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

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

July 28, 2011
Date of Report
(Date of earliest event reported)

GENWORTH FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

Delaware	**001-32195**	**33-1073076**
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

6620 West Broad Street, Richmond, VA	**23230**
(Address of principal executive offices)	(Zip Code)

(804) 281-6000
(Registrant's telephone number, including area code)

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On July 28, 2011, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended June 30, 2011, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a financial supplement for the quarter ended June 30, 2011, a copy of which is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

The information contained in this Current Report on Form 8-K (including the exhibits) is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section. The information contained in this Current Report on Form 8-K shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in any such filing.

Item 9.01 Financial Statements and Exhibits.

The following materials are furnished as exhibits to this Current Report on Form 8-K:

Exhibit Number	Description of Exhibit
99.1	Press Release dated July 28, 2011.
99.2	Financial Supplement for the quarter ended June 30, 2011.

SIGNATURES

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

GENWORTH FINANCIAL, INC.

Date: July 28, 2011

By: /s/ Amy R. Corbin
Amy R. Corbin
Vice President and Controller
(Principal Accounting Officer)

Exhibit Index

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NEWS RELEASE

Genworth Financial Announces Second Quarter 2011 Results
$300 Million Reserve Strengthening In U.S. Mortgage Insurance
New U.S. Mortgage Insurance Flow Delinquencies Down 18 Percent
31 Percent Increase In Retirement And Protection Earnings
Strong Improvement In Lifestyle Protection Earnings

Richmond, VA (July 28, 2011) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the second quarter of 2011. The company reported a net loss[1] of $96 million, or $0.20 per diluted share, compared with net income of $42 million, or $0.08 per diluted share, in the second quarter of 2010. The net operating loss[2] for the second quarter of 2011 was $74 million, or $0.15 per diluted share, compared with net operating income of $118 million, or $0.24 per diluted share, in the second quarter of 2010. The net loss and net operating loss in the quarter reflect a reserve strengthening of approximately $300 million in U.S. Mortgage Insurance (U.S. MI).

"Disappointing results in U.S. Mortgage Insurance more than offset continued sound progress in our Retirement and Protection and International businesses this quarter," said Michael D. Fraizer, chairman and chief executive officer. "In U.S. Mortgage Insurance, despite declines in total and new delinquencies this quarter and prior reserve actions, the troubled U.S. residential real estate environment and loan servicer processing challenges necessitated additional reserve strengthening."

[1] Unless otherwise stated, all references in this press release to net income (loss), net income (loss) per share, net operating income (loss), net operating income (loss) per share, book value, book value per share and stockholders' equity should be read as net income (loss) available to Genworth's common stockholders, net income (loss) available to Genworth's common stockholders per share, net operating income (loss) available to Genworth's common stockholders, net operating income (loss) available to Genworth's common stockholders per share, book value available to Genworth's common stockholders, book value available to Genworth's common stockholders per share and stockholders' equity available to Genworth's common stockholders, respectively.

[2] This is a financial measure not calculated based on U.S. Generally Accepted Accounting Principles (Non-GAAP). See the Use of Non-GAAP Measures section of this press release for additional information.

"Life insurance earnings improved notably and we were pleased with our agreement to sell our Medicare supplement business. International performance, excluding tax items, remained stable with strong improvements in lifestyle protection profits. While we are focused on continuing to improve Retirement and Protection performance and to turn around U.S. Mortgage Insurance, we are also working to accelerate multiple strategies to free up capital for redeployment to enhance shareholder value."

Consolidated Net Income (Loss) &

Net Operating Income (Loss)

	Three months ended June 30 (Unaudited)			
	2011		2010	
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share
Net income (loss)	$ (96)	$ (0.20)	$ 42	$ 0.08
Net operating income (loss)	$ (74)	$ (0.15)	$ 118	$ 0.24
Weighted average diluted shares	490.6		494.2	
Book value per share	$ 29.41		$ 28.48	
Book value per share, excluding accumulated other comprehensive income (loss)	$ 25.21		$ 25.76	

Net investment losses, net of tax and other adjustments, decreased to $22 million in the quarter from $76 million in the prior year.

Segment Net Operating Income (Loss)

(Amounts in millions)	**Q2 11**	**Q2 10**
Retirement and Protection	$ 149	$ 114
International	107	105
U.S. MI	(253)	(40)

Net operating income (loss) excludes net investment gains (losses) and other adjustments, net of taxes. In the discussion of International results, all references to percentage changes exclude the impact of foreign exchange. Percentage changes, which include the impact of foreign exchange, are found in a table at the end of this press release. The impact of foreign exchange on net operating income in the second quarter of 2011 was a favorable $14 million versus the prior year.

A reconciliation of net operating income (loss) of segments and Corporate and Other activities to net income (loss) is included at the end of this press release.

Retirement and Protection

Highlights

- Total segment operating revenue[3] increase of seven percent driven by increased fees from continued positive net flows in wealth management and improved investment income.
- Sales were up in life insurance and long term care (LTC), reflecting strong distribution relationship execution and consumer demand.
- Sound consolidated risk based capital (RBC) ratio estimate of 385 percent[4].
- During the quarter, the company announced an agreement to sell its Medicare supplement business for $290 million with closing expected early in the fourth quarter.

[3] Operating revenue is a non-GAAP measure that excludes net investment gains (losses). Total segment operating revenue excludes net investment losses of $46 million and $69 million for the three months ended June 30, 2011 and 2010, respectively. Total segment revenue, including net investment losses, changed nine percent for the same period. See the Use of Non-GAAP Measures section of this press release for additional information.

[4] Company estimate for the second quarter of 2011, due to timing of the filing of statutory statements.

Retirement and Protection

Net Operating Income

(Amounts in millions)	**Q2 11**	**Q2 10**
Life Insurance	$ 72	$ 32
Long Term Care	31	47
Wealth Management	13	10
Retirement Income		
Spread-Based	24	25
Fee-Based	9	—
Total Retirement and Protection	**$ 149**	**$ 114**

Sales

(Amounts in millions)	**Q2 11**	**Q2 10**
Life Insurance		
Term and Universal Life	$ 45	$ 37
Excess Deposits	35	27
Linked Benefits[5]	25	11
Long Term Care[5]	69	48
Wealth Management		
Gross Flows	1,807	1,362
Net Flows	664	436
Retirement Income		
Spread-Based[5]	324	163
Fee-Based	42	169

5 The sales associated with the linked-benefit product related to universal life insurance and single premium deferred annuities that were previously reported in the long term care business are being reflected in the life insurance and spread-based retirement income business, respectively, for comparative purposes.

Assets Under Management[6]

(Amounts in millions)	Q2 11	Q2 10
Wealth Management	$25,930	$19,548
Retirement Income Spread-Based	18,079	18,761
Retirement Income Fee-Based	8,932	8,122
Total Assets Under Management	**$52,941**	**$46,431**

Retirement and Protection earnings increased 31 percent to $149 million, compared with $114 million a year ago. Consolidated U.S. life companies ended the quarter with an estimated RBC ratio of 385 percent[4].

Life insurance earnings were $72 million, compared with $32 million in the prior year. Current quarter earnings reflected actions taken to improve margins, including the selective repurchase of notes secured by non-recourse funding obligations, generating an $11 million after-tax gain, $6 million of favorable mortality, $6 million of higher investment income from bond calls and limited partnerships as well as improved persistency. The improved persistency was a result of smaller blocks entering the post level term period and overall lower lapse rates. Colony℠ Term UL sales grew $8 million versus the traditional term and Colony℠ Term UL in the prior year, reflecting higher consumer demand and strong servicing support execution through our distributors.

Long term care earnings were $31 million, compared with $47 million in the prior year. Results in the current quarter reflected a higher incidence of new claims in older issued policies partially offset by sound new business performance. The company is currently implementing a previously announced premium rate increase of about 18 percent on the majority of these older long term care insurance blocks. As of the end of this quarter, the company has received approvals in 30 states, which represent more than 50 percent of the impacted premiums. The annual premium increase from these rate increases is estimated to be approximately $60 to $70 million and is expected to be fully realized by the end of 2012 with some benefit starting to emerge in the fourth quarter of 2011. Individual LTC sales increased $16 million year over year, mainly from growth in the independent channel. As

[6] Assets under management represent account values, net of reinsurance, and managed third-party assets.

previously announced, the company has reached an agreement to sell its Medicare supplement business and related blocks of in-force business to Aetna Inc. for $290 million. This transaction is expected to generate approximately $240 million of capital within the life companies with targeted levels of capital release expected to be moved to the holding company in a staged manner.

Wealth management earnings were $13 million, compared with $10 million in the prior year driven mainly by strong growth in assets under management (AUM). Wealth management net flows were $664 million, the ninth consecutive quarter of positive net flows, and AUM grew to $25.9 billion. Strong AUM growth was led by the launching of new fund offerings, which have raised approximately $140 million in two months and Altegris' alternative investment solutions, which contributed approximately $700 million in total AUM year to date.

Retirement income spread-based earnings were $24 million, compared to $25 million in the prior year. Results in the prior year included a $6 million favorable unlocking of deferred acquisition costs (DAC) related to better-than-expected lapse experience. Results in the current quarter reflected improvements in investment income from limited partnerships and bond calls and higher mortality in the single premium immediate annuity product. Sales were $324 million versus $163 million in the prior year, driven by sales of reduced commission offerings to achieve targeted margins. Total spread-based AUM decreased slightly to $18.1 billion.

Retirement income fee-based earnings were $9 million, up from breakeven in the prior year. The increase is primarily attributable to improved equity market performance, which resulted in higher revenue and lower DAC amortization. Sales were $42 million versus $169 million in the prior year reflecting the decision in January of 2011 to discontinue sales of new individual and group variable annuities and only allow additions to existing contracts.

International

Highlights

- In Canada, flow new insurance written (NIW) was down 10 percent[7] year over year and up 41 percent[7] sequentially. The loss ratio was down five points sequentially to 33 percent.
- Genworth MI Canada Inc. (MIC) completed a share repurchase of CAD$160 million which resulted in net proceeds to the company of $93 million and no percentage change in the company's majority ownership position.
- In Australia, flow NIW was down three percent[7] year over year and up 16 percent[7] sequentially as the mortgage origination market showed signs of recovery.
- Genworth Australia completed an AUD$140 million Tier II debt issuance as part of its strategy to reduce affiliate reinsurance and aid in optimizing its capital structure.
- Lifestyle protection demonstrated solid pre-tax operating margin[2] improvement associated with a 25 percent decline in new claim registrations year over year as well as continuing benefits from price and distribution contract changes implemented in 2009 and 2010.

International

Net Operating Income (Loss)

(Amounts in millions)	**Q2 11**	**Q2 10**
Mortgage Insurance		
Canada	$ 31	$ 45
Australia	54	59
Other International	(3)	(11)
Lifestyle Protection	25	12
Total International	**$ 107**	**$ 105**

[7] Percent change excludes the impact of foreign exchange.

Sales

(Amounts in billions)	Q2 11	Q2 10
Mortgage Insurance (MI)		
Flow		
Canada	$ 6.4	$ 6.7
Australia	6.7	6.0
Other International	0.6	0.7
Bulk		
Canada	1.5	0.3
Australia	2.3	1.2
Other International	0.3	—
Total International MI	**$ 17.8**	**$ 14.9**
Lifestyle Protection	**$ 0.5**	**$ 0.4**

International earnings decreased 11 percent[7] to $107 million primarily driven by the tax impacts of legislative changes in Australia and Canada. In the prior year quarter, Australia recorded lower taxes of $10 million and in the current quarter, Canada recorded higher taxes of $12 million as a result of these respective changes.

Canadian operating earnings decreased 38 percent[7] from the prior year, primarily from a $12 million negative tax adjustment associated with an increase in the effective tax rate, resulting from legislation passed in June 2011 which will eliminate the Canadian government guarantee fund. The elimination of the guarantee fund is expected to increase the effective tax rate on the company's GAAP earnings, as prior deductions for contributions to the fund lowered the effective tax rate on GAAP earnings. This new legislation will not change the current level of government guarantee provided on mortgages insured by MIC. The loss ratio in the quarter dropped to 33 percent, down from 38 percent in the first quarter. Flow NIW in Canada decreased 10 percent[7] from the prior year reflecting a smaller mortgage origination market.

The regulatory capital ratio in Canada at quarter end was 158 percent[4]. Genworth MI Canada, as part of its ongoing efforts to optimize its capital structure, repurchased CAD$160 million of its existing common shares. The company received net proceeds of $93 million and maintained its 57.5 percent ownership of Genworth MI Canada. GAAP book value for the Canada MI business was $2.6 billion at quarter end, of which $1.5 billion represented Genworth's 57.5 percent ownership interest.

Australia operating earnings decreased 22 percent[7] from the prior year due to higher taxes and increased delinquencies. The loss ratio increased six points to 48 percent reflecting continued economic impacts from flooding in Queensland earlier in 2011 together with the combined impacts of higher interest rates, increased living costs, and the strong Australian dollar pressuring certain consumers and small business owners. Flow NIW decreased three percent[7] compared to the prior year primarily reflecting a smaller mortgage origination market and the slow return of some lenders to the high loan-to-value market.

The regulatory capital ratio in Australia at quarter end was 152 percent[4]. The ratio reflected the AUD$140 million Tier II debt issuance offset by a reduction in affiliate reinsurance. GAAP book value for Australia MI at quarter end was $2.1 billion.

Lifestyle protection earnings were $25 million, up $13 million from the prior year reflecting improved operating margins[2] associated with a 25 percent reduction in new claim registrations and continuing benefits from price and distribution contract changes implemented in 2009 and 2010, which together support achieving the total year target of a 300 basis point improvement in operating margin. Sales remained relatively stable reflecting overall consumer lending levels which remain below pre-recessionary levels and lower consumer spending.

The lifestyle protection regulatory capital ratio at quarter end was approximately 285 percent[4].

U.S. Mortgage Insurance

Highlights

- Reserve strengthening of approximately $300 million related to declining cures and continued aging of delinquencies.
- Total flow delinquencies declined two percent sequentially. New flow delinquencies declined 18 percent from prior year and 10 percent sequentially.
- Loss mitigation savings of $130 million in the quarter, with the business on track to achieve the targeted full year benefit of $400 to $500 million.
- Flow NIW declined 10 percent from the prior year and five percent sequentially reflecting a smaller mortgage origination market and continued strong presence of the Federal Housing Administration (FHA). Mortgage insurance penetration was up year over year and flat to prior quarter.
- The segment expects to receive capital support targeted at new business through a non-cash intercompany transaction, bringing the consolidated risk-to-capital ratio as of June 30, 2011 to an estimated 25.0:1[4].

U.S. Mortgage Insurance

(Amounts in millions)	**Q2 11**	**Q2 10**
Net Operating Loss	**$ (253)**	**$ (40)**

Primary Sales

(Amounts in billions)	**Q2 11**	**Q2 10**
Flow	$ 1.9	$ 2.1
Bulk	—	0.1
Total Primary Sales	**$ 1.9**	**$ 2.2**

U.S. MI had a $253 million net operating loss reflecting a reserve strengthening driven by continued aging of delinquent loans and a decline in cures.

The approximately $300 million reserve strengthening in the second quarter reflected approximately $100 million associated with worsening trends in recent experience and approximately $200 million in anticipated further deterioration in cure rates related to assumed continuation of market trends in an environment of ongoing weakness in the U.S. residential real estate market. U.S. MI results reflected a decline in cure rates during the quarter for delinquent loans and continued aging trends in the delinquent loan inventory. These trends were associated with a range of factors, including servicers' slow-moving pipelines of mortgages in some stage of foreclosure and delinquent loans under consideration for loan modifications. Specifically, reduced cure rates were driven by lower borrower self-cures and lower levels of lender loan modifications outside of government-sponsored modification programs.

Total flow delinquencies declined two percent sequentially in the second quarter. New flow delinquencies continued to decline, down 18 percent from the prior year and 10 percent sequentially. The flow average reserve per delinquency increased sequentially to $29,200 from $25,400, with continued aging of existing delinquencies and the reserve strengthening. Net paid claims declined 14 percent from the prior year as the rate at which servicers are moving delinquent loans through the foreclosure to claim process slowed.

Loss mitigation activities resulted in $130 million of savings in the quarter, an increase from $122 million in the first quarter. Second quarter and year-to-date results are consistent with the company's targeted full year loss mitigation benefit of $400 to $500 million.

Flow NIW declined 10 percent over the prior year and five percent sequentially reflecting a smaller mortgage origination market and continued strong market presence of the FHA. Flow persistency was flat at 86 percent on a sequential basis. The company's market share is estimated to have remained stable. In addition, the Home Affordable Refinance Program (HARP) accounted for about $500 million of insurance that is treated as a modification of the coverage on existing insurance in force rather than NIW.

As previously announced, the company is executing a non-cash intercompany transaction to provide capital support to the U.S. MI segment, which is targeted at new business. The company will transfer to U.S. MI a portion of its common shares of MIC with an estimated value of $375 million, currently held in a non-U.S. subsidiary in the International segment. This transfer does not reduce the company's current 57.5 percent ownership of Genworth MI Canada.

Additionally, Genworth Mortgage Insurance Corporation (GEMICO), the company's primary mortgage insurance company, was granted waivers or other communications from 46 states that permit the company to continue writing new business while its risk-to-capital ratio exceeds 25.0:1. In the remaining states, new business continues to be written out of other legal entities unless waivers or other communications are obtained.

Including the capital transaction, which is subject to customary regulatory approval and will be effective in the second quarter on a statutory basis, the combined U.S. MI statutory risk-to-capital ratio is estimated to be 25.0:1[4] at the end of the second quarter.

Investments

Investment performance continued to improve, with net investment income of $881 million, compared to $830 million in the first quarter. The core yield[1] was up sequentially to 4.7 percent.

Net income in the quarter included $22 million of net investment losses, net of tax and other adjustments. After-tax net investment losses were $26 million, which included $16 million of net other-than-temporary impairments.

Net unrealized investment gains were $236 million, net of tax and other items, as of June 30, 2011, compared with $29 million as of June 30, 2010 and unrealized losses of $37 million as of March 31, 2011. The fixed maturity securities portfolio had gross unrealized investment gains of $2.5 billion compared with $2.6 billion as of June 30, 2010 and gross unrealized investment losses of $1.3 billion compared with $2.3 billion as of June 30, 2010.

Corporate and Other

Corporate and Other's net operating loss was $77 million compared with $61 million in the prior year quarter driven primarily from higher taxes. On a pre-tax operating basis, the loss improved by $10 million year over year.

Holding Company

Genworth's holding company ended the quarter with $667 million of cash and highly liquid securities, down $673 million sequentially, reflecting $548 million of debt maturities, including preferred stock. The company continues to expect $350 million in dividends from the International segment in 2011. The holding company targets to maintain cash balances equal to two times its annual debt service expense. The company has $222 million of debt maturities in 2012 and no debt maturities in 2013.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 insurance holding company with more than $100 billion in assets that is dedicated to helping people secure their financial lives, families and futures. Genworth has leadership positions in offerings that assist consumers in protecting themselves, investing for the future and planning for retirement — including life insurance, long term care insurance, financial protection coverages, and independent advisor-based wealth management — and mortgage insurance that helps consumers achieve homeownership while assisting lenders in managing their risk and capital.

Genworth has approximately 6,500 employees and operates through three segments: Retirement and Protection, U.S. Mortgage Insurance and International. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia. For more information, visit Genworth.com. From time to time, Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of Genworth.com.

Conference Call and Financial Supplement Information

This press release and the second quarter 2011 financial supplement are now posted on the company's website. Investors are encouraged to review all of these materials.

Genworth will conduct a conference call on July 29, 2011 at 9 a.m. (ET) to discuss the quarter's results. The conference call will be accessible via telephone and the Internet. The dial-in number for Genworth's July 29 conference call is 888 318.7459 or 719 325.2342 (outside the U.S.). To participate in the call by webcast, register at http://investor.genworth.com at least 15 minutes prior to the webcast to download and install any necessary software.

