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

February 2, 2012
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 February 2, 2012, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended December 31, 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 December 31, 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 February 2, 2012.
99.2	Financial Supplement for the quarter ended December 31, 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: February 2, 2012

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

Exhibit Index

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99.1	Press Release dated February 2, 2012.
99.2	Financial Supplement for the quarter ended December 31, 2011.

News Release
6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces Fourth Quarter 2011 Results
Insurance And Wealth Management Division Earnings Up 12 Percent
Company Completing First Life Block Transaction In First Quarter 2012
International Platforms Continue To Generate Strong Dividends
Holding Company Cash Approximately $950 Million At Year End

Richmond, VA (February 2, 2012) — Genworth Financial, Inc. (NYSE: GNW) today reported results for the fourth quarter of 2011. The company reported net income[1] of $107 million, or $0.22 per diluted share, compared with a net loss of $161 million, or $0.33 per diluted share, in the fourth quarter of 2010. Net operating income[2] for the fourth quarter of 2011 was $86 million, or $0.17 per diluted share, compared with a net operating loss of $135 million, or $0.28 per diluted share, in the fourth quarter of 2010.

"For Genworth, 2011 was a year of repositioning actions to move the company through an uncertain environment and provide a foundation for improved shareholder value. We made progress in several areas and will maintain an intense execution focus during 2012. At business portfolio and product line levels, we took important steps to improve our focus, strengthen risk buffers and capital generation, and support future redeployment of capital," said Michael D. Fraizer, chairman and chief executive officer. "Actions completed or that we continue to pursue include, the planned minority IPO of Australia Mortgage Insurance, shifting new business mix and volumes, selling or exiting non-strategic lines and blocks of business, further streamlining our cost base, and adding to our holding company capital flexibility. Fourth quarter earnings improved from the prior year driven by U.S. Life Insurance and U.S. Mortgage Insurance (U.S. MI) results. International platform capital generation remained strong."

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.

Consolidated Net Income (Loss) &
Net Operating Income (Loss)

	Three months ended December 31 (Unaudited)			
	2011		2010	
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share
Net income (loss)	$ 107	$ 0.22	$ (161)	$ (0.33)
Net operating income (loss)	$ 86	$ 0.17	$ (135)	$ (0.28)
Weighted average diluted shares	492.7		489.6	
Book value per share	$33.70		$28.31	
Book value per share, excluding accumulated other comprehensive income (loss)	$25.50		$25.26	

Net investment gains, net of tax and other adjustments, were $1 million in the quarter compared to net investment losses of $26 million in the prior year.

Beginning in the quarter, the company resegmented its financial presentation as it began to operate through three divisions: Insurance and Wealth Management, Mortgage Insurance and Corporate and Runoff. Under these divisions, there are six operating business segments. The Insurance and Wealth Management Division is comprised of U.S. Life Insurance, which includes life insurance, long term care insurance (LTC) and fixed annuities, International Protection, which includes the lifestyle protection insurance business, and Wealth Management. The Mortgage Insurance Division includes International Mortgage Insurance and U.S. Mortgage Insurance. The Corporate and Runoff Division is comprised of the Runoff segment, which includes variable annuities, small remaining blocks of Medicare supplement insurance following the sale of the business, institutional products and other non-strategic lines, and Corporate and Other activities.

During 2012, the company will be implementing the new accounting guidance related to accounting for costs associated with acquiring or renewing insurance contracts as well as a change in its accounting policy for policy benefit reserves for its level premium term life insurance products, as discussed later in this release.

Net operating income (loss) results are summarized in the table below:

Net Operating Income (Loss)

(Amounts in millions)	**Q4 11**	**Q3 11**	**Q4 10**
Insurance and Wealth Management Division:			
U.S. Life Insurance	$ 114	$ 115	$ 100
International Protection	19	25	19
Wealth Management	12	12	11
Mortgage Insurance Division:			
International Mortgage Insurance	78	73	98
U.S. Mortgage Insurance (U.S. MI)	(94)	(79)	(352)
Corporate and Runoff Division:			
Runoff	20	(11)	34
Corporate and Other	(63)	(31)	(45)

Net operating income (loss) excludes net investment gains (losses) and other adjustments, net of taxes. 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. A non-cash impairment charge of $19 million after-tax was recorded in the quarter in Corporate and Other activities to write-off all of the goodwill associated with the reverse mortgage business.

Unless specifically noted in the discussion of results for the International Protection and International Mortgage Insurance segments, references to percentage changes exclude the impact of foreign exchange. Percentage changes including the impact of foreign exchange are found in a table at the end of this press release. In the fourth quarter of 2011, foreign exchange had an $8 million favorable impact on net operating income versus the prior year and a $3 million unfavorable impact versus the prior quarter.

Insurance and Wealth Management Division

Insurance and Wealth Management Division earnings increased 12 percent to $145 million, compared with $130 million a year ago, driven by U.S. Life Insurance results.

Insurance and Wealth Management Division

Net Operating Income

(Amounts in millions)	Q4 11	Q3 11	Q4 10
U.S. Life Insurance			
Life Insurance	$ 60	$ 72	$ 42
Long Term Care	38	23	37
Fixed Annuities	16	20	21
Total U.S. Life Insurance	114	115	100
International Protection	19	25	19
Wealth Management	12	12	11
Total Insurance and Wealth Management	**$ 145**	**$ 152**	**$ 130**

Sales[3]

(Amounts in millions)	Q4 11	Q3 11	Q4 10
U.S. Life Insurance			
Life Insurance			
Term and Universal Life	$ 43	$ 45	$ 41
Linked Benefits	20	20	14
Excess Deposits	37	40	33
Long Term Care			
Individual	56	54	39
Group	9	—	3
Fixed Annuities	363	495	189
International Protection	406	438	427
Wealth Management			
Gross Flows	1,439	1,565	1,582
Net Flows	(16)	446	646

Assets Under Management[4]

(Amounts in millions)	Q4 11	Q3 11	Q4 10
Fixed Annuities	$18,371	$18,366	$18,460
Wealth Management	25,087	24,613	24,740

[3] 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 fixed annuities businesses, respectively, for comparative purposes.

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

U.S. Life Insurance Segment

Highlights

- U.S. Life Insurance Segment earnings increased 14 percent compared with a year ago, driven by life insurance.
- Segment sales were down sequentially from moderating life insurance and fixed annuity sales associated with various pricing actions. The company continues to utilize expanded levels of reinsurance across life and long term care insurance as part of its capital optimization strategies.
- Life insurance continues to experience favorable mortality and the long term care insurance loss ratio was 67 percent, down four points sequentially.
- The consolidated risk based capital (RBC) ratio at December 31, 2011 is estimated to be 405 percent[5], up from 365 percent on a sequential basis.
- The sale of the Medicare supplement business was completed, with a capital benefit of $214 million.
- The company is completing its first life block transaction in first quarter of 2012. The tender of River Lake III was closed in January 2012 and a subsequent reinsurance arrangement was then executed, with the final steps of this transaction to be completed over the next few weeks. The transaction is expected to generate approximately $100 million in initial after-tax capital benefits for the U.S. life insurance companies and a GAAP net loss of approximately $37 million in the first quarter.

U.S. Life Insurance segment earnings increased 14 percent to $114 million, compared with $100 million a year ago. The primary operating drivers for this performance included:

- New business profitability from Term UL and LTC, which contributed $16 million of additional earnings compared with the prior year, and
- Lower investment income compared with the prior year reflecting $12 million lower earnings from limited partnerships and reduced bond calls.

Life insurance earnings were $60 million, compared with $42 million in the prior year. Current quarter earnings reflect a $10 million benefit from sound new business performance and a $4 million after-tax gain related to selective repurchases of notes secured by non-recourse funding obligations, partially offset by sound but less favorable mortality of $4 million and lower investment income from bond calls and limited partnerships. In addition, as part of conversion to a new actuarial system, reserve refinements resulted in a $10 million favorable impact. Sales growth moderated sequentially as pricing was raised for targeted products in response to factors such as low interest rates, while for other products the company chose not to follow certain competitors’ price reductions.

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

Long term care earnings were $38 million, compared with $37 million in the prior year. The loss ratio remained stable at 67 percent, excluding a prior year reserve strengthening, as lower claim termination rates and higher new claims were offset by the favorable impact of premium rate increases on older issued policies and higher active policy terminations. Results in the current quarter also include favorable taxes of $6 million. The company is currently implementing a previously announced premium rate increase of approximately 18 percent on the majority of older issued policies. As of December 31, 2011, the company had received approvals for price increases in 39 states, representing approximately 65 percent of the targeted premiums. Individual long term care sales increased to $56 million during the quarter, reflecting an acceleration of prior-generation product sales as part of the transition to the new product generation, which was introduced in August and incorporates higher pricing.

Fixed annuities earnings were $16 million, compared with $20 million in the prior quarter, including a $4 million unfavorable impact related to accruals for state guarantee fund assessments. Sales in the quarter totaled $363 million and were lower sequentially, driven by changes to interest crediting rates implemented to further improve margins in the current low rate environment. During the quarter, the company introduced two new indexed annuity products designed to enhance its fixed annuity offerings.

The RBC ratio is estimated to have increased to 405 percent[5] from approximately 365 percent on a sequential basis. The company completed the Medicare supplement sale in the quarter which positively impacted the ratio. Additionally, targeted interest rate swaps were unwound and reestablished resulting in gains. While these gains were deferred for both GAAP and statutory purposes, tax benefits associated with the transaction increased the RBC ratio and unassigned surplus.

International Protection Segment

Highlights

- Reported earnings were flat to the prior year as European economic concerns reduced consumer lending and related insurance product sales.
- Operating margin[2] improved more than 360 basis points over the prior full year margin from continued declines in new claim registrations as well as benefits from previously implemented price and distribution contract changes.
- Dividends of $135 million were paid to the holding company in 2011.

Excluding the impact of foreign exchange, International Protection earnings decreased 21 percent[6] from the prior year and 28 percent[6] sequentially, as decreased revenues from lower new sales in smaller European origination markets, increased regulatory expenses and investments in new markets more than offset a one point sequential improvement in the loss ratio. At quarter end, the lifestyle protection business had a regulatory capital ratio of approximately 283 percent[5].

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

Wealth Management Segment

Highlights

- Earnings were $12 million, compared with $11 million in the prior year and $12 million in the prior quarter.
- Net flows were negative $16 million, down from positive net flows of $446 million in the prior quarter, reflecting difficult market conditions and increased redemptions.
- Dividends of $64 million were paid to the holding company in 2011.
- In January 2012, the company announced an agreement for the sale of its tax and accounting advisors unit, Genworth Financial Investment Services (GFIS), to Cetera Financial Group which is expected to close in the first half of 2012. The proceeds from the sale are estimated to be $79 million with the opportunity for additional earnout payments.

Wealth Management earned $12 million, compared to $11 million in the prior year and $12 million in the prior quarter. Assets under management (AUM) increased $474 million sequentially to $25.1 billion. Net flows for the quarter were negative $16 million, related to market conditions and the movement of a legacy block of managed accounts. Margins as a percentage of average AUM[7] increased 11 percent from the prior year, primarily from the 2010 acquisition of the Altegris companies as well as strong expense discipline. The acquisition of Altegris companies, a leading provider of alternative investment solutions, and the announced disposition of GFIS have positioned Wealth Management to enhance its focus on turnkey asset management businesses. Total advisors with assets on the platform were over 6,500 at the end of 2011, representing the addition of over 820 new advisors during 2011.

[7] Calculated as pre-tax income as a percentage of average AUM annualized to determine the current full year impact. The average AUM for December 31, 2010 excludes $2.2 billion of AUM related to the Altegris companies acquired on December 31, 2010.

Mortgage Insurance Division

Mortgage Insurance Division net operating loss was $16 million, compared with a net operating loss of $254 million a year ago, driven by U.S. Mortgage Insurance results.

Mortgage Insurance Division

Net Operating Income (Loss)

(Amounts in millions)	Q4 11	Q3 11	Q4 10
International Mortgage Insurance			
Canada	$ 40	$ 39	$ 46
Australia	53	41	55
Other Countries	(15)	(7)	(3)
Total International Mortgage Insurance	78	73	98
U.S. Mortgage Insurance	(94)	(79)	(352)
Total Mortgage Insurance	**$ (16)**	**$ (6)**	**$ (254)**

Sales

(Amounts in billions)	Q4 11	Q3 11	Q4 10
International Mortgage Insurance			
Flow			
Canada	$ 5.2	$ 6.8	$ 5.6
Australia	7.9	7.1	5.9
Other Countries	0.4	0.5	0.6
Bulk			
Canada	1.0	0.6	0.9
Australia	1.1	0.1	1.5
Other Countries	0.3	0.3	1.6
U.S. Mortgage Insurance			
Primary Flow	3.2	2.7	2.6
Primary Bulk	—	—	0.6

International Mortgage Insurance Segment

Highlights

- Reported International Mortgage Insurance segment earnings decreased 20 percent to $78 million, compared with $98 million a year ago.
- Canada and Australia paid total dividends to the holding company of $215 million in 2011 and continued to maintain strong capital positions.
- In Canada, flow new insurance written (NIW) was down 21 percent[6] sequentially from seasonal variation and nine percent[6] year over year from a smaller market. The loss ratio was 40 percent, up four points sequentially and eight points year over year.

- In Australia, flow NIW was up 17 percent[6] sequentially and up 27 percent[6] year over year, as the mortgage origination market showed some improvement. The loss ratio was 46 percent, down two points sequentially.
- Other Countries had a net operating loss of $15 million, driven by Europe mortgage insurance performance in Ireland.

