 30, 2011 | | |
|------------------------------------|------------------------------------|----------------------------|--------------------------|------------------------------------|----------------------------|--------------------------|------------------------------------|----------------------------|--------------------------|
| | % of Total Reserves ⁽¹⁾ | % of Primary Risk In-Force | Primary Delinquency Rate | % of Total Reserves ⁽¹⁾ | % of Primary Risk In-Force | Primary Delinquency Rate | % of Total Reserves ⁽¹⁾ | % of Primary Risk In-Force | Primary Delinquency Rate |
| By Region | | | | | | | | | |
| Southeast ⁽²⁾ | 35% | 22% | 15.14% | 35% | 22% | 15.61% | 35% | 22% | 16.80% |
| South Central ⁽³⁾ | 9 | 16 | 8.10% | 10 | 16 | 8.54% | 11 | 16 | 9.95% |
| Northeast ⁽⁴⁾ | 15 | 15 | 12.91% | 14 | 15 | 12.52% | 12 | 14 | 12.30% |
| North Central ⁽⁵⁾ | 12 | 12 | 10.27% | 12 | 12 | 10.56% | 12 | 12 | 11.79% |
| Pacific ⁽⁶⁾ | 12 | 11 | 10.41% | 12 | 11 | 11.01% | 13 | 11 | 12.99% |
| Great Lakes ⁽⁷⁾ | 6 | 9 | 7.96% | 7 | 9 | 8.06% | 7 | 9 | 8.83% |
| New England ⁽⁸⁾ | 4 | 5 | 9.77% | 3 | 5 | 9.66% | 3 | 5 | 10.81% |
| Mid-Atlantic ⁽⁹⁾ | 4 | 5 | 9.95% | 4 | 5 | 9.88% | 4 | 5 | 10.37% |
| Plains ⁽¹⁰⁾ | 3 | 5 | 6.64% | 3 | 5 | 6.72% | 3 | 6 | 7.80% |
| Total | 100% | 100% | 10.77% | 100% | 100% | 10.99% | 100% | 100% | 12.00% |
| By State | | | | | | | | | |
| Florida | 25% | 7% | 27.06% | 25% | 7% | 27.92% | 24% | 7% | 28.93% |
| New York | 6% | 7% | 11.27% | 6% | 7% | 10.71% | 5% | 7% | 10.28% |
| Texas | 3% | 7% | 6.91% | 3% | 7% | 6.99% | 3% | 7% | 7.84% |
| California | 5% | 6% | 8.04% | 6% | 6% | 8.75% | 6% | 6% | 11.62% |
| Illinois | 8% | 5% | 14.84% | 8% | 5% | 15.42% | 7% | 5% | 16.54% |
| New Jersey | 6% | 4% | 18.98% | 5% | 4% | 18.93% | 5% | 4% | 18.20% |
| Pennsylvania | 3% | 4% | 11.15% | 3% | 4% | 10.86% | 2% | 4% | 11.47% |
| North Carolina | 3% | 4% | 10.26% | 3% | 4% | 10.59% | 3% | 4% | 11.55% |
| Georgia | 3% | 4% | 12.34% | 4% | 4% | 12.77% | 4% | 4% | 14.76% |
| Ohio | 2% | 3% | 8.14% | 2% | 3% | 8.12% | 2% | 3% | 8.39% |

(1) Total reserves were \$2,114 million, \$2,234 million and \$2,486 million as of September 30, 2012, June 30, 2012 and September 30, 2011, respectively.

(2) Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee.

(3) Arizona, Colorado, Louisiana, New Mexico, Oklahoma, Texas and Utah.

(4) New Jersey, New York and Pennsylvania.

(5) Illinois, Minnesota, Missouri and Wisconsin.

(6) Alaska, California, Hawaii, Nevada, Oregon and Washington.

(7) Indiana, Kentucky, Michigan and Ohio.

(8) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont.

(9) Delaware, Maryland, Virginia, Washington D.C. and West Virginia.

(10) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment
(amounts in millions)

| Primary Risk In-Force: | September 30, 2012 | % of Total | June 30, 2012 | % of Total | September 30, 2011 | % of Total |
|--|---------------------------|-----------------------|----------------------|-----------------------|---------------------------|-----------------------|
| Lender concentration (by original applicant) | \$26,356 | | \$26,401 | | \$27,740 | |
| Top 10 lenders | 12,950 | | 12,969 | | 13,774 | |
| Top 20 lenders | 14,692 | | 14,778 | | 15,717 | |
| Loan-to-value ratio | | | | | | |
| 95.01% and above | \$ 7,136 | 27% | \$ 6,955 | 26% | \$ 6,960 | 25% |
| 90.01% to 95.00% | 9,318 | 35 | 9,308 | 35 | 9,712 | 35 |
| 80.01% to 90.00% | 9,459 | 36 | 9,692 | 37 | 10,595 | 38 |
| 80.00% and below | 443 | 2 | 446 | 2 | 473 | 2 |
| Total | <u>\$26,356</u> | <u>100%</u> | <u>\$26,401</u> | <u>100%</u> | <u>\$27,740</u> | <u>100%</u> |
| Loan grade | | | | | | |
| Prime | \$24,078 | 91% | \$24,032 | 91% | \$25,087 | 90% |
| A minus and sub-prime | 2,278 | 9 | 2,369 | 9 | 2,653 | 10 |
| Total | <u>\$26,356</u> | <u>100%</u> | <u>\$26,401</u> | <u>100%</u> | <u>\$27,740</u> | <u>100%</u> |
| Loan type ⁽¹⁾ | | | | | | |
| First mortgages | | | | | | |
| Fixed rate mortgage | | | | | | |
| Flow | \$25,403 | 96% | \$25,416 | 96% | \$26,657 | 96% |
| Bulk | 488 | 2 | 495 | 2 | 513 | 2 |
| Adjustable rate mortgage | | | | | | |
| Flow | 446 | 2 | 471 | 2 | 549 | 2 |
| Bulk | 19 | — | 19 | — | 21 | — |
| Second mortgages | — | — | — | — | — | — |
| Total | <u>\$26,356</u> | <u>100%</u> | <u>\$26,401</u> | <u>100%</u> | <u>\$27,740</u> | <u>100%</u> |
| Type of documentation | | | | | | |
| Alt-A | | | | | | |
| Flow | \$ 631 | 2% | \$ 671 | 3% | \$ 777 | 3% |
| Bulk | 36 | — | 37 | — | 39 | — |
| Standard ⁽²⁾ | | | | | | |
| Flow | 25,218 | 96 | 25,216 | 95 | 26,429 | 95 |
| Bulk | 471 | 2 | 477 | 2 | 495 | 2 |
| Total | <u>\$26,356</u> | <u>100%</u> | <u>\$26,401</u> | <u>100%</u> | <u>\$27,740</u> | <u>100%</u> |
| Mortgage term | | | | | | |
| 15 years and under | \$ 724 | 3% | \$ 643 | 2% | \$ 490 | 2% |
| More than 15 years | 25,632 | 97 | 25,758 | 98 | 27,250 | 98 |
| Total | <u>\$26,356</u> | <u>100%</u> | <u>\$26,401</u> | <u>100%</u> | <u>\$27,740</u> | <u>100%</u> |

⁽¹⁾ For loan type in this table, any loan with an interest rate that is fixed for an initial term of five years or more is categorized as a fixed rate mortgage.

⁽²⁾ Standard includes loans with reduced or different documentation requirements that meet specifications of GSE or other lender proprietary approved underwriting systems, and other reduced documentation programs, with historical and expected delinquency rates at origination consistent with historical and expected delinquency rates of the company's standard portfolio.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

| <u>Policy Year</u> | <u>September 30, 2012</u> | | | | | |
|--------------------------|-----------------------------------|--|-----------------------------------|-------------------|------------------------------|-------------------|
| | <u>Average Rate⁽¹⁾</u> | <u>% of Total Reserves⁽²⁾</u> | <u>Primary Insurance In-Force</u> | <u>% of Total</u> | <u>Primary Risk In-Force</u> | <u>% of Total</u> |
| 2001 and prior | 7.74% | 2.0% | \$ 2,070 | 1.9% | \$ 520 | 2.0% |
| 2002 | 6.62% | 1.4 | 1,578 | 1.4 | 394 | 1.5 |
| 2003 | 5.62% | 3.7 | 6,365 | 5.7 | 1,066 | 4.0 |
| 2004 | 5.86% | 4.7 | 4,376 | 3.9 | 1,015 | 3.8 |
| 2005 | 5.91% | 12.7 | 7,770 | 7.0 | 2,024 | 7.7 |
| 2006 | 6.33% | 19.2 | 10,619 | 9.5 | 2,646 | 10.0 |
| 2007 | 6.35% | 38.3 | 24,095 | 21.7 | 5,976 | 22.7 |
| 2008 | 5.92% | 17.3 | 21,990 | 19.8 | 5,497 | 20.9 |
| 2009 | 5.07% | 0.4 | 5,405 | 4.9 | 1,062 | 4.0 |
| 2010 | 4.67% | 0.2 | 6,953 | 6.3 | 1,509 | 5.7 |
| 2011 | 4.44% | 0.1 | 8,774 | 7.9 | 2,023 | 7.7 |
| 2012 | 3.86% | — | 11,129 | 10.0 | 2,624 | 10.0 |
| Total | 5.73% | <u>100.0%</u> | <u>\$111,124</u> | 100.0% | <u>\$26,356</u> | <u>100.0%</u> |

| <u>Occupancy and Property Type</u> | <u>September 30, 2012</u> | <u>June 30, 2012</u> |
|--|---------------------------|----------------------|
| Occupancy Status % of Primary Risk In-Force | | |
| Primary residence | 94.0% | 94.0% |
| Second home | 3.6 | 3.7 |
| Non-owner occupied | 2.4 | 2.3 |
| Total | <u>100.0%</u> | <u>100.0%</u> |
| Property Type % of Primary Risk In-Force | | |
| Single family detached | 86.7% | 86.6% |
| Condominium and co-operative | 11.2 | 11.3 |
| Multi-family and other | 2.1 | 2.1 |
| Total | <u>100.0%</u> | <u>100.0%</u> |