The webcast will be archived on the company's website and a replay of the call will be available at 888 203.1112 or 719 457.0820 (outside the U.S.); passcode 6361532, through August 12, 2011.

Use of Non-GAAP Measures

This press release includes the non-GAAP 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 net income attributable to noncontrolling interests, after-tax net investment gains (losses) and other adjustments and infrequent or unusual non-operating items. This metric 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. Infrequent or unusual 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. 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. However, 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. There were no infrequent or unusual non-operating items excluded from net operating income (loss) available to Genworth Financial, Inc.'s common stockholders during the periods presented. The tables at the end of this press release reflect 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 three months ended June 30, 2011 and 2010.

This press release includes the non-GAAP financial measure entitled "operating revenue." The company defines operating revenue as revenue excluding net investment gains (losses). The company believes that operating revenue and measures that are derived from or incorporate operating revenue, is an appropriate measure that is useful to investors because it identifies the revenue attributable to the ongoing operations of the business. However, operating revenue is not a substitute for revenue determined in accordance with GAAP. In addition, the company's definition of operating revenue may differ from the definitions used by other companies.

This press release also includes the non-GAAP measure entitled “operating margin” related to the lifestyle protection business. The company defines operating margin as income (loss) from continuing operations before income taxes excluding net investment gains (losses) divided by total revenues excluding net investment gains (losses). Management believes that this analysis of operating margin enhances the understanding of the lifestyle protection business. However, operating margin as defined by the company should not be viewed as a substitute for GAAP margin. In addition, the company’s definition of operating margin may differ from the definitions used by other companies.

This press release includes 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. In addition, the company’s definition of core yield may differ from the definitions used by other companies. A reconciliation of core yield to reported GAAP yield is included in a table at the end of this press release.

Definition of Selected Operating Performance Measures

The company reports 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, long term care and Medicare supplement insurance; (2) new and additional premiums/deposits for universal and term universal life insurance, linked-benefits, spread-based and variable products; (3) gross flows and net flows, which represent gross flows less redemptions, for the wealth management business; (4) 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; (5) new insurance written for mortgage insurance; and (6) written premiums, net of cancellations, for the Mexican insurance operations, which in each case reflects the amount of business the company generated during each period presented. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, new premiums/deposits, gross and net flows, written premiums, premium equivalents and new insurance written to be measures 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 percent that represents the highest expected average per-claim payment for any one underwriting year over the life of the company's businesses in Canada, Australia and New Zealand. 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 percent 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 measures 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 press release 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 curtailment and other loan workouts and claim mitigation actions. 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 they 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.

Cautionary Note Regarding Forward-Looking Statements

This press release contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as "expects," "intends," "anticipates," "plans," "believes," "seeks," "estimates," "will" or words of similar meaning and include, but are not limited to, statements regarding the outlook for the company's future business and financial performance. Forward-looking statements are based on management's current expectations and assumptions, which are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory and other factors and risks, including the following:

- *Risks relating to the company's businesses*, including downturns and volatility in global economies and equity and credit markets, downgrades in the company's financial strength or credit ratings, interest rate fluctuations and levels, adverse capital and credit market conditions, the valuation of fixed maturity, equity and trading securities, defaults, downgrades or other events impacting the value of the company's fixed maturity securities portfolio, defaults on the company's commercial mortgage loans or the mortgage loans underlying the company's investments in commercial mortgage-backed securities and volatility in performance, goodwill impairments, default by counterparties to reinsurance arrangements or derivative instruments, an adverse change in risk based capital and other regulatory requirements, insufficiency of reserves, legal constraints on dividend distributions by the company's subsidiaries, competition, availability, affordability and adequacy of reinsurance, loss of key distribution partners, regulatory restrictions on the company's operations and changes in applicable laws and regulations, legal or regulatory investigations or actions, the failure or any compromise of the security of the company's computer systems, the occurrence of natural or man-made disasters or a pandemic, the effect of the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act, changes in the accounting standards issued by the Financial Accounting Standards Board or other standard-setting bodies and impairments of or valuation allowances against the company's deferred tax assets;

- *Risks relating to the company's Retirement and Protection segment*, including changes in morbidity and mortality, accelerated amortization of deferred acquisition costs and present value of future profits, reputational risks as a result of rate increases on certain in force long term care insurance products, medical advances, such as genetic research and diagnostic imaging, and related legislation, unexpected changes in persistency rates, ability to continue to implement actions to mitigate the impact of statutory reserve requirements and the failure of demand for long term care insurance to increase;
- *Risks relating to the company's International segment*, including political and economic instability or changes in government policies, foreign exchange rate fluctuations, unexpected changes in unemployment rates, unexpected increases in mortgage insurance default rates or severity of defaults, the significant portion of high loan to value insured international mortgage loans which generally result in more and larger claims than lower loan-to-value ratios, competition with government owned and government sponsored enterprises offering mortgage insurance and changes in regulations;
- *Risks relating to the company's U.S. Mortgage Insurance segment*, including increases in mortgage insurance default rates, failure to meet, or have waived to the extent needed, the minimum statutory capital requirements and hazardous financial condition standards, uncertain results of continued investigations of insured U.S. mortgage loans, possible rescissions of coverage and the results of objections to our rescissions, the extent to which loan modifications and other similar programs may

provide benefits to the company, unexpected changes in unemployment and underemployment rates, further deterioration in economic conditions or a further decline in home prices, problems associated with foreclosure process defects that may defer claim payments, changes to the role or structure of Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac), competition with government owned and government sponsored enterprises offering mortgage insurance, changes in regulations that affect the U.S. mortgage insurance business, the influence of Fannie Mae, Freddie Mac and a small number of large mortgage lenders and investors, decreases in the volume of high loan to value mortgage originations or increases in mortgage insurance cancellations, increases in the use of alternatives to private mortgage insurance and reductions by lenders in the level of coverage they select, the impact of the use of reinsurance with reinsurance companies affiliated with mortgage lending customers, legal actions under the Real Estate Settlement Procedures Act of 1974 and potential liabilities in connection with the company's U.S. contract underwriting services;

- *Other risks*, including the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if the company's corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control and provisions of the company's certificate of incorporation and bylaws and the tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests; and
- *Risks relating to the company's common stock,* including the suspension of dividends and stock price fluctuations.

The company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

# # #

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Condensed Consolidated Statements of Income
(Amounts in millions, except per share amounts)

	Three months ended June 30, 2011	Three months ended June 30, 2010
Revenues:		
Premiums	$1,455	$ 1,470
Net investment income	881	823
Net investment gains (losses)	(40)	(139)
Insurance and investment product fees and other	359	256
Total revenues	2,655	2,410
Benefits and expenses:		
Benefits and other changes in policy reserves	1,672	1,340
Interest credited	204	211
Acquisition and operating expenses, net of deferrals	514	499
Amortization of deferred acquisition costs and intangibles	197	179
Interest expense	134	109
Total benefits and expenses	2,721	2,338
Income (loss) before income taxes	(66)	72
Benefit for income taxes	(6)	(5)
Net income (loss)	(60)	77
Less: net income (loss) attributable to noncontrolling interests	36	35
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ (96)	$ 42
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ (0.20)	$ 0.09
Diluted	$ (0.20)	$ 0.08
Weighted-average common shares outstanding:		
Basic	490.6	489.1
Diluted	490.6	494.2

Reconciliation of Net Operating Income (Loss) to Net Income (Loss)
(Amounts in millions, except per share amounts)

	Three months ended June 30, 2011	Three months ended June 30, 2010
Net operating income (loss):		
Retirement and Protection segment	$ 149	$ 114
International segment	107	105
U.S. Mortgage Insurance segment	(253)	(40)
Corporate and Other	(77)	(61)
Net operating income (loss)	(74)	118
Adjustment to net operating income (loss):		
Net investment gains (losses), net of taxes and other adjustments	(22)	(76)
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	(96)	42
Add: net income attributable to noncontrolling interests	36	35
Net income (loss)	$ (60)	$ 77
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ (0.20)	$ 0.09
Diluted	$ (0.20)	$ 0.08
Net operating income (loss) per common share:		
Basic	$ (0.15)	$ 0.24
Diluted	$ (0.15)	$ 0.24
Weighted-average common shares outstanding:		
Basic	490.6	489.1
Diluted	490.6	494.2

Condensed Consolidated Balance Sheets
(Amounts in millions)

	June 30, 2011	December 31, 2010
Assets		
Cash, cash equivalents and invested assets	$ 72,230	$ 72,302
Deferred acquisition costs	7,362	7,256
Intangible assets	692	741
Goodwill	1,333	1,329
Reinsurance recoverable	16,999	17,191
Deferred tax and other assets	2,279	1,910
Separate account assets	11,452	11,666
Total assets	$112,347	$ 112,395
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	$ 31,177	$ 30,717
Policyholder account balances	26,115	26,978
Liability for policy and contract claims	7,327	6,933
Unearned premiums	4,563	4,541
Deferred tax and other liabilities	7,574	7,706
Borrowings related to securitization entities	452	494
Non-recourse funding obligations	3,374	3,437
Long-term borrowings	4,755	4,952
Separate account liabilities	11,452	11,666
Total liabilities	96,789	97,424
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,110	12,095
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	352	21
Net unrealized gains (losses) on other-than-temporarily impaired securities	(116)	(121)
Net unrealized investment gains (losses)	236	(100)
Derivatives qualifying as hedges	943	924
Foreign currency translation and other adjustments	883	668
Total accumulated other comprehensive income (loss)	2,062	1,492
Retained earnings	2,959	2,973
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,432	13,861
Noncontrolling interests	1,126	1,110
Total stockholders' equity	15,558	14,971
Total liabilities and stockholders' equity	$112,347	$ 112,395

Impact of Foreign Exchange on Operating Results[8]
Three months ended June 30, 2011

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[9]
International:		
Total operating income	2%	(11)%
Canada Mortgage Insurance (MI):		
Net operating income	(31)%	(38)%
Flow new insurance written	(4)%	(10)%
Flow new insurance written (2Q11 vs. 1Q11)	45%	41%
Australia MI:		
Net operating income	(8)%	(22)%
Flow new insurance written	12%	(3)%
Flow new insurance written (2Q11 vs. 1Q11)	22%	16%

[8] All percentages are comparing the second quarter of 2011 to the second quarter of 2010 unless otherwise stated.
[9] The impact of foreign exchange was calculated using the comparable prior period exchange rates.

Reconciliation of Core Yield to Reported Yield

(Assets – amounts in billions)	**For the three months ended June 30, 2011**
Reported Total Invested Assets and Cash	$ 71.5
Subtract:	
Securities lending	0.6
Unrealized gains (losses)	1.7
Derivative counterparty collateral	0.7
Adjusted end of period invested assets	$ 68.5
Average Invested Assets Used in Reported Yield Calculation	$ 68.8
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	0.5
Average Invested Assets Used in Core Yield Calculation	$ 68.3
(Income – amounts in millions)	
Reported Net Investment Income	$ 881
Subtract:	
Bond calls and commercial mortgage loan prepayments	16
Reinsurance[11]	36
Other non-core items[12]	15
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	5
Core Net Investment Income	$ 809
Reported Yield	5.12%
Core Yield	4.74%

[10] Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.
[11] Represents imputed investment income related to reinsurance agreements in the lifestyle protection insurance business.
[12] Includes mark-to-market adjustment on assets supporting executive deferred compensation and various other immaterial items.

[Table of Contents](#)

Exhibit 99.2

Genworth Financial

SECOND QUARTER FINANCIAL SUPPLEMENT

JUNE 30, 2011

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Table of Contents

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
SECOND QUARTER 2011

Dear Investor,

The company provided additional data related to delinquencies, cures and loss reserves for its U.S. Mortgage Insurance segment. This information can be found on pages 46, 47 and 51.

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

Please feel free to call with any questions or comments.

Regards,

Kelly Groh
Investor Relations
804 662.2248

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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 net income attributable to noncontrolling interests, after-tax net investment gains (losses) and other adjustments 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. Infrequent or unusual 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. 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. However, 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. There were no infrequent or unusual non-operating items excluded from net operating income (loss) available to Genworth Financial, Inc.'s common stockholders during the periods presented other than a $106 million tax benefit related to separation from the company's former parent recorded in the first quarter of 2010. The table on page 8 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 three and six months ended June 30, 2011 and 2010. 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 65 through 68 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, long-term care and Medicare supplement insurance; (2) new and additional premiums/deposits for universal and term universal life insurance, linked-benefits, spread-based and variable products; (3) gross flows and net flows, which represent gross flows less redemptions, for the wealth management business; (4) 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; (5) new insurance written for mortgage insurance; and (6) written premiums, net of cancellations, for the Mexican insurance operations, which in each case reflects the amount of business the company generated during each period presented. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, new premiums/deposits, gross and net flows, written premiums, premium equivalents 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, Australia and New Zealand. 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 curtailment and other loan workouts and claim mitigation actions. 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 they 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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Balance Sheet Data	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)	$12,370	$12,457	$ 12,369	$ 12,518	$12,600
Total accumulated other comprehensive income (loss)	2,062	1,620	1,492	2,484	1,331
Total Genworth Financial, Inc.'s stockholders' equity	$14,432	$14,077	$ 13,861	$ 15,002	$13,931
Book value per common share	$ 29.41	$ 28.70	$ 28.31	$ 30.64	$ 28.48
Book value per common share, excluding accumulated other comprehensive income (loss)	$ 25.21	$ 25.40	$ 25.26	$ 25.57	$ 25.76
Common shares outstanding as of the balance sheet date	490.7	490.5	489.7	489.6	489.2

	Twelve months ended				
Twelve Month Rolling Average ROE	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
GAAP Basis ROE	-0.7%	0.4%	1.1%	2.7%	2.3%
Operating ROE[1]	-0.7%	0.9%	1.0%	2.8%	3.3%

	Three months ended				
Quarterly Average ROE	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
GAAP Basis ROE	-3.1%	2.6%	-5.2%	2.6%	1.3%
Operating ROE[1]	-2.4%	3.2%	-4.3%	0.9%	3.8%

Basic and Diluted Shares	Three months ended June 30, 2011	Six months ended June 30, 2011
Weighted-average shares used in basic earnings per common share calculations	490.6	490.4
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	—	—
Weighted-average shares used in diluted earnings per common share calculations[2]	490.6	490.4

(1) See page 65 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

(2) 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 and six months ended June 30, 2011, the inclusion of 3.7 million and 4.0 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 and six months ended June 30, 2011, dilutive potential common shares would have been 494.3 million and 494.4 million, respectively.

Second Quarter Results

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Income (Loss)
(amounts in millions)

	Three months ended June 30,		Six months ended June 30,	
	2011	2010	2011	2010
REVENUES:				
Premiums	$ 1,455	$ 1,470	$ 2,892	$ 2,940
Net investment income	881	823	1,711	1,588
Net investment gains (losses)	(40)	(139)	(68)	(209)
Insurance and investment product fees and other	359	256	688	512
Total revenues	2,655	2,410	5,223	4,831
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	1,672	1,340	3,081	2,655
Interest credited	204	211	405	424
Acquisition and operating expenses, net of deferrals	514	499	1,014	974
Amortization of deferred acquisition costs and intangibles	197	179	382	363
Interest expense	134	109	261	224
Total benefits and expenses	2,721	2,338	5,143	4,640
INCOME (LOSS) BEFORE INCOME TAXES	(66)	72	80	191
Provision (benefit) for income taxes	(6)	(5)	24	(98)
Effective tax rate	*9.1%*	*-6.9%*	*30.0%*	*-51.3%*
NET INCOME (LOSS)	(60)	77	56	289
Less: net income attributable to noncontrolling interests	36	35	70	69
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ (96)	$ 42	$ (14)	$ 220

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

		Three months ended June 30, 2011	Three months ended June 30, 2010	Six months ended June 30, 2011	Six months ended June 30, 2010
Retirement and Protection:					
Wealth Management		$ 13	$ 10	$ 23	$ 21
Retirement Income		33	25	58	59
Life Insurance		72	32	124	69
Long-Term Care		31	47	71	87
Total Retirement and Protection		149	114	276	236
International:					
International Mortgage Insurance	—Canada	31	45	82	86
	—Australia	54	59	106	102
	—Other	(3)	(11)	(7)	(16)
Lifestyle Protection Insurance		25	12	50	24
Total International		107	105	231	196
U.S. Mortgage Insurance		(253)	(40)	(334)	(76)
Corporate and Other		(77)	(61)	(149)	(124)
NET OPERATING INCOME (LOSS)		(74)	118	24	232
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):					
Net investment gains (losses), net of taxes and other adjustments[1]		(22)	(76)	(38)	(118)
Net tax benefit related to separation from the company's former parent		—	—	—	106
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS		(96)	42	(14)	220
Add: net income attributable to noncontrolling interests		36	35	70	69
NET INCOME (LOSS)		$ (60)	$ 77	$ 56	$ 289
Earnings (Loss) Per Share Data:					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share					
Basic		$ (0.20)	$ 0.09	$ (0.03)	$ 0.45
Diluted		$ (0.20)	$ 0.08	$ (0.03)	$ 0.45
Net operating income (loss) per common share					
Basic		$ (0.15)	$ 0.24	$ 0.05	$ 0.47
Diluted		$ (0.15)	$ 0.24	$ 0.05	$ 0.47
Weighted-average shares outstanding					
Basic		490.6	489.1	490.4	489.0
Diluted		490.6	494.2	490.4	493.9

(1) See page 63 for details on net investment gains (losses), net of taxes and other adjustments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$1,455	$1,437	$2,892	$1,467	$1,447	$1,470	$1,470	$ 5,854
Net investment income	881	830	1,711	863	815	823	765	3,266
Net investment gains (losses)	(40)	(28)	(68)	(39)	105	(139)	(70)	(143)
Insurance and investment product fees and other	359	329	688	300	300	256	256	1,112
Total revenues	2,655	2,568	5,223	2,591	2,667	2,410	2,421	10,089
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,672	1,409	3,081	1,837	1,502	1,340	1,315	5,994
Interest credited	204	201	405	205	212	211	213	841
Acquisition and operating expenses, net of deferrals	514	500	1,014	519	472	499	475	1,965
Amortization of deferred acquisition costs and intangibles	197	185	382	166	227	179	184	756
Interest expense	134	127	261	119	114	109	115	457
Total benefits and expenses	2,721	2,422	5,143	2,846	2,527	2,338	2,302	10,013
INCOME (LOSS) BEFORE INCOME TAXES	(66)	146	80	(255)	140	72	119	76
Provision (benefit) for income taxes	(6)	30	24	(129)	18	(5)	(93)	(209)
NET INCOME (LOSS)	(60)	116	56	(126)	122	77	212	285
Less: net income attributable to noncontrolling interests	36	34	70	35	39	35	34	143
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ (96)	$ 82	$ (14)	$ (161)	$ 83	$ 42	$ 178	$ 142
Earnings (Loss) Per Share Data:								
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share								
Basic	$ (0.20)	$ 0.17	$ (0.03)	$ (0.33)	$ 0.17	$ 0.09	$ 0.36	$ 0.29
Diluted	$ (0.20)	$ 0.17	$ (0.03)	$ (0.33)	$ 0.17	$ 0.08	$ 0.36	$ 0.29
Weighted-average shares outstanding								
Basic	490.6	490.1	490.4	489.6	489.5	489.1	488.8	489.3
Diluted	490.6	494.4	490.4	489.6	493.9	494.2	493.5	493.9