International Mortgage Insurance earnings, excluding foreign exchange, decreased 24 percent[6] compared to a year ago, primarily from increased loss levels in Canada, Australia and Ireland, along with higher interest expense.

Canadian operating earnings decreased 15 percent[6] from the prior year primarily from increased loss provisions. The loss ratio in the quarter was 40 percent, up from 36 percent in the prior quarter and up eight points from the prior year, reflecting an increase in reserves related to higher severities on existing delinquencies and a seasonal increase in new delinquencies, net of cures. Flow NIW in Canada decreased nine percent[6] year over year, reflecting a smaller mortgage origination market associated with tightened government mortgage guidelines. At quarter end, the Canada mortgage insurance business had a regulatory capital ratio of 162 percent[5] and GAAP book value of $2.7 billion, of which $1.5 billion represented Genworth's 57.5 percent ownership interest.

Australia operating earnings decreased nine percent[6] from the prior year, reflecting reserve additions for prior delinquencies where lenders accelerated actions to move these loans through to claim and higher severity experience in the New Zealand run-off portfolio partially offset by a decrease in new delinquencies, including reductions in Queensland. The loss ratio was 46 percent in the quarter, up nine points from prior year, but down two points from the prior quarter as a result of the decrease in new delinquencies. Flow NIW increased 27 percent[6] compared to the prior year, primarily reflecting a larger origination market. The business continues to expand its reinsurance program as part of risk and capital management strategies. The potential tax charge from the planned Australia initial public offering (IPO)[8] communicated as part of the company's third quarter 2011 earnings call did not occur as changes in structuring of the IPO minimized related impacts. At quarter end, the Australia mortgage insurance business had a regulatory capital ratio of 157 percent[5] and GAAP book value of $2.1 billion.

Other Countries operating results decreased $12 million from the prior year from increased losses relating to higher new delinquencies in Ireland and higher taxes. Loss mitigation efforts together with the prior suspension of new business activities continue to reduce the exposure in Ireland, which is less than one percent of total international mortgage insurance exposure.

[8] The disclosure in this press release relating to the company's planned minority initial public offering (IPO) of its Australian mortgage insurance business is not an offer to sell, or a solicitation of an offer to buy, any securities. The securities referred to in this disclosure have not been and will not be registered under the U.S. Securities Act of 1933 and may not be offered or sold in the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act of 1933. If an offer of securities which requires disclosure in Australia is made, a disclosure document for the offer will be prepared at that time. Any person who wishes to apply to acquire securities will need to complete the application form that will be in or will accompany the disclosure document. In addition, this disclosure is not intended for public distribution in Australia.

U.S. Mortgage Insurance Segment

Highlights

- U.S. Mortgage Insurance (U.S. MI) net operating loss was $94 million compared to $352 million in the prior year.
- Flow NIW increased 23 percent from the prior year and 19 percent sequentially reflecting an ongoing gradual market shift from Federal Housing Administration (FHA) coverage to private mortgage insurance and higher refinancing activity. Overall private mortgage insurance market penetration was up approximately two points year over year and flat to the prior quarter.
- Total flow delinquencies of 83,931 decreased nine percent from prior year and one percent sequentially. New flow delinquencies declined approximately 15 percent from prior year and decreased approximately six percent from the prior quarter.
- Loss mitigation savings were $147 million in the quarter and $567 million for the full year, exceeding the targeted $400 to $500 million full year benefit.
- The combined risk-to-capital ratio as of December 31, 2011 is estimated to be 28.8:1[5].

The U.S. MI segment had a $94 million net operating loss, reflecting a decrease in new delinquency development along with a favorable geographical mix of new delinquencies, fewer net cures associated with lower levels of loan modifications and a stable delinquency aging profile.

Total flow delinquencies decreased nine percent from the prior year and decreased one percent sequentially. New flow delinquencies declined approximately 15 percent from prior year and decreased approximately six percent from the prior quarter, reflecting the continuing burn through of delinquencies from the 2005 to 2008 book years. The flow average reserve per delinquency was $29,100, up slightly from $28,800 in the third quarter, driven by modest mix changes in new and existing delinquencies. Paid claims decreased 11 percent from the prior year, driven by a 26 percent decline in claim counts and a reduction in severity from claims mitigation, partially offset by a decline in captive benefits. Sequentially, paid claims decreased six percent.

Loss mitigation savings were $147 million in the quarter, down 13 percent from the prior quarter, as workouts declined with the wind down of the government Home Affordable Modification Program (HAMP) modifications. Savings for the full year 2011 were $567 million, exceeding the targeted $400 to $500 million full year benefit.

Flow NIW increased 23 percent over the prior year and 19 percent sequentially, reflecting the continued shift away from the FHA, fewer competitors and a larger origination market driven by refinancing activity. Flow persistency was down five points on a sequential basis to 81 percent, from slightly higher lapses associated with refinance activity and cancellation of particular single premium product loans. The company’s market share remains stable despite the exit of some competitors from the market, as it maintained pricing and guideline discipline and did not expand underwriting delegation to lenders. In addition, the Home Affordable Refinance Program (HARP) accounted for about $700 million of insurance that is treated as a modification of the coverage on existing insurance in force rather than NIW.

The combined U.S. MI statutory risk-to-capital ratio is estimated to be 28.8:1[5] at the end of the fourth quarter with the risk-to-capital ratio for Genworth Mortgage Insurance Corporation (GEMICO), the company's primary mortgage insurance company estimated to be 32.9:1[5]. GEMICO currently maintains waivers or other authorizations from 44 states that permit the company to continue writing new business while its risk-to-capital ratio exceeds 25.0:1. Additionally, the company has separately capitalized and licensed legal entities to write new business for states where waivers are not in place. Currently, new business in five states is being written out of Genworth Residential Mortgage Assurance Corporation (GRMAC), a subsidiary of GEMICO.

Corporate and Runoff Division

Corporate and Runoff division net operating loss was $43 million, compared with $11 million in the prior year.

Corporate and Runoff Division

Net Operating Income (Loss)

(Amounts in millions)	**Q4 11**	**Q3 11**	**Q4 10**
Runoff	$ 20	$ (11)	$ 34
Corporate and Other	(63)	(31)	(45)
Total Corporate and Runoff	**$ (43)**	**$ (42)**	**$ (11)**

Assets Under Management[4]

(Amounts in millions)	**Q4 11**	**Q3 11**	**Q4 10**
Variable Annuities	$ 8,315	$ 8,155	$ 8,981
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements	2,623	2,717	3,717
Total Runoff	**$10,938**	**$10,872**	**$12,698**

Runoff Segment

The Runoff segment's net operating income was $20 million, compared with $34 million in the prior year, driven primarily by the sale of the Medicare supplement business and fixed maturity bond redemptions in the prior year that did not recur. Improved market performance drove a $37 million sequential improvement in variable annuities.

Corporate and Other

Corporate and Other's net operating loss was $63 million, compared with $45 million in the prior year quarter, driven primarily by a $19 million after-tax impairment of all the goodwill associated with the reverse mortgage business.

Investment Portfolio Performance

Investment income declined modestly, impacted by the lower income on limited partnerships, with net investment income of $827 million, compared to $842 million in the third quarter. The core yield[2] decreased 15 basis points sequentially to 4.6 percent.

Net income in the quarter included $1 million of net investment gains, net of tax and DAC amortization of $3 million.

Net unrealized investment gains were $1.5 billion, net of tax and other items, as of December 31, 2011, compared with net losses of $100 million as of December 31, 2010 and net gains of $1.5 billion as of September 30, 2011. The fixed-maturity securities portfolio had gross unrealized investment gains of $5.1 billion compared with $2.2 billion as of December 31, 2010 and gross unrealized investment losses of $1.4 billion compared with $1.7 billion as of December 31, 2010.

Holding Company

Genworth's holding company ended the quarter with approximately $950 million of cash and highly liquid securities, up approximately $250 million sequentially as the company has continued to execute strategies that enhance capital flexibility and risk buffers. The holding company received approximately $478 million in operating company dividends on a full year basis and $354 million in the fourth quarter. The holding company targets maintaining cash balances of at least two times its annual debt service expense. The holding company has $222 million of debt maturities in 2012 and no debt maturities in 2013.

Adoption of New Accounting Pronouncement and Other Accounting Changes

Accounting For Costs Associated With Acquiring Or Renewing Insurance Contracts

As previously reported, in October 2010, the Financial Accounting Standards Board issued new accounting guidance related to accounting for costs associated with acquiring or renewing insurance contracts. This new accounting guidance was effective for Genworth on January 1, 2012. The new guidance is effective prospectively with retrospective adoption allowed. Genworth has adopted this new guidance retrospectively, and will re-present certain historical financial statements beginning at the time of the filing of its Quarterly Report on Form 10-Q for the period ended March 31, 2012. Genworth expects that this new guidance will reduce retained earnings and stockholders' equity by approximately $1.4 billion as of January 1, 2012 and will reduce net income (loss) by $63 million, $86 million and $12 million for the years ended December 31, 2011, 2010 and 2009, respectively.

Accounting For The Liability Of Future Policy Benefits Of Level Premium Term Life Insurance Products

On January 1, 2012, the company elected to change its accounting policy for the liability for future policy benefits (i.e., policy benefit reserves) of its level premium term life insurance products when the liability for an individual policy falls below zero. To date, approximately $2.0 billion of aggregate policy benefit reserves have been recorded on level premium term life insurance products under the historical accounting policy. Some of the individual policy benefit reserves are negative (i.e., amounts less than zero) which are being netted against policies with positive benefit reserve values.

The historical GAAP compliant accounting policy strictly followed the accounting for traditional, long-duration insurance contracts where profits emerge as a level percentage of premiums based on assumptions determined on the policy issuance date including mortality, interest and lapse rates. For products with an increasing premium stream, this can only occur if individual policy benefit reserve values are permitted to go negative. The company's new accounting policy is to floor individual policy benefit reserve values at zero based on more recent accounting guidance for long duration contracts that follows an approach which emphasizes the balance sheet over the income statement.

The company believes that flooring policy benefit reserves at zero is preferable as this alternative accounting policy will not allow negative reserves for individual policies to be included in the overall determination of benefit reserves. In implementing this change in accounting, no changes were made to the assumptions locked-in at policy inception. The accounting change will be implemented retrospectively, which will reduce retained earnings and stockholders' equity by approximately $120 million as of January 1, 2012 and will reduce net income (loss) by approximately $10 million, $4 million and $32 million for the years ended December 31, 2011, 2010 and 2009, respectively.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 insurance holding company 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 home ownership while assisting lenders in managing their risk and capital.

Genworth has approximately 6,400 employees and operates through three divisions: Insurance and Wealth Management, which includes U.S. Life Insurance, Wealth Management and International Protection segments; Mortgage Insurance, which includes U.S. and International Mortgage Insurance segments; and the Corporate and Runoff division. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, Inc., 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 Financial, Inc. 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 fourth quarter 2011 financial supplement are now posted on the company's website. Additional information regarding U.S. mortgage insurance and investments is also posted on the company's website, http://investor.genworth.com. Investors are encouraged to review all of these materials.

Genworth will conduct a conference call on February 3, 2012 at 9 a.m. (ET) to discuss the quarter's results. At 11:00 a.m. (ET), following the earnings call of Genworth MI Canada Inc., the company will host a second one-hour call to discuss 2012 business goals and focus areas. The presentation materials for this call will be available at 10:00 a.m. (ET). Both conference calls will be accessible via telephone and the Internet. The dial-in number for both conference calls is 866 393.0571 or 206 453.2872 (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.

Replays of both calls will be available through February 17, 2012 at 855 859.2056 or 404 537.3406 (outside the U.S.); the conference ID # for the 9:00 — 10:00 a.m. (ET) call is # 34250287 and the conference ID # for the 11:00 a.m. – 12:00 p.m. (ET) call is 41200887. The webcasts will also be archived on the company's website.

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 other than a $20 million gain related to the sale of the Medicare supplement insurance business recorded in the fourth quarter of 2011 and a $106 million tax benefit related to separation from the company's former parent recorded in the first quarter of 2010. 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 and twelve months ended December 31, 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, fixed 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; and (5) new insurance written for mortgage insurance. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, 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 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 administration and other loan workouts. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this information helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business as loss mitigation activities specifically impact current and future loss reserves and level of claim payments.