(1) Average Annual Mortgage Interest Rate

(2) Total reserves were \$2,114 million as of September 30, 2012.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment
(amounts in billions)

| Primary Risk In-Force | FICO > 679 | | | FICO 620 - 679 ⁽¹⁾ | | | FICO < 620 | | | Total | | |
|---------------------------------|------------|--------|--------|-------------------------------|--------|--------|------------|--------|--------|--------|--------|--------|
| | 2012 | | | 2012 | | | 2012 | | | 2012 | | |
| | 3Q | 2Q | 1Q | 3Q | 2Q | 1Q | 3Q | 2Q | 1Q | 3Q | 2Q | 1Q |
| Total Primary Risk In-Force | \$18.2 | \$18.1 | \$18.1 | \$ 6.5 | \$ 6.6 | \$ 6.8 | \$ 1.7 | \$ 1.7 | \$ 1.8 | \$26.4 | \$26.4 | \$26.7 |
| Delinquency rate ⁽²⁾ | 6.8% | 6.9% | 7.3% | 17.6% | 17.9% | 18.5% | 26.9% | 26.8% | 27.2% | 10.8% | 11.0% | 11.5% |
| 2012 policy year | \$ 2.2 | \$ 1.3 | \$ 0.6 | \$ 0.4 | \$ 0.2 | \$ 0.1 | \$ — | \$ — | \$ — | \$ 2.6 | \$ 1.5 | \$ 0.7 |
| Delinquency rate | — % | — % | — % | 0.1% | 0.1% | — % | 0.8% | — % | — % | — % | — % | — % |
| 2011 policy year | \$ 1.8 | \$ 1.9 | \$ 2.0 | \$ 0.2 | \$ 0.2 | \$ 0.2 | \$ — | \$ — | \$ — | \$ 2.0 | \$ 2.1 | \$ 2.2 |
| Delinquency rate | 0.2% | 0.1% | 0.1% | 0.4% | 0.2% | 0.3% | 2.5% | 0.8% | 2.4% | 0.2% | 0.2% | 0.1% |
| 2010 policy year | \$ 1.4 | \$ 1.5 | \$ 1.6 | \$ 0.1 | \$ 0.1 | \$ 0.1 | \$ — | \$ — | \$ — | \$ 1.5 | \$ 1.6 | \$ 1.7 |
| Delinquency rate | 0.5% | 0.4% | 0.3% | 1.9% | 1.3% | 1.1% | 7.2% | 7.8% | 6.7% | 0.6% | 0.4% | 0.3% |
| 2009 policy year | \$ 1.0 | \$ 1.0 | \$ 1.1 | \$ 0.1 | \$ 0.1 | \$ 0.1 | \$ — | \$ — | \$ — | \$ 1.1 | \$ 1.1 | \$ 1.2 |
| Delinquency rate | 1.0% | 0.9% | 0.8% | 3.1% | 3.0% | 3.3% | 9.0% | 8.3% | 9.3% | 1.2% | 1.0% | 0.9% |
| 2008 policy year | \$ 4.2 | \$ 4.3 | \$ 4.5 | \$ 1.1 | \$ 1.2 | \$ 1.2 | \$ 0.2 | \$ 0.2 | \$ 0.2 | \$ 5.5 | \$ 5.7 | \$ 5.9 |
| Delinquency rate | 7.1% | 7.0% | 7.2% | 15.3% | 15.0% | 15.5% | 23.8% | 23.4% | 24.7% | 9.5% | 9.3% | 9.6% |
| 2007 policy year | \$ 3.4 | \$ 3.5 | \$ 3.6 | \$ 1.9 | \$ 2.0 | \$ 2.1 | \$ 0.7 | \$ 0.7 | \$ 0.7 | \$ 6.0 | \$ 6.2 | \$ 6.4 |
| Delinquency rate | 12.2% | 12.5% | 13.0% | 21.9% | 21.9% | 22.4% | 29.5% | 29.9% | 30.5% | 17.5% | 17.6% | 18.2% |
| 2006 policy year | \$ 1.5 | \$ 1.6 | \$ 1.6 | \$ 0.9 | \$ 0.9 | \$ 1.0 | \$ 0.3 | \$ 0.3 | \$ 0.3 | \$ 2.7 | \$ 2.8 | \$ 2.9 |
| Delinquency rate | 13.5% | 13.6% | 14.1% | 22.7% | 22.5% | 23.1% | 27.8% | 27.2% | 28.3% | 18.1% | 18.0% | 18.6% |
| 2005 and prior policy year | \$ 2.7 | \$ 3.0 | \$ 3.1 | \$ 1.8 | \$ 1.9 | \$ 2.0 | \$ 0.5 | \$ 0.5 | \$ 0.6 | \$ 5.0 | \$ 5.4 | \$ 5.7 |
| Delinquency rate | 9.0% | 8.6% | 8.6% | 18.8% | 18.4% | 18.4% | 25.2% | 24.7% | 24.2% | 13.3% | 12.9% | 12.8% |
| Fixed rate mortgage | \$17.9 | \$17.8 | \$17.8 | \$ 6.3 | \$ 6.4 | \$ 6.6 | \$ 1.7 | \$ 1.7 | \$ 1.8 | \$25.9 | \$25.9 | \$26.2 |
| Delinquency rate | 6.6% | 6.7% | 7.1% | 17.4% | 17.6% | 18.3% | 26.8% | 26.6% | 27.0% | 10.5% | 10.7% | 11.2% |
| Adjustable rate mortgage | \$ 0.3 | \$ 0.3 | \$ 0.3 | \$ 0.2 | \$ 0.2 | \$ 0.2 | \$ — | \$ — | \$ — | \$ 0.5 | \$ 0.5 | \$ 0.5 |
| Delinquency rate | 24.5% | 24.9% | 25.0% | 28.9% | 28.7% | 29.6% | 35.0% | 34.4% | 36.3% | 27.0% | 27.1% | 27.7% |
| Loan-to-value > 95% | \$ 4.1 | \$ 4.0 | \$ 3.8 | \$ 2.3 | \$ 2.3 | \$ 2.3 | \$ 0.7 | \$ 0.7 | \$ 0.7 | \$ 7.1 | \$ 7.0 | \$ 6.8 |
| Delinquency rate | 7.6% | 8.2% | 9.0% | 19.3% | 19.5% | 20.3% | 27.7% | 27.8% | 28.8% | 13.7% | 14.3% | 15.3% |
| Alt-A ⁽³⁾ | \$ 0.5 | \$ 0.5 | \$ 0.5 | \$ 0.2 | \$ 0.2 | \$ 0.2 | \$ — | \$ — | \$ — | \$ 0.7 | \$ 0.7 | \$ 0.7 |
| Delinquency rate | 19.1% | 18.7% | 19.0% | 31.8% | 31.4% | 31.9% | 30.5% | 30.8% | 31.2% | 23.0% | 22.6% | 22.8% |
| Interest only and option ARMs | \$ 0.9 | \$ 1.0 | \$ 1.1 | \$ 0.4 | \$ 0.4 | \$ 0.4 | \$ 0.1 | \$ 0.1 | \$ 0.1 | \$ 1.4 | \$ 1.5 | \$ 1.6 |
| Delinquency rate | 28.1% | 28.3% | 28.9% | 36.5% | 36.6% | 37.1% | 38.9% | 39.1% | 41.5% | 31.1% | 31.2% | 31.9% |

(1) Loans with unknown FICO scores are included in the 620-679 category.

(2) Delinquency rate represents the number of lender reported delinquencies divided by the number of remaining policies consistent with mortgage insurance practices.

(3) Alt-A consists of loans with reduced documentation or verification of income or assets and a higher historical and expected delinquency rate than standard documentation loans.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Other Metrics—U.S. Mortgage Insurance Segment—Bulk Risk In-Force
(dollar amounts in millions)

| | <u>September 30, 2012</u> | <u>June 30, 2012</u> | <u>September 30, 2011</u> |
|---|---------------------------|----------------------|---------------------------|
| GSE Alt-A | | | |
| Risk in-force | \$ 24 | \$ 25 | \$ 26 |
| Average FICO score | 732 | 732 | 732 |
| Loan-to-value ratio | 80% | 80% | 81% |
| Standard documentation ⁽¹⁾ | 13% | 12% | 12% |
| Stop loss | 100% | 100% | 100% |
| Deductible | — % | — % | — % |
| FHLB | | | |
| Risk in-force | \$420 | \$424 | \$441 |
| Average FICO score | 757 | 758 | 757 |
| Loan-to-value ratio | 71% | 71% | 75% |
| Standard documentation ⁽¹⁾ | 97% | 97% | 97% |
| Stop loss | 95% | 95% | 94% |
| Deductible | 100% | 100% | 100% |
| Other | | | |
| Risk in-force | \$ 63 | \$ 65 | \$ 67 |
| Average FICO score | 695 | 696 | 690 |
| Loan-to-value ratio | 89% | 89% | 92% |
| Standard documentation ⁽¹⁾ | 96% | 96% | 96% |
| Stop loss | — % | 1% | 6% |
| Deductible | — % | — % | — % |
| Total Bulk Risk In-Force | \$507 | \$514 | \$534 |

⁽¹⁾ Standard documentation includes loans with reduced or different documentation requirements that meet specifications of GSE approved underwriting systems with historical and expected delinquency rates consistent with the standard portfolio.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012**

Aggregate Book Year Analysis Provided to Illustrate Directional Progression Toward Captive Attachment⁽¹⁾

| Book Year ⁽²⁾ | Original Book Risk In-Force (\$B) ⁽³⁾ | Progression To Attachment Point | September 30, 2012 | | | June 30, 2012 | | | March 31, 2012 | | |
|--------------------------|--|---------------------------------|-----------------------------|--|-------------------------|-----------------------------|--|-------------------------|-----------------------------|--|-------------------------|
| | | | Current Risk In-Force (\$B) | Ever-To-Date Incurred Losses (\$MM) ⁽³⁾ | Captive Benefits (\$MM) | Current Risk In-Force (\$B) | Ever-To-Date Incurred Losses (\$MM) ⁽³⁾ | Captive Benefits (\$MM) | Current Risk In-Force (\$B) | Ever-To-Date Incurred Losses (\$MM) ⁽³⁾ | Captive Benefits (\$MM) |
| 2004 | | 0%-50% | \$— | \$ 2 | | \$— | \$ 2 | | \$— | \$ 2 | |
| 2004 | | 50%-75% | — | 1 | | — | — | | — | 1 | |
| 2004 | | 75%-99% | 0.1 | 35 | | 0.1 | 35 | | 0.2 | 42 | |
| 2004 | | Attached | 0.3 | 85 | | 0.3 | 84 | | 0.3 | 81 | |
| 2004 Total | \$2.5 | | \$ 0.4 | \$123 | \$ 1 | \$ 0.4 | \$121 | \$ 2 | \$ 0.5 | \$126 | \$ 2 |
| 2005 | | 0%-50% | \$— | \$ 1 | | \$— | \$ 1 | | \$— | \$ 1 | |
| 2005 | | 50%-75% | — | — | | — | — | | — | — | |
| 2005 | | 75%-99% | — | — | | — | — | | — | — | |
| 2005 | | Attached | 0.6 | 283 | | 0.7 | 277 | | 0.8 | 287 | |
| 2005 Total | \$2.1 | | \$ 0.6 | \$284 | 4 | \$ 0.7 | \$278 | 4 | \$ 0.8 | \$288 | 4 |
| 2006 | | 0%-50% | \$— | \$ 1 | | \$— | \$ 1 | | \$— | \$ 1 | |
| 2006 | | 50%-75% | — | 1 | | — | — | | — | — | |
| 2006 | | 75%-99% | — | — | | — | 1 | | — | 1 | |
| 2006 | | Attached | 0.6 | 374 | | 0.7 | 367 | | 0.8 | 379 | |
| 2006 Total | \$1.9 | | \$ 0.6 | \$376 | — | \$ 0.7 | \$369 | 1 | \$ 0.8 | \$381 | — |
| 2007 | | 0%-50% | \$— | \$ 1 | | \$— | \$ 1 | | \$— | \$ 1 | |
| 2007 | | 50%-75% | — | — | | — | — | | — | — | |
| 2007 | | 75%-99% | — | — | | — | — | | — | — | |
| 2007 | | Attached | 1.2 | 698 | | 1.3 | 685 | | 1.5 | 686 | |
| 2007 Total | \$2.8 | | \$ 1.2 | \$699 | 2 | \$ 1.3 | \$686 | 4 | \$ 1.5 | \$687 | 5 |
| 2008 | | 0%-50% | \$— | \$ 1 | | \$— | \$ 1 | | \$— | \$ 1 | |
| 2008 | | 50%-75% | — | 2 | | — | 2 | | — | 2 | |
| 2008 | | 75%-99% | — | 1 | | — | — | | 0.2 | 13 | |
| 2008 | | Attached | 0.5 | 162 | | 0.6 | 157 | | 0.7 | 173 | |
| 2008 Total | \$1.1 | | \$ 0.5 | \$166 | 1 | \$ 0.6 | \$160 | 2 | \$ 0.9 | \$189 | 3 |

Captive Benefits In Quarter (\$MM) \$ 8 \$13 \$ 14

⁽¹⁾ Data presented in aggregate for all trusts. Actual trust attachment and exit points will vary by individual lender contract. For purposes of this illustration, ever-to-date incurred losses equal current reserves plus ever-to-date paid claims. The information presented excludes quota share captive reinsurance data. Progress toward captive attachment is determined at a lender level for each book year by dividing ever-to-date incurred losses by original risk in-force for that book year.