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

		2011			2010				
		2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Retirement and Protection:									
Wealth Management		$ 13	$ 10	$ 23	$ 11	$ 8	$ 10	$ 11	$ 40
Retirement Income		33	25	58	42	26	25	34	127
Life Insurance		72	52	124	42	33	32	37	144
Long-Term Care		31	40	71	43	44	47	40	174
Total Retirement and Protection		149	127	276	138	111	114	122	485
International:									
International Mortgage Insurance	—Canada	31	51	82	46	44	45	41	176
	—Australia	54	52	106	55	48	59	43	205
	—Other	(3)	(4)	(7)	(3)	1	(11)	(5)	(18)
Lifestyle Protection Insurance		25	25	50	19	28	12	12	71
Total International		107	124	231	117	121	105	91	434
U.S. Mortgage Insurance		(253)	(81)	(334)	(352)	(152)	(40)	(36)	(580)
Corporate and Other		(77)	(72)	(149)	(38)	(51)	(61)	(63)	(213)
NET OPERATING INCOME (LOSS)		(74)	98	24	(135)	29	118	114	126
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):									
Net investment gains (losses), net of taxes and other adjustments		(22)	(16)	(38)	(26)	54	(76)	(42)	(90)
Net tax benefit related to separation from the company's former parent		—	—	—	—	—	—	106	106
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS		(96)	82	(14)	(161)	83	42	178	142
Add: net income attributable to noncontrolling interests		36	34	70	35	39	35	34	143
NET INCOME (LOSS)		$ (60)	$ 116	$ 56	$ (126)	$ 122	$ 77	$ 212	$ 285
Earnings (Loss) Per Share Data:									
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share									
Basic		$ (0.20)	$ 0.17	$ (0.03)	$ (0.33)	$ 0.17	$ 0.09	$ 0.36	$ 0.29
Diluted		$ (0.20)	$ 0.17	$ (0.03)	$ (0.33)	$ 0.17	$ 0.08	$ 0.36	$ 0.29
Net operating income (loss) per common share									
Basic		$ (0.15)	$ 0.20	$ 0.05	$ (0.28)	$ 0.06	$ 0.24	$ 0.23	$ 0.26
Diluted		$ (0.15)	$ 0.20	$ 0.05	$ (0.28)	$ 0.06	$ 0.24	$ 0.23	$ 0.25
Weighted-average shares outstanding									
Basic		490.6	490.1	490.4	489.6	489.5	489.1	488.8	489.3
Diluted		490.6	494.4	490.4	489.6	493.9	494.2	493.5	493.9

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 56,221	$ 54,998	$ 55,183	$ 56,356	$ 53,386
Equity securities available-for-sale, at fair value	374	355	332	223	199
Commercial mortgage loans	6,432	6,600	6,718	6,929	7,208
Restricted commercial mortgage loans related to securitization entities	457	485	507	522	535
Policy loans	1,542	1,480	1,471	1,480	1,467
Other invested assets	3,301	3,752	3,854	5,320	4,042
Restricted other invested assets related to securitization entities	379	376	372	378	374
Total investments	68,706	68,046	68,437	71,208	67,211
Cash and cash equivalents	2,831	3,742	3,132	3,598	4,586
Accrued investment income	693	794	733	760	696
Deferred acquisition costs	7,362	7,334	7,256	7,055	7,170
Intangible assets	692	713	741	647	789
Goodwill	1,333	1,331	1,329	1,321	1,313
Reinsurance recoverable	16,999	17,102	17,191	17,223	17,279
Other assets	988	883	810	958	1,024
Deferred tax asset	1,291	1,188	1,100	867	—
Separate account assets	11,452	11,807	11,666	11,063	10,284
Total assets	$112,347	$112,940	$ 112,395	$ 114,700	$110,352

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 31,177	$ 30,872	$ 30,717	$ 30,758	$ 29,929
Policyholder account balances	26,115	26,399	26,978	27,714	28,338
Liability for policy and contract claims	7,327	6,959	6,933	6,448	6,302
Unearned premiums	4,563	4,529	4,541	4,492	4,238
Other liabilities	5,637	6,189	6,085	6,949	6,287
Borrowings related to securitization entities	452	489	494	502	525
Non-recourse funding obligations	3,374	3,431	3,437	3,437	3,437
Short-term borrowings	—	—	—	730	730
Long-term borrowings	4,755	5,347	4,952	4,373	4,331
Deferred tax liability	1,937	1,689	1,621	2,163	904
Separate account liabilities	11,452	11,807	11,666	11,063	10,284
Total liabilities	96,789	97,711	97,424	98,629	95,305
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,110	12,101	12,095	12,084	12,078
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains (losses) on securities not other-than-temporarily impaired	352	77	21	730	208
Net unrealized gains (losses) on other-than-temporarily impaired securities	(116)	(114)	(121)	(143)	(179)
Net unrealized investment gains (losses)	236	(37)	(100)	587	29
Derivatives qualifying as hedges	943	864	924	1,354	1,162
Foreign currency translation and other adjustments	883	793	668	543	140
Total accumulated other comprehensive income (loss)	2,062	1,620	1,492	2,484	1,331
Retained earnings	2,959	3,055	2,973	3,133	3,221
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,432	14,077	13,861	15,002	13,931
Noncontrolling interests	1,126	1,152	1,110	1,069	1,116
Total stockholders' equity	15,558	15,229	14,971	16,071	15,047
Total liabilities and stockholders' equity	$112,347	$112,940	$ 112,395	$ 114,700	$110,352

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Consolidated Balance Sheet by Segment
(amounts in millions)

	June 30, 2011				
	Retirement and Protection	International	U.S. Mortgage Insurance	Corporate and Other(1)	Total
ASSETS					
Cash and investments	$ 50,066	$ 11,603	$ 2,822	$ 7,739	$ 72,230
Deferred acquisition costs and intangible assets	8,488	805	53	41	9,387
Reinsurance recoverable	16,656	67	276	—	16,999
Deferred tax and other assets	457	359	897	566	2,279
Separate account assets	11,452	—	—	—	11,452
Total assets	$ 87,119	$ 12,834	$ 4,048	$ 8,346	$112,347
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 31,177	$ —	$ —	$ —	$ 31,177
Policyholder account balances	21,963	18	—	4,134	26,115
Liability for policy and contract claims	4,110	710	2,506	1	7,327
Unearned premiums	589	3,867	107	—	4,563
Non-recourse funding obligations	3,474	—	—	(100)	3,374
Deferred tax and other liabilities	3,853	1,194	199	2,328	7,574
Borrowings and capital securities	—	591	—	4,616	5,207
Separate account liabilities	11,452	—	—	—	11,452
Total liabilities	76,618	6,380	2,812	10,979	96,789
Stockholders' equity:					
Allocated equity, excluding accumulated other comprehensive income (loss)	9,136	4,335	1,262	(2,363)	12,370
Allocated accumulated other comprehensive income (loss)	1,365	993	(26)	(270)	2,062
Total Genworth Financial, Inc.'s stockholders' equity	10,501	5,328	1,236	(2,633)	14,432
Noncontrolling interests	—	1,126	—	—	1,126
Total stockholders' equity	10,501	6,454	1,236	(2,633)	15,558
Total liabilities and stockholders' equity	$ 87,119	$ 12,834	$ 4,048	$ 8,346	$112,347

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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Consolidated Balance Sheet by Segment
(amounts in millions)

	March 31, 2011				
	Retirement and Protection	International	U.S. Mortgage Insurance	Corporate and Other[1]	Total
ASSETS					
Cash and investments	$ 49,170	$ 11,695	$ 2,812	$ 8,905	$ 72,582
Deferred acquisition costs and intangible assets	8,491	794	50	43	9,378
Reinsurance recoverable	16,696	72	333	1	17,102
Deferred tax and other assets	458	277	794	542	2,071
Separate account assets	11,807	—	—	—	11,807
Total assets	$ 86,622	$ 12,838	$ 3,989	$ 9,491	$112,940
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 30,872	$ —	$ —	$ —	$ 30,872
Policyholder account balances	21,996	19	—	4,384	26,399
Liability for policy and contract claims	4,026	712	2,220	1	6,959
Unearned premiums	577	3,847	105	—	4,529
Non-recourse funding obligations	3,531	—	—	(100)	3,431
Deferred tax and other liabilities	3,869	1,491	208	2,310	7,878
Borrowings and capital securities	—	438	—	5,398	5,836
Separate account liabilities	11,807	—	—	—	11,807
Total liabilities	76,678	6,507	2,533	11,993	97,711
Stockholders' equity:					
Allocated equity, excluding accumulated other comprehensive income (loss)	8,822	4,310	1,516	(2,191)	12,457
Allocated accumulated other comprehensive income (loss)	1,122	869	(60)	(311)	1,620
Total Genworth Financial, Inc.'s stockholders' equity	9,944	5,179	1,456	(2,502)	14,077
Noncontrolling interests	—	1,152	—	—	1,152
Total stockholders' equity	9,944	6,331	1,456	(2,502)	15,229
Total liabilities and stockholders' equity	$ 86,622	$ 12,838	$ 3,989	$ 9,491	$112,940

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Deferred Acquisition Costs Rollforward
(amounts in millions)

	Retirement and Protection	International	U.S. Mortgage Insurance	Corporate and Other	Total
Unamortized balance as of March 31, 2011	$ 6,882	$ 627	$ 37	$ 3	$7,549
Costs deferred	162	51	7	—	220
Amortization, net of interest accretion(1)	(96)	(67)	(3)	(1)	(167)
Impact of foreign currency translation	—	11	—	—	11
Unamortized balance as of June 30, 2011	6,948	622	41	2	7,613
Effect of accumulated net unrealized investment (gains) losses	(251)	—	—	—	(251)
Balance as of June 30, 2011	$ 6,697	$ 622	$ 41	$ 2	$7,362

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

Quarterly Results by Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income (Loss) by Segment
(amounts in millions)

	Retirement and Protection					International							
Three months ended June 30, 2011	**Wealth Management**	**Retirement Income**	**Life Insurance**	**Long-Term Care**	**Total**	**Mortgage Insurance—Canada**	**Mortgage Insurance—Australia**	**Other Mortgage Insurance**	**Lifestyle Protection Insurance**	**Total**	**U.S. Mortgage Insurance**	**Corporate and Other (1)**	**Total**
REVENUES:													
Premiums	$ —	$ 20	$ 222	$ 580	$ 822	$ 157	$ 98	$ 13	$ 223	$ 491	$ 142	$ —	$1,455
Net investment income	—	271	141	248	660	50	46	3	53	152	26	43	881
Net investment gains (losses)	—	(23)	(15)	(8)	(46)	2	2	1	1	6	1	(1)	(40)
Insurance and investment product fees and other	114	57	170	7	348	—	1	4	4	9	1	1	359
Total revenues	114	325	518	827	1,784	209	147	21	281	658	170	43	2,655
BENEFITS AND EXPENSES:													
Benefits and other changes in policy reserves	—	113	247	644	1,004	51	47	9	35	142	526	—	1,672
Interest credited	—	104	69	—	173	—	—	—	—	—	—	31	204
Acquisition and operating expenses, net of deferrals	92	35	41	106	274	25	17	12	151	205	35	—	514
Amortization of deferred acquisition costs and intangibles	1	41	41	35	118	14	12	—	46	72	4	3	197
Interest expense	—	—	25	1	26	6	—	—	16	22	—	86	134
Total benefits and expenses	93	293	423	786	1,595	96	76	21	248	441	565	120	2,721
INCOME (LOSS) BEFORE INCOME TAXES	21	32	95	41	189	113	71	—	33	217	(395)	(77)	(66)
Provision (benefit) for income taxes	8	9	33	16	66	45	16	2	8	71	(143)	—	(6)
NET INCOME (LOSS)	13	23	62	25	123	68	55	(2)	25	146	(252)	(77)	(60)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	36	—	—	—	36	—	—	36
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	13	23	62	25	123	32	55	(2)	25	110	(252)	(77)	(96)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:													
Net investment (gains) losses, net of taxes and other adjustments	—	10	10	6	26	(1)	(1)	(1)	—	(3)	(1)	—	22
NET OPERATING INCOME (LOSS)	$ 13	$ 33	$ 72	$ 31	$ 149	$ 31	$ 54	$ (3)	$ 25	$ 107	$ (253)	$ (77)	$ (74)
Effective tax rate (operating income (loss))(2)	*36.4%*	*29.2%*	*35.4%*	*37.4%*	*34.7%*	*49.7%*	*22.2%*	*-514.6%*	*23.3%*	*34.3%*	*36.0%*	*-0.2%*	*9.1%*

(1) Includes inter-segment eliminations and non-strategic products.
(2) 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
SECOND QUARTER 2011

Net Operating Income (Loss) by Segment
(amounts in millions)

	Retirement and Protection					International							
Three months ended June 30, 2010	**Wealth Management**	**Retirement Income**	**Life Insurance**	**Long-Term Care**	**Total**	**Mortgage Insurance — Canada**	**Mortgage Insurance — Australia**	**Other Mortgage Insurance**	**Lifestyle Protection Insurance**	**Total**	**U.S. Mortgage Insurance**	**Corporate and Other[(1)]**	**Total**
REVENUES:													
Premiums	$ —	$ 32	$ 232	$ 558	$ 822	$ 151	$ 86	$ 14	$ 244	$ 495	$ 153	$ —	$1,470
Net investment income	—	281	119	230	630	47	38	4	38	127	31	35	823
Net investment gains (losses)	—	(66)	(7)	4	(69)	(1)	—	—	2	1	(3)	(68)	(139)
Insurance and investment product fees and other	89	53	109	9	260	(1)	—	—	—	(1)	—	(3)	256
Total revenues	89	300	453	801	1,643	196	124	18	284	622	181	(36)	2,410
BENEFITS AND EXPENSES:													
Benefits and other changes in policy reserves	—	139	240	582	961	49	37	20	57	163	216	—	1,340
Interest credited	—	114	61	1	176	—	—	—	—	—	—	35	211
Acquisition and operating expenses, net of deferrals	72	36	39	105	252	23	14	11	157	205	33	9	499
Amortization of deferred acquisition costs and intangibles	1	25	43	35	104	13	9	2	43	67	4	4	179
Interest expense	—	—	28	1	29	—	—	—	10	10	—	70	109
Total benefits and expenses	73	314	411	724	1,522	85	60	33	267	445	253	118	2,338
INCOME (LOSS) BEFORE INCOME TAXES	16	(14)	42	77	121	111	64	(15)	17	177	(72)	(154)	72
Provision (benefit) for income taxes	6	(7)	14	27	40	31	5	(5)	4	35	(29)	(51)	(5)
NET INCOME (LOSS)	10	(7)	28	50	81	80	59	(10)	13	142	(43)	(103)	77
Less: net income attributable to noncontrolling interests	—	—	—	—	—	35	—	—	—	35	—	—	35
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	10	(7)	28	50	81	45	59	(10)	13	107	(43)	(103)	42
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:													
Net investment (gains) losses, net of taxes and other adjustments	—	32	4	(3)	33	—	—	(1)	(1)	(2)	3	42	76
NET OPERATING INCOME (LOSS)	$ 10	$ 25	$ 32	$ 47	$ 114	$ 45	$ 59	$ (11)	$ 12	$ 105	$ (40)	$ (61)	$ 118
Effective tax rate (operating income (loss))	*36.0%*	*26.0%*	*34.6%*	*35.4%*	*33.4%*	*26.5%*	*8.2%*	*31.0%*	*24.8%*	*16.5%*	*40.8%*	*30.6%*	*16.3%*

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income (Loss) by Segment
(amounts in millions)

	Retirement and Protection					International							
Six months ended June 30, 2011	**Wealth Management**	**Retirement Income**	**Life Insurance**	**Long-Term Care**	**Total**	**Mortgage Insurance—Canada**	**Mortgage Insurance—Australia**	**Other Mortgage Insurance**	**Lifestyle Protection Insurance**	**Total**	**U.S. Mortgage Insurance**	**Corporate and Other [(1)]**	**Total**
REVENUES:													
Premiums	$ —	$ 40	$ 444	$ 1,156	$1,640	$ 313	$ 191	$ 26	$ 438	$ 968	$ 284	$ —	$2,892
Net investment income	—	538	271	479	1,288	98	89	7	101	295	59	69	1,711
Net investment gains (losses)	—	(43)	(15)	(16)	(74)	5	2	2	3	12	2	(8)	(68)
Insurance and investment product fees and other	224	117	313	14	668	—	1	5	9	15	2	3	688
Total revenues	224	652	1,013	1,633	3,522	416	283	40	551	1,290	347	64	5,223
BENEFITS AND EXPENSES:													
Benefits and other changes in policy reserves	—	229	505	1,259	1,993	110	89	17	67	283	805	—	3,081
Interest credited	—	209	132	—	341	—	—	—	—	—	—	64	405
Acquisition and operating expenses, net of deferrals	184	84	70	209	547	48	33	23	299	403	69	(5)	1,014
Amortization of deferred acquisition costs and intangibles	2	78	79	70	229	28	24	1	86	139	8	6	382
Interest expense	—	—	51	1	52	12	—	—	29	41	—	168	261
Total benefits and expenses	186	600	837	1,539	3,162	198	146	41	481	866	882	233	5,143
INCOME (LOSS) BEFORE INCOME TAXES	38	52	176	94	360	218	137	(1)	70	424	(535)	(169)	80
Provision (benefit) for income taxes	15	14	62	34	125	64	30	5	18	117	(202)	(16)	24
NET INCOME (LOSS)	23	38	114	60	235	154	107	(6)	52	307	(333)	(153)	56
Less: net income attributable to noncontrolling interests	—	—	—	—	—	70	—	—	—	70	—	—	70
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	23	38	114	60	235	84	107	(6)	52	237	(333)	(153)	(14)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:													
Net investment (gains) losses, net of taxes and other adjustments	—	20	10	11	41	(2)	(1)	(1)	(2)	(6)	(1)	4	38
NET OPERATING INCOME (LOSS)	$ 23	$ 58	$ 124	$ 71	$ 276	$ 82	$ 106	$ (7)	$ 50	$ 231	$ (334)	$ (149)	$ 24
Effective tax rate (operating income (loss))	*39.1%*	*28.7%*	*35.4%*	*36.6%*	*34.8%*	*30.3%*	*22.0%*	*-186.5%*	*24.8%*	*27.3%*	*37.7%*	*8.5%*	*42.2%*

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

[Table of Contents](#)

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income (Loss) by Segment
(amounts in millions)

Six months ended June 30, 2010	Retirement and Protection					International								
	Wealth Management	Retirement Income	Life Insurance	Long-Term Care	Total	Mortgage Insurance—Canada	Mortgage Insurance—Australia	Other Mortgage Insurance	Lifestyle Protection Insurance	Total	U.S. Mortgage Insurance	Corporate and Other (1)	Total
REVENUES:													
Premiums	$ —	$ 68	$ 461	$ 1,117	$1,646	$ 298	$ 170	$ 29	$ 502	$ 999	$ 295	$ —	$2,940
Net investment income	—	557	225	442	1,224	92	75	7	85	259	61	44	1,588
Net investment gains (losses)	—	(109)	(33)	6	(136)	4	—	2	4	10	1	(84)	(209)
Insurance and investment product fees and other	170	105	213	14	502	(1)	1	1	4	5	5	—	512
Total revenues	170	621	866	1,579	3,236	393	246	39	595	1,273	362	(40)	4,831
BENEFITS AND EXPENSES:													
Benefits and other changes in policy reserves	—	275	468	1,163	1,906	105	73	34	125	337	412	—	2,655
Interest credited	—	227	121	2	350	—	—	—	—	—	—	74	424
Acquisition and operating expenses, net of deferrals	138	71	76	197	482	45	30	22	311	408	67	17	974
Amortization of deferred acquisition costs and intangibles	2	44	88	75	209	25	18	3	93	139	7	8	363
Interest expense	—	—	50	1	51	—	—	—	33	33	—	140	224
Total benefits and expenses	140	617	803	1,438	2,998	175	121	59	562	917	486	239	4,640
INCOME (LOSS) BEFORE INCOME TAXES	30	4	63	141	238	218	125	(20)	33	356	(124)	(279)	191
Provision (benefit) for income taxes	9	(3)	17	50	73	61	23	(6)	7	85	(48)	(208)	(98)
NET INCOME (LOSS)	21	7	46	91	165	157	102	(14)	26	271	(76)	(71)	289
Less: net income attributable to noncontrolling interests	—	—	—	—	—	69	—	—	—	69	—	—	69
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	21	7	46	91	165	88	102	(14)	26	202	(76)	(71)	220
ADJUSTMENTS TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:													
Net investment (gains) losses, net of taxes and other adjustments	—	52	23	(4)	71	(2)	—	(2)	(2)	(6)	—	53	118
Net tax benefit related to separation from the company's former parent	—	—	—	—	—	—	—	—	—	—	—	(106)	(106)
NET OPERATING INCOME (LOSS)	$ 21	$ 59	$ 69	$ 87	$ 236	$ 86	$ 102	$ (16)	$ 24	$ 196	$ (76)	$ (124)	$ 232
Effective tax rate (operating income (loss))	*29.9%*	*29.0%*	*30.2%*	*35.6%*	*32.0%*	*26.6%*	*18.5%*	*30.3%*	*20.2%*	*21.5%*	*38.9%*	*37.0%*	*15.8%*