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

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 or potential downgrades in the company’s financial strength or credit ratings; interest rate fluctuations and levels; adverse capital and credit market conditions (including the impact on the potential extension, replacement or refinancing of the company’s credit facilities); 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; defaults 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 of 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; impairments of or valuation allowances against the company’s deferred tax assets; changes in expected morbidity and mortality rate; 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;

the failure of demand for long term care insurance to increase; 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; changes in international regulations reducing demand for mortgage insurance; 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 the company's rescissions; the extent to which loan modifications and other similar programs may provide benefits to the company; unexpected changes in unemployment and underemployment rates in the United States; further deterioration in economic conditions or a further decline in home prices in the United States; problems associated with foreclosure process defects in the United States 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 U.S. 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 in the United States; increases in the use of alternatives to private mortgage insurance in the United States and reductions by lenders in the level of coverage they select; the impact of the use of reinsurance with reinsurance companies affiliated with U.S. 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 risk that adverse market or other conditions might delay or impede the planned IPO of the company's mortgage insurance business in Australia; 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 December 31, 2011	Three months ended December 31, 2010	Twelve months ended December 31, 2011	Twelve months ended December 31, 2010
Revenues:				
Premiums	$1,352	$1,467	$ 5,705	$ 5,854
Net investment income	827	863	3,380	3,266
Net investment gains (losses)	5	(39)	(220)	(143)
Insurance and investment product fees and other	416	300	1,479	1,112
Total revenues	2,600	2,591	10,344	10,089
Benefits and expenses:				
Benefits and other changes in policy reserves	1,388	1,837	5,926	5,994
Interest credited	195	205	794	841
Acquisition and operating expenses, net of deferrals	508	519	2,032	1,965
Amortization of deferred acquisition costs and intangibles	171	166	743	756
Goodwill impairment	29	—	29	—
Interest expense	121	119	506	457
Total benefits and expenses	2,412	2,846	10,030	10,013
Income (loss) before income taxes	188	(255)	314	76
Provision (benefit) for income taxes	48	(129)	53	(209)
Net income (loss)	140	(126)	261	285
Less: net income attributable to noncontrolling interests	33	35	139	143
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 107	$ (161)	$ 122	$ 142
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:				
Basic	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Diluted	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Weighted-average common shares outstanding:				
Basic	490.9	489.6	490.6	489.3
Diluted	492.7	489.6	493.5	493.9

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

	Three months ended December 31, 2011	Three months ended December 31, 2010	Twelve months ended December 31, 2011	Twelve months ended December 31, 2010
Net operating income (loss):				
Insurance and Wealth Management Division				
U.S. Life Insurance segment				
Life Insurance	$ 60	$ 42	$ 256	$ 144
Long Term Care	38	37	132	163
Fixed Annuities	16	21	74	79
Total U.S. Life Insurance segment	114	100	462	386
International Protection segment	19	19	94	71
Wealth Management segment	12	11	47	40
Total Insurance and Wealth Management Division	145	130	603	497
Mortgage Insurance Division				
International Mortgage Insurance segment				
Canada	40	46	161	176
Australia	53	55	200	205
Other Countries	(15)	(3)	(29)	(18)
Total International Mortgage Insurance segment	78	98	332	363
U.S. Mortgage Insurance segment	(94)	(352)	(507)	(580)
Total Mortgage Insurance Division	(16)	(254)	(175)	(217)
Corporate and Runoff Division				
Runoff segment	20	34	25	30
Corporate and Other	(63)	(45)	(239)	(184)
Total Corporate and Runoff Division	(43)	(11)	(214)	(154)
Net operating income (loss)	86	(135)	214	126
Adjustments to net operating income (loss):				
Net investment gains (losses), net of taxes and other adjustments	1	(26)	(112)	(90)
Gain on sale of business, net of taxes	20	—	20	—
Net tax benefit related to separation from the company’s former parent	—	—	—	106
Net income (loss) available to Genworth Financial, Inc.’s common stockholders	107	(161)	122	142
Add: net income attributable to noncontrolling interests	33	35	139	143
Net income (loss)	$ 140	$ (126)	$ 261	$ 285
Net income (loss) available to Genworth Financial, Inc.’s common stockholders per common share:				
Basic	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Diluted	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Net operating income (loss) per common share:				
Basic	$ 0.17	$ (0.28)	$ 0.44	$ 0.26
Diluted	$ 0.17	$ (0.28)	$ 0.43	$ 0.25
Weighted-average common shares outstanding:				
Basic	490.9	489.6	490.6	489.3
Diluted	492.7	489.6	493.5	493.9

Condensed Consolidated Balance Sheets
(Amounts in millions)

	December 31, 2011	December 31, 2010
Assets		
Cash, cash equivalents and invested assets	$ 77,083	$ 72,302
Deferred acquisition costs	7,327	7,256
Intangible assets	577	741
Goodwill	1,253	1,329
Reinsurance recoverable	16,982	17,191
Deferred tax and other assets	958	1,910
Separate account assets	10,122	11,666
Total assets	$ 114,302	$ 112,395
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	$ 31,971	$ 30,717
Policyholder account balances	26,345	26,978
Liability for policy and contract claims	7,620	6,933
Unearned premiums	4,257	4,541
Deferred tax and other liabilities	7,944	7,706
Borrowings related to securitization entities	396	494
Non-recourse funding obligations	3,256	3,437
Long-term borrowings	4,726	4,952
Separate account liabilities	10,122	11,666
Total liabilities	96,637	97,424
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,124	12,095
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	1,586	21
Net unrealized gains (losses) on other-than-temporarily impaired securities	(132)	(121)
Net unrealized investment gains (losses)	1,454	(100)
Derivatives qualifying as hedges	2,009	924
Foreign currency translation and other adjustments	558	668
Total accumulated other comprehensive income (loss)	4,021	1,492
Retained earnings	3,095	2,973
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	16,541	13,861
Noncontrolling interests	1,124	1,110
Total stockholders' equity	17,665	14,971
Total liabilities and stockholders' equity	$ 114,302	$ 112,395

Impact of Foreign Exchange on Operating Results[9]
Three months ended December 31, 2011

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[10]
International Protection:		
Net operating income	— %	(21)%
Net operating income (4Q11 vs. 3Q11)	(24)%	(28)%
International Mortgage Insurance (MI):		
Total operating income	(20)%	(24)%
Canada MI:		
Net operating income	(13)%	(15)%
Flow new insurance written	(7)%	(9)%
Flow new insurance written (4Q11 vs. 3Q11)	(24)%	(21)%
Australia MI:		
Net operating income	(4)%	(9)%
Flow new insurance written	34%	27%
Flow new insurance written (4Q11 vs. 3Q11)	11%	17%

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

Reconciliation of Core Yield to Reported Yield

	For the three months ended December 31, 2011
(Assets — amounts in billions)	
Reported Total Invested Assets and Cash	$ 76.4
Subtract:	
Securities lending	0.4
Unrealized gains (losses)	5.0
Derivative counterparty collateral	1.0
Adjusted end of period invested assets	$ 70.0
Average Invested Assets Used in Reported Yield Calculation	$ 69.2
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[11]	0.4
Average Invested Assets Used in Core Yield Calculation	$ 68.8
(Income — amounts in millions)	
Reported Net Investment Income	$ 827
Subtract:	
Bond calls and commercial mortgage loan prepayments	10
Reinsurance[12]	19
Other non-core items[13]	7
Restricted commercial mortgage loans and other invested assets related to securitization entities[11]	6
Core Net Investment Income	$ 785
Reported Yield	4.78%
Core Yield	4.56%

11 Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.

12 Represents imputed investment income related to reinsurance agreements in the lifestyle protection insurance business.

13 Includes mark-to-market adjustment on assets supporting executive deferred compensation and various other immaterial items.

Exhibit 99.2

Fourth Quarter Financial Supplement

December 31, 2011

Genworth

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH 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
FOURTH QUARTER 2011

Dear Investor,

In conjunction with Genworth's realignment announced in fourth quarter 2011, the fourth quarter financial supplement has been re-presented to reflect the following changes:

1) Reflects new divisions:
   a. Insurance and Wealth Management Division
      i. U.S. Life Insurance segment
         1. Life Insurance
         2. Long-Term Care
         3. Fixed Annuities
      ii. International Protection segment
      iii. Wealth Management segment
   b. Mortgage Insurance Division
      i. International Mortgage Insurance segment
         1. Canada
         2. Australia
         3. Other Countries
      ii. U.S. Mortgage Insurance segment
   c. Corporate and Runoff Division
      i. Runoff segment (includes non-strategic products primarily consisting of variable annuity, institutional and Medicare supplement insurance products)
      ii. Corporate and Other
2) Life insurance in-force (page 23): whole life insurance has been combined with term life insurance reflecting products no longer being sold by the company.
3) International Protection segment (page 28): Revised sales by region to reflect how the business is currently being managed.
4) Provided average effective loan-to-value ratios by policy year for Canada and Australia for the current period (pages 42 and 44).
5) Medicare supplement insurance business which was previously reported in the long-term care insurance business is now reported in the Runoff segment (page 63).
6) The home equity access business which was previously reported in the long-term care insurance business is now reported in Corporate and Other (page 66).

The revisions to the financial supplement relate solely to the presentation of segment specific disclosures and do not reflect any subsequent accounting changes.

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

Please feel free to call with any questions or comments.

Regards,

Georgette Nicholas
Investor Relations
804 662.2248

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 $20 million after-tax gain related to the sale of the Medicare supplement insurance business recorded in the fourth quarter of 2011 and 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 twelve months ended December 31, 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 75 through 78 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; and (5) new insurance written for mortgage insurance. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, 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.

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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

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

Balance Sheet Data	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$ 12,520	$ 12,406	$12,370	$ 12,457	$ 12,369
Total accumulated other comprehensive income	4,021	3,872	2,062	1,620	1,492
Total Genworth Financial, Inc.'s stockholders' equity	$ 16,541	$ 16,278	$14,432	$ 14,077	$ 13,861
Book value per common share	$ 33.70	$ 33.16	$ 29.41	$ 28.70	$ 28.31
Book value per common share, excluding accumulated other comprehensive income	$ 25.50	$ 25.27	$ 25.21	$ 25.40	$ 25.26
Common shares outstanding as of the balance sheet date	490.9	490.9	490.7	490.5	489.7

	Twelve months ended				
Twelve Month Rolling Average ROE	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
GAAP Basis ROE	1.0%	-1.2%	-0.7%	0.4%	1.1%
Operating ROE(1)	1.7%	-0.1%	-0.7%	0.9%	1.0%

	Three months ended				
Quarterly Average ROE	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
GAAP Basis ROE	3.4%	0.9%	-3.1%	2.6%	-5.2%
Operating ROE(1)	2.8%	3.4%	-2.4%	3.2%	-4.3%

Basic and Diluted Shares	Three months ended December 31, 2011	Twelve months ended December 31, 2011
Weighted-average shares used in basic earnings per common share calculations	490.9	490.6
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	1.8	2.9
Weighted-average shares used in diluted earnings per common share calculations	492.7	493.5

(1) See page 75 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Fourth Quarter Results

Net Income (Loss)
(amounts in millions)

	Three months ended December 31,		Twelve months ended December 31,	
	2011	2010	2011	2010
REVENUES:				
Premiums	$ 1,352	$ 1,467	$ 5,705	$ 5,854
Net investment income	827	863	3,380	3,266
Net investment gains (losses)	5	(39)	(220)	(143)
Insurance and investment product fees and other	416	300	1,479	1,112
Total revenues	2,600	2,591	10,344	10,089
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	1,388	1,837	5,926	5,994
Interest credited	195	205	794	841
Acquisition and operating expenses, net of deferrals	508	519	2,032	1,965
Amortization of deferred acquisition costs and intangibles	171	166	743	756
Goodwill impairment	29	—	29	—
Interest expense	121	119	506	457
Total benefits and expenses	2,412	2,846	10,030	10,013
INCOME (LOSS) BEFORE INCOME TAXES	188	(255)	314	76
Provision (benefit) for income taxes	48	(129)	53	(209)
Effective tax rate	*25.5%*	*50.6%*	*16.9%*	*-275.0%*
NET INCOME (LOSS)	140	(126)	261	285
Less: net income attributable to noncontrolling interests	33	35	139	143
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 107	$ (161)	$ 122	$ 142

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	Three months ended December 31, 2011	Three months ended December 31, 2010	Twelve months ended December 31, 2011	Twelve months ended December 31, 2010
Insurance and Wealth Management Division				
U.S. Life Insurance segment:				
Life Insurance	$ 60	$ 42	$ 256	$ 144
Long-Term Care	38	37	132	163
Fixed Annuities	16	21	74	79
Total U.S. Life Insurance segment	114	100	462	386
International Protection segment	19	19	94	71
Wealth Management segment	12	11	47	40
Total Insurance and Wealth Management Division	145	130	603	497
Mortgage Insurance Division				
International Mortgage Insurance segment:				
Canada	40	46	161	176
Australia	53	55	200	205
Other Countries	(15)	(3)	(29)	(18)
Total International Mortgage Insurance segment	78	98	332	363
U.S. Mortgage Insurance segment	(94)	(352)	(507)	(580)
Total Mortgage Insurance Division	(16)	(254)	(175)	(217)
Corporate and Runoff Division				
Runoff segment	20	34	25	30
Corporate and Other	(63)	(45)	(239)	(184)
Total Corporate and Runoff Division	(43)	(11)	(214)	(154)
NET OPERATING INCOME (LOSS)	86	(135)	214	126
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):				
Net investment gains (losses), net of taxes and other adjustments (1)	1	(26)	(112)	(90)
Gain on sale of business, net of taxes	20	—	20	—
Net tax benefit related to separation from the company's former parent	—	—	—	106
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	107	(161)	122	142
Add: net income attributable to noncontrolling interests	33	35	139	143
NET INCOME (LOSS)	$ 140	$ (126)	$ 261	$ 285
Earnings (Loss) Per Share Data:				
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share				
Basic	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Diluted	$ 0.22	$ (0.33)	$ 0.25	$ 0.29
Net operating income (loss) per common share				
Basic	$ 0.17	$ (0.28)	$ 0.44	$ 0.26
Diluted	$ 0.17	$ (0.28)	$ 0.43	$ 0.25
Weighted-average shares outstanding				
Basic	490.9	489.6	490.6	489.3
Diluted	492.7	489.6	493.5	493.9