⁽²⁾ Book year amounts may include loans from additional periods pursuant to reinsurance agreement terms and conditions.

⁽³⁾ Original book risk in-force and ever-to-date incurred losses include amounts for active captive books only.

Corporate and Runoff Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Corporate and Runoff Division
(amounts in millions)

| | 2012 | | | 2011 | | | | | |
|---|----------------|----------------|----------------|----------------|--------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 1 | \$ 2 | \$ 1 | \$ 4 | \$ 2 | \$ 89 | \$ 84 | \$ 85 | \$ 260 |
| Net investment income | 37 | 52 | 38 | 127 | 49 | 35 | 55 | 33 | 172 |
| Net investment gains (losses) | 1 | (25) | 7 | (17) | (36) | (170) | (14) | (14) | (234) |
| Insurance and investment product fees and other | 87 | 75 | 73 | 235 | 142 | 68 | 63 | 66 | 339 |
| Total revenues | <u>126</u> | <u>104</u> | <u>119</u> | <u>349</u> | <u>157</u> | <u>22</u> | <u>188</u> | <u>170</u> | <u>537</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 9 | 14 | 1 | 24 | 1 | 86 | 69 | 78 | 234 |
| Interest credited | 33 | 34 | 33 | 100 | 32 | 34 | 34 | 35 | 135 |
| Acquisition and operating expenses, net of deferrals | 52 | 49 | 49 | 150 | 49 | 49 | 46 | 48 | 192 |
| Amortization of deferred acquisition costs and intangibles | 21 | 20 | (1) | 40 | 5 | 35 | 23 | 19 | 82 |
| Goodwill Impairment | — | — | — | — | 29 | — | — | — | 29 |
| Interest expense | 82 | 85 | 62 | 229 | 82 | 82 | 87 | 82 | 333 |
| Total benefits and expenses | <u>197</u> | <u>202</u> | <u>144</u> | <u>543</u> | <u>198</u> | <u>286</u> | <u>259</u> | <u>262</u> | <u>1,005</u> |
| LOSS BEFORE INCOME TAXES | (71) | (98) | (25) | (194) | (41) | (264) | (71) | (92) | (468) |
| Provision (benefit) for income taxes | (32) | (33) | (15) | (80) | (48) | (100) | 11 | (17) | (154) |
| NET INCOME (LOSS) | (39) | (65) | (10) | (114) | 7 | (164) | (82) | (75) | (314) |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 15 | (4) | 11 | 22 | 101 | 8 | 7 | 138 |
| Goodwill impairment, net of taxes | — | — | — | — | 19 | — | — | — | 19 |
| Gain on sale of business, net of taxes | — | — | — | — | (36) | — | — | — | (36) |
| NET OPERATING INCOME (LOSS) | <u>\$ (39)</u> | <u>\$ (50)</u> | <u>\$ (14)</u> | <u>\$(103)</u> | <u>\$ 12</u> | <u>\$ (63)</u> | <u>\$ (74)</u> | <u>\$ (68)</u> | <u>\$ (193)</u> |
| <i>Effective tax rate (operating income (loss))</i> | 43.3% | 34.0% | 57.5% | 41.8% | 120.9% | 43.1% | -22.7% | 15.5% | 37.3% |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Corporate and Runoff Division
(amounts in millions)

| <u>Three months ended September 30, 2012</u> | <u>Runoff Segment</u> | <u>Corporate and Other⁽¹⁾</u> | <u>Total</u> |
|---|-----------------------|--|----------------|
| REVENUES: | | | |
| Premiums | \$ 1 | \$ — | \$ 1 |
| Net investment income | 34 | 3 | 37 |
| Net investment gains (losses) | 5 | (4) | 1 |
| Insurance and investment product fees and other | 52 | 35 | 87 |
| Total revenues | <u>92</u> | <u>34</u> | <u>126</u> |
| BENEFITS AND EXPENSES: | | | |
| Benefits and other changes in policy reserves | 9 | — | 9 |
| Interest credited | 33 | — | 33 |
| Acquisition and operating expenses, net of deferrals | 18 | 34 | 52 |
| Amortization of deferred acquisition costs and intangibles | 18 | 3 | 21 |
| Interest expense | — | 82 | 82 |
| Total benefits and expenses | <u>78</u> | <u>119</u> | <u>197</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | | | |
| Provision (benefit) for income taxes | 14 | (85) | (71) |
| | 3 | (35) | (32) |
| NET INCOME (LOSS) | <u>11</u> | <u>(50)</u> | <u>(39)</u> |
| ADJUSTMENT TO NET INCOME (LOSS): | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (2) | 2 | — |
| NET OPERATING INCOME (LOSS) | <u>\$ 9</u> | <u>\$ (48)</u> | <u>\$ (39)</u> |
| <i>Effective tax rate (operating income (loss))</i> | <i>19.0%</i> | <i>40.1%</i> | <i>43.3%</i> |
| <u>Three months ended September 30, 2011</u> | | | |
| REVENUES: | | | |
| Premiums | \$ 89 | \$ — | \$ 89 |
| Net investment income | 33 | 2 | 35 |
| Net investment gains (losses) | (159) | (11) | (170) |
| Insurance and investment product fees and other | 55 | 13 | 68 |
| Total revenues | <u>18</u> | <u>4</u> | <u>22</u> |
| BENEFITS AND EXPENSES: | | | |
| Benefits and other changes in policy reserves | 86 | — | 86 |
| Interest credited | 34 | — | 34 |
| Acquisition and operating expenses, net of deferrals | 35 | 14 | 49 |
| Amortization of deferred acquisition costs and intangibles | 32 | 3 | 35 |
| Interest expense | — | 82 | 82 |
| Total benefits and expenses | <u>187</u> | <u>99</u> | <u>286</u> |
| LOSS BEFORE INCOME TAXES | | | |
| Benefit for income taxes | (169) | (95) | (264) |
| | (70) | (30) | (100) |
| NET LOSS | <u>(99)</u> | <u>(65)</u> | <u>(164)</u> |
| ADJUSTMENT TO NET LOSS: | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 92 | 9 | 101 |
| NET OPERATING LOSS | <u>\$ (7)</u> | <u>\$ (56)</u> | <u>\$ (63)</u> |
| <i>Effective tax rate (operating loss)</i> | <i>76.0%</i> | <i>31.8%</i> | <i>43.1%</i> |

⁽¹⁾ Includes inter-segment eliminations and non-core products.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss)—Corporate and Runoff Division
(amounts in millions)

| <u>Nine months ended September 30, 2012</u> | <u>Runoff Segment</u> | <u>Corporate and Other⁽¹⁾</u> | <u>Total</u> |
|---|-----------------------|--|----------------|
| REVENUES: | | | |
| Premiums | \$ 4 | \$ — | \$ 4 |
| Net investment income | 108 | 19 | 127 |
| Net investment gains (losses) | 22 | (39) | (17) |
| Insurance and investment product fees and other | 155 | 80 | 235 |
| Total revenues | <u>289</u> | <u>60</u> | <u>349</u> |
| BENEFITS AND EXPENSES: | | | |
| Benefits and other changes in policy reserves | 24 | — | 24 |
| Interest credited | 100 | — | 100 |
| Acquisition and operating expenses, net of deferrals | 58 | 92 | 150 |
| Amortization of deferred acquisition costs and intangibles | 31 | 9 | 40 |
| Interest expense | 1 | 228 | 229 |
| Total benefits and expenses | <u>214</u> | <u>329</u> | <u>543</u> |
| INCOME (LOSS) BEFORE INCOME TAXES | 75 | (269) | (194) |
| Provision (benefit) for income taxes | 23 | (103) | (80) |
| NET INCOME (LOSS) | <u>52</u> | <u>(166)</u> | <u>(114)</u> |
| ADJUSTMENT TO NET INCOME (LOSS): | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (14) | 25 | 11 |
| NET OPERATING INCOME (LOSS) | <u>\$ 38</u> | <u>\$(141)</u> | <u>\$(103)</u> |
| <i>Effective tax rate (operating income (loss))</i> | 28.6% | 38.7% | 41.8% |
| <u>Nine months ended September 30, 2011</u> | | | |
| REVENUES: | | | |
| Premiums | \$ 258 | \$ — | \$ 258 |
| Net investment income | 104 | 19 | 123 |
| Net investment gains (losses) | (170) | (28) | (198) |
| Insurance and investment product fees and other | 171 | 26 | 197 |
| Total revenues | <u>363</u> | <u>17</u> | <u>380</u> |
| BENEFITS AND EXPENSES: | | | |
| Benefits and other changes in policy reserves | 233 | — | 233 |
| Interest credited | 103 | — | 103 |
| Acquisition and operating expenses, net of deferrals | 118 | 25 | 143 |
| Amortization of deferred acquisition costs and intangibles | 68 | 9 | 77 |
| Interest expense | 1 | 250 | 251 |
| Total benefits and expenses | <u>523</u> | <u>284</u> | <u>807</u> |
| LOSS BEFORE INCOME TAXES | (160) | (267) | (427) |
| Benefit for income taxes | (75) | (31) | (106) |
| NET LOSS | <u>(85)</u> | <u>(236)</u> | <u>(321)</u> |
| ADJUSTMENT TO NET LOSS: | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 97 | 19 | 116 |
| NET OPERATING INCOME (LOSS) | <u>\$ 12</u> | <u>\$(217)</u> | <u>\$(205)</u> |
| <i>Effective tax rate (operating income (loss))</i> | 192.4% | 9.0% | 18.7% |

⁽¹⁾ Includes inter-segment eliminations and non-core products.