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

Retirement and Protection

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income—Retirement and Protection
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 822	$ 818	$ 1,640	$ 835	$ 845	$ 822	$ 824	$ 3,326
Net investment income	660	628	1,288	651	630	630	594	2,505
Net investment gains (losses)	(46)	(28)	(74)	(57)	57	(69)	(67)	(136)
Insurance and investment product fees and other	348	320	668	290	278	260	242	1,070
Total revenues	1,784	1,738	3,522	1,719	1,810	1,643	1,593	6,765
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,004	989	1,993	1,020	990	961	945	3,916
Interest credited	173	168	341	171	174	176	174	695
Acquisition and operating expenses, net of deferrals	274	273	547	269	254	252	230	1,005
Amortization of deferred acquisition costs and intangibles	118	111	229	88	159	104	105	456
Interest expense	26	26	52	27	26	29	22	104
Total benefits and expenses	1,595	1,567	3,162	1,575	1,603	1,522	1,476	6,176
INCOME BEFORE INCOME TAXES	189	171	360	144	207	121	117	589
Provision for income taxes	66	59	125	41	72	40	33	186
NET INCOME	123	112	235	103	135	81	84	403
ADJUSTMENT TO NET INCOME:								
Net investment (gains) losses, net of taxes and other adjustments	26	15	41	35	(24)	33	38	82
NET OPERATING INCOME	$ 149	$ 127	$ 276	$ 138	$ 111	$ 114	$ 122	$ 485
Effective tax rate (operating income)	*34.7%*	*34.9%*	*34.8%*	*31.0%*	*34.4%*	*33.4%*	*30.7%*	*32.3%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	—	—	—	—	—	—	—	—
Net investment gains (losses)	—	—	—	—	—	—	—	—
Insurance and investment product fees and other	114	110	224	93	89	89	81	352
Total revenues	114	110	224	93	89	89	81	352
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	92	92	184	76	73	72	66	287
Amortization of deferred acquisition costs and intangibles	1	1	2	1	1	1	1	4
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	93	93	186	77	74	73	67	291
INCOME BEFORE INCOME TAXES	21	17	38	16	15	16	14	61
Provision for income taxes	8	7	15	5	7	6	3	21
NET INCOME	13	10	23	11	8	10	11	40
ADJUSTMENT TO NET INCOME:								
Net investment (gains) losses, net of taxes and other adjustments	—	—	—	—	—	—	—	—
NET OPERATING INCOME	$ 13	$ 10	$ 23	$ 11	$ 8	$ 10	$ 11	$ 40
Effective tax rate (operating income)	*36.4%*	*42.3%*	*39.1%*	*30.3%*	*47.1%*	*36.0%*	*23.7%*	*34.4%*
SALES:								
Sales by Distribution Channel:								
Independent Producers	$ 1,622	$ 1,785	$ 3,407	$ 1,334	$ 1,189	$ 1,195	$ 1,265	$ 4,983
Dedicated Sales Specialists	185	273	458	248	165	167	210	790
Total Sales	$ 1,807	$ 2,058	$ 3,865	$ 1,582	$ 1,354	$ 1,362	$ 1,475	$ 5,773
ASSETS UNDER MANAGEMENT:								
Beginning of period	$25,551	$24,740	$24,740	$21,160	$19,548	$20,037	$18,865	$18,865
Gross flows	1,807	2,058	3,865	1,582	1,354	1,362	1,475	5,773
Redemptions	(1,143)	(1,703)	(2,846)	(936)	(893)	(926)	(971)	(3,726)
Net flows	664	355	1,019	646	461	436	504	2,047
Market performance	(285)	456	171	745	1,151	(925)	668	1,639
Acquisition(1)	—	—	—	2,189	—	—	—	2,189
End of period	$25,930	$25,551	$25,930	$24,740	$21,160	$19,548	$20,037	$24,740

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

(1) On December 31, 2010, the company acquired the operating assets of Altegris Capital, LLC (“Altegris”). Altegris provides a platform of alternative investments including hedge funds and managed futures products.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income—Retirement Income
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 20	$ 20	$ 40	$ 45	$ 42	$ 32	$ 36	$ 155
Net investment income	271	267	538	278	276	281	276	1,111
Net investment gains (losses)	(23)	(20)	(43)	(20)	75	(66)	(43)	(54)
Insurance and investment product fees and other	57	60	117	56	54	53	52	215
Total revenues	325	327	652	359	447	300	321	1,427
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	113	116	229	139	149	139	136	563
Interest credited	104	105	209	109	111	114	113	447
Acquisition and operating expenses, net of deferrals	35	49	84	39	35	36	35	145
Amortization of deferred acquisition costs and intangibles	41	37	78	36	60	25	19	140
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	293	307	600	323	355	314	303	1,295
INCOME (LOSS) BEFORE INCOME TAXES	32	20	52	36	92	(14)	18	132
Provision (benefit) for income taxes	9	5	14	6	29	(7)	4	32
NET INCOME (LOSS)	23	15	38	30	63	(7)	14	100
ADJUSTMENT TO NET INCOME (LOSS):								
Net investment (gains) losses, net of taxes and other adjustments	10	10	20	12	(37)	32	20	27
NET OPERATING INCOME	$ 33	$ 25	$ 58	$ 42	$ 26	$ 25	$ 34	$ 127
Effective tax rate (operating income)	*29.2%*	*28.0%*	*28.7%*	*24.7%*	*26.1%*	*26.0%*	*31.1%*	*27.0%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income and Sales—Retirement Income—Fee-Based
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$—	$ —	$ —	$—	$ —	$ —	$ —	$ —
Net investment income	4	5	9	5	5	4	4	18
Net investment gains (losses)	(13)	(7)	(20)	(9)	70	(19)	(15)	27
Insurance and investment product fees and other	56	58	114	55	52	51	50	208
Total revenues	47	56	103	51	127	36	39	253
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	8	6	14	6	10	12	9	37
Interest credited	3	2	5	2	2	3	2	9
Acquisition and operating expenses, net of deferrals	20	30	50	21	19	20	18	78
Amortization of deferred acquisition costs and intangibles	16	11	27	7	32	20	(2)	57
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	47	49	96	36	63	55	27	181
INCOME (LOSS) BEFORE INCOME TAXES	—	7	7	15	64	(19)	12	72
Provision (benefit) for income taxes	(3)	—	(3)	(2)	20	(9)	1	10
NET INCOME (LOSS)	3	7	10	17	44	(10)	11	62
ADJUSTMENT TO NET INCOME (LOSS):								
Net investment (gains) losses, net of taxes and other adjustments	6	4	10	4	(34)	10	6	(14)
NET OPERATING INCOME	$ 9	$ 11	$ 20	$ 21	$ 10	$ —	$ 17	$ 48
Effective tax rate (operating income)	*3.6%*	*15.1%*	*10.1%*	*4.3%*	*10.9%*	*90.0%*	*22.4%*	*5.1%*
SALES:								
Sales by Product:								
Income Distribution Series(1)	$ 32	$ 114	$ 146	$211	$ 126	$ 139	$ 170	$ 646
Traditional Variable Annuities(2)	10	20	30	43	25	30	35	133
Total Sales	$ 42	$ 134	$ 176	$254	$ 151	$ 169	$ 205	$ 779
Sales by Distribution Channel:								
Financial Intermediaries	$ 37	$ 126	$ 163	$240	$ 141	$ 158	$ 195	$ 734
Independent Producers	3	2	5	4	3	5	5	17
Dedicated Sales Specialists	2	6	8	10	7	6	5	28
Total Sales	$ 42	$ 134	$ 176	$254	$ 151	$ 169	$ 205	$ 779

(1) The Income Distribution Series products are comprised of the deferred and immediate variable annuity products with rider options, that provide guaranteed income benefits including guaranteed minimum withdrawal benefits and certain types of guaranteed annuitization benefits. These products do not include fixed single premium immediate annuities or deferred annuities, which may also serve income distribution needs.

(2) The traditional variable annuities include products that provide the potential for tax deferred growth on the policyholder's premium. These products do not provide the opportunity for a living benefit through guaranteed minimum withdrawal benefits; however, similar to the Income Distribution Series products, they do provide a variety of guaranteed minimum death benefit options.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Selected Operating Performance Measures—Retirement Income—Fee-Based
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Income Distribution Series								
Account value, beginning of the period	$6,687	$6,590	$6,590	$6,334	$5,964	$6,135	$5,943	$5,943
Deposits	33	117	150	214	131	141	173	659
Surrenders, benefits and product charges	(171)	(185)	(356)	(157)	(131)	(150)	(127)	(565)
Net flows	(138)	(68)	(206)	57	—	(9)	46	94
Interest credited and investment performance	57	165	222	199	370	(162)	146	553
Account value, end of the period	6,606	6,687	6,606	6,590	6,334	5,964	6,135	6,590
Traditional Variable Annuities								
Account value, net of reinsurance, beginning of the period	2,096	2,078	2,078	1,993	1,879	2,048	2,016	2,016
Deposits	3	17	20	36	20	25	27	108
Surrenders, benefits and product charges	(100)	(88)	(188)	(72)	(68)	(70)	(65)	(275)
Net flows	(97)	(71)	(168)	(36)	(48)	(45)	(38)	(167)
Interest credited and investment performance	13	89	102	121	162	(124)	70	229
Account value, net of reinsurance, end of the period	2,012	2,096	2,012	2,078	1,993	1,879	2,048	2,078
Variable Life Insurance								
Account value, beginning of the period	319	313	313	297	279	303	298	298
Deposits	3	3	6	3	3	3	3	12
Surrenders, benefits and product charges	(11)	(11)	(22)	(9)	(10)	(8)	(10)	(37)
Net flows	(8)	(8)	(16)	(6)	(7)	(5)	(7)	(25)
Interest credited and investment performance	3	14	17	22	25	(19)	12	40
Account value, end of the period	314	319	314	313	297	279	303	313
Total Retirement Income—Fee-Based	$8,932	$9,102	$8,932	$8,981	$8,624	$8,122	$8,486	$8,981

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income and Sales—Retirement Income—Spread-Based
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 20	$ 20	$ 40	$ 45	$ 42	$ 32	$ 36	$ 155
Net investment income	267	262	529	273	271	277	272	1,093
Net investment gains (losses)	(10)	(13)	(23)	(11)	5	(47)	(28)	(81)
Insurance and investment product fees and other	1	2	3	1	2	2	2	7
Total revenues	278	271	549	308	320	264	282	1,174
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	105	110	215	133	139	127	127	526
Interest credited	101	103	204	107	109	111	111	438
Acquisition and operating expenses, net of deferrals	15	19	34	18	16	16	17	67
Amortization of deferred acquisition costs and intangibles	25	26	51	29	28	5	21	83
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	246	258	504	287	292	259	276	1,114
INCOME BEFORE INCOME TAXES	32	13	45	21	28	5	6	60
Provision for income taxes	12	5	17	8	9	2	3	22
NET INCOME	20	8	28	13	19	3	3	38
ADJUSTMENT TO NET INCOME:								
Net investment (gains) losses, net of taxes and other adjustments	4	6	10	8	(3)	22	14	41
NET OPERATING INCOME	$ 24	$ 14	$ 38	$ 21	$ 16	$ 25	$ 17	$ 79
Effective tax rate (operating income)	*35.8%*	*35.6%*	*35.7%*	*37.8%*	*33.4%*	*34.6%*	*38.3%*	*36.0%*
SALES:								
Sales by Product:								
Single Premium Immediate Annuities	$ 52	$ 57	109	$ 79	$ 82	$ 72	$ 68	$ 301
Fixed Annuities[(1)]	272	109	381	110	136	91	39	376
Total Sales	$ 324	$ 166	$ 490	$ 189	$ 218	$ 163	$ 107	$ 677
Sales by Distribution Channel:								
Financial Intermediaries	$ 243	$ 108	$ 351	$ 114	$ 103	$ 78	$ 60	$ 355
Independent Producers	79	55	134	70	108	79	44	301
Dedicated Sales Specialists	2	3	5	5	7	6	3	21
Total Sales[(1)]	$ 324	$ 166	$ 490	$ 189	$ 218	$ 163	$ 107	$ 677
PREMIUMS BY PRODUCT:								
Single Premium Immediate Annuities	$ 20	$ 20	$ 40	$ 45	$ 42	$ 32	$ 36	$ 155
Total Premiums	$ 20	$ 20	$ 40	$ 45	$ 42	$ 32	$ 36	$ 155

In the first quarter of 2011, the company began reporting the results of the linked-benefits product for single premium deferred annuities in the spread-based retirement income business. The linked-benefits product for single premium deferred annuities was previously reported in the long-term care insurance business. The amounts associated with this product were not material and the prior period amounts in the financial statements have not been re-presented.

(1) The sales for the linked-benefits product were previously reported in the long-term care insurance business in 2010 but have been reflected in this business for comparability purposes.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Selected Operating Performance Measures—Retirement Income—Spread-Based
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Fixed Annuities								
Account value, beginning of the period	$10,660	$10,819	$10,819	$10,972	$11,117	$11,234	$11,409	$11,409
Deposits	275	120	395	108	136	92	41	377
Surrenders, benefits and product charges	(441)	(368)	(809)	(353)	(376)	(304)	(312)	(1,345)
Net flows	(166)	(248)	(414)	(245)	(240)	(212)	(271)	(968)
Interest credited	88	89	177	92	95	95	96	378
Account value, end of the period	10,582	10,660	10,582	10,819	10,972	11,117	11,234	10,819
Single Premium Immediate Annuities								
Account value, beginning of the period	6,411	6,528	6,528	6,783	6,529	6,593	6,675	6,675
Premiums and deposits	85	85	170	102	116	100	95	413
Surrenders, benefits and product charges	(253)	(256)	(509)	(261)	(251)	(251)	(265)	(1,028)
Net flows	(168)	(171)	(339)	(159)	(135)	(151)	(170)	(615)
Interest credited	82	83	165	84	85	87	88	344
Effect of accumulated net unrealized investment gains (losses)	59	(29)	30	(180)	304	—	—	124
Account value, end of the period	6,384	6,411	6,384	6,528	6,783	6,529	6,593	6,528
Structured Settlements								
Account value, net of reinsurance, beginning of the period	1,113	1,113	1,113	1,114	1,115	1,115	1,115	1,115
Surrenders, benefits and product charges	(14)	(15)	(29)	(16)	(16)	(15)	(14)	(61)
Net flows	(14)	(15)	(29)	(16)	(16)	(15)	(14)	(61)
Interest credited	14	15	29	15	15	15	14	59
Account value, net of reinsurance, end of the period	1,113	1,113	1,113	1,113	1,114	1,115	1,115	1,113
Total Retirement Income—Spread-Based	$18,079	$18,184	$18,079	$18,460	$18,869	$18,761	$18,942	$18,460

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income and Sales—Life Insurance
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 222	$ 222	$ 444	$ 217	$ 226	$ 232	$ 229	$ 904
Net investment income	141	130	271	131	122	119	106	478
Net investment gains (losses)	(15)	—	(15)	(15)	(13)	(7)	(26)	(61)
Insurance and investment product fees and other	170	143	313	124	120	109	104	457
Total revenues	518	495	1,013	457	455	453	413	1,778
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	247	258	505	246	239	240	228	953
Interest credited	69	63	132	60	62	61	60	243
Acquisition and operating expenses, net of deferrals	41	29	70	40	39	39	37	155
Amortization of deferred acquisition costs and intangibles	41	38	79	38	52	43	45	178
Interest expense	25	26	51	26	26	28	22	102
Total benefits and expenses	423	414	837	410	418	411	392	1,631
INCOME BEFORE INCOME TAXES	95	81	176	47	37	42	21	147
Provision for income taxes	33	29	62	15	13	14	3	45
NET INCOME	62	52	114	32	24	28	18	102
ADJUSTMENT TO NET INCOME:								
Net investment (gains) losses, net of taxes and other adjustments	10	—	10	10	9	4	19	42
NET OPERATING INCOME	$ 72	$ 52	$ 124	$ 42	$ 33	$ 32	$ 37	$ 144
Effective tax rate (operating income)	*35.4%*	*35.5%*	*35.4%*	*32.2%*	*34.9%*	*34.6%*	*25.9%*	*31.9%*
SALES:								
Sales by Product:								
Term Life	$ —	$ —	$ —	$ —	$ 1	$ 4	$ 14	$ 19
Term Universal Life	36	31	67	31	31	24	10	96
Universal Life:								
Annualized First-Year Deposits	9	11	20	10	10	9	8	37
Excess Deposits	35	36	71	33	26	27	20	106
Linked-Benefits(1)	25	23	48	14	14	11	11	50
Total Universal Life	69	70	139	57	50	47	39	193
Total Sales	$ 105	$ 101	$ 206	$ 88	$ 82	$ 75	$ 63	$ 308
Sales by Distribution Channel:								
Financial Intermediaries	$ 14	$ 14	$ 28	$ 8	$ 9	$ 7	$ 6	$ 30
Independent Producers	88	85	173	79	72	67	56	274
Dedicated Sales Specialist	3	2	5	1	1	1	1	4
Total Sales(1)	$ 105	$ 101	$ 206	$ 88	$ 82	$ 75	$ 63	$ 308

In the first quarter of 2011, the company began reporting the results of the linked-benefits product for universal life insurance in the life insurance business. The linked-benefits product for universal life insurance was previously reported in the long-term care insurance business. The amounts associated with this product were not material and the prior period amounts in the financial statements have not been re-presented.