(1) See page 73 for details on net investment gains (losses), net of taxes and other adjustments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$1,352	$1,461	$1,455	$1,437	$ 5,705	$1,467	$1,447	$1,470	$1,470	$ 5,854
Net investment income	827	842	881	830	3,380	863	815	823	765	3,266
Net investment gains (losses)	5	(157)	(40)	(28)	(220)	(39)	105	(139)	(70)	(143)
Insurance and investment product fees and other	416	375	359	329	1,479	300	300	256	256	1,112
Total revenues	2,600	2,521	2,655	2,568	10,344	2,591	2,667	2,410	2,421	10,089
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	1,388	1,457	1,672	1,409	5,926	1,837	1,502	1,340	1,315	5,994
Interest credited	195	194	204	201	794	205	212	211	213	841
Acquisition and operating expenses, net of deferrals	508	510	514	500	2,032	519	472	499	475	1,965
Amortization of deferred acquisition costs and intangibles	171	190	197	185	743	166	227	179	184	756
Goodwill impairment	29	—	—	—	29	—	—	—	—	—
Interest expense	121	124	134	127	506	119	114	109	115	457
Total benefits and expenses	2,412	2,475	2,721	2,422	10,030	2,846	2,527	2,338	2,302	10,013
INCOME (LOSS) BEFORE INCOME TAXES	188	46	(66)	146	314	(255)	140	72	119	76
Provision (benefit) for income taxes	48	(19)	(6)	30	53	(129)	18	(5)	(93)	(209)
NET INCOME (LOSS)	140	65	(60)	116	261	(126)	122	77	212	285
Less: net income attributable to noncontrolling interests	33	36	36	34	139	35	39	35	34	143
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 107	$ 29	$ (96)	$ 82	$ 122	$ (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	$ 0.22	$ 0.06	$ (0.20)	$ 0.17	$ 0.25	$ (0.33)	$ 0.17	$ 0.09	$ 0.36	$ 0.29
Diluted	$ 0.22	$ 0.06	$ (0.20)	$ 0.17	$ 0.25	$ (0.33)	$ 0.17	$ 0.08	$ 0.36	$ 0.29
Weighted-average shares outstanding										
Basic	490.9	490.8	490.6	490.1	490.6	489.6	489.5	489.1	488.8	489.3
Diluted	492.7	492.5	490.6	494.4	493.5	489.6	493.9	494.2	493.5	493.9

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011 4Q	2011 3Q	2011 2Q	2011 1Q	2011 Total	2010 4Q	2010 3Q	2010 2Q	2010 1Q	2010 Total
Insurance and Wealth Management Division										
U.S. Life Insurance segment:										
Life Insurance	$ 60	$ 72	$ 72	$ 52	$ 256	$ 42	$ 33	$ 32	$ 37	$ 144
Long-Term Care	38	23	27	44	132	37	38	46	42	163
Fixed Annuities	16	20	24	14	74	21	16	25	17	79
Total U.S. Life Insurance segment	114	115	123	110	462	100	87	103	96	386
International Protection segment	19	25	25	25	94	19	28	12	12	71
Wealth Management segment	12	12	13	10	47	11	8	10	11	40
Total Insurance and Wealth Management Division	145	152	161	145	603	130	123	125	119	497
Mortgage Insurance Division										
International Mortgage Insurance segment:										
Canada	40	39	31	51	161	46	44	45	41	176
Australia	53	41	54	52	200	55	48	59	43	205
Other Countries	(15)	(7)	(3)	(4)	(29)	(3)	1	(11)	(5)	(18)
Total International Mortgage Insurance segment	78	73	82	99	332	98	93	93	79	363
U.S. Mortgage Insurance segment	(94)	(79)	(253)	(81)	(507)	(352)	(152)	(40)	(36)	(580)
Total Mortgage Insurance Division	(16)	(6)	(171)	18	(175)	(254)	(59)	53	43	(217)
Corporate and Runoff Division										
Runoff segment	20	(11)	12	4	25	34	9	(7)	(6)	30
Corporate and Other	(63)	(31)	(76)	(69)	(239)	(45)	(44)	(53)	(42)	(184)
Total Corporate and Runoff Division	(43)	(42)	(64)	(65)	(214)	(11)	(35)	(60)	(48)	(154)
NET OPERATING INCOME (LOSS)	86	104	(74)	98	214	(135)	29	118	114	126
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):										
Net investment gains (losses), net of taxes and other adjustments	1	(75)	(22)	(16)	(112)	(26)	54	(76)	(42)	(90)
Gain on sale of business, net of taxes	20	—	—	—	20	—	—	—	—	—
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	107	29	(96)	82	122	(161)	83	42	178	142
Add: net income attributable to noncontrolling interests	33	36	36	34	139	35	39	35	34	143
NET INCOME (LOSS)	$ 140	$ 65	$ (60)	$ 116	$ 261	$ (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	$ 0.22	$ 0.06	$ (0.20)	$ 0.17	$ 0.25	$ (0.33)	$ 0.17	$ 0.09	$ 0.36	$ 0.29
Diluted	$ 0.22	$ 0.06	$ (0.20)	$ 0.17	$ 0.25	$ (0.33)	$ 0.17	$ 0.08	$ 0.36	$ 0.29
Net operating income (loss) per common share										
Basic	$ 0.17	$ 0.21	$ (0.15)	$ 0.20	$ 0.44	$ (0.28)	$ 0.06	$ 0.24	$ 0.23	$ 0.26
Diluted	$ 0.17	$ 0.21	$ (0.15)	$ 0.20	$ 0.43	$ (0.28)	$ 0.06	$ 0.24	$ 0.23	$ 0.25
Weighted-average shares outstanding										
Basic	490.9	490.8	490.6	490.1	490.6	489.6	489.5	489.1	488.8	489.3
Diluted	492.7	492.5	490.6	494.4	493.5	489.6	493.9	494.2	493.5	493.9

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Consolidated Balance Sheets
(amounts in millions)

	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 58,295	$ 57,816	$ 56,221	$ 54,998	$ 55,183
Equity securities available-for-sale, at fair value	361	354	374	355	332
Commercial mortgage loans	6,092	6,271	6,432	6,600	6,718
Restricted commercial mortgage loans related to securitization entities	411	430	457	485	507
Policy loans	1,549	1,556	1,542	1,480	1,471
Other invested assets	4,819	5,626	3,301	3,752	3,854
Restricted other invested assets related to securitization entities	377	377	379	376	372
Total investments	71,904	72,430	68,706	68,046	68,437
Cash and cash equivalents	4,488	3,648	2,831	3,742	3,132
Accrued investment income	691	725	693	794	733
Deferred acquisition costs	7,327	7,359	7,362	7,334	7,256
Intangible assets	577	626	692	713	741
Goodwill	1,253	1,326	1,333	1,331	1,329
Reinsurance recoverable	16,982	16,976	16,999	17,102	17,191
Other assets	958	1,002	988	883	810
Deferred tax asset	—	—	1,291	1,188	1,100
Separate account assets	10,122	9,794	11,452	11,807	11,666
Total assets	$ 114,302	$ 113,886	$112,347	$112,940	$ 112,395

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Consolidated Balance Sheets
(amounts in millions)

	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 31,971	$ 31,745	$ 31,177	$ 30,872	$ 30,717
Policyholder account balances	26,345	26,480	26,115	26,399	26,978
Liability for policy and contract claims	7,620	7,379	7,327	6,959	6,933
Unearned premiums	4,257	4,210	4,563	4,529	4,541
Other liabilities	6,308	6,755	5,637	6,189	6,085
Borrowings related to securitization entities	396	414	452	489	494
Non-recourse funding obligations	3,256	3,280	3,374	3,431	3,437
Long-term borrowings	4,726	4,708	4,755	5,347	4,952
Deferred tax liability	1,636	1,753	1,937	1,689	1,621
Separate account liabilities	10,122	9,794	11,452	11,807	11,666
Total liabilities	96,637	96,518	96,789	97,711	97,424
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,124	12,117	12,110	12,101	12,095
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains on securities not other-than-temporarily impaired	1,586	1,579	352	77	21
Net unrealized gains (losses) on other-than-temporarily impaired securities	(132)	(126)	(116)	(114)	(121)
Net unrealized investment gains (losses)	1,454	1,453	236	(37)	(100)
Derivatives qualifying as hedges	2,009	1,960	943	864	924
Foreign currency translation and other adjustments	558	459	883	793	668
Total accumulated other comprehensive income	4,021	3,872	2,062	1,620	1,492
Retained earnings	3,095	2,988	2,959	3,055	2,973
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	16,541	16,278	14,432	14,077	13,861
Noncontrolling interests	1,124	1,090	1,126	1,152	1,110
Total stockholders' equity	17,665	17,368	15,558	15,229	14,971
Total liabilities and stockholders' equity	$ 114,302	$ 113,886	$112,347	$112,940	$ 112,395

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Consolidated Balance Sheet by Segment
(amounts in millions)

	December 31, 2011							
	U.S. Life Insurance	International Protection	Wealth Management	International Mortgage Insurance	U.S. Mortgage Insurance	Runoff	Corporate and Other(1)	Total
ASSETS								
Cash and investments	$53,846	$ 1,825	$ 47	$ 9,245	$ 2,665	$ 4,481	$ 4,974	$ 77,083
Deferred acquisition costs and intangible assets	7,425	397	407	351	56	478	43	9,157
Reinsurance recoverable	15,774	29	—	6	208	965	—	16,982
Deferred tax and other assets	374	153	69	146	75	56	85	958
Separate account assets	—	—	—	—	—	10,122	—	10,122
Total assets	$77,419	$ 2,404	$ 523	$ 9,748	$ 3,004	$16,102	$ 5,102	$114,302
LIABILITIES AND STOCKHOLDERS' EQUITY								
Liabilities:								
Future policy benefits	$31,964	$ —	$ —	$ —	$ —	$ 7	$ —	$ 31,971
Policyholder account balances	20,943	17	—	—	—	5,385	—	26,345
Liability for policy and contract claims	4,418	133	—	553	2,488	28	—	7,620
Unearned premiums	610	592	—	2,932	112	11	—	4,257
Non-recourse funding obligations	3,356	—	—	—	—	—	(100)	3,256
Deferred tax and other liabilities	5,149	540	50	635	(726)	24	2,272	7,944
Borrowings and capital securities	—	—	—	561	—	6	4,555	5,122
Separate account liabilities	—	—	—	—	—	10,122	—	10,122
Total liabilities	66,440	1,282	50	4,681	1,874	15,583	6,727	96,637
Stockholders' equity:								
Allocated equity, excluding accumulated other comprehensive income (loss)	7,378	1,114	473	3,185	1,134	688	(1,452)	12,520
Allocated accumulated other comprehensive income (loss)	3,601	8	—	758	(4)	(169)	(173)	4,021
Total Genworth Financial, Inc.'s stockholders' equity	10,979	1,122	473	3,943	1,130	519	(1,625)	16,541
Noncontrolling interests	—	—	—	1,124	—	—	—	1,124
Total stockholders' equity	10,979	1,122	473	5,067	1,130	519	(1,625)	17,665
Total liabilities and stockholders' equity	$77,419	$ 2,404	$ 523	$ 9,748	$ 3,004	$16,102	$ 5,102	$114,302

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Consolidated Balance Sheet by Segment
(amounts in millions)

	September 30, 2011							
	U.S. Life Insurance	International Protection	Wealth Management	International Mortgage Insurance	U.S. Mortgage Insurance	Runoff	Corporate and Other[1]	Total
ASSETS								
Cash and investments	$53,524	$ 2,018	$ 40	$ 8,985	$ 2,775	$ 4,855	$ 4,606	$ 76,803
Deferred acquisition costs and intangible assets	7,376	420	406	342	55	640	72	9,311
Reinsurance recoverable	15,713	33	—	5	260	965	—	16,976
Deferred tax and other assets	362	183	98	107	70	109	73	1,002
Separate account assets	—	—	—	—	—	9,794	—	9,794
Total assets	$76,975	$ 2,654	$ 544	$ 9,439	$ 3,160	$16,363	$ 4,751	$113,886
LIABILITIES AND STOCKHOLDERS' EQUITY								
Liabilities:								
Future policy benefits	$31,690	$ —	$ —	$ —	$ —	$ 55	$ —	$ 31,745
Policyholder account balances	20,862	17	—	—	—	5,601	—	26,480
Liability for policy and contract claims	4,189	150	—	499	2,486	55	—	7,379
Unearned premiums	571	639	—	2,863	111	26	—	4,210
Non-recourse funding obligations	3,380	—	—	—	—	—	(100)	3,280
Deferred tax and other liabilities	5,146	508	46	690	(650)	(33)	2,801	8,508
Borrowings and capital securities	—	—	—	543	—	7	4,572	5,122
Separate account liabilities	—	—	—	—	—	9,794	—	9,794
Total liabilities	65,838	1,314	46	4,595	1,947	15,505	7,273	96,518
Stockholders' equity:								
Allocated equity, excluding accumulated other comprehensive income (loss)	7,624	1,300	498	3,140	1,193	1,014	(2,363)	12,406
Allocated accumulated other comprehensive income (loss)	3,513	40	—	614	20	(156)	(159)	3,872
Total Genworth Financial, Inc.'s stockholders' equity	11,137	1,340	498	3,754	1,213	858	(2,522)	16,278
Noncontrolling interests	—	—	—	1,090	—	—	—	1,090
Total stockholders' equity	11,137	1,340	498	4,844	1,213	858	(2,522)	17,368
Total liabilities and stockholders' equity	$76,975	$ 2,654	$ 544	$ 9,439	$ 3,160	$16,363	$ 4,751	$113,886

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Deferred Acquisition Costs Rollforward
(amounts in millions)

	U.S. Life Insurance	International Protection	Wealth Management	International Mortgage Insurance	U.S. Mortgage Insurance	Runoff	Corporate and Other[1]	Total
Unamortized balance as of September 30, 2011	$ 6,493	$ 310	$ —	$ 259	$ 43	$ 549	$ —	$7,654
Costs deferred	166	21	—	18	6	2	—	213
Amortization, net of interest accretion[1]	(76)	(35)	—	(19)	(4)	(2)	—	(136)
Impact of foreign currency translation	—	(8)	—	9	—	—	—	1
Other[2]	—	—	—	—	—	(94)		(94)
Unamortized balance as of December 31, 2011	6,583	288	—	267	45	455	—	7,638
Effect of accumulated net unrealized investment (gains) losses	(302)	—	—	—	—	(9)	—	(311)
Balance as of December 31, 2011	$ 6,281	$ 288	$ —	$ 267	$ 45	$ 446	$ —	$7,327

(1) Amortization, net of interest accretion, includes $3 million of amortization related to net investment gains (losses) for the policyholder account balances.
(2) Relates to the sale of the Medicare supplement insurance business in the fourth quarter of 2011.