Runoff Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Income (Loss) and Sales—Runoff Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|-------------|-------------------|--------------|--------------|--------------|---------------|--------------|-------------|--------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ 1 | \$ 2 | \$ 1 | \$ 4 | \$ 2 | \$ 89 | \$ 84 | \$ 85 | \$ 260 |
| Net investment income | 34 | 36 | 38 | 108 | 36 | 33 | 37 | 34 | 140 |
| Net investment gains (losses) | 5 | (25) | 42 | 22 | (4) | (159) | (11) | — | (174) |
| Insurance and investment product fees and other | 52 | 51 | 52 | 155 | 128 | 55 | 57 | 59 | 299 |
| Total revenues | 92 | 64 | 133 | 289 | 162 | 18 | 167 | 178 | 525 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | 9 | 14 | 1 | 24 | 1 | 86 | 69 | 78 | 234 |
| Interest credited | 33 | 34 | 33 | 100 | 32 | 34 | 34 | 35 | 135 |
| Acquisition and operating expenses, net of deferrals | 18 | 21 | 19 | 58 | 24 | 35 | 37 | 46 | 142 |
| Amortization of deferred acquisition costs and intangibles | 18 | 17 | (4) | 31 | 2 | 32 | 20 | 16 | 70 |
| Interest expense | — | 1 | — | 1 | 1 | — | 1 | — | 2 |
| Total benefits and expenses | 78 | 87 | 49 | 214 | 60 | 187 | 161 | 175 | 583 |
| INCOME (LOSS) BEFORE INCOME TAXES | 14 | (23) | 84 | 75 | 102 | (169) | 6 | 3 | (58) |
| Provision (benefit) for income taxes | 3 | (2) | 22 | 23 | 54 | (70) | (6) | 1 | (21) |
| NET INCOME (LOSS) | 11 | (21) | 62 | 52 | 48 | (99) | 12 | 2 | (37) |
| ADJUSTMENTS TO NET INCOME (LOSS): | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (2) | 15 | (27) | (14) | 3 | 92 | 6 | (1) | 100 |
| Gain on sale of business, net of taxes | — | — | — | — | (36) | — | — | — | (36) |
| NET OPERATING INCOME (LOSS) | <u>\$ 9</u> | <u>\$ (6)</u> | <u>\$ 35</u> | <u>\$ 38</u> | <u>\$ 15</u> | <u>\$ (7)</u> | <u>\$ 18</u> | <u>\$ 1</u> | <u>\$ 27</u> |
| <i>Effective tax rate (operating income (loss))</i> | 19.0% | NM ⁽¹⁾ | 16.9% | 28.6% | 45.9% | 76.0% | -28.8% | 17.0% | -97.3% |

(1) “NM” is defined as not meaningful for percentages greater than 200%.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Selected Operating Performance Measures—Runoff Segment
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Variable Annuities: | | | | | | | | | |
| Income Distribution Series | | | | | | | | | |
| Account value, beginning of the period | \$6,229 | \$6,398 | \$6,265 | \$6,265 | \$6,148 | \$6,606 | \$6,687 | \$6,590 | \$ 6,590 |
| Deposits | 17 | 20 | 26 | 63 | 23 | 30 | 33 | 117 | 203 |
| Surrenders, benefits and product charges | (184) | (168) | (174) | (526) | (159) | (171) | (171) | (185) | (686) |
| Net flows | (167) | (148) | (148) | (463) | (136) | (141) | (138) | (68) | (483) |
| Interest credited and investment performance | 199 | (21) | 281 | 459 | 253 | (317) | 57 | 165 | 158 |
| Account value, end of the period | 6,261 | 6,229 | 6,398 | 6,261 | 6,265 | 6,148 | 6,606 | 6,687 | 6,265 |
| Traditional Variable Annuities | | | | | | | | | |
| Account value, net of reinsurance, beginning of the period | 1,703 | 1,819 | 1,766 | 1,766 | 1,735 | 2,012 | 2,096 | 2,078 | 2,078 |
| Deposits | 4 | 3 | 3 | 10 | 3 | 4 | 3 | 17 | 27 |
| Surrenders, benefits and product charges | (72) | (81) | (89) | (242) | (82) | (73) | (100) | (88) | (343) |
| Net flows | (68) | (78) | (86) | (232) | (79) | (69) | (97) | (71) | (316) |
| Interest credited and investment performance | 80 | (38) | 139 | 181 | 110 | (208) | 13 | 89 | 4 |
| Account value, net of reinsurance, end of the period | 1,715 | 1,703 | 1,819 | 1,715 | 1,766 | 1,735 | 2,012 | 2,096 | 1,766 |
| Variable Life Insurance | | | | | | | | | |
| Account value, beginning of the period | 293 | 305 | 284 | 284 | 272 | 314 | 319 | 313 | 313 |
| Deposits | 2 | 2 | 3 | 7 | 2 | 3 | 3 | 3 | 11 |
| Surrenders, benefits and product charges | (12) | (10) | (8) | (30) | (8) | (12) | (11) | (11) | (42) |
| Net flows | (10) | (8) | (5) | (23) | (6) | (9) | (8) | (8) | (31) |
| Interest credited and investment performance | 11 | (4) | 26 | 33 | 18 | (33) | 3 | 14 | 2 |
| Account value, end of the period | 294 | 293 | 305 | 294 | 284 | 272 | 314 | 319 | 284 |
| Total Variable Annuities | \$8,270 | \$8,225 | \$8,522 | \$8,270 | \$8,315 | \$8,155 | \$8,932 | \$9,102 | \$ 8,315 |
| Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements: | | | | | | | | | |
| Account value, beginning of period | \$2,221 | \$2,594 | \$2,623 | \$2,623 | \$2,717 | \$3,043 | \$3,317 | \$3,717 | \$ 3,717 |
| Deposits | 84 | — | — | 84 | — | — | — | — | — |
| Surrenders and benefits | (26) | (385) | (55) | (466) | (111) | (341) | (312) | (435) | (1,199) |
| Net flows | 58 | (385) | (55) | (382) | (111) | (341) | (312) | (435) | (1,199) |
| Interest credited | 17 | 18 | 21 | 56 | 21 | 24 | 28 | 33 | 106 |
| Foreign currency translation | 1 | (6) | 5 | — | (4) | (9) | 10 | 2 | (1) |
| Account value, end of period | \$2,297 | \$2,221 | \$2,594 | \$2,297 | \$2,623 | \$2,717 | \$3,043 | \$3,317 | \$ 2,623 |

Corporate and Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Operating Loss—Corporate and Other⁽¹⁾
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|----------------|----------------|----------------|-----------------|---------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| REVENUES: | | | | | | | | | |
| Premiums | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| Net investment income | 3 | 16 | — | 19 | 13 | 2 | 18 | (1) | 32 |
| Net investment gains (losses) | (4) | — | (35) | (39) | (32) | (11) | (3) | (14) | (60) |
| Insurance and investment product fees and other | 35 | 24 | 21 | 80 | 14 | 13 | 6 | 7 | 40 |
| Total revenues | 34 | 40 | (14) | 60 | (5) | 4 | 21 | (8) | 12 |
| BENEFITS AND EXPENSES: | | | | | | | | | |
| Benefits and other changes in policy reserves | — | — | — | — | — | — | — | — | — |
| Interest credited | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 34 | 28 | 30 | 92 | 25 | 14 | 9 | 2 | 50 |
| Amortization of deferred acquisition costs and intangibles | 3 | 3 | 3 | 9 | 3 | 3 | 3 | 3 | 12 |
| Goodwill impairment | — | — | — | — | 29 | — | — | — | 29 |
| Interest expense | 82 | 84 | 62 | 228 | 81 | 82 | 86 | 82 | 331 |
| Total benefits and expenses | 119 | 115 | 95 | 329 | 138 | 99 | 98 | 87 | 422 |
| LOSS BEFORE INCOME TAXES | (85) | (75) | (109) | (269) | (143) | (95) | (77) | (95) | (410) |
| Provision (benefit) for income taxes | (35) | (31) | (37) | (103) | (102) | (30) | 17 | (18) | (133) |
| NET LOSS | (50) | (44) | (72) | (166) | (41) | (65) | (94) | (77) | (277) |
| ADJUSTMENTS TO NET LOSS: | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | — | 23 | 25 | 19 | 9 | 2 | 8 | 38 |
| Goodwill impairment, net of taxes | — | — | — | — | 19 | — | — | — | 19 |
| NET OPERATING LOSS | <u>\$ (48)</u> | <u>\$ (44)</u> | <u>\$ (49)</u> | <u>\$ (141)</u> | <u>\$ (3)</u> | <u>\$ (56)</u> | <u>\$ (92)</u> | <u>\$ (69)</u> | <u>\$ (220)</u> |
| <i>Effective tax rate (operating loss)</i> | 40.1% | 41.8% | 34.1% | 38.7% | 96.7% | 31.8% | -23.8% | 15.5% | 31.6% |

(1) Includes inter-segment eliminations and non-core products.

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Investments Summary
(amounts in millions)

Composition of Investment Portfolio

| | September 30, 2012 | | June 30, 2012 | | March 31, 2012 | | December 31, 2011 | | September 30, 2011 | |
|---|--------------------|-------------|-----------------|-------------|-----------------|-------------|-------------------|-------------|--------------------|-------------|
| | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total |
| Fixed maturity securities: | | | | | | | | | | |
| Investment grade: | | | | | | | | | | |
| Public fixed maturity securities | \$37,335 | 48% | \$35,553 | 46% | \$34,598 | 46% | \$34,770 | 46% | \$34,689 | 46% |
| Private fixed maturity securities | 10,306 | 13 | 10,119 | 13 | 9,992 | 13 | 9,480 | 12 | 9,309 | 12 |
| Residential mortgage-backed securities ⁽¹⁾ | 5,489 | 7 | 5,377 | 7 | 5,250 | 7 | 5,129 | 7 | 4,747 | 6 |
| Commercial mortgage-backed securities | 2,902 | 4 | 2,900 | 4 | 2,987 | 4 | 3,045 | 4 | 3,139 | 4 |
| Other asset-backed securities | 2,685 | 3 | 2,531 | 3 | 2,396 | 3 | 2,516 | 3 | 2,030 | 3 |
| Tax-exempt | 302 | — | 310 | 1 | 341 | 1 | 503 | 1 | 693 | 1 |
| Non-investment grade fixed maturity securities | 3,195 | 4 | 3,001 | 4 | 2,968 | 4 | 2,852 | 4 | 3,209 | 4 |
| Equity securities: | | | | | | | | | | |
| Common stocks and mutual funds | 410 | 1 | 374 | 1 | 384 | 1 | 306 | — | 284 | — |
| Preferred stocks | 114 | — | 57 | — | 50 | — | 55 | — | 70 | — |
| Commercial mortgage loans | 5,861 | 8 | 5,875 | 8 | 6,030 | 8 | 6,092 | 8 | 6,271 | 8 |
| Restricted commercial mortgage loans related to securitization entities | 359 | — | 382 | — | 392 | 1 | 411 | 1 | 430 | 1 |
| Policy loans | 1,626 | 2 | 1,619 | 2 | 1,555 | 2 | 1,549 | 2 | 1,556 | 2 |
| Cash, cash equivalents and short-term investments | 3,875 | 5 | 4,150 | 5 | 4,404 | 6 | 5,145 | 7 | 3,822 | 5 |
| Securities lending | 181 | — | 175 | — | 93 | — | 406 | 1 | 204 | — |
| Other invested assets: | 344 | — | 357 | — | 352 | — | 344 | — | 355 | 1 |
| Limited partnerships | | | | | | | | | | |
| Derivatives: | | | | | | | | | | |
| LTC forward starting swap—cash flow | 614 | 1 | 801 | 1 | 252 | — | 648 | 1 | 1,515 | 2 |
| Other cash flow | 1 | — | 3 | — | 1 | — | — | — | — | — |
| Fair value | 48 | — | 54 | — | 69 | — | 75 | — | 93 | — |
| Equity index options—non-qualified | 24 | — | 31 | — | 21 | — | 55 | — | 62 | — |
| LTC swaptions—non-qualified | — | — | — | — | — | — | — | — | — | — |
| Other non-qualified | 697 | 1 | 710 | 1 | 516 | 1 | 707 | 1 | 745 | 1 |
| Trading portfolio | 690 | 1 | 752 | 1 | 770 | 1 | 788 | 1 | 639 | 1 |
| Counterparty collateral | 1,010 | 1 | 1,218 | 2 | 589 | 1 | 1,023 | 1 | 1,733 | 2 |
| Restricted other invested assets related to securitization entities | 393 | 1 | 391 | 1 | 384 | 1 | 377 | — | 377 | 1 |
| Other | 173 | — | 135 | — | 121 | — | 116 | — | 106 | — |
| Total invested assets and cash | \$78,634 | 100% | \$76,875 | 100% | \$74,515 | 100% | \$76,392 | 100% | \$76,078 | 100% |