(1) The sales for the linked-benefits product were previously reported in the long-term care insurance business in 2010 but have been reflected in this business for comparability purposes.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Life Insurance In-Force
(amounts in millions)

	2011		2010			
	2Q	1Q	4Q	3Q	2Q	1Q
Term life insurance						
Life insurance in-force, net of reinsurance	$447,336	$452,116	$457,079	$465,275	$468,098	$472,696
Life insurance in-force before reinsurance	$580,113	$587,545	$595,259	$603,606	$612,284	$620,108
Term universal life insurance						
Life insurance in-force, net of reinsurance	$ 73,569	$ 58,371	$ 45,256	$ 31,761	$ 17,754	$ 5,453
Life insurance in-force before reinsurance	$ 74,107	$ 58,811	$ 45,562	$ 31,935	$ 17,820	$ 5,456
Universal and whole life insurance						
Life insurance in-force, net of reinsurance	$ 44,207	$ 44,131	$ 43,867	$ 43,797	$ 43,743	$ 43,712
Life insurance in-force before reinsurance	$ 50,884	$ 50,855	$ 50,602	$ 50,632	$ 50,617	$ 50,655
Total life insurance						
Life insurance in-force, net of reinsurance	$565,112	$554,618	$546,202	$540,833	$529,595	$521,861
Life insurance in-force before reinsurance	$705,104	$697,211	$691,423	$686,173	$680,721	$676,219

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income and Sales—Long-Term Care
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 580	$ 576	$1,156	$ 573	$ 577	$ 558	$ 559	$2,267
Net investment income	248	231	479	242	232	230	212	916
Net investment gains (losses)	(8)	(8)	(16)	(22)	(5)	4	2	(21)
Insurance and investment product fees and other	7	7	14	17	15	9	5	46
Total revenues	827	806	1,633	810	819	801	778	3,208
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	644	615	1,259	635	602	582	581	2,400
Interest credited	—	—	—	2	1	1	1	5
Acquisition and operating expenses, net of deferrals	106	103	209	114	107	105	92	418
Amortization of deferred acquisition costs and intangibles	35	35	70	13	46	35	40	134
Interest expense	1	—	1	1	—	1	—	2
Total benefits and expenses	786	753	1,539	765	756	724	714	2,959
INCOME BEFORE INCOME TAXES	41	53	94	45	63	77	64	249
Provision for income taxes	16	18	34	15	23	27	23	88
NET INCOME	25	35	60	30	40	50	41	161
ADJUSTMENT TO NET INCOME:								
Net investment (gains) losses, net of taxes and other adjustments	6	5	11	13	4	(3)	(1)	13
NET OPERATING INCOME	$ 31	$ 40	$ 71	$ 43	$ 44	$ 47	$ 40	$ 174
Effective tax rate (operating income)	*37.4%*	*35.8%*	*36.6%*	*35.3%*	*35.5%*	*35.4%*	*35.9%*	*35.5%*
SALES:								
Sales by Distribution Channel:								
Financial Intermediaries	$ 5	$ 5	$ 10	$ 4	$ 5	$ 3	$ 4	$ 16
Independent Producers	31	29	60	23	21	18	16	78
Dedicated Sales Specialist	14	12	26	12	12	13	11	48
Total Individual Long-Term Care	50	46	96	39	38	34	31	142
Group Long-Term Care	2	2	4	3	3	3	8	17
Medicare Supplement and Other A&H	17	17	34	23	12	11	17	63
Total Sales (1)	$ 69	$ 65	$ 134	$ 65	$ 53	$ 48	$ 56	$ 222
LOSS RATIOS:								
Total Long-Term Care								
Net Earned Premiums	$ 495	$ 492	$ 987	$ 492	$ 494	$ 480	$ 479	$1,945
Loss Ratio (2)	70.4%	64.5%	67.5%	72.8%	66.6%	64.6%	64.6%	67.2%
Gross Benefits Ratio (3)	117.3%	110.6%	114.0%	118.3%	110.8%	108.9%	107.8%	111.5%
Medicare Supplement and A&H (4)								
Net Earned Premiums	$ 85	$ 84	$ 169	$ 81	$ 82	$ 79	$ 80	$ 322
Loss Ratio (2)	71.3%	85.3%	78.3%	65.1%	65.9%	76.7%	79.7%	71.8%

In the first quarter of 2011, the company began reporting the results of the linked-benefits product for universal life insurance and single premium deferred annuities in the life insurance and spread-based retirement income businesses, respectively. The linked-benefits product was previously reported in the long-term care insurance business. The amounts associated with this product were not material and the prior period amounts in the financial statements have not been re-presented.

(1) The sales associated with linked-benefits products related to universal life insurance and single premium deferred annuities that were previously reported in the long-term care insurance business are being reflected in the life insurance and spread-based retirement income businesses, respectively, for comparability purposes.
(2) The loss ratio for the long-term care insurance products was calculated by dividing benefits and other changes in policy reserves less tabular interest on reserves less loss adjustment expenses by net earned premiums.
(3) The gross benefits ratio for the long-term care insurance products was calculated by dividing the benefits and other changes in policy reserves by net earned premiums.
(4) Net earned premiums and loss ratios for Medicare Supplement and A&H did not include the linked-benefits product in 2010.

International

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income—International
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 491	$ 477	$ 968	$ 481	$ 453	$ 495	$ 504	$1,933
Net investment income	152	143	295	129	121	127	132	509
Net investment gains (losses)	6	6	12	2	8	1	9	20
Insurance and investment product fees and other	9	6	15	5	12	(1)	6	22
Total revenues	658	632	1,290	617	594	622	651	2,484
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	142	141	283	129	120	163	174	586
Acquisition and operating expenses, net of deferrals	205	198	403	198	192	205	203	798
Amortization of deferred acquisition costs and intangibles	72	67	139	69	59	67	72	267
Interest expense	22	19	41	15	11	10	23	59
Total benefits and expenses	441	425	866	411	382	445	472	1,710
INCOME BEFORE INCOME TAXES	217	207	424	206	212	177	179	774
Provision for income taxes	71	46	117	53	49	35	50	187
NET INCOME	146	161	307	153	163	142	129	587
Less: net income attributable to noncontrolling interests	36	34	70	35	39	35	34	143
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	110	127	237	118	124	107	95	444
ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net of taxes and other adjustments	(3)	(3)	(6)	(1)	(3)	(2)	(4)	(10)
NET OPERATING INCOME[1]	$ 107	$ 124	$ 231	$ 117	$ 121	$ 105	$ 91	$ 434
Effective tax rate (operating income)	*34.3%*	*19.9%*	*27.3%*	*23.7%*	*22.5%*	*16.5%*	*26.6%*	*22.4%*

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International segment was $93 million and $211 million for the three and six months ended June 30, 2011, respectively.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 157	$ 156	$ 313	$ 154	$ 148	$ 151	$ 147	$ 600
Net investment income	50	48	98	48	48	47	45	188
Net investment gains (losses)	2	3	5	1	4	(1)	5	9
Insurance and investment product fees and other	—	—	—	—	—	(1)	—	(1)
Total revenues	209	207	416	203	200	196	197	796
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	51	59	110	49	46	49	56	200
Acquisition and operating expenses, net of deferrals	25	23	48	27	24	23	22	96
Amortization of deferred acquisition costs and intangibles	14	14	28	12	11	13	12	48
Interest expense	6	6	12	4	4	—	—	8
Total benefits and expenses	96	102	198	92	85	85	90	352
INCOME BEFORE INCOME TAXES	113	105	218	111	115	111	107	444
Provision for income taxes	45	19	64	30	31	31	30	122
NET INCOME	68	86	154	81	84	80	77	322
Less: net income attributable to noncontrolling interests	36	34	70	35	39	35	34	143
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	32	52	84	46	45	45	43	179
ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net of taxes and other adjustments	(1)	(1)	(2)	—	(1)	—	(2)	(3)
NET OPERATING INCOME(1)	$ 31	$ 51	$ 82	$ 46	$ 44	$ 45	$ 41	$ 176
Effective tax rate (operating income)	*49.7%*	*9.1%*	*30.3%*	*24.3%*	*29.0%*	*26.5%*	*26.7%*	*26.6%*
SALES:								
New Insurance Written (NIW)								
Flow	$6,400	$4,400	$10,800	$5,600	$6,700	$6,700	$4,000	$23,000
Bulk	1,500	1,100	2,600	900	600	300	1,800	3,600
Total Canada NIW(2)	$7,900	$5,500	$13,400	$6,500	$7,300	$7,000	$5,800	$26,600

(1) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $28 million and $77 million for the three and six months ended June 30, 2011, respectively.

(2) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $7,400 million and $12,600 million for the three and six months ended June 30, 2011, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 98	$ 93	$ 191	$ 92	$ 75	$ 86	$ 84	$ 337
Net investment income	46	43	89	41	38	38	37	154
Net investment gains (losses)	2	—	2	2	1	—	—	3
Insurance and investment product fees and other	1	—	1	—	1	—	1	2
Total revenues	147	136	283	135	115	124	122	496
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	47	42	89	33	29	37	36	135
Acquisition and operating expenses, net of deferrals	17	16	33	19	17	14	16	66
Amortization of deferred acquisition costs and intangibles	12	12	24	10	9	9	9	37
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	76	70	146	62	55	60	61	238
INCOME BEFORE INCOME TAXES	71	66	137	73	60	64	61	258
Provision for income taxes	16	14	30	16	12	5	18	51
NET INCOME	55	52	107	57	48	59	43	207
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	55	52	107	57	48	59	43	207
ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	(1)	(2)	—	—	—	(2)
NET OPERATING INCOME(1)	$ 54	$ 52	$ 106	$ 55	$ 48	$ 59	$ 43	$ 205
Effective tax rate (operating income)	*22.2%*	*21.7%*	*22.0%*	*21.0%*	*20.1%*	*8.2%*	*29.4%*	*19.5%*
SALES:								
New Insurance Written (NIW)								
Flow	$6,700	$5,500	$12,200	$5,900	$6,100	$6,000	$6,700	$24,700
Bulk	2,300	1,000	3,300	1,500	900	1,200	700	4,300
Total Australia NIW(2)	$9,000	$6,500	$15,500	$7,400	$7,000	$7,200	$7,400	$29,000

(1) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was $46 million and $93 million for the three and six months ended June 30, 2011, respectively.

(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $7,700 million and $13,500 million for the three and six months ended June 30, 2011, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 13	$ 13	$ 26	$ 16	$ 12	$ 14	$ 15	$ 57
Net investment income	3	4	7	3	3	4	3	13
Net investment gains (losses)	1	1	2	—	1	—	2	3
Insurance and investment product fees and other	4	1	5	1	5	—	1	7
Total revenues	21	19	40	20	21	18	21	80
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	9	8	17	13	8	20	14	55
Acquisition and operating expenses, net of deferrals	12	11	23	9	12	11	11	43
Amortization of deferred acquisition costs and intangibles	—	1	1	2	—	2	1	5
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	21	20	41	24	20	33	26	103
INCOME (LOSS) BEFORE INCOME TAXES	—	(1)	(1)	(4)	1	(15)	(5)	(23)
Provision (benefit) for income taxes	2	3	5	(1)	—	(5)	(1)	(7)
NET INCOME (LOSS)	(2)	(4)	(6)	(3)	1	(10)	(4)	(16)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	(2)	(4)	(6)	(3)	1	(10)	(4)	(16)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	(1)	—	—	(1)	(1)	(2)
NET OPERATING INCOME (LOSS)[1]	$ (3)	$ (4)	$ (7)	$ (3)	$ 1	$ (11)	$ (5)	$ (18)
Effective tax rate (operating income (loss))	*-514.6%*	*-113.4%*	*-186.5%*	*35.5%*	*15.8%*	*31.0%*	*28.8%*	*31.5%*
SALES:								
New Insurance Written (NIW)								
Flow	$ 600	$ 500	$ 1,100	$ 600	$ 700	$ 700	$ 700	$2,700
Bulk	300	200	500	1,600	—	—	—	1,600
Total Other International NIW[2]	$ 900	$ 700	$ 1,600	$2,200	$ 700	$ 700	$ 700	$4,300

(1) Net operating income (loss) for the Other International platform adjusted for foreign exchange as compared to the prior year period was $(3) million and $(7) million for the three and six months ended June 30, 2011, respectively.

(2) New insurance written for the Other International platform adjusted for foreign exchange as compared to the prior year period was $900 million and $1,600 million for the three and six months ended June 30, 2011, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written								
Canada	$ 155	$ 101	$ 256	$ 131	$ 160	$ 153	$ 90	$ 534
Australia	90	61	151	65	63	65	64	257
Other International[1]	12	10	22	9	10	—	9	28
Total International Net Premiums Written	$ 257	$ 172	$ 429	$ 205	$ 233	$ 218	$ 163	$ 819
Loss Ratio[2]								
Canada	33%	38%	35%	32%	31%	32%	38%	33%
Australia	48%	45%	47%	37%	38%	42%	44%	40%
Other International	59%	62%	61%	81%	69%	136%	93%	96%
Total International Loss Ratio	40%	42%	41%	37%	35%	42%	43%	39%
GAAP Basis Expense Ratio[3]								
Canada	24%	24%	24%	25%	24%	24%	23%	24%
Australia	29%	30%	30%	32%	33%	28%	30%	31%
Other International[1]	94%	87%	91%	74%	97%	86%	82%	84%
Total International GAAP Basis Expense Ratio	30%	29%	30%	31%	31%	29%	29%	30%
Adjusted Expense Ratio[4]								
Canada	25%	37%	30%	29%	23%	23%	38%	27%
Australia	32%	46%	38%	45%	39%	37%	39%	40%
Other International[1]	108%	114%	110%	118%	124%	NM[6]	129%	170%
Total International Adjusted Expense Ratio	31%	45%	37%	38%	31%	33%	44%	36%
Primary Insurance In-force								
Canada	$264,700	$256,700		$246,300	$234,400	$220,400	$225,400	
Australia	296,200	284,600		283,500	267,100	233,100	254,400	
Other International[1]	37,000	36,200		34,300	33,900	30,600	35,700	
Total International Primary Insurance In-force	$597,900	$577,500		$564,100	$535,400	$484,100	$515,500	
Primary Risk In-force[5]								
Canada								
Flow	$ 74,400	$ 72,200		$ 69,300	$ 65,500	$ 61,300	$ 62,400	
Bulk	18,200	17,700		16,900	16,500	15,800	16,500	
Total Canada	92,600	89,900		86,200	82,000	77,100	78,900	
Australia								
Flow	93,200	90,000		88,900	83,500	73,000	79,400	
Bulk	10,500	9,600		10,400	10,000	8,600	9,600	
Total Australia	103,700	99,600		99,300	93,500	81,600	89,000	
Other International								
Flow[1]	4,800	4,700		4,500	4,500	4,000	4,700	
Bulk	500	500		400	200	300	300	
Total Other International	5,300	5,200		4,900	4,700	4,300	5,000	
Total International Primary Risk In-force	$201,600	$194,700		$190,400	$180,200	$163,000	$172,900	

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.

(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 deferred acquisition costs (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, New Zealand 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, New Zealand and Canada. This factor was 35% for all periods presented.

(6) "NM" is defined as not meaningful for increases or decreases greater than 500%.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Primary Insurance	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Insured loans in-force	1,326,690	1,301,973	1,287,153	1,272,984	1,250,734
Insured delinquent loans	3,281	3,454	3,401	3,139	3,231
Insured delinquency rate	0.25%	0.27%	0.26%	0.25%	0.26%
Flow loans in-force	1,029,844	1,011,823	1,000,254	983,809	962,793
Flow delinquent loans	2,956	3,113	3,117	2,897	3,009
Flow delinquency rate	0.29%	0.31%	0.31%	0.29%	0.31%
Bulk loans in-force	296,846	290,150	286,899	289,175	287,941
Bulk delinquent loans	325	341	284	242	222
Bulk delinquency rate	0.11%	0.12%	0.10%	0.08%	0.08%

Loss Metrics	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Beginning Reserves	$ 200	$ 202	$ 202	$ 208	$ 222
Paid claims	(79)	(66)	(56)	(58)	(53)
Increase in reserves	52	59	50	46	49
Impact of changes in foreign exchange rates	1	5	6	6	(10)
Ending Reserves	$ 174	$ 200	$ 202	$ 202	$ 208

	June 30, 2011		March 31, 2011		June 30, 2010	
Province and Territory	% 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%	0.17%	46%	0.18%	48%	0.19%
British Columbia	16	0.31%	16	0.31%	16	0.26%
Alberta	16	0.53%	16	0.59%	15	0.57%
Quebec	15	0.23%	15	0.26%	14	0.24%
Nova Scotia	2	0.29%	2	0.28%	2	0.23%
Saskatchewan	2	0.15%	2	0.14%	2	0.13%
Manitoba	1	0.12%	1	0.10%	1	0.08%
New Brunswick	1	0.23%	1	0.27%	1	0.27%
All Other	1	0.11%	1	0.13%	1	0.10%
Total	100%	0.25%	100%	0.27%	100%	0.26%
By Policy Year						
2003 and prior	18%	0.04%	19%	0.04%	20%	0.03%
2004	8	0.09%	8	0.10%	8	0.10%
2005	8	0.15%	8	0.15%	9	0.17%
2006	10	0.32%	10	0.36%	11	0.37%
2007	19	0.48%	21	0.53%	23	0.54%
2008	12	0.66%	12	0.67%	14	0.58%
2009	7	0.35%	8	0.34%	9	0.14%
2010	12	0.14%	12	0.10%	6	— %
2011	6	0.01%	2	— %	—	— %
Total	100%	0.25%	100%	0.27%	100%	0.26%

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims								
Flow	$ 75	$ 64	$139	$ 56	$ 60	$ 53	$ 61	$230
Bulk	2	1	3	—	1	1	1	3
Total Paid Claims	$ 77	$ 65	$142	$ 56	$ 61	$ 54	$ 62	$233
Average Paid Claim (in thousands)	$82.3	$77.0		$78.6	$71.6	$62.6	$69.8	
Average Reserve Per Delinquency (in thousands)	$51.0	$56.2		$58.9	$66.1	$68.5	$65.2	
Loss Metrics								
Beginning Reserves	$ 194	$ 200		$ 207	$ 221	$ 226	$ 229	
Paid claims	(77)	(65)		(56)	(61)	(54)	(62)	
Increase in reserves	50	59		49	47	49	59	
Ending Reserves	$ 167	$ 194		$ 200	$ 207	$ 221	$ 226	
Loan Amount								
Over $550K	4%	4%		4%	4%	4%	3%	
$400K to $550K	8	8		8	7	7	7	
$250K to $400K	29	29		28	29	28	28	
$100K to $250K	52	52		53	53	54	55	
$100K or Less	7	7		7	7	7	7	
Total	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 192	$ 191		$ 190	$ 189	$ 187	$ 186	

All amounts presented in Canadian dollars.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Primary Insurance	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Insured loans in-force	1,453,012	1,453,554	1,468,773	1,467,660	1,477,778
Insured delinquent loans	8,193	7,557	7,062	7,112	7,127
Insured delinquency rate	0.56%	0.52%	0.48%	0.48%	0.48%
Flow loans in-force	1,301,648	1,307,167	1,304,337	1,301,004	1,314,892
Flow delinquent loans	7,995	7,387	6,872	6,979	6,975
Flow delinquency rate	0.61%	0.57%	0.53%	0.54%	0.53%
Bulk loans in-force	151,364	146,387	164,436	166,656	162,886
Bulk delinquent loans	198	170	190	133	152
Bulk delinquency rate	0.13%	0.12%	0.12%	0.08%	0.09%

Loss Metrics	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Beginning Reserves	$ 224	$ 206	$ 188	$ 164	$ 195
Paid claims	(32)	(26)	(27)	(27)	(53)
Increase in reserves	47	42	33	29	36
Impact of changes in foreign exchange rates	9	2	12	22	(14)
Ending Reserves	$ 248	$ 224	$ 206	$ 188	$ 164

	June 30, 2011		March 31, 2011		June 30, 2010	
State and Territory	% 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	31%	0.60%	31%	0.57%	31%	0.57%
Victoria	23	0.41%	23	0.38%	23	0.38%
Queensland	23	0.74%	23	0.64%	22	0.51%
Western Australia	10	0.54%	10	0.48%	10	0.43%
South Australia	6	0.50%	6	0.47%	6	0.41%
New Zealand	2	1.18%	2	1.23%	3	1.20%
Australian Capital Territory	2	0.14%	2	0.12%	2	0.09%
Tasmania	2	0.37%	2	0.33%	2	0.26%
Northern Territory	1	0.26%	1	0.22%	1	0.13%
Total	100%	0.56%	100%	0.52%	100%	0.48%
By Policy Year						
2003 and prior	20%	0.11%	20%	0.10%	22%	0.10%
2004	6	0.43%	6	0.39%	7	0.40%
2005	9	0.60%	9	0.53%	10	0.55%
2006	12	0.79%	12	0.73%	13	0.72%
2007	13	1.16%	14	1.08%	15	1.05%
2008	12	1.35%	13	1.24%	13	1.08%
2009	14	0.71%	14	0.61%	15	0.30%
2010	10	0.12%	10	0.07%	5	0.02%
2011	4	0.02%	2	— %	—	— %
Total	100%	0.56%	100%	0.52%	100%	0.48%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims								
Flow	$ 29	$ 26	$ 55	$ 28	$ 31	$ 60	$ 51	$ 170
Bulk	1	—	1	—	1	—	—	1
Total Paid Claims	$ 30	$ 26	$ 56	$ 28	$ 32	$ 60	$ 51	$ 171
Average Paid Claim (in thousands)	$ 75.9	$ 71.2		$ 68.1	$ 61.5	$ 74.2	$ 66.8	
Average Reserve Per Delinquency (in thousands)	$ 28.2	$ 28.5		$ 28.4	$ 27.3	$ 27.2	$ 29.1	
Loss Metrics								
Beginning Reserves	$ 216	$ 201		$ 195	$ 194	$ 212	$ 225	
Paid claims	(30)	(26)		(28)	(32)	(60)	(51)	
Increase in reserves	46	41		34	33	42	38	
Ending Reserves	$ 232	$ 216		$ 201	$ 195	$ 194	$ 212	
Loan Amount								
Over $550K	11%	11%		11%	10%	10%	10%	
$400K to $550K	14	14		14	14	14	14	
$250K to $400K	36	36		35	35	35	34	
$100K to $250K	32	32		33	34	34	34	
$100K or Less	7	7		7	7	7	8	
Total	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 190	$ 189		$ 188	$ 188	$ 187	$ 187	