Insurance and Wealth Management Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 950	$ 959	$ 961	$ 948	$3,818	$ 973	$ 981	$ 987	$1,002	$3,943
Net investment income	666	675	701	669	2,711	681	655	657	634	2,627
Net investment gains (losses)	(2)	(21)	(32)	(19)	(74)	(46)	(11)	(47)	(50)	(154)
Insurance and investment product fees and other	292	307	290	261	1,150	223	218	202	191	834
Total revenues	1,906	1,920	1,920	1,859	7,605	1,831	1,843	1,799	1,777	7,250
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	995	1,001	970	943	3,909	995	963	946	940	3,844
Interest credited	163	160	170	166	659	168	172	173	172	685
Acquisition and operating expenses, net of deferrals	376	375	382	371	1,504	363	348	363	348	1,422
Amortization of deferred acquisition costs and intangibles	139	121	141	133	534	120	157	121	148	546
Interest expense	29	33	41	39	142	37	34	38	45	154
Total benefits and expenses	1,702	1,690	1,704	1,652	6,748	1,683	1,674	1,641	1,653	6,651
INCOME BEFORE INCOME TAXES	204	230	216	207	857	148	169	158	124	599
Provision for income taxes	63	76	74	72	285	49	54	54	36	193
NET INCOME	141	154	142	135	572	99	115	104	88	406
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	4	(2)	19	10	31	31	8	21	31	91
NET OPERATING INCOME	$ 145	$ 152	$ 161	$ 145	$ 603	$ 130	$ 123	$ 125	$ 119	$ 497
Effective tax rate (operating income)[1]	*30.8%*	*33.4%*	*34.1%*	*34.7%*	*33.3%*	*34.0%*	*32.3%*	*34.2%*	*30.7%*	*32.9%*

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

Three months ended December 31, 2011	U.S. Life Insurance Segment: Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	International Protection Segment	Wealth Management Segment	Total
REVENUES:							
Premiums	$ 205	$ 520	$ 33	$ 758	$ 192	$ —	$ 950
Net investment income	131	246	255	632	34	—	666
Net investment gains (losses)	(13)	8	5	—	(2)	—	(2)
Insurance and investment product fees and other	174	1	1	176	2	114	292
Total revenues	497	775	294	1,566	226	114	1,906
BENEFITS AND EXPENSES:							
Benefits and other changes in policy reserves	256	593	115	964	31	—	995
Interest credited	64	—	99	163	—	—	163
Acquisition and operating expenses, net of deferrals	38	89	22	149	134	93	376
Amortization of deferred acquisition costs and intangibles	34	35	31	100	37	2	139
Interest expense	26	—	—	26	3	—	29
Total benefits and expenses	418	717	267	1,402	205	95	1,702
INCOME BEFORE INCOME TAXES	79	58	27	164	21	19	204
Provision for income taxes	28	15	10	53	3	7	63
NET INCOME	51	43	17	111	18	12	141
ADJUSTMENT TO NET INCOME:							
Net investment (gains) losses, net of taxes and other adjustments	9	(5)	(1)	3	1	—	4
NET OPERATING INCOME	$ 60	$ 38	$ 16	$ 114	$ 19	$ 12	$ 145
Effective tax rate (operating income)	*35.5%*	*24.7%*	*37.7%*	*32.6%*	*11.6%*	*36.2%*	*30.8%*

Three months ended December 31, 2010	U.S. Life Insurance Segment: Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	International Protection Segment	Wealth Management Segment	Total
REVENUES:							
Premiums	$ 217	$ 492	$ 45	$ 754	$ 219	$ —	$ 973
Net investment income	131	240	273	644	37	—	681
Net investment gains (losses)	(15)	(19)	(11)	(45)	(1)	—	(46)
Insurance and investment product fees and other	124	1	1	126	4	93	223
Total revenues	457	714	308	1,479	259	93	1,831
BENEFITS AND EXPENSES:							
Benefits and other changes in policy reserves	246	582	133	961	34	—	995
Interest credited	60	1	107	168	—	—	168
Acquisition and operating expenses, net of deferrals	40	86	18	144	143	76	363
Amortization of deferred acquisition costs and intangibles	38	7	29	74	45	1	120
Interest expense	26	—	—	26	11	—	37
Total benefits and expenses	410	676	287	1,373	233	77	1,683
INCOME BEFORE INCOME TAXES	47	38	21	106	26	16	148
Provision for income taxes	15	13	8	36	8	5	49
NET INCOME	32	25	13	70	18	11	99
ADJUSTMENT TO NET INCOME:							
Net investment losses, net of taxes and other adjustments	10	12	8	30	1	—	31
NET OPERATING INCOME	$ 42	$ 37	$ 21	$ 100	$ 19	$ 11	$ 130
Effective tax rate (operating income)	*32.2%*	*35.9%*	*37.8%*	*34.8%*	*31.4%*	*30.3%*	*34.0%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

Twelve months ended December 31, 2011	U.S. Life Insurance Segment: Life Insurance	U.S. Life Insurance Segment: Long-Term Care	U.S. Life Insurance Segment: Fixed Annuities	Total U.S. Life Insurance Segment	International Protection Segment	Wealth Management Segment	Total
REVENUES:							
Premiums	$ 864	$ 2,020	$ 95	$ 2,979	$ 839	$ —	$3,818
Net investment income	534	959	1,045	2,538	173	—	2,711
Net investment gains (losses)	(32)	19	(60)	(73)	(1)	—	(74)
Insurance and investment product fees and other	676	4	6	686	11	453	1,150
Total revenues	2,042	3,002	1,086	6,130	1,022	453	7,605
BENEFITS AND EXPENSES:							
Benefits and other changes in policy reserves	1,019	2,324	431	3,774	135	—	3,909
Interest credited	255	—	404	659	—	—	659
Acquisition and operating expenses, net of deferrals	151	341	70	562	570	372	1,504
Amortization of deferred acquisition costs and intangibles	151	120	99	370	159	5	534
Interest expense	103	1	—	104	38	—	142
Total benefits and expenses	1,679	2,786	1,004	5,469	902	377	6,748
INCOME BEFORE INCOME TAXES	363	216	82	661	120	76	857
Provision for income taxes	128	72	29	229	27	29	285
NET INCOME	235	144	53	432	93	47	572
ADJUSTMENT TO NET INCOME:							
Net investment (gains) losses, net of taxes and other adjustments	21	(12)	21	30	1	—	31
NET OPERATING INCOME	$ 256	$ 132	$ 74	$ 462	$ 94	$ 47	$ 603
Effective tax rate (operating income)	*35.3%*	*33.1%*	*35.1%*	*34.7%*	*22.1%*	*38.3%*	*33.3%*

Twelve months ended December 31, 2010	U.S. Life Insurance Segment: Life Insurance	U.S. Life Insurance Segment: Long-Term Care	U.S. Life Insurance Segment: Fixed Annuities	Total U.S. Life Insurance Segment	International Protection Segment	Wealth Management Segment	Total
REVENUES:							
Premiums	$ 904	$ 1,945	$ 155	$ 3,004	$ 939	$ —	$3,943
Net investment income	478	902	1,093	2,473	154	—	2,627
Net investment gains (losses)	(61)	(17)	(81)	(159)	5	—	(154)
Insurance and investment product fees and other	457	4	7	468	14	352	834
Total revenues	1,778	2,834	1,174	5,786	1,112	352	7,250
BENEFITS AND EXPENSES:							
Benefits and other changes in policy reserves	953	2,169	526	3,648	196	—	3,844
Interest credited	243	4	438	685	—	—	685
Acquisition and operating expenses, net of deferrals	155	320	67	542	593	287	1,422
Amortization of deferred acquisition costs and intangibles	178	104	83	365	177	4	546
Interest expense	102	1	—	103	51	—	154
Total benefits and expenses	1,631	2,598	1,114	5,343	1,017	291	6,651
INCOME BEFORE INCOME TAXES	147	236	60	443	95	61	599
Provision for income taxes	45	84	22	151	21	21	193
NET INCOME	102	152	38	292	74	40	406
ADJUSTMENT TO NET INCOME:							
Net investment (gains) losses, net of taxes and other adjustments	42	11	41	94	(3)	—	91
NET OPERATING INCOME	$ 144	$ 163	$ 79	$ 386	$ 71	$ 40	$ 497
Effective tax rate (operating income)	*31.8%*	*35.7%*	*36.0%*	*34.4%*	*21.5%*	*34.4%*	*32.9%*

U.S. Life Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 758	$ 750	$ 738	$ 733	$2,979	$ 754	$ 763	$ 743	$ 744	$3,004
Net investment income	632	637	648	621	2,538	644	623	619	587	2,473
Net investment gains (losses)	—	(19)	(33)	(21)	(73)	(45)	(13)	(49)	(52)	(159)
Insurance and investment product fees and other	176	192	172	146	686	126	123	113	106	468
Total revenues	1,566	1,560	1,525	1,479	6,130	1,479	1,496	1,426	1,385	5,786
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	964	964	935	911	3,774	961	926	889	872	3,648
Interest credited	163	160	170	166	659	168	172	173	172	685
Acquisition and operating expenses, net of deferrals	149	143	139	131	562	144	136	134	128	542
Amortization of deferred acquisition costs and intangibles	100	84	94	92	370	74	117	77	97	365
Interest expense	26	27	25	26	104	26	27	28	22	103
Total benefits and expenses	1,402	1,378	1,363	1,326	5,469	1,373	1,378	1,301	1,291	5,343
INCOME BEFORE INCOME TAXES	164	182	162	153	661	106	118	125	94	443
Provision for income taxes	53	63	58	55	229	36	41	44	30	151
NET INCOME	111	119	104	98	432	70	77	81	64	292
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	3	(4)	19	12	30	30	10	22	32	94
NET OPERATING INCOME	$ 114	$ 115	$ 123	$ 110	$ 462	$ 100	$ 87	$ 103	$ 96	$ 386
Effective tax rate (operating income)	*32.6%*	*34.5%*	*35.8%*	*35.6%*	*34.7%*	*34.8%*	*34.8%*	*35.0%*	*32.9%*	*34.4%*

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 205	$ 215	$ 222	$ 222	$ 864	$ 217	$ 226	$ 232	$ 229	$ 904
Net investment income	131	132	141	130	534	131	122	119	106	478
Net investment gains (losses)	(13)	(4)	(15)	—	(32)	(15)	(13)	(7)	(26)	(61)
Insurance and investment product fees and other	174	189	170	143	676	124	120	109	104	457
Total revenues	497	532	518	495	2,042	457	455	453	413	1,778
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	256	258	247	258	1,019	246	239	240	228	953
Interest credited	64	59	69	63	255	60	62	61	60	243
Acquisition and operating expenses, net of deferrals	38	43	41	29	151	40	39	39	37	155
Amortization of deferred acquisition costs and intangibles	34	38	41	38	151	38	52	43	45	178
Interest expense	26	26	25	26	103	26	26	28	22	102
Total benefits and expenses	418	424	423	414	1,679	410	418	411	392	1,631
INCOME BEFORE INCOME TAXES	79	108	95	81	363	47	37	42	21	147
Provision for income taxes	28	38	33	29	128	15	13	14	3	45
NET INCOME	51	70	62	52	235	32	24	28	18	102
ADJUSTMENT TO NET INCOME:										
Net investment losses, net of taxes and other adjustments	9	2	10	—	21	10	9	4	19	42
NET OPERATING INCOME	$ 60	$ 72	$ 72	$ 52	$ 256	$ 42	$ 33	$ 32	$ 37	$ 144
Effective tax rate (operating income)	*35.5%*	*35.0%*	*35.4%*	*35.5%*	*35.3%*	*32.2%*	*34.9%*	*34.6%*	*25.4%*	*31.8%*
SALES:										
Sales by Product:										
Term Life	$ —	$ 1	$ —	$ —	$ 1	$ —	$ 1	$ 4	$ 14	$ 19
Term Universal Life	31	34	36	31	132	31	31	24	10	96
Universal Life:										
Annualized First-Year Deposits	12	10	9	11	42	10	10	9	8	37
Linked-Benefits[1]	20	20	25	23	88	14	14	11	11	50
Excess Deposits	37	40	35	36	148	33	26	27	20	106
Sales by Distribution Channel:										
Financial Intermediaries	$ 9	$ 12	$ 14	$ 14	$ 49	$ 8	$ 9	$ 7	$ 6	$ 30
Independent Producers	89	92	88	85	354	79	72	67	56	274
Dedicated Sales Specialist	2	1	3	2	8	1	1	1	1	4
Total Sales[1]	$ 100	$ 105	$ 105	$ 101	$ 411	$ 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Life Insurance In-Force
(amounts in millions)