Public Fixed Maturity Securities—Credit Quality:

Rating Agency Designation

| | | | | | | | | | | |
|---|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|
| AAA | \$17,864 | 37% | \$17,055 | 37% | \$16,612 | 37% | \$17,179 | 38% | \$17,035 | 38% |
| AA | 4,709 | 10 | 4,498 | 10 | 4,574 | 10 | 4,666 | 10 | 5,038 | 11 |
| A | 13,311 | 28 | 13,083 | 28 | 12,542 | 28 | 12,577 | 28 | 12,499 | 28 |
| BBB | 10,372 | 21 | 9,759 | 21 | 9,638 | 21 | 9,334 | 21 | 8,721 | 19 |
| BB | 1,280 | 3 | 1,205 | 3 | 1,173 | 3 | 1,102 | 2 | 1,206 | 3 |
| B | 145 | — | 160 | — | 150 | — | 142 | — | 233 | — |
| CCC and lower | 456 | 1 | 408 | 1 | 424 | 1 | 420 | 1 | 449 | 1 |
| Total public fixed maturity securities | \$48,137 | 100% | \$46,168 | 100% | \$45,113 | 100% | \$45,420 | 100% | \$45,181 | 100% |

Private Fixed Maturity Securities—Credit Quality:

Rating Agency Designation

| | | | | | | | | | | |
|--|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|
| AAA | \$ 1,657 | 12% | \$ 1,649 | 12% | \$ 1,581 | 12% | \$ 1,754 | 14% | \$ 1,305 | 10% |
| AA | 1,349 | 10 | 1,170 | 9 | 1,122 | 8 | 1,079 | 8 | 1,072 | 9 |
| A | 4,164 | 29 | 4,238 | 31 | 4,290 | 32 | 3,993 | 31 | 4,087 | 32 |
| BBB | 5,593 | 40 | 5,338 | 39 | 5,205 | 39 | 4,861 | 38 | 4,850 | 39 |
| BB | 974 | 7 | 906 | 7 | 966 | 7 | 929 | 7 | 974 | 8 |
| B | 187 | 1 | 171 | 1 | 119 | 1 | 125 | 1 | 168 | 1 |
| CCC and lower | 153 | 1 | 151 | 1 | 136 | 1 | 134 | 1 | 179 | 1 |
| Total private fixed maturity securities | \$14,077 | 100% | \$13,623 | 100% | \$13,419 | 100% | \$12,875 | 100% | \$12,635 | 100% |

⁽¹⁾ The company does not have any material exposure to residential mortgage-backed securities collateralized debt obligations (CDOs).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Fixed Maturity Securities Summary
(amounts in millions)

| | September 30, 2012 | | June 30, 2012 | | March 31, 2012 | | December 31, 2011 | | September 30, 2011 | |
|--|--------------------|-------------|-----------------|-------------|-----------------|-------------|-------------------|-------------|--------------------|-------------|
| | Fair Value | % of Total | Fair Value | % of Total | Fair Value | % of Total | Fair Value | % of Total | Fair Value | % of Total |
| Fixed Maturity Securities—Security Sector: | | | | | | | | | | |
| U.S. government, agencies and government-sponsored enterprises | \$ 5,503 | 9% | \$ 4,985 | 8% | \$ 4,574 | 8% | \$ 4,863 | 8% | \$ 4,825 | 8% |
| Tax-exempt | 302 | 1 | 310 | 1 | 341 | — | 503 | 1 | 693 | 1 |
| Foreign government | 2,574 | 4 | 2,505 | 4 | 2,291 | 4 | 2,211 | 4 | 2,165 | 4 |
| U.S. corporate | 26,306 | 42 | 25,545 | 43 | 25,207 | 43 | 25,258 | 43 | 25,368 | 44 |
| Foreign corporate | 15,368 | 25 | 14,585 | 24 | 14,442 | 25 | 13,757 | 24 | 13,705 | 24 |
| Residential mortgage-backed securities | 6,119 | 10 | 5,976 | 10 | 5,852 | 10 | 5,695 | 10 | 5,380 | 9 |
| Commercial mortgage-backed securities | 3,286 | 5 | 3,268 | 6 | 3,346 | 6 | 3,400 | 6 | 3,543 | 6 |
| Other asset-backed securities | 2,756 | 4 | 2,617 | 4 | 2,479 | 4 | 2,608 | 4 | 2,137 | 4 |
| Total fixed maturity securities | <u>\$62,214</u> | <u>100%</u> | <u>\$59,791</u> | <u>100%</u> | <u>\$58,532</u> | <u>100%</u> | <u>\$58,295</u> | <u>100%</u> | <u>\$57,816</u> | <u>100%</u> |
| Corporate Bond Holdings—Industry Sector: | | | | | | | | | | |
| Investment Grade: | | | | | | | | | | |
| Finance and insurance | \$ 8,063 | 20% | \$ 8,028 | 21% | \$ 8,138 | 21% | \$ 7,919 | 21% | \$ 8,119 | 22% |
| Utilities and energy | 9,265 | 23 | 8,965 | 23 | 8,752 | 23 | 8,653 | 23 | 8,608 | 23 |
| Consumer—non-cyclical | 5,065 | 13 | 4,917 | 13 | 4,778 | 13 | 4,662 | 12 | 4,569 | 12 |
| Consumer—cyclical | 2,222 | 6 | 2,249 | 6 | 2,183 | 6 | 2,088 | 6 | 1,976 | 5 |
| Capital goods | 2,515 | 6 | 2,413 | 6 | 2,345 | 6 | 2,388 | 6 | 2,485 | 7 |
| Industrial | 2,434 | 6 | 2,341 | 6 | 2,267 | 6 | 2,149 | 6 | 1,995 | 5 |
| Technology and communications | 2,792 | 7 | 2,629 | 7 | 2,630 | 7 | 2,522 | 7 | 2,443 | 7 |
| Transportation | 1,566 | 4 | 1,454 | 4 | 1,435 | 4 | 1,445 | 4 | 1,403 | 4 |
| Other | 5,786 | 15 | 5,322 | 14 | 5,331 | 14 | 5,520 | 15 | 5,580 | 15 |
| Subtotal | <u>39,708</u> | <u>100%</u> | <u>38,318</u> | <u>100%</u> | <u>37,859</u> | <u>100%</u> | <u>37,346</u> | <u>100%</u> | <u>37,178</u> | <u>100%</u> |
| Non-Investment Grade: | | | | | | | | | | |
| Finance and insurance | 460 | 23% | 414 | 23% | 348 | 20% | 290 | 17% | 375 | 20% |
| Utilities and energy | 429 | 22 | 381 | 21 | 396 | 22 | 340 | 21 | 322 | 17 |
| Consumer—non-cyclical | 160 | 8 | 135 | 7 | 142 | 8 | 132 | 8 | 166 | 9 |
| Consumer—cyclical | 95 | 5 | 76 | 4 | 76 | 4 | 72 | 4 | 106 | 5 |
| Capital goods | 287 | 14 | 310 | 17 | 303 | 17 | 303 | 18 | 335 | 17 |
| Industrial | 290 | 15 | 269 | 15 | 280 | 16 | 286 | 17 | 318 | 17 |
| Technology and communications | 171 | 9 | 140 | 8 | 165 | 9 | 159 | 10 | 168 | 9 |
| Transportation | 58 | 3 | 59 | 3 | 60 | 3 | 68 | 4 | 88 | 5 |
| Other | 16 | 1 | 28 | 2 | 20 | 1 | 19 | 1 | 17 | 1 |
| Subtotal | <u>1,966</u> | <u>100%</u> | <u>1,812</u> | <u>100%</u> | <u>1,790</u> | <u>100%</u> | <u>1,669</u> | <u>100%</u> | <u>1,895</u> | <u>100%</u> |
| Total | <u>\$41,674</u> | <u>100%</u> | <u>\$40,130</u> | <u>100%</u> | <u>\$39,649</u> | <u>100%</u> | <u>\$39,015</u> | <u>100%</u> | <u>\$39,073</u> | <u>100%</u> |
| Fixed Maturity Securities—Contractual Maturity Dates: | | | | | | | | | | |
| Due in one year or less | \$ 3,097 | 5% | \$ 3,054 | 5% | \$ 2,958 | 5% | \$ 2,756 | 5% | \$ 2,720 | 5% |
| Due after one year through five years | 11,162 | 18 | 10,765 | 18 | 11,183 | 19 | 11,225 | 19 | 11,172 | 19 |
| Due after five years through ten years | 12,009 | 19 | 11,569 | 19 | 11,066 | 19 | 10,472 | 18 | 10,612 | 18 |
| Due after ten years | 23,785 | 38 | 22,542 | 38 | 21,648 | 37 | 22,139 | 38 | 22,252 | 39 |
| Subtotal | <u>50,053</u> | <u>80</u> | <u>47,930</u> | <u>80</u> | <u>46,855</u> | <u>80</u> | <u>46,592</u> | <u>80</u> | <u>46,756</u> | <u>81</u> |
| Mortgage and asset-backed securities | 12,161 | 20 | 11,861 | 20 | 11,677 | 20 | 11,703 | 20 | 11,060 | 19 |
| Total fixed maturity securities | <u>\$62,214</u> | <u>100%</u> | <u>\$59,791</u> | <u>100%</u> | <u>\$58,532</u> | <u>100%</u> | <u>\$58,295</u> | <u>100%</u> | <u>\$57,816</u> | <u>100%</u> |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Commercial Mortgage Loans Summary
(amounts in millions)