All amounts presented in Australian dollars.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Risk In-Force by Loan-To-Value Ratio [1]	June 30, 2011			March 31, 2011		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	$ 32,030	$32,030	$ —	$31,032	$31,032	$ —
90.01% to 95.00%	24,612	24,609	3	23,956	23,954	3
80.01% to 90.00%	16,534	14,889	1,645	15,986	14,411	1,575
80.00% and below	19,476	2,847	16,629	18,867	2,776	16,091
Total Canada	$ 92,652	$74,376	$18,276	$89,842	$72,174	$17,669
Australia						
95.01% and above	$ 16,782	$16,782	$ 1	$16,035	$16,034	$ 1
90.01% to 95.00%	21,618	21,608	10	20,530	20,520	9
80.01% to 90.00%	26,733	26,627	106	25,669	25,564	105
80.00% and below	38,520	28,155	10,365	37,372	27,882	9,490
Total Australia	$103,653	$93,171	$10,482	$99,605	$90,000	$ 9,605
Other International						
95.01% and above	$ 969	$ 969	$ —	$ 956	$ 956	$ —
90.01% to 95.00%	2,369	2,288	81	2,303	2,221	82
80.01% to 90.00%	1,659	1,293	366	1,649	1,278	371
80.00% and below	332	285	47	308	260	48
Total Other International	$ 5,329	$ 4,835	$ 494	$ 5,216	$ 4,716	$ 501

Amounts may not total due to rounding.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Net Operating Income and Sales—Lifestyle Protection Insurance
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 223	$ 215	$ 438	$ 219	$ 218	$ 244	$ 258	$ 939
Net investment income	53	48	101	37	32	38	47	154
Net investment gains (losses)	1	2	3	(1)	2	2	2	5
Insurance and investment product fees and other	4	5	9	4	6	—	4	14
Total revenues	281	270	551	259	258	284	311	1,112
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	35	32	67	34	37	57	68	196
Acquisition and operating expenses, net of deferrals	151	148	299	143	139	157	154	593
Amortization of deferred acquisition costs and intangibles	46	40	86	45	39	43	50	177
Interest expense	16	13	29	11	7	10	23	51
Total benefits and expenses	248	233	481	233	222	267	295	1,017
INCOME BEFORE INCOME TAXES	33	37	70	26	36	17	16	95
Provision for income taxes	8	10	18	8	6	4	3	21
NET INCOME	25	27	52	18	30	13	13	74
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	25	27	52	18	30	13	13	74
ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net of taxes and other adjustments	—	(2)	(2)	1	(2)	(1)	(1)	(3)
NET OPERATING INCOME(1)	$ 25	$ 25	$ 50	$ 19	$ 28	$ 12	$ 12	$ 71
Effective tax rate (operating income)	*23.3%*	*26.3%*	*24.8%*	*31.1%*	*14.8%*	*24.8%*	*14.9%*	*21.7%*
SALES:								
Lifestyle Protection Insurance								
Traditional indemnity premiums	$ 270	$ 240	$ 510	$ 230	$ 232	$ 220	$ 263	$ 945
Premium equivalents for administrative services only business	6	6	12	6	5	4	4	19
Reinsurance premiums assumed accounted for under the deposit method	193	177	370	191	201	200	170	762
Total Sales(2)	$ 469	$ 423	$ 892	$ 427	$ 438	$ 424	$ 437	$1,726
SALES BY REGION:								
Lifestyle Protection Insurance								
Established European Regions								
Western Region	$ 124	$ 128	$ 252	$ 132	$ 128	$ 126	$ 166	$ 552
Southern Region	136	117	253	116	122	109	100	447
Nordic region	101	85	186	82	86	86	82	336
Structured Deals(3)	103	89	192	87	85	93	78	343
Other Countries	5	4	9	10	17	10	11	48
Total Sales	$ 469	$ 423	$ 892	$ 427	$ 438	$ 424	$ 437	$1,726
Loss Ratio	16%	15%	15%	16%	17%	23%	26%	21%

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 lifestyle protection insurance business was $22 million and $48 million for the three and six months ended June 30, 2011, respectively.

(2) Sales adjusted for foreign exchange as compared to the prior year period for the lifestyle protection insurance business were $429 million and $865 million for the three and six months ended June 30, 2011, respectively.

(3) Structured deals represent in-force blocks of business acquired through reinsurance arrangements and ongoing reciprocal arrangements in place with certain clients.

U.S. Mortgage Insurance

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 142	$ 142	$ 284	$ 151	$ 149	$ 153	$ 142	$ 595
Net investment income	26	33	59	27	28	31	30	116
Net investment gains (losses)	1	1	2	17	15	(3)	4	33
Insurance and investment product fees and other	1	1	2	2	3	—	5	10
Total revenues	170	177	347	197	195	181	181	754
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	526	279	805	688	391	216	196	1,491
Acquisition and operating expenses, net of deferrals	35	34	69	36	28	33	34	131
Amortization of deferred acquisition costs and intangibles	4	4	8	6	6	4	3	19
Total benefits and expenses	565	317	882	730	425	253	233	1,641
LOSS BEFORE INCOME TAXES	(395)	(140)	(535)	(533)	(230)	(72)	(52)	(887)
Benefit for income taxes	(143)	(59)	(202)	(191)	(89)	(29)	(19)	(328)
NET LOSS	(252)	(81)	(333)	(342)	(141)	(43)	(33)	(559)
ADJUSTMENT TO NET LOSS:								
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	(1)	(10)	(11)	3	(3)	(21)
NET OPERATING LOSS	$ (253)	$ (81)	$ (334)	$ (352)	$ (152)	$ (40)	$ (36)	$ (580)
Effective tax rate (operating loss)	*36.0%*	*42.4%*	*37.7%*	*35.9%*	*38.2%*	*40.8%*	*36.5%*	*36.9%*
SALES:								
New Insurance Written (NIW)								
Flow	$1,900	$2,000	$3,900	$2,600	$2,400	$2,100	$1,500	$8,600
Bulk	—	400	400	600	300	100	200	1,200
Total U.S. Mortgage Insurance NIW	$1,900	$2,400	$4,300	$3,200	$2,700	$2,200	$1,700	$9,800

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 145	$ 142	$ 287	$ 151	$ 148	$ 152	$ 142	$ 593
New Risk Written								
Flow	$ 461	$ 439	$ 900	$ 565	$ 552	$ 480	$ 335	$ 1,932
Bulk	—	27	27	36	16	5	8	65
Total Primary	461	466	927	601	568	485	343	1,997
Pool	—	—	—	—	—	—	—	—
Total New Risk Written	$ 461	$ 466	$ 927	$ 601	$ 568	$ 485	$ 343	$ 1,997
Primary Insurance In-Force	$120,900	$123,300		$125,900	$129,100	$131,900	$134,800	
Risk In-Force								
Flow	$ 27,489	$ 27,984		$ 28,498	$ 29,199	$ 29,836	$ 30,206	
Bulk	540	559		539	519	509	523	
Total Primary	28,029	28,543		29,037	29,718	30,345	30,729	
Pool	278	288		297	308	314	322	
Total Risk In-Force	$ 28,307	$ 28,831		$ 29,334	$ 30,026	$ 30,659	$ 31,051	
GAAP Basis Expense Ratio (1)	27%	27%	27%	28%	22%	25%	26%	25%
Adjusted Expense Ratio (2)	27%	27%	27%	28%	23%	25%	26%	25%
Flow Persistency	86%	86%		82%	84%	88%	86%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	15%	17%		18%	19%	18%	20%	
Risk To Capital Ratio (3)	25.0:1	25.0:1		21.9:1	17.8:1	15.1:1	14.9:1	
Average Primary Loan Size (in thousands)	$ 162	$ 162		$ 161	$ 161	$ 161	$ 160	
Primary Risk In-Force Subject To Captives	38%	41%		43%	45%	47%	48%	
Primary Risk In-Force That Is GSE Conforming	96%	96%		96%	96%	96%	96%	
Beginning Number of Primary Delinquencies	89,018	95,395	95,395	98,613	101,759	107,104	122,279	122,279
New delinquencies	21,272	23,866	45,138	25,771	27,180	26,034	31,126	110,111
Delinquency cures	(17,908)	(23,908)	(41,816)	(21,199)	(22,923)	(25,868)	(41,272)(4)	(111,262)
Paid claims	(4,918)	(6,335)	(11,253)	(7,790)	(7,403)	(5,511)	(5,029)	(25,733)
Ending Number of Primary Delinquencies	87,464	89,018	87,464	95,395	98,613	101,759	107,104	95,395
Primary Delinquencies by Missed Payment Status								
3 payments or less	21,125	20,920		25,131	26,292	26,374	28,646	
4 - 11 payments	26,969	31,070		34,639	37,180	42,993	49,663	
12 payments or more	39,370	37,028		35,625	35,141	32,392	28,795	
Primary Delinquencies	87,464	89,018		95,395	98,613	101,759	107,104	
Composition of Cures								
Reported delinquent and cured-intraquarter	2,670	5,195		2,525	1,914	2,462	4,704	
Number of missed payments delinquent prior to cure:								
3 payments or less	8,953	11,454		10,365	10,393	11,845	15,423	
4 - 11 payments	4,146	5,183		5,763	7,691	8,883	15,189	
12 payments or more	2,139	2,076		2,546	2,925	2,678	5,956	
Total	17,908	23,908		21,199	22,923	25,868	41,272(4)	

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 in 46 states in its primary writing entity, with the remaining four 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.

(4) In the first quarter of 2010, the company reached a settlement with a GSE counterparty regarding certain bulk Alt-A business. Delinquency cures included approximately 10,100 cures related to this settlement.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Paid Claims								
Flow	$ 199	$ 249	$ 448	$ 263	$ 224	$ 187	$ 219	$ 893
Bulk	3	3	6	4	19	48	209	280
Total Primary	202	252	454	267	243	235	428	1,173
Pool	1	1	2	1	—	1	—	2
Total Net Paid Claims	$ 203	$ 253	$ 456	$ 268	$ 243	$ 236[7]	$ 428[9]	$ 1,175
Average Paid Claim (in thousands)	$ 40.8	$ 39.7		$ 34.2	$ 32.8	$ 42.6[8]	$ 84.7[10]	
Average Direct Net Paid Claim (in thousands) [1]	$ 49.7	$ 50.8		$ 51.1	$ 51.2	$ 49.3	$ 49.6	
Number of Primary Delinquencies								
Flow	84,442	85,758		92,225	95,567	98,771	102,389	
Bulk loans with established reserve	1,569	1,814		1,713	1,607	1,510	2,155	
Bulk loans with no reserve [2]	1,453	1,446		1,457	1,439	1,478	2,560	
Average Reserve Per Delinquency (in thousands)								
Flow	$ 29.2	$ 25.4		$ 24.3	$ 20.4	$ 19.5	$ 19.2	
Bulk loans with established reserve	23.7	19.9		20.6	15.7	12.8	21.7	
Bulk loans with no reserve [2]	—	—		—	—	—	—	
Reserves:								
Flow direct case	$ 2,256	$ 1,995		$ 2,048	$ 1,736	$ 1,666	$ 1,724	
Bulk direct case	35	34		33	23	18	42	
All other [3]	215	191		201	214	268	250	
Total Reserves	$ 2,506	$ 2,220		$ 2,282	$ 1,973	$ 1,952	$ 2,016	
Beginning Reserves	$ 2,220	$ 2,282	$2,282	$ 1,973	$ 1,952	$ 2,016	$ 2,289	$ 2,289
Paid claims	(286)	(362)	(648)	(438)	(439)	(335)[7]	(503)[9]	(1,715)
Increase in reserves	572	300	872	747	460	271[7]	230[9]	1,708
Ending Reserves	$ 2,506	$ 2,220	$2,506	$ 2,282	$ 1,973	$ 1,952	$ 2,016	$ 2,282
Beginning Reinsurance Recoverable [4]	$ 264	$ 351	$ 351	$ 463	$ 591	$ 634	$ 674	$ 674
Ceded paid claims	(83)	(109)	(192)	(170)	(196)	(99)	(75)	(540)
Increase in recoverable	45	22	67	58	68	56	35	217
Ending Reinsurance Recoverable	$ 226	$ 264	$ 226	$ 351	$ 463	$ 591	$ 634	$ 351
Loss Ratio [5]	369%	197%	283%	457%	263%	141%	138%	251%
Estimated Savings For Loss Mitigation Activities [6]	$ 130	$ 122	$ 252	$ 126	$ 158	$ 217	$ 233	$ 734

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) Average direct net paid claim excludes the impact of reinsurance and negotiated servicer and GSE settlements.
(2) 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.
(3) Other includes loss adjustment expenses, pool, incurred but not reported and reinsurance reserves.
(4) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
(5) The ratio of incurred losses and loss adjustment expense to net earned premiums. Excluding the GSE Alt-A business settlements in the first and second quarters of 2010, the loss ratio was 253% for the twelve months ended December 31, 2010 and 144% and 141% for the three months ended June 30, 2010 and March 31, 2010, respectively.
(6) Loss mitigation activities include rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales, claims curtailment and other loan workouts and claim mitigation actions. 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.
(7) Net paid claims and change in reserves include the impact of settlements that the company reached during the second quarter of 2010 with a GSE counterparty regarding certain bulk Alt-A business and with a servicer regarding rescissions.
(8) Excluding the GSE Alt-A business and the servicer settlements in the second quarter of 2010, the average paid claim was approximately $45,800 in the second quarter of 2010.
(9) In the first quarter of 2010, the company reached a settlement with a GSE counterparty regarding certain bulk Alt-A business. Net paid claims included $180 million and the change in reserves included a decrease of $185 million related to this settlement.
(10) Excluding the GSE Alt-A business settlement in the first quarter of 2010, the average paid claim was approximately $49,100 in the first quarter of 2010.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Portfolio Quality Metrics—U.S. Mortgage Insurance

	2011		2010			
Risk In-Force by Credit Quality (1)	2Q	1Q	4Q	3Q	2Q	1Q
Primary by FICO Scores >679	67%	66%	66%	65%	65%	64%
Primary by FICO Scores 620-679	26%	27%	27%	27%	27%	28%
Primary by FICO Scores 575-619	5%	5%	5%	6%	6%	6%
Primary by FICO Scores <575	2%	2%	2%	2%	2%	2%
Flow by FICO Scores >679	66%	66%	66%	65%	65%	64%
Flow by FICO Scores 620-679	27%	27%	27%	27%	27%	28%
Flow by FICO Scores 575-619	5%	5%	5%	6%	6%	6%
Flow by FICO Scores <575	2%	2%	2%	2%	2%	2%
Bulk by FICO Scores >679	89%	89%	89%	88%	88%	87%
Bulk by FICO Scores 620-679	9%	9%	9%	10%	10%	11%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%	1%
Primary A minus	5%	5%	5%	5%	5%	5%
Primary Sub-prime(2)	5%	5%	5%	5%	5%	5%
Primary Loans						
Primary loans in-force	746,740	763,439	781,024	802,090	821,617	840,618
Primary delinquent loans	87,464	89,018	95,395	98,613	101,759	107,104
Primary delinquency rate	11.71%	11.66%	12.21%	12.29%	12.39%	12.74%
Flow loans in-force	658,251	673,276	687,964	705,754	723,301	735,564
Flow delinquent loans	84,442	85,758	92,225	95,567	98,771	102,389
Flow delinquency rate	12.83%	12.74%	13.41%	13.54%	13.66%	13.92%
Bulk loans in-force	88,489	90,163	93,060	96,336	98,316	105,054
Bulk delinquent loans	3,022	3,260	3,170	3,046	2,988	4,715
Bulk delinquency rate	3.42%	3.62%	3.41%	3.16%	3.04%	4.49%
A minus and sub-prime loans in-force	73,211	75,421	77,822	80,774	83,859	86,185
A minus and sub-prime delinquent loans	20,284	20,656	22,827	23,882	24,867	26,387
A minus and sub-prime delinquency rate	27.71%	27.39%	29.33%	29.57%	29.65%	30.62%
Pool Loans						
Pool loans in-force	16,943	17,421	17,880	18,759	19,473	19,907
Pool delinquent loans	931	913	989	939	831	783
Pool delinquency rate	5.49%	5.24%	5.53%	5.01%	4.27%	3.93%

(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
SECOND QUARTER 2011

Portfolio Quality Metrics—U.S. Mortgage Insurance

	June 30, 2011			March 31, 2011			June 30, 2010		
	% 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%	16.37%	34%	22%	16.26%	31%	23%	17.06%
South Central(3)	12	16	9.90%	13	16	10.01%	15	16	11.41%
Northeast(4)	12	14	11.71%	11	14	11.44%	10	14	10.85%
North Central(5)	11	12	11.36%	12	12	11.06%	12	11	11.50%
Pacific(6)	13	11	13.29%	14	11	13.64%	15	11	15.83%
Great Lakes(7)	7	9	8.49%	7	9	8.44%	7	9	9.08%
Plains(8)	3	6	7.75%	3	6	7.73%	3	6	7.59%
New England(9)	3	5	10.36%	3	5	10.43%	3	5	11.11%
Mid-Atlantic(10)	4	5	10.12%	3	5	10.09%	4	5	11.23%
Total	100%	100%	11.71%	100%	100%	11.66%	100%	100%	12.39%
By State									
Florida	24%	7%	28.35%	23%	7%	28.09%	20%	8%	28.86%
Texas	3%	7%	7.61%	3%	7%	7.63%	3%	7%	8.80%
New York	5%	7%	9.71%	4%	7%	9.59%	4%	6%	8.88%
California	7%	5%	12.24%	7%	5%	12.89%	8%	5%	16.40%
Illinois	7%	5%	15.90%	8%	5%	15.44%	7%	5%	15.79%
Georgia	4%	4%	14.70%	4%	4%	15.12%	4%	4%	17.13%
North Carolina	3%	4%	10.93%	2%	4%	10.73%	2%	4%	11.12%
New Jersey	5%	4%	17.73%	4%	4%	17.53%	4%	4%	16.36%
Pennsylvania	2%	4%	10.81%	2%	4%	10.32%	2%	4%	10.34%
Ohio	2%	3%	8.00%	2%	3%	7.97%	2%	3%	7.85%

(1) Total reserves were $2,506 million, $2,220 million and $1,952 million as of June 30, 2011, March 31, 2011 and June 30, 2010, 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) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming
(9) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont
(10) Delaware, Maryland, Virginia, Washington D.C. and West Virginia