	2011				2010			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Term and Whole Life Insurance(1)								
Life insurance in-force, net of reinsurance	$439,743	$444,861	$449,806	$454,704	$459,763	$468,070	$471,004	$475,667
Life insurance in-force before reinsurance	$568,261	$575,689	$583,007	$590,569	$598,333	$606,808	$615,618	$623,547
Term Universal Life Insurance								
Life insurance in-force, net of reinsurance	$ 99,753	$ 87,238	$ 73,569	$ 58,371	$ 45,256	$ 31,761	$ 17,754	$ 5,453
Life insurance in-force before reinsurance	$100,476	$ 87,896	$ 74,107	$ 58,811	$ 45,562	$ 31,935	$ 17,820	$ 5,456
Universal Life Insurance(1)								
Life insurance in-force, net of reinsurance	$ 42,363	$ 42,015	$ 41,737	$ 41,543	$ 41,183	$ 41,002	$ 40,837	$ 40,741
Life insurance in-force before reinsurance	$ 49,204	$ 48,199	$ 47,990	$ 47,831	$ 47,528	$ 47,430	$ 47,283	$ 47,216
Total Life Insurance								
Life insurance in-force, net of reinsurance	$581,859	$574,114	$565,112	$554,618	$546,202	$540,833	$529,595	$521,861
Life insurance in-force before reinsurance	$717,941	$711,784	$705,104	$697,211	$691,423	$686,173	$680,721	$676,219

(1) The prior period amounts have been re-presented to report in-force amounts for whole life insurance with term life insurance as these products are no longer being sold. In-force amounts for whole life insurance were previously reported with universal life insurance.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011 4Q	2011 3Q	2011 2Q	2011 1Q	2011 Total	2010 4Q	2010 3Q	2010 2Q	2010 1Q	2010 Total
REVENUES:										
Premiums	$ 520	$ 513	$ 496	$ 491	$2,020	$ 492	$ 495	$ 479	$ 479	$1,945
Net investment income	246	244	240	229	959	240	230	223	209	902
Net investment gains (losses)	8	27	(8)	(8)	19	(19)	(5)	5	2	(17)
Insurance and investment product fees and other	1	1	1	1	4	1	1	2	—	4
Total revenues	775	785	729	713	3,002	714	721	709	690	2,834
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	593	605	583	543	2,324	582	548	522	517	2,169
Interest credited	—	—	—	—	—	1	1	1	1	4
Acquisition and operating expenses, net of deferrals	89	86	83	83	341	86	81	79	74	320
Amortization of deferred acquisition costs and intangibles	35	29	28	28	120	7	37	29	31	104
Interest expense	—	1	—	—	1	—	1	—	—	1
Total benefits and expenses	717	721	694	654	2,786	676	668	631	623	2,598
INCOME BEFORE INCOME TAXES	58	64	35	59	216	38	53	78	67	236
Provision for income taxes	15	23	13	21	72	13	19	28	24	84
NET INCOME	43	41	22	38	144	25	34	50	43	152
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	(5)	(18)	5	6	(12)	12	4	(4)	(1)	11
NET OPERATING INCOME	$ 38	$ 23	$ 27	$ 44	$ 132	$ 37	$ 38	$ 46	$ 42	$ 163
Effective tax rate (operating income)	*24.7%*	*35.6%*	*36.7%*	*35.9%*	*33.1%*	*35.9%*	*35.4%*	*35.5%*	*36.1%*	*35.7%*
SALES:										
Sales by Distribution Channel:										
Financial Intermediaries	$ 6	$ 6	$ 5	$ 5	$ 22	$ 4	$ 5	$ 3	$ 4	$ 16
Independent Producers	35	34	31	29	129	23	21	18	16	78
Dedicated Sales Specialist	15	14	14	12	55	12	12	13	11	48
Total Individual Long-Term Care	56	54	50	46	206	39	38	34	31	142
Group Long-Term Care	9	—	2	2	13	3	3	3	8	17
Total Sales(1)	$ 65	$ 54	$ 52	$ 48	$ 219	$ 42	$ 41	$ 37	$ 39	$ 159
RATIOS:										
Loss Ratio(2)	67.1%	71.4%	70.4%	64.5%	68.4%	72.8%	66.6%	64.6%	64.6%	67.2%
Gross Benefits Ratio(3)	114.1%	118.0%	117.3%	110.6%	115.0%	118.3%	110.8%	108.9%	107.8%	111.5%

In the first quarter of 2011, the company began reporting the results of the linked-benefits product for universal life insurance and fixed annuities in the life insurance and fixed annuities 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 fixed annuities businesses, respectively, for comparability purposes.

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

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011 4Q	2011 3Q	2011 2Q	2011 1Q	2011 Total	2010 4Q	2010 3Q	2010 2Q	2010 1Q	2010 Total
REVENUES:										
Premiums	$ 33	$ 22	$ 20	$ 20	$ 95	$ 45	$ 42	$ 32	$ 36	$ 155
Net investment income	255	261	267	262	1,045	273	271	277	272	1,093
Net investment gains (losses)	5	(42)	(10)	(13)	(60)	(11)	5	(47)	(28)	(81)
Insurance and investment product fees and other	1	2	1	2	6	1	2	2	2	7
Total revenues	294	243	278	271	1,086	308	320	264	282	1,174
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	115	101	105	110	431	133	139	127	127	526
Interest credited	99	101	101	103	404	107	109	111	111	438
Acquisition and operating expenses, net of deferrals	22	14	15	19	70	18	16	16	17	67
Amortization of deferred acquisition costs and intangibles	31	17	25	26	99	29	28	5	21	83
Interest expense	—	—	—	—	—	—	—	—	—	—
Total benefits and expenses	267	233	246	258	1,004	287	292	259	276	1,114
INCOME BEFORE INCOME TAXES	27	10	32	13	82	21	28	5	6	60
Provision for income taxes	10	2	12	5	29	8	9	2	3	22
NET INCOME	17	8	20	8	53	13	19	3	3	38
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	(1)	12	4	6	21	8	(3)	22	14	41
NET OPERATING INCOME	$ 16	$ 20	$ 24	$ 14	$ 74	$ 21	$ 16	$ 25	$ 17	$ 79
Effective tax rate (operating income)	*37.7%*	*31.4%*	*35.8%*	*35.6%*	*35.1%*	*37.8%*	*33.4%*	*34.6%*	*38.3%*	*36.0%*
SALES:										
Sales by Product:										
Single Premium Immediate Annuities	$ 70	$ 49	$ 52	$ 57	$ 228	$ 79	$ 82	$ 72	$ 68	$ 301
Single Premium Deferred Annuities [1]	293	446	272	109	1,120	110	136	91	39	376
Total Sales	$ 363	$ 495	$ 324	$ 166	$1,348	$ 189	$ 218	$ 163	$ 107	$ 677
Sales by Distribution Channel:										
Financial Intermediaries	$ 233	$ 411	$ 243	$ 108	$ 995	$ 114	$ 103	$ 78	$ 60	$ 355
Independent Producers	127	82	79	55	343	70	108	79	44	301
Dedicated Sales Specialists	3	2	2	3	10	5	7	6	3	21
Total Sales [1]	$ 363	$ 495	$ 324	$ 166	$1,348	$ 189	$ 218	$ 163	$ 107	$ 677

In the first quarter of 2011, the company began reporting the results of the linked-benefits product for single premium deferred annuities in the fixed annuities 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.

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Single Premium Deferred Annuities										
Account value, beginning of the period	$10,775	$10,582	$10,660	$10,819	$10,819	$10,972	$11,117	$11,234	$11,409	$11,409
Deposits	295	450	275	120	1,140	108	136	92	41	377
Surrenders, benefits and product charges	(325)	(345)	(441)	(368)	(1,479)	(353)	(376)	(304)	(312)	(1,345)
Net flows	(30)	105	(166)	(248)	(339)	(245)	(240)	(212)	(271)	(968)
Interest credited	86	88	88	89	351	92	95	95	96	378
Account value, end of the period	10,831	10,775	10,582	10,660	10,831	10,819	10,972	11,117	11,234	10,819
Single Premium Immediate Annuities										
Account value, beginning of the period	6,482	6,384	6,411	6,528	6,528	6,783	6,529	6,593	6,675	6,675
Premiums and deposits	96	77	85	85	343	102	116	100	95	413
Surrenders, benefits and product charges	(250)	(245)	(253)	(256)	(1,004)	(261)	(251)	(251)	(265)	(1,028)
Net flows	(154)	(168)	(168)	(171)	(661)	(159)	(135)	(151)	(170)	(615)
Interest credited	79	80	82	83	324	84	85	87	88	344
Effect of accumulated net unrealized investment gains (losses)	26	186	59	(29)	242	(180)	304	—	—	124
Account value, end of the period	6,433	6,482	6,384	6,411	6,433	6,528	6,783	6,529	6,593	6,528
Structured Settlements										
Account value, net of reinsurance, beginning of the period	1,109	1,113	1,113	1,113	1,113	1,114	1,115	1,115	1,115	1,115
Surrenders, benefits and product charges	(17)	(18)	(14)	(15)	(64)	(16)	(16)	(15)	(14)	(61)
Net flows	(17)	(18)	(14)	(15)	(64)	(16)	(16)	(15)	(14)	(61)
Interest credited	15	14	14	15	58	15	15	15	14	59
Account value, net of reinsurance, end of the period	1,107	1,109	1,113	1,113	1,107	1,113	1,114	1,115	1,115	1,113
Total Fixed Annuities	$18,371	$18,366	$18,079	$18,184	$18,371	$18,460	$18,869	$18,761	$18,942	$18,460

International Protection Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 192	$ 209	$ 223	$ 215	$ 839	$ 219	$ 218	$ 244	$ 258	$ 939
Net investment income	34	38	53	48	173	37	32	38	47	154
Net investment gains (losses)	(2)	(2)	1	2	(1)	(1)	2	2	2	5
Insurance and investment product fees and other	2	—	4	5	11	4	6	—	4	14
Total revenues	226	245	281	270	1,022	259	258	284	311	1,112
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	31	37	35	32	135	34	37	57	68	196
Acquisition and operating expenses, net of deferrals	134	137	151	148	570	143	139	157	154	593
Amortization of deferred acquisition costs and intangibles	37	36	46	40	159	45	39	43	50	177
Interest expense	3	6	16	13	38	11	7	10	23	51
Total benefits and expenses	205	216	248	233	902	233	222	267	295	1,017
INCOME BEFORE INCOME TAXES	21	29	33	37	120	26	36	17	16	95
Provision for income taxes	3	6	8	10	27	8	6	4	3	21
NET INCOME	18	23	25	27	93	18	30	13	13	74
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	1	2	—	(2)	1	1	(2)	(1)	(1)	(3)
NET OPERATING INCOME(1)	$ 19	$ 25	$ 25	$ 25	$ 94	$ 19	$ 28	$ 12	$ 12	$ 71
Effective tax rate (operating income)	*11.6%*	*23.8%*	*23.3%*	*26.3%*	*22.1%*	*31.4%*	*14.2%*	*24.4%*	*15.4%*	*21.5%*
SALES:										
Lifestyle Protection Insurance										
Traditional indemnity premiums	$ 234	$ 252	$ 270	$ 240	$ 996	$ 230	$ 232	$ 220	$ 263	$ 945
Premium equivalents for administrative services only business	5	5	6	6	22	6	5	4	4	19
Reinsurance premiums assumed accounted for under the deposit method	167	181	193	177	718	191	201	200	170	762
Total Sales(2)	$ 406	$ 438	$ 469	$ 423	$1,736	$ 427	$ 438	$ 424	$ 437	$1,726
SALES BY REGION:										
Lifestyle Protection Insurance										
Northern Europe	$ 149	$ 166	$ 169	$ 156	$ 640	$ 153	$ 157	$ 149	$ 177	$ 636
Southern Europe	152	161	188	170	671	173	176	169	168	686
Latin America	6	7	2	—	15	—	—	—	—	—
Asia	—	—	—	—	—	—	—	—	—	—
Structured Deals(3)	93	97	103	89	382	87	85	93	78	343
Other	6	7	7	8	28	14	20	13	14	61
Total Sales	$ 406	$ 438	$ 469	$ 423	$1,736	$ 427	$ 438	$ 424	$ 437	$1,726
Loss Ratio	16%	17%	16%	15%	16%	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 International Protection segment was $15 million and $85 million for the three and twelve months ended December 31, 2011, respectively.

(2) Sales adjusted for foreign exchange as compared to the prior year period for the International Protection segment were $409 million and $1,665 million for the three and twelve months ended December 31, 2011, respectively.

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

Wealth Management Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	—	—	—	—	—	—	—	—	—	—
Net investment gains (losses)	—	—	—	—	—	—	—	—	—	—
Insurance and investment product fees and other	114	115	114	110	453	93	89	89	81	352
Total revenues	114	115	114	110	453	93	89	89	81	352
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	93	95	92	92	372	76	73	72	66	287
Amortization of deferred acquisition costs and intangibles	2	1	1	1	5	1	1	1	1	4
Interest expense	—	—	—	—	—	—	—	—	—	—
Total benefits and expenses	95	96	93	93	377	77	74	73	67	291
INCOME BEFORE INCOME TAXES	19	19	21	17	76	16	15	16	14	61
Provision for income taxes	7	7	8	7	29	5	7	6	3	21
NET INCOME	12	12	13	10	47	11	8	10	11	40
ADJUSTMENT TO NET INCOME:										
Net investment (gains) losses, net of taxes and other adjustments	—	—	—	—	—	—	—	—	—	—
NET OPERATING INCOME	$ 12	$ 12	$ 13	$ 10	$ 47	$ 11	$ 8	$ 10	$ 11	$ 40
Effective tax rate (operating income)	*36.2%*	*38.9%*	*36.4%*	*42.3%*	*38.3%*	*30.3%*	*47.1%*	*36.0%*	*23.7%*	*34.4%*
SALES:										
Sales by Distribution Channel:										
Independent Producers	$ 1,278	$ 1,395	$ 1,622	$ 1,785	$ 6,080	$ 1,334	$ 1,189	$ 1,195	$ 1,265	$ 4,983
Dedicated Sales Specialists	161	170	185	273	789	248	165	167	210	790
Total Sales	$ 1,439	$ 1,565	$ 1,807	$ 2,058	$ 6,869	$ 1,582	$ 1,354	$ 1,362	$ 1,475	$ 5,773
ASSETS UNDER MANAGEMENT:										
Beginning of period	$24,613	$25,930	$25,551	$24,740	$24,740	$21,160	$19,548	$20,037	$18,865	$18,865
Gross flows	1,439	1,565	1,807	2,058	6,869	1,582	1,354	1,362	1,475	5,773
Redemptions	(1,455)	(1,119)	(1,143)	(1,703)	(5,420)	(936)	(893)	(926)	(971)	(3,726)
Net flows	(16)	446	664	355	1,449	646	461	436	504	2,047
Market performance	490	(1,763)	(285)	456	(1,102)	745	1,151	(925)	668	1,639
Acquisition[1]	—	—	—	—	—	2,189	—	—	—	2,189
End of period	$25,087	$24,613	$25,930	$25,551	$25,087	$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.