| | <u>September 30, 2012</u> | | <u>June 30, 2012</u> | | <u>March 31, 2012</u> | | <u>December 31, 2011</u> | | <u>September 30, 2011</u> | |
|---|---------------------------|-------------------|------------------------|-------------------|------------------------|-------------------|--------------------------|-------------------|---------------------------|-------------------|
| | <u>Carrying Amount</u> | <u>% of Total</u> | <u>Carrying Amount</u> | <u>% of Total</u> | <u>Carrying Amount</u> | <u>% of Total</u> | <u>Carrying Amount</u> | <u>% of Total</u> | <u>Carrying Amount</u> | <u>% of Total</u> |
| <u>Geographic Region</u> | | | | | | | | | | |
| South Atlantic | \$1,619 | 27% | \$1,640 | 28% | \$1,629 | 27% | \$1,631 | 27% | \$1,624 | 27% |
| Pacific | 1,526 | 26 | 1,486 | 25 | 1,504 | 25 | 1,539 | 25 | 1,598 | 25 |
| Middle Atlantic | 710 | 12 | 715 | 12 | 750 | 12 | 734 | 12 | 810 | 13 |
| East North Central | 513 | 9 | 528 | 9 | 544 | 9 | 557 | 9 | 568 | 9 |
| Mountain | 442 | 7 | 461 | 8 | 482 | 8 | 497 | 8 | 500 | 8 |
| New England | 342 | 6 | 344 | 6 | 385 | 6 | 388 | 6 | 390 | 6 |
| West North Central | 339 | 6 | 320 | 5 | 332 | 5 | 337 | 5 | 344 | 5 |
| West South Central | 260 | 4 | 269 | 4 | 293 | 5 | 298 | 5 | 329 | 5 |
| East South Central | 152 | 3 | 155 | 3 | 157 | 3 | 159 | 3 | 158 | 2 |
| Subtotal | <u>5,903</u> | <u>100%</u> | <u>5,918</u> | <u>100%</u> | <u>6,076</u> | <u>100%</u> | <u>6,140</u> | <u>100%</u> | <u>6,321</u> | <u>100%</u> |
| Allowance for losses | (44) | | (46) | | (49) | | (51) | | (54) | |
| Unamortized fees and costs | 2 | | 3 | | 3 | | 3 | | 4 | |
| Total | <u>\$5,861</u> | | <u>\$5,875</u> | | <u>\$6,030</u> | | <u>\$6,092</u> | | <u>\$6,271</u> | |
| <u>Property Type</u> | | | | | | | | | | |
| Retail | \$1,882 | 32% | \$1,899 | 32% | \$1,907 | 31% | \$1,898 | 31% | \$1,889 | 30% |
| Industrial | 1,633 | 27 | 1,623 | 27 | 1,688 | 28 | 1,707 | 28 | 1,736 | 28 |
| Office | 1,533 | 26 | 1,520 | 26 | 1,553 | 26 | 1,590 | 26 | 1,647 | 26 |
| Apartments | 578 | 10 | 595 | 10 | 626 | 10 | 641 | 10 | 708 | 11 |
| Mixed use/other | 277 | 5 | 281 | 5 | 302 | 5 | 304 | 5 | 341 | 5 |
| Subtotal | <u>5,903</u> | <u>100%</u> | <u>5,918</u> | <u>100%</u> | <u>6,076</u> | <u>100%</u> | <u>6,140</u> | <u>100%</u> | <u>6,321</u> | <u>100%</u> |
| Allowance for losses | (44) | | (46) | | (49) | | (51) | | (54) | |
| Unamortized fees and costs | 2 | | 3 | | 3 | | 3 | | 4 | |
| Total | <u>\$5,861</u> | | <u>\$5,875</u> | | <u>\$6,030</u> | | <u>\$6,092</u> | | <u>\$6,271</u> | |
| <u>Allowance for Losses on Commercial Mortgage Loans</u> | | | | | | | | | | |
| Beginning balance | \$ 46 | | \$ 49 | | \$ 51 | | \$ 54 | | \$ 57 | |
| Provision | 1 | | — | | — | | — | | — | |
| Release | (3) | | (3) | | (2) | | (3) | | (3) | |
| Ending balance | <u>\$ 44</u> | | <u>\$ 46</u> | | <u>\$ 49</u> | | <u>\$ 51</u> | | <u>\$ 54</u> | |

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Commercial Mortgage Loans Summary
(amounts in millions)

| <u>Loan Size</u> | <u>September 30, 2012</u> | | <u>June 30, 2012</u> | | <u>March 31, 2012</u> | | <u>December 31, 2011</u> | | <u>September 30, 2011</u> | |
|---|---------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|--------------------------|-------------------|---------------------------|-------------------|
| | <u>Principal Balance</u> | <u>% of Total</u> | <u>Principal Balance</u> | <u>% of Total</u> | <u>Principal Balance</u> | <u>% of Total</u> | <u>Principal Balance</u> | <u>% of Total</u> | <u>Principal Balance</u> | <u>% of Total</u> |
| Under \$5 million | \$2,722 | 46% | \$2,583 | 44% | \$2,655 | 44% | \$2,698 | 44% | \$2,810 | 45% |
| \$5 million but less than \$10 million | 1,521 | 26 | 1,512 | 25 | 1,540 | 25 | 1,540 | 25 | 1,600 | 25 |
| \$10 million but less than \$20 million | 1,058 | 18 | 1,063 | 18 | 1,117 | 18 | 1,161 | 19 | 1,199 | 19 |
| \$20 million but less than \$30 million | 198 | 3 | 247 | 4 | 249 | 4 | 225 | 4 | 305 | 5 |
| \$30 million and over | 404 | 7 | 513 | 9 | 515 | 9 | 516 | 8 | 407 | 6 |
| Subtotal | <u>5,903</u> | <u>100%</u> | <u>5,918</u> | <u>100%</u> | <u>6,076</u> | <u>100%</u> | <u>6,140</u> | <u>100%</u> | <u>6,321</u> | <u>100%</u> |
| Net premium/discount | — | | — | | — | | — | | — | |
| Total | <u>\$5,903</u> | | <u>\$5,918</u> | | <u>\$6,076</u> | | <u>\$6,140</u> | | <u>\$6,321</u> | |

Commercial Mortgage Loan Information by Vintage as of September 30, 2012
(loan amounts in millions)

| <u>Loan Year</u> | <u>Total Recorded Investment⁽¹⁾</u> | <u>Number of Loans</u> | <u>Average Balance Per Loan</u> | <u>Loan-To-Value⁽²⁾</u> | <u>Delinquent Principal Balance</u> | <u>Number of Delinquent Loans</u> | <u>Average Balance Per Delinquent Loan</u> |
|----------------------|--|------------------------|---------------------------------|------------------------------------|-------------------------------------|-----------------------------------|--|
| 2004 and prior | \$1,493 | 674 | \$ 2 | 47% | \$ 4 | 1 | \$ 4 |
| 2005 | 1,241 | 287 | \$ 4 | 60% | 20 | 4 | \$ 5 |
| 2006 | 1,169 | 266 | \$ 4 | 68% | 16 | 2 | \$ 8 |
| 2007 | 1,013 | 170 | \$ 6 | 72% | 2 | 2 | \$ 1 |
| 2008 | 262 | 56 | \$ 5 | 72% | 4 | 1 | \$ 4 |
| 2009 | — | — | \$— | —% | — | — | \$— |
| 2010 | 99 | 17 | \$ 6 | 58% | — | — | \$— |
| 2011 | 289 | 55 | \$ 5 | 63% | — | — | \$— |
| 2012 | 337 | 58 | \$ 6 | 67% | — | — | \$— |
| Total | <u>\$5,903</u> | <u>1,583</u> | \$ 4 | 61% | <u>\$ 46</u> | <u>10</u> | \$ 5 |

(1) Total recorded investment reflects the balance sheet carrying value gross of related allowance and the unamortized balance of loan origination fees and costs.

(2) Represents weighted-average loan-to-value as of September 30, 2012.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

General Account GAAP Net Investment Income Yields
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| GAAP Net Investment Income | | | | | | | | | |
| Fixed maturity securities—taxable | \$ 659 | \$ 669 | \$ 660 | \$1,988 | \$ 665 | \$ 669 | \$ 693 | \$ 670 | \$2,697 |
| Fixed maturity securities—non-taxable | 2 | 3 | 4 | 9 | 6 | 8 | 10 | 11 | 35 |
| Commercial mortgage loans | 87 | 85 | 84 | 256 | 92 | 89 | 92 | 92 | 365 |
| Restricted commercial mortgage loans related to securitization entities | 8 | 7 | 9 | 24 | 10 | 11 | 9 | 10 | 40 |
| Equity securities | 4 | 6 | 4 | 14 | 3 | 3 | 10 | 3 | 19 |
| Other invested assets | 46 | 36 | 43 | 125 | 36 | 31 | 38 | 30 | 135 |
| Limited partnerships | 2 | 20 | 10 | 32 | (5) | 11 | 17 | 4 | 27 |
| Restricted other invested assets related to securitization entities | — | — | — | — | — | — | — | — | — |
| Policy loans | 31 | 31 | 31 | 93 | 31 | 30 | 30 | 29 | 120 |
| Cash, cash equivalents and short-term investments | 8 | 10 | 10 | 28 | 13 | 12 | 6 | 6 | 37 |
| Gross investment income before expenses and fees | 847 | 867 | 855 | 2,569 | 851 | 864 | 905 | 855 | 3,475 |
| Expenses and fees | (22) | (21) | (23) | (66) | (24) | (22) | (24) | (25) | (95) |
| Net investment income | <u>\$ 825</u> | <u>\$ 846</u> | <u>\$ 832</u> | <u>\$2,503</u> | <u>\$ 827</u> | <u>\$ 842</u> | <u>\$ 881</u> | <u>\$ 830</u> | <u>\$3,380</u> |
| Annualized Yields | | | | | | | | | |
| Fixed maturity securities—taxable | 4.8% | 4.9% | 4.9% | 4.8% | 4.9% | 5.0% | 5.2% | 5.0% | 5.0% |
| Fixed maturity securities—non-taxable | 2.4% | 3.3% | 3.4% | 3.0% | 3.6% | 3.8% | 4.1% | 4.2% | 4.0% |
| Commercial mortgage loans | 5.9% | 5.7% | 5.5% | 5.7% | 6.0% | 5.6% | 5.6% | 5.5% | 5.7% |
| Restricted commercial mortgage loans related to securitization entities | 8.6% | 7.6% | 9.0% | 8.3% | 9.5% | 10.1% | 7.8% | 7.6% | 8.8% |
| Equity securities | 3.5% | 5.7% | 4.1% | 4.4% | 3.4% | 3.4% | 11.7% | 3.2% | 5.4% |
| Other invested assets | 19.8% | 13.9% | 15.8% | 16.5% | 14.3% | 13.4% | 15.8% | 11.7% | 13.6% |
| Limited partnerships ⁽¹⁾ | 2.3% | 22.6% | 11.5% | 12.2% | -5.7% | 12.6% | 19.9% | 5.1% | 7.8% |
| Restricted other invested assets related to securitization entities | 0.2% | 0.1% | — % | — % | — % | 0.2% | 0.2% | 0.3% | — % |
| Policy loans | 7.6% | 7.8% | 8.0% | 7.8% | 8.0% | 7.7% | 7.9% | 8.0% | 7.9% |
| Cash, cash equivalents and short-term investments | 0.8% | 0.9% | 0.8% | 0.8% | 1.2% | 1.4% | 0.7% | 0.7% | 1.0% |
| Gross investment income before expenses and fees | 4.9% | 5.0% | 4.9% | 4.9% | 4.9% | 5.0% | 5.3% | 5.0% | 5.0% |
| Expenses and fees | -0.2% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.2% | -0.2% | -0.1% |
| Net investment income | <u>4.7%</u> | <u>4.9%</u> | <u>4.8%</u> | <u>4.8%</u> | <u>4.8%</u> | <u>4.9%</u> | <u>5.1%</u> | <u>4.8%</u> | <u>4.9%</u> |

Yields for fixed maturity securities and equity securities are based on amortized cost and cost, respectively. Yields for securities lending activity, which is included in other invested assets, are calculated net of the corresponding securities lending liability.