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Primary Risk In-Force:	June 30, 2011	% of Total	March 31, 2011	% of Total	June 30, 2010	% of Total
Lender concentration (by original applicant)	$ 28,029		$ 28,543		$ 30,345	
Top 10 lenders	14,000		14,322		15,098	
Top 20 lenders	15,982		16,366		17,528	
Loan-to-value ratio						
95.01% and above	$ 7,065	25%	$ 7,181	25%	$ 7,633	25%
90.01% to 95.00%	9,740	35	9,875	35	10,491	35
80.01% to 90.00%	10,747	38	10,992	38	11,775	39
80.00% and below	477	2	495	2	446	1
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Loan grade						
Prime	$ 25,296	90%	$ 25,730	90%	$ 27,220	90%
A minus and sub-prime	2,733	10	2,813	10	3,125	10
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Loan type(1)						
First mortgages						
Fixed rate mortgage						
Flow	$ 26,914	96%	$ 27,384	96%	$ 29,152	96%
Bulk	519	2	538	2	486	2
Adjustable rate mortgage						
Flow	575	2	600	2	684	2
Bulk	21	—	21	—	23	—
Second mortgages	—	—	—	—	—	—
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Type of documentation						
Alt-A						
Flow	$ 807	3%	$ 837	3%	$ 958	3%
Bulk	39	—	40	—	43	—
Standard(2)						
Flow	26,682	95	27,147	95	28,878	95
Bulk	501	2	519	2	466	2
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Mortgage term						
15 years and under	$ 462	2%	$ 459	2%	$ 369	1%
More than 15 years	27,567	98	28,084	98	29,976	99
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%

(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 approved underwriting systems with historical and expected delinquency rates consistent with historical and expected delinquency rates consistent with the company's standard portfolio.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

Policy Year	June 30, 2011					
	Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total
2000 and prior	7.84%	1.3%	$ 1,876	1.6%	$ 481	1.7%
2001	7.58%	0.7	954	0.8	240	0.9
2002	6.64%	1.5	2,358	2.0	581	2.1
2003	5.65%	3.7	9,603	7.9	1,622	5.8
2004	5.88%	4.2	5,963	4.9	1,354	4.8
2005	5.98%	12.6	9,710	8.0	2,501	8.9
2006	6.49%	19.7	13,144	10.9	3,216	11.5
2007	6.56%	40.0	29,077	24.0	7,171	25.6
2008	6.15%	15.8	26,922	22.3	6,685	23.8
2009	5.08%	0.3	7,982	6.6	1,386	4.9
2010	4.66%	0.2	9,085	7.5	1,872	6.7
2011	4.63%	—	4,264	3.5	920	3.3
Total	6.08%	100.0%	$ 120,938	100.0%	$ 28,029	100.0%

Flow Delinquencies and Percentage Reserved by Payment Status	June 30, 2011			
	Delinquencies	Direct Case Reserves(3)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	20,255	$ 193	$ 810	24%
4 - 11 payments in default	26,099	714	1,186	60%
12 payments or more in default	38,088	1,349	1,901	71%
Total	84,442	$ 2,256	$ 3,897	58%

Flow Delinquencies and Percentage Reserved by Payment Status	December 31, 2010			
	Delinquencies	Direct Case Reserves(3)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	24,104	$ 152	$ 959	16%
4 - 11 payments in default	33,635	754	1,546	49%
12 payments or more in default	34,486	1,142	1,757	65%
Total	92,225	$ 2,048	$ 4,262	48%

Occupancy and Property Type	June 30, 2011	March 31, 2011
Occupancy Status % of Primary Risk In-Force		
Primary residence	93.8%	93.7%
Second home	3.9	3.9
Non-owner occupied	2.3	2.4
Total	100.0%	100.0%
Property Type % of Primary Risk In-Force		
Single family detached	85.8%	85.8%
Condominium and co-operative	11.4	11.3
Multi-family and other	2.8	2.9
Total	100.0%	100.0%

(1) Average Annual Mortgage Interest Rate
(2) Total reserves were $2,506 million as of June 30, 2011.
(3) Direct flow case reserves exclude loss adjustment expenses, incurred but not reported and reinsurance reserves.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	FICO > 679		FICO 620 - 679[1]		FICO < 620		Total	
	2011		2011		2011		2011	
Primary Risk In-Force	2Q	1Q	2Q	1Q	2Q	1Q	2Q	1Q
Total Primary Risk In-Force	$18.7	$18.9	$ 7.3	$ 7.6	$ 2.0	$ 2.0	$28.0	$28.5
Delinquency rate[2]	7.4%	7.4%	18.7%	18.5%	28.1%	27.8%	11.7%	11.7%
2011 policy year	$ 0.8	$ 0.5	$ 0.1	$ —	$ —	$ —	$ 0.9	$ 0.5
Delinquency rate	— %	— %	0.1%	— %	2.8%	— %	— %	— %
2010 policy year	$ 1.8	$ 1.8	$ 0.1	$ 0.1	$ —	$ —	$ 1.9	$ 1.9
Delinquency rate	0.1%	0.1%	0.4%	0.3%	2.8%	1.8%	0.1%	0.1%
2009 policy year	$ 1.3	$ 1.3	$ 0.1	$ 0.1	$ —	$ —	$ 1.4	$ 1.4
Delinquency rate	0.5%	0.4%	1.8%	1.8%	6.6%	5.6%	0.5%	0.5%
2008 policy year	$ 5.1	$ 5.2	$ 1.3	$ 1.4	$ 0.3	$ 0.3	$ 6.7	$ 6.9
Delinquency rate	6.5%	6.3%	14.9%	14.7%	24.9%	24.7%	8.9%	8.7%
2007 policy year	$ 4.0	$ 4.2	$ 2.3	$ 2.4	$ 0.8	$ 0.8	$ 7.1	$ 7.4
Delinquency rate	12.8%	12.6%	22.7%	22.6%	32.7%	32.5%	18.3%	18.2%
2006 policy year	$ 1.8	$ 1.9	$ 1.1	$ 1.1	$ 0.3	$ 0.3	$ 3.2	$ 3.3
Delinquency rate	13.9%	13.6%	22.5%	22.4%	29.0%	28.8%	18.3%	18.0%
2005 and prior policy year	$ 3.9	$ 4.0	$ 2.3	$ 2.5	$ 0.6	$ 0.6	$ 6.8	$ 7.1
Delinquency rate	7.8%	7.5%	17.4%	16.9%	23.9%	23.5%	11.9%	11.6%
Fixed rate mortgage	$18.4	$18.6	$ 7.1	$ 7.4	$ 1.9	$ 1.9	$27.4	$27.9
Delinquency rate	7.1%	7.1%	18.5%	18.3%	27.9%	27.6%	11.4%	11.4%
Adjustable rate mortgage	$ 0.3	$ 0.3	$ 0.2	$ 0.2	$ 0.1	$ 0.1	$ 0.6	$ 0.6
Delinquency rate	25.0%	24.8%	28.1%	27.4%	36.3%	36.1%	27.1%	26.7%
Loan-to-value > 95%	$ 3.8	$ 3.8	$ 2.5	$ 2.6	$ 0.8	$ 0.8	$ 7.1	$ 7.2
Delinquency rate	9.4%	9.3%	20.8%	20.7%	31.4%	31.3%	16.2%	16.1%
Alt-A[3]	$ 0.6	$ 0.6	$ 0.2	$ 0.3	$ —	$ —	$ 0.8	$ 0.9
Delinquency rate	18.7%	18.8%	32.9%	32.7%	33.3%	34.7%	23.0%	23.0%
Interest only and option ARMs	$ 1.4	$ 1.4	$ 0.5	$ 0.5	$ 0.1	$ 0.1	$ 2.0	$ 2.0
Delinquency rate	26.9%	26.9%	37.2%	37.3%	43.5%	42.7%	30.3%	30.3%

(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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	June 30, 2011	March 31, 2011	June 30, 2010
GSE Alt-A			
Risk in-force	$ 27	$ 27	$ 29
Average FICO score	732	732	732
Loan-to-value ratio	81%	81%	81%
Standard documentation(1)	11%	11%	11%
Stop loss	100%	100%	100%
Deductible	— %	— %	— %
FHLB			
Risk in-force	$ 442	$ 459	$ 399
Average FICO score	757	757	755
Loan-to-value ratio	75%	75%	75%
Standard documentation(1)	97%	97%	97%
Stop loss	94%	94%	91%
Deductible	100%	100%	100%
Other			
Risk in-force	$ 71	$ 73	$ 81
Average FICO score	692	692	692
Loan-to-value ratio	92%	92%	92%
Standard documentation(1)	97%	97%	97%
Stop loss	8%	8%	9%
Deductible	— %	— %	— %
Total Bulk Risk In-Force	$ 540	$ 559	$ 509

(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
SECOND QUARTER 2011

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

			June 30, 2011			March 31, 2011		
Book Year(2)	Original Book Risk In-Force ($B)(3)	Progression To Attachment Point	Current Risk In-Force ($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		$ —	$ 4	
2004		50%-75%	0.1	10		0.2	29	
2004		75%-99%	0.3	52		0.2	31	
2004		Attached	0.3	71		0.3	44	
2004 Total	$ 3.1		$ 0.7	$ 135	13	$ 0.7	$ 108	2
2005		0%-50%	$ —	$ 1		$ —	$ 1	
2005		50%-75%	—	—		—	—	
2005		75%-99%	—	—		—	1	
2005		Attached	1.0	296		1.5	451	
2005 Total	$ 2.5		$ 1.0	$ 297	1	$ 1.5	$ 453	2
2006		0%-50%	$ —	$ 1		$ —	$ 1	
2006		50%-75%	—	—		—	—	
2006		75%-99%	—	1		—	—	
2006		Attached	1.0	384		1.6	640	
2006 Total	$ 2.2		$ 1.0	$ 386	10	$ 1.6	$ 641	9
2007		0%-50%	$ —	$ 1		$ —	$ 1	
2007		50%-75%	—	—		—	—	
2007		75%-99%	—	—		—	1	
2007		Attached	1.9	683		3.4	1,133	
2007 Total	$ 3.2		$ 1.9	$ 684	2	$ 3.4	$ 1,135	4
2008		0%-50%	$ 0.1	$ 1		$ 0.3	$ 8	
2008		50%-75%	0.2	12		0.2	8	
2008		75%-99%	0.1	5		0.1	4	
2008		Attached	0.8	156		1.3	161	
2008 Total	$ 1.8		$ 1.2	$ 174	19	$ 1.9	$ 181	4
Captive Benefits In Quarter ($MM)					$ 45			21

(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 Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	43	26	69	56	36	35	9	136
Net investment gains (losses)	(1)	(7)	(8)	(1)	25	(68)	(16)	(60)
Insurance and investment product fees and other	1	2	3	3	7	(3)	3	10
Total revenues	43	21	64	58	68	(36)	(4)	86
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	—	—	—	—	1	—	—	1
Interest credited	31	33	64	34	38	35	39	146
Acquisition and operating expenses, net of deferrals	—	(5)	(5)	16	(2)	9	8	31
Amortization of deferred acquisition costs and intangibles	3	3	6	3	3	4	4	14
Interest expense	86	82	168	77	77	70	70	294
Total benefits and expenses	120	113	233	130	117	118	121	486
LOSS BEFORE INCOME TAXES	(77)	(92)	(169)	(72)	(49)	(154)	(125)	(400)
Benefit for income taxes	—	(16)	(16)	(32)	(14)	(51)	(157)	(254)
NET INCOME (LOSS)	(77)	(76)	(153)	(40)	(35)	(103)	32	(146)
ADJUSTMENTS TO NET INCOME (LOSS):								
Net investment (gains) losses, net of taxes and other adjustments	—	4	4	2	(16)	42	11	39
Net tax benefit related to separation from the company's former parent	—	—	—	—	—	—	(106)	(106)
NET OPERATING LOSS	$ (77)	$ (72)	$ (149)	$ (38)	$ (51)	$ (61)	$ (63)	$ (213)
Effective tax rate (operating loss)	*-0.2%*	*16.4%*	*8.5%*	*44.0%*	*31.2%*	*30.6%*	*42.1%*	*37.2%*
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements:								
Account value, beginning of period	$3,317	$3,717	$3,717	$4,094	$4,441	$4,372	$4,502	$ 4,502
Deposits	—	—	—	262	79	152	—	493
Surrenders and benefits	(312)	(435)	(747)	(680)	(477)	(124)	(171)	(1,452)
Net flows	(312)	(435)	(747)	(418)	(398)	28	(171)	(959)
Interest credited	28	33	61	36	41	43	43	163
Foreign currency translation	10	2	12	5	10	(2)	(2)	11
Account value, end of period	$3,043	$3,317	$3,043	$3,717	$4,094	$4,441	$4,372	$ 3,717

[1] Includes inter-segment eliminations and non-strategic products.

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Investments Summary
(amounts in millions)

	June 30, 2011 Carrying Amount	June 30, 2011 % of Total	March 31, 2011 Carrying Amount	March 31, 2011 % of Total	December 31, 2010 Carrying Amount	December 31, 2010 % of Total	September 30, 2010 Carrying Amount	September 30, 2010 % of Total	June 30, 2010 Carrying Amount	June 30, 2010 % of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 33,127	46%	$ 31,912	45%	$ 31,781	45%	$ 32,379	43%	$ 30,044	42%
Private fixed maturity securities	9,213	13	9,188	13	9,239	13	9,458	13	9,254	13
Residential mortgage-backed securities(1)	4,280	6	3,841	5	3,760	5	3,640	5	3,258	4
Commercial mortgage-backed securities	3,280	5	3,329	5	3,361	5	3,379	5	3,428	5
Other asset-backed securities	1,984	3	2,126	3	2,287	3	2,345	3	2,301	3
Tax-exempt	865	1	924	1	1,026	1	1,263	2	1,341	2
Non-investment grade fixed maturity securities	3,472	5	3,678	5	3,729	5	3,892	5	3,760	5
Equity securities:										
Common stocks and mutual funds	263	—	232	—	215	—	90	—	81	—
Preferred stocks	111	—	123	—	117	—	133	—	118	—
Commercial mortgage loans	6,432	9	6,600	9	6,718	9	6,929	9	7,208	10
Restricted commercial mortgage loans related to securitization entities	457	1	485	1	507	1	522	1	535	1
Policy loans	1,542	2	1,480	2	1,471	2	1,480	2	1,467	2
Cash, cash equivalents and short-term investments	2,986	4	3,940	6	3,271	5	3,800	5	4,776	7
Securities lending	554	1	811	1	772	1	702	1	680	1
Other invested assets: Limited partnerships(2)	346	—	339	—	340	—	365	—	363	1
Derivatives:										
LTC forward starting swap—cash flow	264	—	169	—	222	—	821	1	540	1
Other cash flow	—	—	192	—	205	—	188	—	142	—
Fair value	116	—	113	—	130	—	147	—	144	—
Equity index options—non-qualified	39	—	32	—	33	—	61	—	97	—
LTC swaptions—non-qualified	—	—	—	—	—	—	8	—	4	—
Other non-qualified	401	1	395	1	457	1	458	1	516	1
Trading portfolio	607	1	667	1	677	1	701	1	221	—
Counterparty collateral	705	1	745	1	794	2	1,586	2	1,058	1
Restricted other invested assets related to securitization entities	379	1	376	1	372	1	378	1	374	1
Other	114	—	91	—	85	—	81	—	87	—
Total invested assets and cash	$ 71,537	100%	$ 71,788	100%	$ 71,569	100%	$ 74,806	100%	$ 71,797	100%
Public Fixed Maturity Securities—Credit Quality:										
Rating Agency Designation										
AAA	$ 16,253	37%	$ 15,607	37%	$ 15,797	37%	$ 16,138	37%	$ 14,525	36%
AA	5,007	12	4,912	11	4,947	12	5,054	12	4,947	12
A	11,870	27	11,363	27	11,322	26	11,679	27	11,147	27
BBB	8,374	19	8,311	20	8,224	19	8,370	19	7,804	19
BB	1,257	3	1,358	3	1,451	4	1,464	3	1,373	4
B	279	1	309	1	292	1	348	1	430	1
CCC and lower	485	1	525	1	493	1	477	1	451	1
Not rated	—	—	—	—	—	—	—	—	—	—
Total public fixed maturity securities	$ 43,525	100%	$ 42,385	100%	$ 42,526	100%	$ 43,530	100%	$ 40,677	100%
Private Fixed Maturity Securities—Credit Quality:										
Rating Agency Designation										
AAA	$ 1,372	11%	$ 1,339	11%	$ 1,490	12%	$ 1,589	12%	$ 1,433	11%
AA	989	8	964	8	929	7	1,010	8	1,170	9
A	3,967	31	4,089	32	4,018	32	4,069	32	3,889	31
BBB	4,917	39	4,735	37	4,727	37	4,555	36	4,711	37
BB	1,063	8	1,102	9	1,077	9	1,185	9	1,135	9
B	170	1	175	1	259	2	269	2	245	2
CCC and lower	218	2	209	2	157	1	149	1	126	1
Total private fixed maturity securities	$ 12,696	100%	$ 12,613	100%	$ 12,657	100%	$ 12,826	100%	$ 12,709	100%

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

(2) Limited partnerships by type:

	June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
Real estate	$ 162	$ 156	$ 155	$ 177	$ 165
Infrastructure	122	115	116	112	114
Other	62	68	69	76	84
Total limited partnerships	$ 346	$ 339	$ 340	$ 365	$ 363

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Fixed Maturity Securities Summary
(amounts in millions)

	June 30, 2011		March 31, 2011		December 31, 2010		September 30, 2010		June 30, 2010	
	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	$ 3,682	6%	$ 3,414	6%	$ 3,705	7%	$ 3,922	7%	$ 3,684	7%
Tax-exempt	865	1	928	2	1,030	2	1,271	2	1,350	3
Foreign government	2,389	4	2,359	4	2,369	4	2,352	4	2,146	4
U.S. corporate	24,047	43	23,753	43	23,967	43	24,525	44	23,378	44
Foreign corporate	14,428	26	13,937	25	13,498	25	13,815	24	12,799	24
Residential mortgage-backed securities	4,983	9	4,600	9	4,455	8	4,334	8	3,955	7
Commercial mortgage-backed securities	3,721	7	3,756	7	3,743	7	3,757	7	3,726	7
Other asset-backed securities	2,106	4	2,251	4	2,416	4	2,380	4	2,348	4
Total fixed maturity securities	$ 56,221	100%	$ 54,998	100%	$ 55,183	100%	$ 56,356	100%	$ 53,386	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 8,253	23%	$ 8,234	23%	$ 8,025	23%	$ 8,425	23%	$ 8,076	24%
Utilities and energy	8,175	22	7,950	22	7,977	23	8,123	23	7,628	23
Consumer—non-cyclical	4,250	12	4,148	12	4,071	11	4,210	12	4,065	12
Consumer—cyclical	1,830	5	1,773	5	1,760	5	1,808	5	1,791	5
Capital goods	2,282	6	2,191	6	2,163	6	2,107	6	2,028	6
Industrial	1,902	5	1,850	5	1,789	5	1,531	4	1,461	4
Technology and communications	2,377	6	2,250	6	2,192	6	2,221	6	1,909	6
Transportation	1,305	4	1,284	4	1,324	4	1,344	4	1,290	4
Other	6,074	17	5,852	17	5,861	17	6,023	17	5,435	16
Subtotal	36,448	100%	35,532	100%	35,162	100%	35,792	100%	33,683	100%
Non-Investment Grade:										
Finance and insurance	425	21%	441	21%	512	22%	637	25%	647	26%
Utilities and energy	294	15	282	13	242	10	249	10	221	9
Consumer—non-cyclical	209	10	218	10	266	12	282	11	282	11
Consumer—cyclical	123	6	163	8	175	8	202	8	193	8
Capital goods	318	16	325	15	374	16	400	16	388	16
Industrial	356	17	369	17	362	16	400	15	389	16
Technology and communications	183	9	225	10	238	10	240	9	229	9
Transportation	95	5	95	4	97	4	99	4	106	4
Other	24	1	40	2	37	2	39	2	39	1
Subtotal	2,027	100%	2,158	100%	2,303	100%	2,548	100%	2,494	100%
Total	$ 38,475	100%	$ 37,690	100%	$ 37,465	100%	$ 38,340	100%	$ 36,177	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 2,857	5%	$ 2,379	4%	$ 2,707	5%	$ 2,613	4%	$ 2,801	5%
Due after one year through five years	12,103	22	12,248	22	12,423	22	12,562	22	11,696	22
Due after five years through ten years	10,031	18	9,678	18	9,232	17	9,454	17	8,877	17
Due after ten years	20,420	36	20,086	37	20,207	37	21,256	38	19,983	37
Subtotal	45,411	81	44,391	81	44,569	81	45,885	81	43,357	81
Mortgage and asset-backed securities	10,810	19	10,607	19	10,614	19	10,471	19	10,029	19
Total fixed maturity securities	$ 56,221	100%	$ 54,998	100%	$ 55,183	100%	$ 56,356	100%	$ 53,386	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Commercial Mortgage Loans Summary
(amounts in millions)