Mortgage Insurance Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 400	$ 413	$ 410	$ 404	$1,627	$ 413	$ 384	$ 404	$ 388	$1,589
Net investment income	112	132	125	128	497	119	117	120	115	471
Net investment gains (losses)	43	34	6	5	88	20	21	(4)	11	48
Insurance and investment product fees and other	6	—	6	2	14	3	9	(1)	7	18
Total revenues	561	579	547	539	2,226	555	531	519	521	2,126
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	392	370	633	388	1,783	783	474	322	302	1,881
Acquisition and operating expenses, net of deferrals	84	88	89	84	345	91	81	81	83	336
Amortization of deferred acquisition costs and intangibles	26	30	30	31	117	30	26	28	25	109
Interest expense	10	9	6	6	31	4	4	—	—	8
Total benefits and expenses	512	497	758	509	2,276	908	585	431	410	2,334
INCOME (LOSS) BEFORE INCOME TAXES	49	82	(211)	30	(50)	(353)	(54)	88	111	(208)
Provision (benefit) for income taxes	5	29	(80)	(23)	(69)	(146)	(46)	2	28	(162)
NET INCOME (LOSS)	44	53	(131)	53	19	(207)	(8)	86	83	(46)
Less: net income attributable to noncontrolling interests	33	36	36	34	139	35	39	35	34	143
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	11	17	(167)	19	(120)	(242)	(47)	51	49	(189)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:										
Net investment (gains) losses, net of taxes and other adjustments	(27)	(23)	(4)	(1)	(55)	(12)	(12)	2	(6)	(28)
NET OPERATING INCOME (LOSS)[1]	$ (16)	$ (6)	$(171)	$ 18	$ (175)	$(254)	$ (59)	$ 53	$ 43	$ (217)
Effective tax rate (operating income (loss))	*54.9%*	*-379.3%*	*35.5%*	*186.2%*	*45.5%*	*40.0%*	*51.9%*	*-28.1%*	*19.2%*	*51.8%*

(1) Net operating income (loss) adjusted for foreign exchange as compared to the prior year period for the Mortgage Insurance Division was $(20) million and $(208) million for the three and twelve months ended December 31, 2011, respectively.

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

Three months ended December 31, 2011	International Mortgage Insurance Segment: Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 153	$ 96	$ 11	$ 260	$ 140	$ 400
Net investment income	47	46	3	96	16	112
Net investment gains (losses)	—	2	(1)	1	42	43
Insurance and investment product fees and other	—	1	2	3	3	6
Total revenues	200	145	15	360	201	561
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	61	43	19	123	269	392
Acquisition and operating expenses, net of deferrals	25	21	8	54	30	84
Amortization of deferred acquisition costs and intangibles	12	9	1	22	4	26
Interest expense	6	4	—	10	—	10
Total benefits and expenses	104	77	28	209	303	512
INCOME (LOSS) BEFORE INCOME TAXES	96	68	(13)	151	(102)	49
Provision (benefit) for income taxes	23	14	3	40	(35)	5
NET INCOME (LOSS)	73	54	(16)	111	(67)	44
Less: net income attributable to noncontrolling interests	33	—	—	33	—	33
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	40	54	(16)	78	(67)	11
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	—	(27)	(27)
NET OPERATING INCOME (LOSS)	$ 40	$ 53	$ (15)	$ 78	$ (94)	$ (16)
Effective tax rate (operating income (loss))	23.3%	20.2%	-25.3%	27.2%	34.4%	54.9%

Three months ended December 31, 2010	International Mortgage Insurance Segment: Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 154	$ 92	$ 16	$ 262	$ 151	$ 413
Net investment income	48	41	3	92	27	119
Net investment gains (losses)	1	2	—	3	17	20
Insurance and investment product fees and other	—	—	1	1	2	3
Total revenues	203	135	20	358	197	555
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	49	33	13	95	688	783
Acquisition and operating expenses, net of deferrals	27	19	9	55	36	91
Amortization of deferred acquisition costs and intangibles	12	10	2	24	6	30
Interest expense	4	—	—	4	—	4
Total benefits and expenses	92	62	24	178	730	908
INCOME (LOSS) BEFORE INCOME TAXES	111	73	(4)	180	(533)	(353)
Provision (benefit) for income taxes	30	16	(1)	45	(191)	(146)
NET INCOME (LOSS)	81	57	(3)	135	(342)	(207)
Less: net income attributable to noncontrolling interests	35	—	—	35	—	35
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	46	57	(3)	100	(342)	(242)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	—	(2)	—	(2)	(10)	(12)
NET OPERATING INCOME (LOSS)	$ 46	$ 55	$ (3)	$ 98	$ (352)	$(254)
Effective tax rate (operating income (loss))	24.3%	21.0%	35.5%	22.1%	35.9%	40.0%

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

Twelve months ended December 31, 2011	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 619	$ 392	$ 52	$ 1,063	$ 564	$1,627
Net investment income	196	184	13	393	104	497
Net investment gains (losses)	8	34	—	42	46	88
Insurance and investment product fees and other	—	2	7	9	5	14
Total revenues	823	612	72	1,507	719	2,226
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	228	183	47	458	1,325	1,783
Acquisition and operating expenses, net of deferrals	97	69	43	209	136	345
Amortization of deferred acquisition costs and intangibles	53	45	3	101	16	117
Interest expense	23	8	—	31	—	31
Total benefits and expenses	401	305	93	799	1,477	2,276
INCOME (LOSS) BEFORE INCOME TAXES	422	307	(21)	708	(758)	(50)
Provision (benefit) for income taxes	119	85	8	212	(281)	(69)
NET INCOME (LOSS)	303	222	(29)	496	(477)	19
Less: net income attributable to noncontrolling interests	139	—	—	139	—	139
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	164	222	(29)	357	(477)	(120)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(3)	(22)	—	(25)	(30)	(55)
NET OPERATING INCOME (LOSS)	$ 161	$ 200	$ (29)	$ 332	$ (507)	$ (175)
Effective tax rate (operating income (loss))	29.1%	27.4%	-37.6%	31.1%	37.0%	45.5%

Twelve months ended December 31, 2010	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 600	$ 337	$ 57	$ 994	$ 595	$1,589
Net investment income	188	154	13	355	116	471
Net investment gains (losses)	9	3	3	15	33	48
Insurance and investment product fees and other	(1)	2	7	8	10	18
Total revenues	796	496	80	1,372	754	2,126
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	200	135	55	390	1,491	1,881
Acquisition and operating expenses, net of deferrals	96	66	43	205	131	336
Amortization of deferred acquisition costs and intangibles	48	37	5	90	19	109
Interest expense	8	—	—	8	—	8
Total benefits and expenses	352	238	103	693	1,641	2,334
INCOME (LOSS) BEFORE INCOME TAXES	444	258	(23)	679	(887)	(208)
Provision (benefit) for income taxes	122	51	(7)	166	(328)	(162)
NET INCOME (LOSS)	322	207	(16)	513	(559)	(46)
Less: net income attributable to noncontrolling interests	143	—	—	143	—	143
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	179	207	(16)	370	(559)	(189)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(3)	(2)	(2)	(7)	(21)	(28)
NET OPERATING INCOME (LOSS)	$ 176	$ 205	$ (18)	$ 363	$ (580)	$ (217)
Effective tax rate (operating income (loss))	26.6%	19.5%	31.5%	22.5%	36.9%	51.8%

International Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 260	$ 273	$ 268	$ 262	$1,063	$ 262	$ 235	$ 251	$ 246	$ 994
Net investment income	96	103	99	95	393	92	89	89	85	355
Net investment gains (losses)	1	32	5	4	42	3	6	(1)	7	15
Insurance and investment product fees and other	3	—	5	1	9	1	6	(1)	2	8
Total revenues	360	408	377	362	1,507	358	336	338	340	1,372
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	123	119	107	109	458	95	83	106	106	390
Acquisition and operating expenses, net of deferrals	54	51	54	50	209	55	53	48	49	205
Amortization of deferred acquisition costs and intangibles	22	26	26	27	101	24	20	24	22	90
Interest expense	10	9	6	6	31	4	4	—	—	8
Total benefits and expenses	209	205	193	192	799	178	160	178	177	693
INCOME BEFORE INCOME TAXES	151	203	184	170	708	180	176	160	163	679
Provision for income taxes	40	73	63	36	212	45	43	31	47	166
NET INCOME	111	130	121	134	496	135	133	129	116	513
Less: net income attributable to noncontrolling interests	33	36	36	34	139	35	39	35	34	143
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	78	94	85	100	357	100	94	94	82	370
ADJUSTMENT TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:										
Net investment (gains) losses, net of taxes and other adjustments	—	(21)	(3)	(1)	(25)	(2)	(1)	(1)	(3)	(7)
NET OPERATING INCOME[(1)]	$ 78	$ 73	$ 82	$ 99	$ 332	$ 98	$ 93	$ 93	$ 79	$ 363
Effective tax rate (operating income)	*27.2%*	*40.9%*	*37.1%*	*18.1%*	*31.1%*	*22.1%*	*24.5%*	*15.3%*	*28.1%*	*22.5%*

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Mortgage Insurance segment was $74 million and $299 million for the three and twelve months ended December 31, 2011, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 153	$ 153	$ 157	$ 156	$ 619	$ 154	$ 148	$ 151	$ 147	$ 600
Net investment income	47	51	50	48	196	48	48	47	45	188
Net investment gains (losses)	—	3	2	3	8	1	4	(1)	5	9
Insurance and investment product fees and other	—	—	—	—	—	—	—	(1)	—	(1)
Total revenues	200	207	209	207	823	203	200	196	197	796
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	61	57	51	59	228	49	46	49	56	200
Acquisition and operating expenses, net of deferrals	25	24	25	23	97	27	24	23	22	96
Amortization of deferred acquisition costs and intangibles	12	13	14	14	53	12	11	13	12	48
Interest expense	6	5	6	6	23	4	4	—	—	8
Total benefits and expenses	104	99	96	102	401	92	85	85	90	352
INCOME BEFORE INCOME TAXES	96	108	113	105	422	111	115	111	107	444
Provision for income taxes	23	32	45	19	119	30	31	31	30	122
NET INCOME	73	76	68	86	303	81	84	80	77	322
Less: net income attributable to noncontrolling interests	33	36	36	34	139	35	39	35	34	143
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	40	40	32	52	164	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)	(1)	(3)	—	(1)	—	(2)	(3)
NET OPERATING INCOME(1)	$ 40	$ 39	$ 31	$ 51	$ 161	$ 46	$ 44	$ 45	$ 41	$ 176
Effective tax rate (operating income)	*23.3%*	*31.8%*	*49.7%*	*9.1%*	*29.1%*	*24.3%*	*29.0%*	*26.5%*	*26.7%*	*26.6%*
SALES:										
New Insurance Written (NIW)										
Flow	$5,200	$6,800	$6,400	$4,400	$22,800	$5,600	$6,700	$6,700	$4,000	$23,000
Bulk	1,000	600	1,500	1,100	4,200	900	600	300	1,800	3,600
Total Canada NIW(2)	$6,200	$7,400	$7,900	$5,500	$27,000	$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 $39 million and $152 million for the three and twelve months ended December 31, 2011, respectively.

(2) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $6,100 million and $25,700 million for the three and twelve months ended December 31, 2011, respectively.

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 96	$ 105	$ 98	$ 93	$ 392	$ 92	$ 75	$ 86	$ 84	$ 337
Net investment income	46	49	46	43	184	41	38	38	37	154
Net investment gains (losses)	2	30	2	—	34	2	1	—	—	3
Insurance and investment product fees and other	1	—	1	—	2	—	1	—	1	2
Total revenues	145	184	147	136	612	135	115	124	122	496
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	43	51	47	42	183	33	29	37	36	135
Acquisition and operating expenses, net of deferrals	21	15	17	16	69	19	17	14	16	66
Amortization of deferred acquisition costs and intangibles	9	12	12	12	45	10	9	9	9	37
Interest expense	4	4	—	—	8	—	—	—	—	—
Total benefits and expenses	77	82	76	70	305	62	55	60	61	238
INCOME BEFORE INCOME TAXES	68	102	71	66	307	73	60	64	61	258
Provision for income taxes	14	41	16	14	85	16	12	5	18	51
NET INCOME	54	61	55	52	222	57	48	59	43	207
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	54	61	55	52	222	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)	(20)	(1)	—	(22)	(2)	—	—	—	(2)
NET OPERATING INCOME[1]	$ 53	$ 41	$ 54	$ 52	$ 200	$ 55	$ 48	$ 59	$ 43	$ 205
Effective tax rate (operating income)	*20.2%*	*44.0%*	*22.2%*	*21.7%*	*27.4%*	*21.0%*	*20.1%*	*8.2%*	*29.4%*	*19.5%*
SALES:										
New Insurance Written (NIW)										
Flow	$7,900	$7,100	$6,700	$5,500	$27,200	$5,900	$6,100	$6,000	$6,700	$24,700
Bulk	1,100	100	2,300	1,000	4,500	1,500	900	1,200	700	4,300
Total Australia NIW[2]	$9,000	$7,200	$9,000	$6,500	$31,700	$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 $50 million and $175 million for the three and twelve months ended December 31, 2011, respectively.