⁽¹⁾ Limited partnership investments are equity-based and do not have fixed returns by period.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Net Investment Gains (Losses), Net of Taxes and Other Adjustments—Detail
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|---|---------------|----------------|--------------|---------------|-------------|----------------|----------------|----------------|-----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Net realized gains (losses) on available-for-sale securities: | | | | | | | | | |
| Fixed maturity securities: | | | | | | | | | |
| U.S. corporate | \$ 5 | \$ (1) | \$ 8 | \$ 12 | \$ 15 | \$ 4 | \$ 1 | \$ (3) | \$ 17 |
| U.S. government, agencies and government-sponsored enterprises | 2 | 2 | 2 | 6 | 5 | 1 | — | 3 | 9 |
| Foreign corporate | 1 | 1 | 1 | 3 | (3) | 17 | (8) | (1) | 5 |
| Foreign government | 2 | 2 | 1 | 5 | 1 | 3 | 2 | — | 6 |
| Tax-exempt | (1) | 1 | (1) | (1) | 7 | 1 | (1) | — | 7 |
| Mortgage-backed securities | (1) | (2) | (2) | (5) | (8) | (2) | (1) | (2) | (13) |
| Asset-backed securities | (1) | — | 1 | — | (1) | — | (1) | — | (2) |
| Equity securities | 3 | — | — | 3 | 2 | — | 1 | 2 | 5 |
| Foreign exchange | — | — | — | — | (1) | (1) | 1 | — | (1) |
| Total net realized gains (losses) on available-for-sale securities | <u>10</u> | <u>3</u> | <u>10</u> | <u>23</u> | <u>17</u> | <u>23</u> | <u>(6)</u> | <u>(1)</u> | <u>33</u> |
| Impairments: | | | | | | | | | |
| Sub-prime residential mortgage-backed securities | (8) | (2) | (2) | (12) | (2) | (1) | (3) | (6) | (12) |
| Alt-A residential mortgage-backed securities | (4) | (7) | (3) | (14) | (3) | (2) | (2) | (4) | (11) |
| Total sub-prime and Alt-A residential mortgage-backed securities | <u>(12)</u> | <u>(9)</u> | <u>(5)</u> | <u>(26)</u> | <u>(5)</u> | <u>(3)</u> | <u>(5)</u> | <u>(10)</u> | <u>(23)</u> |
| Prime residential mortgage-backed securities | (1) | (3) | — | (4) | (1) | (3) | (2) | (3) | (9) |
| Other mortgage-backed securities | (1) | (1) | (1) | (3) | (3) | — | — | — | (3) |
| Commercial mortgage-backed securities | (3) | (3) | (3) | (9) | (3) | (1) | (4) | — | (8) |
| Corporate fixed maturity securities | — | (10) | — | (10) | — | (27) | — | (9) | (36) |
| Limited partnerships | — | (1) | — | (1) | — | — | (1) | — | (1) |
| Commercial mortgage loans | (2) | — | (1) | (3) | — | — | (4) | (1) | (5) |
| Total impairments | <u>(19)</u> | <u>(27)</u> | <u>(10)</u> | <u>(56)</u> | <u>(12)</u> | <u>(34)</u> | <u>(16)</u> | <u>(23)</u> | <u>(85)</u> |
| Net unrealized gains (losses) on trading securities | 9 | 22 | (17) | 14 | (6) | 7 | 9 | 7 | 17 |
| Derivative instruments | (2) | (18) | 17 | (3) | 2 | (50) | (10) | (6) | (64) |
| Commercial mortgage loans held-for-sale market valuation allowance | 1 | 1 | 2 | 4 | 2 | 2 | 1 | (1) | 4 |
| Contingent purchase price valuation change | (5) | — | (1) | (6) | (1) | (15) | (1) | — | (17) |
| Net gains (losses) related to securitization entities | 12 | (3) | 22 | 31 | 3 | (37) | (3) | 6 | (31) |
| Other | — | — | — | — | (1) | 1 | — | — | — |
| Net investment gains (losses), net of taxes | <u>6</u> | <u>(22)</u> | <u>23</u> | <u>7</u> | <u>4</u> | <u>(103)</u> | <u>(26)</u> | <u>(18)</u> | <u>(143)</u> |
| Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes | (6) | 3 | (5) | (8) | (3) | 26 | 3 | 3 | 29 |
| Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes | (1) | — | (2) | (3) | — | (1) | — | (1) | (2) |
| Net investment gains (losses), net of taxes and other adjustments | <u>\$ (1)</u> | <u>\$ (19)</u> | <u>\$ 16</u> | <u>\$ (4)</u> | <u>\$ 1</u> | <u>\$ (78)</u> | <u>\$ (23)</u> | <u>\$ (16)</u> | <u>\$ (116)</u> |

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE

GAAP Basis ROE

| | Twelve months ended | | | | |
|---|-------------------------------|--------------------------|---------------------------|------------------------------|-------------------------------|
| | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
| Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended ⁽¹⁾ | \$ 299 | \$ 249 | \$ 37 | \$ 49 | \$ (302) |
| Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) ⁽²⁾ | \$11,069 | \$11,004 | \$10,973 | \$10,945 | \$10,969 |
| GAAP Basis ROE ⁽¹⁾ divided by ⁽²⁾ | 2.7% | 2.3% | 0.3% | 0.4% | -2.8% |

Operating ROE

| | | | | | |
|---|----------|----------|----------|----------|----------|
| Net operating income (loss) for the twelve months ended ⁽¹⁾ | \$ 356 | \$ 297 | \$ 104 | \$ 148 | \$ (159) |
| Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) ⁽²⁾ | \$11,069 | \$11,004 | \$10,973 | \$10,945 | \$10,969 |
| Operating ROE ⁽¹⁾ divided by ⁽²⁾ | 3.2% | 2.7% | 0.9% | 1.4% | -1.4% |

Quarterly Average ROE

GAAP Basis ROE

| | Three months ended | | | | |
|--|-------------------------------|--------------------------|---------------------------|------------------------------|-------------------------------|
| | September 30, 2012 | June 30, 2012 | March 31, 2012 | December 31, 2011 | September 30, 2011 |
| Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended ⁽³⁾ | \$ 34 | \$ 76 | \$ 47 | \$ 142 | \$ (16) |
| Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) ⁽⁴⁾ | \$11,184 | \$11,123 | \$11,052 | \$10,947 | \$10,877 |
| Annualized GAAP Quarterly Basis ROE ⁽³⁾ divided by ⁽⁴⁾ | 1.2% | 2.7% | 1.7% | 5.2% | -0.6% |

Operating ROE

| | | | | | |
|--|----------|----------|----------|----------|----------|
| Net operating income (loss) for the period ended ⁽³⁾ | \$ 121 | \$ 80 | \$ 31 | \$ 124 | \$ 62 |
| Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) ⁽⁴⁾ | \$11,184 | \$11,123 | \$11,052 | \$10,947 | \$10,877 |
| Annualized Operating Quarterly Basis ROE ⁽³⁾ divided by ⁽⁴⁾ | 4.3% | 2.9% | 1.1% | 4.5% | 2.3% |

Non-GAAP Definition for Operating ROE

The company references the non-GAAP financial measure entitled "operating return on equity" or "operating ROE." The company defines operating ROE as net operating income (loss) divided by average ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) in average ending Genworth Financial, Inc.'s stockholders equity. Management believes that analysis of operating ROE enhances understanding of the efficiency with which the company deploys its capital. However, operating ROE as defined by the company should not be viewed as a substitute for GAAP net income (loss) available to Genworth Financial, Inc.'s common stockholders divided by average ending Genworth Financial, Inc.'s stockholders' equity.

- ⁽¹⁾ The twelve months ended information is derived by adding the four quarters of net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 10 herein.
- ⁽²⁾ Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) for the most recent five quarters.
- ⁽³⁾ Net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 10 herein.
- ⁽⁴⁾ Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Reconciliation of Expense Ratio
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| GAAP Basis Expense Ratio | | | | | | | | | |
| Acquisition and operating expenses, net of deferrals ⁽¹⁾ | \$ 504 | \$ 502 | \$ 530 | \$1,536 | \$ 569 | \$ 581 | \$ 581 | \$ 563 | \$ 2,294 |
| Total revenues ⁽²⁾ | \$2,536 | \$2,523 | \$2,426 | \$7,485 | \$2,624 | \$2,521 | \$2,655 | \$2,568 | \$10,368 |
| Expense ratio ⁽¹⁾ divided by ⁽²⁾ | 19.9% | 19.9% | 21.8% | 20.5% | 21.7% | 23.0% | 21.9% | 21.9% | 22.1% |
| GAAP Basis, As Adjusted—Expense Ratio | | | | | | | | | |
| Acquisition and operating expenses, net of deferrals | \$ 504 | \$ 502 | \$ 530 | \$1,536 | \$ 569 | \$ 581 | \$ 581 | \$ 563 | \$ 2,294 |
| Less lifestyle protection insurance business | 117 | 126 | 127 | 370 | 139 | 143 | 156 | 152 | 590 |
| Less wealth management business | 63 | 64 | 92 | 219 | 93 | 95 | 92 | 92 | 372 |
| Adjusted acquisition and operating expenses, net of deferrals ⁽³⁾ | \$ 324 | \$ 312 | \$ 311 | \$ 947 | \$ 337 | \$ 343 | \$ 333 | \$ 319 | \$ 1,332 |
| Total revenues | \$2,536 | \$2,523 | \$2,426 | \$7,485 | \$2,624 | \$2,521 | \$2,655 | \$2,568 | \$10,368 |
| Less lifestyle protection insurance business | 198 | 211 | 218 | 627 | 226 | 245 | 281 | 270 | 1,022 |
| Less wealth management business | 82 | 122 | 112 | 316 | 114 | 115 | 114 | 110 | 453 |
| Less net investment gains (losses) | 8 | (35) | 34 | 7 | 7 | (155) | (41) | (30) | (219) |
| Adjusted total revenues ⁽⁴⁾ | \$2,248 | \$2,225 | \$2,062 | \$6,535 | \$2,277 | \$2,316 | \$2,301 | \$2,218 | \$ 9,112 |
| Adjusted expense ratio ⁽³⁾ divided by ⁽⁴⁾ | 14.4% | 14.0% | 15.1% | 14.5% | 14.8% | 14.8% | 14.5% | 14.4% | 14.6% |

Non-GAAP Definition for Expense Ratio

The company references the non-GAAP financial measure entitled “expense ratio” as a measure of productivity. The company defines expense ratio as acquisition and operating expenses, net of deferrals, divided by total revenues, excluding the effects of the company’s lifestyle protection insurance and wealth management businesses. The lifestyle protection insurance and wealth management businesses are excluded from this ratio as their expense bases are comprised of varying levels of non-deferrable acquisition costs. Management believes that the expense ratio analysis enhances understanding of the productivity of the company. However, the expense ratio as defined by the company should not be viewed as a substitute for GAAP acquisition and operating expenses, net of deferrals, divided by total revenues.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2012

Reconciliation of Core Premiums
(amounts in millions)

| | 2012 | | | | 2011 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| Reported premiums | \$1,311 | \$1,302 | \$1,107 | \$3,720 | \$1,352 | \$1,461 | \$1,455 | \$1,437 | \$5,705 |
| Less U.S. Life Insurance—fixed annuities premiums | 26 | 15 | 33 | 74 | 33 | 22 | 20 | 20 | 95 |
| Less impact of changes in foreign exchange rates | (34) | (23) | (3) | (60) | 7 | 54 | 44 | 10 | 115 |
| Core premiums | <u>\$1,319</u> | <u>\$1,310</u> | <u>\$1,077</u> | <u>\$3,706</u> | <u>\$1,312</u> | <u>\$1,385</u> | <u>\$1,391</u> | <u>\$1,407</u> | <u>\$5,495</u> |
| Reported premium percentage change from prior year | -10.3% | -10.5% | -23.0% | -14.5% | -7.8% | 1.0% | -1.0% | -2.2% | -2.5% |
| Core premium percentage change from prior year | -4.8% | -5.8% | -23.5% | -11.4% | -8.2% | -2.2% | -1.6% | 3.0% | -2.3% |

Non-GAAP Definition for Core Premiums

The company references the non-GAAP financial measure entitled “core premiums” as a measure of premium growth. The company defines core premiums as earned premiums less premiums from the U.S. Life Insurance—fixed annuities business and the impact of changes in foreign exchange rates. The fixed annuities premiums are excluded in this measure primarily because these are single premiums and are not an indication of future premiums. The impact of changes in foreign exchange rates are excluded in this measure to present periods on a comparable exchange rate. Management believes that analysis of core premiums enhances understanding of premium growth of the company. However, core premiums as defined by the company should not be viewed as a substitute for GAAP earned premiums.