	June 30, 2011 Carrying Amount	June 30, 2011 % of Total	March 31, 2011 Carrying Amount	March 31, 2011 % of Total	December 31, 2010 Carrying Amount	December 31, 2010 % of Total	September 30, 2010 Carrying Amount	September 30, 2010 % of Total	June 30, 2010 Carrying Amount	June 30, 2010 % of Total
Geographic Region										
South Atlantic	$ 1,624	25%	$ 1,577	24%	$ 1,583	23%	$ 1,593	23%	$ 1,660	23%
Pacific	1,615	25	1,746	26	1,769	26	1,857	27	1,937	27
Middle Atlantic	865	13	880	13	937	14	935	13	974	13
East North Central	577	9	603	9	612	9	657	9	701	10
Mountain	516	8	527	8	540	8	591	9	624	8
New England	422	7	480	7	482	7	484	7	491	7
West North Central	349	5	355	5	369	6	374	5	378	5
West South Central	348	5	305	5	297	4	306	4	314	4
East South Central	169	3	181	3	183	3	189	3	194	3
Subtotal	6,485	100%	6,654	100%	6,772	100%	6,986	100%	7,273	100%
Allowance for losses	(57)		(58)		(59)		(62)		(70)	
Unamortized fees and costs	4		4		5		5		5	
Total	$ 6,432		$ 6,600		$ 6,718		$ 6,929		$ 7,208	
Property Type										
Retail	$ 1,912	30%	$ 1,976	30%	$ 1,974	29%	$ 2,015	29%	$ 2,047	28%
Office	1,757	27	1,822	27	1,850	27	1,897	27	1,971	27
Industrial	1,753	27	1,745	26	1,788	26	1,861	27	1,903	26
Apartments	718	11	700	11	725	11	776	11	812	11
Mixed use/other	345	5	411	6	435	7	437	6	540	8
Subtotal	6,485	100%	6,654	100%	6,772	100%	6,986	100%	7,273	100%
Allowance for losses	(57)		(58)		(59)		(62)		(70)	
Unamortized fees and costs	4		4		5		5		5	
Total	$ 6,432		$ 6,600		$ 6,718		$ 6,929		$ 7,208	
Allowance for Losses on Commercial Mortgage Loans										
Beginning balance	$ 58		$ 59		$ 62		$ 70		$ 52	
Provision	3		—		7		5		18	
Release	(4)		(1)		(10)		(13)		—	
Ending balance	$ 57		$ 58		$ 59		$ 62		$ 70	

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Commercial Mortgage Loans Summary
(amounts in millions)

Loan Size	June 30, 2011 Principal Balance	June 30, 2011 % of Total	March 31, 2011 Principal Balance	March 31, 2011 % of Total	December 31, 2010 Principal Balance	December 31, 2010 % of Total	September 30, 2010 Principal Balance	September 30, 2010 % of Total	June 30, 2010 Principal Balance	June 30, 2010 % of Total
Under $5 million	$ 2,883	44%	$ 2,851	43%	$ 2,881	43%	$ 2,928	42%	$ 2,998	41%
$5 million but less than $10 million	1,597	25	1,546	23	1,576	23	1,623	23	1,679	23
$10 million but less than $20 million	1,168	18	1,215	18	1,234	18	1,316	19	1,339	19
$20 million but less than $30 million	350	5	296	5	299	4	300	4	309	4
$30 million and over	487	8	747	11	786	12	819	12	952	13
Subtotal	6,485	100%	6,655	100%	6,776	100%	6,986	100%	7,277	100%
Net premium/discount	—		(1)		(4)		—		(4)	
Total	$ 6,485		$ 6,654		$ 6,772		$ 6,986		$ 7,273	

Commercial Mortgage Loan Information by Vintage as of June 30, 2011
(loan amounts in millions)

Loan Year	Total Recorded Investment(1)	Number of Loans	Average Balance Per Loan	Loan-To-Value(2)	Delinquent Principal Balance	Number of Delinquent Loans	Average Balance Per Delinquent Loan
2004 and prior	$ 1,988	846	$ 2	49%	$ 30	5	$ 6
2005	1,415	309	$ 5	64%	3	1	$ 3
2006	1,293	278	$ 5	73%	4	1	$ 4
2007	1,275	188	$ 7	77%	—	—	$ —
2008	272	57	$ 5	73%	2	1	$ 2
2009	—	—	$ —	— %	—	—	$ —
2010	103	17	$ 6	63%	—	—	$ —
2011	139	27	$ 5	65%	—	—	$ —
Total	$ 6,485	1,722	$ 4	64%	$ 39	8	$ 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 June 30, 2011.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income								
Fixed maturity securities—taxable	$ 693	$ 670	$1,363	$ 689	$ 658	$ 646	$ 626	$2,619
Fixed maturity securities—non-taxable	10	11	21	13	14	16	16	59
Commercial mortgage loans	92	92	184	93	95	99	104	391
Restricted commercial mortgage loans related to securitization entities	9	10	19	9	10	10	10	39
Equity securities	10	3	13	3	4	5	2	14
Other invested assets	38	30	68	32	23	29	32	116
Limited partnerships	17	4	21	11	1	10	(34)	(12)
Restricted other invested assets related to securitization entities	—	—	—	—	1	—	1	2
Policy loans	30	29	59	29	28	28	27	112
Cash, cash equivalents and short-term investments	6	6	12	6	6	4	5	21
Gross investment income before expenses and fees	905	855	1,760	885	840	847	789	3,361
Expenses and fees	(24)	(25)	(49)	(22)	(25)	(24)	(24)	(95)
Net investment income	$ 881	$ 830	$1,711	$ 863	$ 815	$ 823	$ 765	$3,266
Annualized Yields								
Fixed maturity securities—taxable	5.2%	5.0%	5.1%	5.2%	5.0%	5.0%	4.9%	5.0%
Fixed maturity securities—non-taxable	4.1%	4.2%	4.1%	4.2%	4.3%	4.3%	4.3%	4.3%
Commercial mortgage loans	5.6%	5.5%	5.6%	5.5%	5.4%	5.5%	5.8%	5.6%
Restricted commercial mortgage loans related to securitization entities	7.8%	7.6%	7.7%	7.3%	7.6%	7.3%	7.3%	7.4%
Equity securities	11.7%	3.2%	7.6%	4.0%	6.8%	11.8%	6.6%	6.7%
Other invested assets	15.8%	11.7%	13.8%	12.1%	13.3%	17.3%	15.0%	14.0%
Limited partnerships(1)	19.9%	5.1%	12.5%	12.3%	1.0%	10.6%	-34.0%	-3.4%
Restricted other invested assets related to securitization entities	0.2%	0.3%	0.2%	0.3%	0.3%	0.3%	1.0%	0.5%
Policy loans	7.9%	8.0%	7.9%	8.0%	7.6%	7.7%	7.7%	7.8%
Cash, cash equivalents and short-term investments	0.7%	0.7%	0.7%	0.7%	0.5%	0.3%	0.4%	0.5%
Gross investment income before expenses and fees	5.3%	5.0%	5.1%	5.1%	4.8%	4.9%	4.6%	4.9%
Expenses and fees	-0.2%	-0.2%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	-0.1%
Net investment income	5.1%	4.8%	5.0%	5.0%	4.7%	4.8%	4.4%	4.8%

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
SECOND QUARTER 2011

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

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:								
Fixed maturity securities:								
U.S. corporate	$ 1	$ (3)	$ (2)	$ (1)	$ 3	$ 4	$ (6)	$ —
U.S. government, agencies and government-sponsored enterprises	—	3	3	—	1	—	(4)	(3)
Foreign corporate	(8)	(1)	(9)	2	3	16	2	23
Foreign government	2	—	2	(3)	3	—	(2)	(2)
Tax-exempt	(1)	—	(1)	2	(2)	(3)	4	1
Mortgage-backed securities	(1)	(2)	(3)	(1)	(7)	(5)	(3)	(16)
Asset-backed securities	(1)	—	(1)	(6)	(1)	—	(1)	(8)
Equity securities	1	2	3	7	—	1	—	8
Foreign exchange	1	—	1	—	1	(1)	—	—
Total net realized gains (losses) on available-for-sale securities	(6)	(1)	(7)	—	1	12	(10)	3
Impairments:								
Sub-prime residential mortgage-backed securities	(3)	(6)	(9)	(5)	(3)	(1)	(16)	(25)
Alt-A residential mortgage-backed securities:	(2)	(4)	(6)	(4)	(9)	(13)	(8)	(34)
Total sub-prime and Alt-A residential mortgage-backed securities	(5)	(10)	(15)	(9)	(12)	(14)	(24)	(59)
Prime residential mortgage-backed securities	(2)	(3)	(5)	(2)	(4)	(3)	(6)	(15)
Other asset-backed securities	—	—	—	—	—	(9)	(10)	(19)
Commercial mortgage-backed securities	(4)	—	(4)	(1)	(2)	(1)	(1)	(5)
Corporate fixed maturity securities	—	(9)	(9)	(10)	(6)	—	(3)	(19)
Financial hybrid securities	—	—	—	—	—	—	(4)	(4)
Limited partnerships	(1)	—	(1)	—	—	(2)	(4)	(6)
Commercial mortgage loans	(4)	(1)	(5)	(2)	(1)	(3)	—	(6)
Total impairments	(16)	(23)	(39)	(24)	(25)	(32)	(52)	(133)
Net unrealized gains (losses) on trading securities	9	7	16	(4)	14	(2)	4	12
Derivative instruments	(10)	(6)	(16)	1	61	(25)	(5)	32
Bank loans	—	—	—	(1)	1	4	3	7
Limited partnerships	—	—	—	—	(1)	(2)	(1)	(4)
Commercial mortgage loans held-for-sale market valuation allowance	1	(1)	—	1	(4)	(13)	(3)	(19)
Net gains (losses) related to securitization entities	(3)	6	3	2	20	(31)	7	(2)
Other	(1)	—	(1)	—	—	—	11	11
Net investment gains (losses), net of taxes	(26)	(18)	(44)	(25)	67	(89)	(46)	(93)
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	4	3	7	(1)	(12)	13	5	5
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	—	(1)	(1)	—	(1)	—	(1)	(2)
Net investment gains (losses), net of taxes and other adjustments	$ (22)	$ (16)	$ (38)	$ (26)	$ 54	$ (76)	$ (42)	$ (90)

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended(1)	$ (92)	$ 46	$ 142	$ 343	$ 279
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$12,463	$12,498	$ 12,494	$ 12,499	$12,363
GAAP Basis ROE(1) divided by(2)	-0.7%	0.4%	1.1%	2.7%	2.3%
Operating ROE					
Net operating income (loss) for the twelve months ended(1)	$ (82)	$ 110	$ 126	$ 355	$ 407
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$12,463	$12,498	$ 12,494	$ 12,499	$12,363
Operating ROE(1) divided by(2)	-0.7%	0.9%	1.0%	2.8%	3.3%

Quarterly Average ROE	Three months ended June 30, 2011	March 31, 2011	December 31, 2010	September 30, 2010	June 30, 2010
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended(3)	$ (96)	$ 82	$ (161)	$ 83	$ 42
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$12,414	$12,413	$ 12,444	$ 12,559	$12,572
Annualized GAAP Quarterly Basis ROE(3) divided by(4)	-3.1%	2.6%	-5.2%	2.6%	1.3%
Operating ROE					
Net operating income (loss) for the period ended(3)	$ (74)	$ 98	$ (135)	$ 29	$ 118
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$12,414	$12,413	$ 12,444	$ 12,559	$12,572
Annualized Operating Quarterly Basis ROE(3) divided by(4)	-2.4%	3.2%	-4.3%	0.9%	3.8%

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).

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Reconciliation of Expense Ratio
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Basis Expense Ratio								
Acquisition and operating expenses, net of deferrals(1)	$ 514	$ 500	$1,014	$ 519	$ 472	$ 499	$ 475	$ 1,965
Total revenues(2)	$2,655	$2,568	$5,223	$2,591	$2,667	$2,410	$2,421	$10,089
Expense ratio (1) divided by (2)	19.4%	19.5%	19.4%	20.0%	17.7%	20.7%	19.6%	19.5%
GAAP Basis, As Adjusted—Expense Ratio								
Acquisition and operating expenses, net of deferrals	$ 514	$ 500	$1,014	$ 519	$ 472	$ 499	$ 475	$ 1,965
Less wealth management business	92	92	184	76	73	72	66	287
Less lifestyle protection insurance business	151	148	299	143	139	157	154	593
Adjusted acquisition and operating expenses, net of deferrals(3)	$ 271	$ 260	$ 531	$ 300	$ 260	$ 270	$ 255	$ 1,085
Total revenues	$2,655	$2,568	$5,223	$2,591	$2,667	$2,410	$2,421	$10,089
Less wealth management business	114	110	224	93	89	89	81	352
Less lifestyle protection insurance business	281	270	551	259	258	284	311	1,112
Less net investment gains (losses)	(41)	(30)	(71)	(38)	103	(141)	(72)	(148)
Adjusted total revenues(4)	$2,301	$2,218	$4,519	$2,277	$2,217	$2,178	$2,101	$ 8,773
Adjusted expense ratio (3) divided by (4)	11.8%	11.7%	11.8%	13.2%	11.7%	12.4%	12.1%	12.4%

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 wealth management and lifestyle protection insurance businesses. The wealth management and lifestyle protection insurance 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
SECOND QUARTER 2011

Reconciliation of Core Premiums
(amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Reported premiums	$1,455	$1,437	$2,892	$1,467	$1,447	$1,470	$1,470	$5,854
Less retirement income—spread-based premiums	20	20	40	45	42	32	36	155
Less impact of changes in foreign exchange rates	44	10	54	(7)	(11)	25	68	75
Core premiums	$1,391	$1,407	$2,798	$1,429	$1,416	$1,413	$1,366	$5,624
Reported premium percentage change from prior year	-1.0%	-2.2%	-1.6%	-3.7%	-3.0%	-2.1%	-2.1%	-2.7%
Core premium percentage change from prior year	-1.6%	3.0%	0.7%	1.3%	-5.9%	-9.2%	-13.3%	-7.0%

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 retirement income—spread-based business and the impact of changes in foreign exchange rates. The retirement income—spread-based 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

Reconciliation of Core Yield

		2011			2010				
	(Assets—amounts in billions)	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$71.5	$71.8	$ 71.5	$71.6	$74.8	$71.8	$69.3	$ 71.6
	Subtract:								
	Securities lending	0.6	0.8	0.6	0.8	0.7	0.7	0.6	0.8
	Unrealized gains (losses)	1.7	1.2	1.7	1.3	3.8	1.7	(0.9)	1.3
	Derivative counterparty collateral	0.7	0.7	0.7	0.8	1.6	1.1	0.6	0.8
	Adjusted end of period invested assets	$68.5	$69.1	$ 68.5	$68.7	$68.7	$68.3	$69.0	$ 68.7
(A)	**Average Invested Assets Used in Reported Yield Calculation**	$68.8	$68.9	$ 68.9	$68.7	$68.6	$68.7	$68.9	$ 68.6
	Subtract:								
	Restricted commercial mortgage loans and other invested assets related to securitization entities	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.6
(B)	**Average Invested Assets Used in Core Yield Calculation**	68.3	68.4	68.4	68.2	68.1	68.2	68.3	68.0
	Subtract:								
	Portfolios supporting floating products and non-recourse funding obligations [1]	8.3	8.6	8.5	9.1	9.4	9.3	9.3	9.2
(C)	**Average Invested Assets Used in Core Yield (excl. Floating and Non-Recourse Funding) Calculation**	$60.0	$59.8	$ 59.9	$59.1	$58.7	$58.9	$59.0	$ 58.8
	(Income—amounts in millions)								
(D)	**Reported—Net Investment Income**	$ 881	$ 830	$1,711	$ 863	$ 815	$ 823	$ 765	$3,266
	Subtract:								
	Bond calls and commercial mortgage loan prepayments	16	8	24	13	8	—	7	28
	Reinsurance[2]	36	32	68	20	14	21	29	84
	Other non-core items [3]	15	2	17	31	6	7	—	44
	Restricted commercial mortgage loans and other invested assets related to securitization entities	5	7	12	7	7	7	8	29
(E)	**Core Net Investment Income**	809	781	1,590	792	780	788	721	3,081
	Subtract:								
	Investment income from portfolios supporting floating products and non-recourse funding obligations [1]	37	34	71	33	34	28	2	97
(F)	**Core Net Investment Income (excl. Floating and Non-Recourse Funding)**	$ 772	$ 747	$1,519	$ 759	$ 746	$ 760	$ 719	$2,984
(D) / (A)	**Reported Yield**	5.12%	4.82%	4.97%	5.02%	4.75%	4.79%	4.44%	4.76%
(E) / (B)	**Core Yield**	4.74%	4.57%	4.65%	4.65%	4.58%	4.62%	4.22%	4.52%
(F) / (C)	**Core Yield (excl. Floating and Non-Recourse Funding)**	5.15%	5.00%	5.07%	5.14%	5.08%	5.16%	4.87%	5.07%

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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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"), A.M. Best Company, Inc. ("A.M. Best") and Fitch Ratings ("Fitch") as follows:

Company	S&P	Moody's	A.M. Best	Fitch
Genworth Life Insurance Company	A	A2	A	A-
Genworth Life Insurance Company (short-term rating)	A-1	P-1	Not rated	Not rated
Genworth Life and Annuity Insurance Company	A	A2	A	A-
Genworth Life and Annuity Insurance Company (short-term rating)	A-1	P-1	Not rated	Not rated
Genworth Life Insurance Company of New York	A	A2	A	A-
Continental Life Insurance Company of Brentwood, Tennessee	Not rated	Not rated	A-	A-
American Continental Insurance Company	Not rated	Not rated	A-	Not rated

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

Company	S&P	Moody's
Genworth Mortgage Insurance Corporation	BB-	Baa2
Genworth Residential Mortgage Insurance Corporation of NC	BB-	Baa2
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

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

Company	S&P
Financial Assurance Company Limited	A-
Financial Insurance Company Limited	A-

(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, Fitch 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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2011

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 “A” (Strong), “BBB” (Good) or “BB” (Marginal) have strong, good, or marginal financial security characteristics, respectively. The “AA,” “A”, “BBB” and “BB” ranges are the second-, third-, fourth- and fifth-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,” “A-,” “BBB” and “BB-” ratings are the fourth-, sixth-, seventh-, ninth- and thirteenth-highest of S&P’s 21 ratings categories. The short-term “A-1” rating is the highest rating and shows the capacity to meet financial commitments is strong. 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 that insurance companies rated “Baa” (Adequate) offer adequate financial security. The “A” (Good) and “Baa” (Adequate) ranges are the third- and fourth-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,” “A2,” “Baa2” and “Baa3” ratings are the fifth-, sixth-, ninth-and tenth-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) and “A-” (Excellent) ratings are assigned to those companies that have, in its opinion, an excellent ability to meet their ongoing insurance obligations. The “A” (Excellent) and “A-” (Excellent) ratings are the third- and fourth-highest, respectively, of 15 ratings assigned by A.M. Best, which range from “A++” to “F.”

Fitch states that “A” (Strong) rated insurance companies are viewed as possessing strong capacity to meet policyholder and contract obligations. The “A” rating category is the third-highest of nine financial strength rating categories, which range from “AAA” to “C.” The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “B” category. Accordingly, the “A-” rating is the seventh-highest of Fitch’s 19 ratings categories.

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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