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Reconciliation of Core Yield

| | | 2012 | | | | 2011 | | | | |
|-------------------------------------|--|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | | 3Q | 2Q | 1Q | Total | 4Q | 3Q | 2Q | 1Q | Total |
| (Assets—amounts in billions) | | | | | | | | | | |
| | Reported—Total Invested Assets and Cash | \$78.6 | \$76.9 | \$74.5 | \$ 78.6 | \$76.4 | \$76.1 | \$71.5 | \$71.8 | \$ 76.4 |
| | Subtract: | | | | | | | | | |
| | Securities lending | 0.2 | 0.2 | 0.1 | 0.2 | 0.4 | 0.2 | 0.6 | 0.8 | 0.4 |
| | Unrealized gains (losses) | 7.3 | 6.4 | 4.1 | 7.3 | 5.0 | 5.7 | 1.7 | 1.2 | 5.0 |
| | Derivative counterparty collateral | 1.0 | 1.2 | 0.6 | 1.0 | 1.0 | 1.7 | 0.7 | 0.7 | 1.0 |
| | Adjusted end of period invested assets | <u>\$70.1</u> | <u>\$69.1</u> | <u>\$69.7</u> | <u>\$ 70.1</u> | <u>\$70.0</u> | <u>\$68.5</u> | <u>\$68.5</u> | <u>\$69.1</u> | <u>\$ 70.0</u> |
| (A) | Average Invested Assets Used in Reported Yield Calculation | \$69.6 | \$69.4 | \$69.9 | \$ 69.6 | \$69.2 | \$68.5 | \$68.8 | \$68.9 | \$ 68.9 |
| | Subtract: | | | | | | | | | |
| | Restricted commercial mortgage loans and other invested assets related to securitization entities | 0.4 | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 | 0.5 | 0.5 |
| (B) | Average Invested Assets Used in Core Yield Calculation | 69.2 | 69.1 | 69.5 | 69.2 | 68.8 | 68.1 | 68.3 | 68.4 | 68.4 |
| | Subtract: | | | | | | | | | |
| | Portfolios supporting floating products and non-recourse funding obligations ⁽¹⁾ | 6.6 | 6.8 | 7.5 | 7.0 | 7.9 | 8.1 | 8.3 | 8.6 | 8.2 |
| (C) | Average Invested Assets Used in Core Yield (excl. Floating and Non-Recourse Funding) Calculation | <u>\$62.6</u> | <u>\$62.3</u> | <u>\$62.0</u> | <u>\$ 62.2</u> | <u>\$60.9</u> | <u>\$60.0</u> | <u>\$60.0</u> | <u>\$59.8</u> | <u>\$ 60.2</u> |
| (Income—amounts in millions) | | | | | | | | | | |
| (D) | Reported—Net Investment Income | \$ 825 | \$ 846 | \$ 832 | \$2,503 | \$ 827 | \$ 842 | \$ 881 | \$ 830 | \$3,380 |
| | Subtract: | | | | | | | | | |
| | Bond calls and commercial mortgage loan prepayments | 14 | 4 | 5 | 23 | 10 | 8 | 16 | 8 | 42 |
| | Reinsurance ⁽²⁾ | 19 | 24 | 22 | 65 | 19 | 21 | 36 | 32 | 108 |
| | Other non-core items ⁽³⁾ | 3 | 8 | 4 | 15 | 7 | 3 | 15 | 2 | 27 |
| | Restricted commercial mortgage loans and other invested assets related to securitization entities | 6 | 5 | 5 | 16 | 6 | 8 | 5 | 7 | 26 |
| (E) | Core Net Investment Income | 783 | 805 | 796 | 2,384 | 785 | 802 | 809 | 781 | 3,177 |
| | Subtract: | | | | | | | | | |
| | Investment income from portfolios supporting floating products and non-recourse funding obligations ⁽¹⁾ | 29 | 30 | 33 | 92 | 35 | 33 | 37 | 34 | 139 |
| (F) | Core Net Investment Income (excl. Floating and Non-Recourse Funding) | <u>\$ 754</u> | <u>\$ 775</u> | <u>\$ 763</u> | <u>\$2,292</u> | <u>\$ 750</u> | <u>\$ 769</u> | <u>\$ 772</u> | <u>\$ 747</u> | <u>\$3,038</u> |
| (D) / (A) | Reported Yield | 4.74% | 4.88% | 4.76% | 4.79% | 4.78% | 4.92% | 5.12% | 4.82% | 4.91% |
| (E) / (B) | Core Yield | 4.53% | 4.66% | 4.58% | 4.59% | 4.56% | 4.71% | 4.74% | 4.57% | 4.65% |
| (F) / (C) | Core Yield (excl. Floating and Non-Recourse Funding) | 4.82% | 4.98% | 4.92% | 4.91% | 4.93% | 5.13% | 5.15% | 5.00% | 5.05% |

Notes: Columns may not add due to rounding.
Yields have been annualized.

Non-GAAP Definition for Core Yield

The company references the non-GAAP financial measure entitled “core yield” as a measure of investment yield. The company defines core yield as the investment yield adjusted for those items that are not recurring in nature. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield as defined by the company should not be viewed as a substitute for GAAP investment yield.

- ⁽¹⁾ Floating products refer to institutional products and the non-recourse funding obligations that support certain term and universal life insurance reserves in the company’s life insurance business.
⁽²⁾ Represents imputed investment income related to reinsurance agreements in the lifestyle protection insurance business.
⁽³⁾ Includes mark-to-market adjustment on assets supporting executive deferred compensation and various other immaterial items.

Corporate Information

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Financial Strength Ratings

The company's principal life insurance subsidiaries are rated in terms of financial strength by Standard & Poor's Financial Services LLC (S&P), Moody's Investors Service, Inc. (Moody's) and A.M. Best Company, Inc. (A.M. Best) as follows:

| <u>Company</u> | <u>S&P</u> | <u>Moody's</u> | <u>A.M. Best</u> |
|---|----------------|----------------|------------------|
| Genworth Life Insurance Company | A- | A3 | A |
| Genworth Life Insurance Company (short-term rating) | A2 | P-1 | Not rated |
| Genworth Life and Annuity Insurance Company | A- | A3 | A |
| Genworth Life and Annuity Insurance Company (short-term rating) | A2 | P-1 | Not rated |
| Genworth Life Insurance Company of New York | A- | A3 | A |

The company's principal lifestyle protection insurance subsidiaries are rated in terms of financial strength by S&P as follows:

| <u>Company</u> | <u>S&P</u> |
|-------------------------------------|----------------|
| Financial Assurance Company Limited | A- |
| Financial Insurance Company Limited | A- |

The company's principal mortgage insurance subsidiaries are rated in terms of financial strength by S&P and Moody's as follows:

| <u>Company</u> | <u>S&P</u> | <u>Moody's</u> |
|---|----------------|----------------|
| Genworth Mortgage Insurance Corporation | B | Ba1 |
| Genworth Residential Mortgage Insurance Corporation of NC | B | Ba1 |
| Genworth Financial Mortgage Insurance Pty. Limited (Australia) | AA- | A1 |
| Genworth Financial Mortgage Insurance Limited (Europe) | BBB- | Not rated |
| Genworth Financial Mortgage Insurance Company Canada ⁽¹⁾ | AA- | Not rated |
| Genworth Seguros de Credito a la Vivienda S.A. de C.V. | mxAA- | Aa3.mx |

⁽¹⁾ Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by Dominion Bond Rating Service (DBRS).

The S&P, Moody's, A.M. Best and DBRS ratings included are not designed to be, and do not serve as, measures of protection or valuation offered to investors. These financial strength ratings should not be relied on with respect to making an investment in the company's securities.

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Financial Strength Ratings (continued)

S&P states that an insurer rated “AA” (Very Strong) has very strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments. Insurers rated “AA” (Very Strong), “A” (Strong), “BBB” (Good) or “B” (Weak) have very strong, strong, good, or weak financial security characteristics, respectively. The “AA,” “A,” “BBB” and “B” ranges are the second-, third-, fourth- and sixth-highest of nine financial strength rating ranges assigned by S&P, which range from “AAA” to “R.” A plus (+) or minus (-) shows relative standing in a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “AA-,” “A-,” “BBB-” and “B” ratings are the fourth-, seventh-, tenth- and fifteenth-highest of S&P’s 21 ratings categories. The short-term “A-2” rating is the second highest rating and shows the capacity to meet financial commitments is satisfactory. An obligor rated “mxAA” has a very strong capacity to meet its financial commitments relative to that of other Mexican obligors. The “mxAA” rating is the second-highest enterprise credit rating assigned on S&P’s CaVal national scale.

Moody’s states that insurance companies rated “A” (Good) offer good financial security and those rated “Ba” (Questionable) offer questionable financial security. The “A” (Good) and “Ba” (Questionable) ranges are the third- and fifth-highest, respectively, of nine financial strength rating ranges assigned by Moody’s, which range from “Aaa” to “C.” Numeric modifiers are used to refer to the ranking within the group, with 1 being the highest and 3 being the lowest. These modifiers are not added to ratings in the “Aaa” category or to ratings below the “Caa” category. Accordingly, the “A1,” “A3,” “Ba1”, ratings are the fifth-, seventh-, and eleventh-highest, respectively, of Moody’s 21 ratings categories. The short-term rating “P-1” is the highest rating and shows superior ability for repayment of short-term debt obligations. Issuers or issues rated “Aa.mx” demonstrate very strong creditworthiness relative to other issuers in Mexico.

A.M. Best states that the “A” (Excellent) rating is assigned to those companies that have, in its opinion, an excellent ability to meet their ongoing insurance obligations. The “A” (Excellent) rating is the third-highest, of 15 ratings assigned by A.M. Best, which range from “A++” to “F.”

DBRS states that long-term obligations rated “AA” are of superior credit quality. The capacity for the payment of financial obligations is considered high and unlikely to be significantly variable to future events. Credit quality differs from “AAA” only to a small degree.

S&P, Moody’s, A.M. Best, Fitch and DBRS review their ratings periodically and the company cannot assure you that it will maintain the current ratings in the future. Other agencies may also rate the company or its insurance subsidiaries on a solicited or an unsolicited basis.

About Genworth Financial

Genworth is a leading financial security company meeting the retirement, longevity and lifestyle protection, investment and mortgage insurance needs of more than 15 million customers, with a presence in more than 25 countries. For more information, visit www.genworth.com.

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