(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $8,600 million and $28,100 million for the three and twelve months ended December 31, 2011, respectively.

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 11	$ 15	$ 13	$ 13	$ 52	$ 16	$ 12	$ 14	$ 15	$ 57
Net investment income	3	3	3	4	13	3	3	4	3	13
Net investment gains (losses)	(1)	(1)	1	1	—	—	1	—	2	3
Insurance and investment product fees and other	2	—	4	1	7	1	5	—	1	7
Total revenues	15	17	21	19	72	20	21	18	21	80
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	19	11	9	8	47	13	8	20	14	55
Acquisition and operating expenses, net of deferrals	8	12	12	11	43	9	12	11	11	43
Amortization of deferred acquisition costs and intangibles	1	1	—	1	3	2	—	2	1	5
Interest expense	—	—	—	—	—	—	—	—	—	—
Total benefits and expenses	28	24	21	20	93	24	20	33	26	103
INCOME (LOSS) BEFORE INCOME TAXES	(13)	(7)	—	(1)	(21)	(4)	1	(15)	(5)	(23)
Provision (benefit) for income taxes	3	—	2	3	8	(1)	—	(5)	(1)	(7)
NET INCOME (LOSS)	(16)	(7)	(2)	(4)	(29)	(3)	1	(10)	(4)	(16)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—	—
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	(16)	(7)	(2)	(4)	(29)	(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)	$ (15)	$ (7)	$ (3)	$ (4)	$ (29)	$ (3)	$ 1	$ (11)	$ (5)	$ (18)
Effective tax rate (operating income (loss))	*-25.3%*	*-4.3%*	*-514.6%*	*-113.4%*	*-37.6%*	*35.5%*	*15.8%*	*31.0%*	*28.8%*	*31.5%*
SALES:										
New Insurance Written (NIW)										
Flow	$ 400	$500	$ 600	$ 500	$2,000	$ 600	$ 700	$ 700	$ 700	$2,700
Bulk	300	300	300	200	1,100	1,600	—	—	—	1,600
Total Other Countries NIW(2)	$ 700	$800	$ 900	$ 700	$3,100	$2,200	$ 700	$ 700	$ 700	$4,300

(1) Net operating income (loss) for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $(15) million and $(28) million for the three and twelve months ended December 31, 2011, respectively.

(2) New insurance written for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $700 million and $3,000 million for the three and twelve months ended December 31, 2011, respectively.

GENWORTH FINANCIAL, INC.
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Selected Key Performance Measures—International Mortgage Insurance Segment
(amounts in millions)

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written										
Canada	$ 122	$ 164	$ 155	$ 101	$ 542	$ 131	$ 160	$ 153	$ 90	$ 534
Australia	104	92	90	61	347	65	63	65	64	257
Other Countries(1)	7	5	12	10	34	9	10	—	9	28
Total International Net Premiums Written	$ 233	$ 261	$ 257	$ 172	$ 923	$ 205	$ 233	$ 218	$ 163	$ 819
Loss Ratio(2)										
Canada	40%	36%	33%	38%	37%	32%	31%	32%	38%	33%
Australia	46%	48%	48%	45%	47%	37%	38%	42%	44%	40%
Other Countries	165%	85%	59%	62%	91%	81%	69%	136%	93%	96%
Total International Loss Ratio	48%	43%	40%	42%	43%	37%	35%	42%	43%	39%
GAAP Basis Expense Ratio(3)										
Canada	25%	24%	24%	24%	24%	25%	24%	24%	23%	24%
Australia	30%	27%	29%	30%	29%	32%	33%	28%	30%	31%
Other Countries(1)	76%	95%	94%	87%	89%	74%	97%	86%	82%	84%
Total International GAAP Basis Expense Ratio	29%	29%	30%	29%	29%	31%	31%	29%	29%	30%
Adjusted Expense Ratio(4)										
Canada	31%	22%	25%	37%	28%	29%	23%	23%	38%	27%
Australia	28%	30%	32%	46%	33%	45%	39%	37%	39%	40%
Other Countries(1)	121%	280%	108%	114%	135%	118%	124%	NM(6)	129%	170%
Total International Adjusted Expense Ratio	32%	30%	31%	45%	34%	38%	31%	33%	44%	36%
Primary Insurance In-Force										
Canada	$261,300	$250,200	$264,700	$256,700		$246,300	$234,400	$220,400	$225,400	
Australia	281,500	264,300	296,200	284,600		283,500	267,100	233,100	254,400	
Other Countries	32,600	33,600	37,000	36,200		34,300	33,900	30,600	35,700	
Total International Primary Insurance In-Force	$575,400	$548,100	$597,900	$577,500		$564,100	$535,400	$484,100	$515,500	
Primary Risk In-Force(5)										
Canada										
Flow	$ 74,000	$ 70,600	$ 74,400	$ 72,200		$ 69,300	$ 65,500	$ 61,300	$ 62,400	
Bulk	17,500	16,900	18,200	17,700		16,900	16,500	15,800	16,500	
Total Canada	91,500	87,500	92,600	89,900		86,200	82,000	77,100	78,900	
Australia										
Flow	88,700	83,300	93,200	90,000		88,900	83,500	73,000	79,400	
Bulk	9,800	9,200	10,500	9,600		10,400	10,000	8,600	9,600	
Total Australia	98,500	92,500	103,700	99,600		99,300	93,500	81,600	89,000	
Other Countries										
Flow(1)	4,100	4,400	4,800	4,700		4,500	4,500	4,000	4,700	
Bulk	400	400	500	500		400	200	300	300	
Total Other Countries	4,500	4,800	5,300	5,200		4,900	4,700	4,300	5,000	
Total International Primary Risk In-Force	$194,500	$184,800	$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. Primary flow risk in-force excludes $114 million and $92 million of risk in-force in Europe ceded under a quota share reinsurance agreement as of December 31, 2011 and September 30, 2011, respectively.

(2) The ratio of incurred losses and loss adjustment expense to net earned premiums. In determining the pricing of the mortgage insurance products, the company develops a pricing loss ratio which uses industry and company loss experience over a number of years, which incorporate both favorable and unfavorable economic environments, differing coverage levels and varying capital requirements. Actual results may vary from pricing loss ratios for a number of reasons, which include differing economic conditions and actual individual product and lender performance. New business pricing loss ratios for the international businesses were as follows for all periods: Canada 35%-40%, Australia 25%-35% and Europe 40%-45%.

(3) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of 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%.

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

Primary Insurance	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Insured loans in-force	1,362,092	1,346,546	1,326,690	1,301,973	1,287,153
Insured delinquent loans	2,752	2,868	3,281	3,454	3,401
Insured delinquency rate	0.20%	0.21%	0.25%	0.27%	0.26%
Flow loans in-force	1,064,942	1,049,959	1,029,844	1,011,823	1,000,254
Flow delinquent loans	2,477	2,594	2,956	3,113	3,117
Flow delinquency rate	0.23%	0.25%	0.29%	0.31%	0.31%
Bulk loans in-force	297,150	296,587	296,846	290,150	286,899
Bulk delinquent loans	275	274	325	341	284
Bulk delinquency rate	0.09%	0.09%	0.11%	0.12%	0.10%

Loss Metrics	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Beginning Reserves	$ 142	$ 174	$ 200	$ 202	$ 202
Paid claims	(64)	(74)	(79)	(66)	(56)
Increase in reserves	82	56	52	59	50
Impact of changes in foreign exchange rates	1	(14)	1	5	6
Ending Reserves	$ 161	$ 142	$ 174	$ 200	$ 202

	December 31, 2011		September 30, 2011		December 31, 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%	0.12%	46%	0.13%	46%	0.18%
British Columbia	16	0.28%	16	0.27%	16	0.30%
Alberta	16	0.40%	16	0.46%	16	0.62%
Quebec	15	0.22%	15	0.22%	15	0.23%
Nova Scotia	2	0.23%	2	0.24%	2	0.23%
Saskatchewan	2	0.14%	2	0.16%	2	0.16%
Manitoba	1	0.08%	1	0.10%	1	0.09%
New Brunswick	1	0.29%	1	0.28%	1	0.30%
All Other	1	0.09%	1	0.07%	1	0.13%
Total	100%	0.20%	100%	0.21%	100%	0.26%
By Policy Year						
2003 and prior	18%	0.03%	18%	0.03%	20%	0.04%
2004	7	0.06%	8	0.08%	8	0.10%
2005	8	0.13%	8	0.13%	8	0.16%
2006	9	0.25%	9	0.26%	10	0.35%
2007	18	0.38%	19	0.40%	21	0.55%
2008	11	0.52%	11	0.57%	13	0.65%
2009	7	0.34%	7	0.34%	8	0.27%
2010	11	0.20%	12	0.17%	12	0.04%
2011	11	0.05%	8	0.02%	—	— %
Total	100%	0.20%	100%	0.21%	100%	0.26%

GENWORTH FINANCIAL, INC.
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Selected Key Performance Measures—International Mortgage Insurance Segment—Canada
(Canadian dollar amounts in millions)

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims										
Flow	$ 62	$ 70	$ 75	$ 64	$ 271	$ 56	$ 60	$ 53	$ 61	$ 230
Bulk	3	2	2	1	8	—	1	1	1	3
Total Paid Claims	$ 65	$ 72	$ 77	$ 65	$ 279	$ 56	$ 61	$ 54	$ 62	$ 233
Average Paid Claim (in thousands)	$ 80.6	$ 80.5	$ 82.3	$ 77.0		$ 78.6	$ 71.6	$ 62.6	$ 69.8	
Average Reserve Per Delinquency (in thousands)	$ 57.7	$ 51.5	$ 51.0	$ 56.2		$ 58.9	$ 66.1	$ 68.5	$ 65.2	
Loss Metrics										
Beginning Reserves	$ 148	$ 167	$ 194	$ 200		$ 207	$ 221	$ 226	$ 229	
Paid claims	(65)	(72)	(77)	(65)		(56)	(61)	(54)	(62)	
Increase in reserves	81	53	50	59		49	47	49	59	
Ending Reserves	$ 164	$ 148	$ 167	$ 194		$ 200	$ 207	$ 221	$ 226	
Loan Amount										
Over $550K	4%	4%	4%	4%		4%	4%	4%	3%	
$400K to $550K	8	8	8	8		8	7	7	7	
$250K to $400K	30	30	29	29		28	29	28	28	
$100K to $250K	52	52	52	52		53	53	54	55	
$100K or Less	6	6	7	7		7	7	7	7	
Total	100%	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 195	$ 194	$ 192	$ 191		$ 190	$ 189	$ 187	$ 186	

Average Effective Loan-To-Value Ratios By Policy Year (1)

2005 and prior	40%
2006	61%
2007	72%
2008	76%
2009	79%
2010	86%
2011	91%
Total Flow	58%
Total Bulk	29%
Total	52%

All amounts presented in Canadian dollars.

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

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

Primary Insurance	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Insured loans in-force	1,437,380	1,428,328	1,453,012	1,453,554	1,468,773
Insured delinquent loans	7,874	8,464	8,193	7,557	7,062
Insured delinquency rate	0.55%	0.59%	0.56%	0.52%	0.48%
Flow loans in-force	1,289,200	1,280,741	1,301,648	1,307,167	1,304,337
Flow delinquent loans	7,276	8,208	7,995	7,387	6,872
Flow delinquency rate	0.56%	0.64%	0.61%	0.57%	0.53%
Bulk loans in-force	148,180	147,587	151,364	146,387	164,436
Bulk delinquent loans	248	256	198	170	190
Bulk delinquency rate	0.17%	0.17%	0.13%	0.12%	0.12%

Loss Metrics	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Beginning Reserves	$ 247	$ 248	$ 224	$ 206	$ 188
Paid claims	(32)	(26)	(32)	(26)	(27)
Increase in reserves	44	50	47	42	33
Impact of changes in foreign exchange rates	13	(25)	9	2	12
Ending Reserves	$ 272	$ 247	$ 248	$ 224	$ 206

	December 31, 2011		September 30, 2011		December 31, 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%	0.55%	31%	0.60%	31%	0.55%
Victoria	23	0.37%	23	0.42%	23	0.36%
Queensland	22	0.81%	22	0.84%	23	0.56%
Western Australia	11	0.56%	11	0.59%	10	0.43%
South Australia	6	0.51%	6	0.52%	6	0.43%
New Zealand	2	0.93%	2	1.12%	2	1.11%
Australian Capital Territory	2	0.10%	2	0.14%	2	0.09%
Tasmania	2	0.38%	2	0.40%	2	0.30%
Northern Territory	1	0.25%	1	0.27%	1	0.19%
Total	100%	0.55%	100%	0.59%	100%	0.48%
By Policy Year						
2003 and prior	19%	0.09%	19%	0.10%	20%	0.09%
2004	6	0.35%	6	0.42%	7	0.36%
2005	8	0.54%	8	0.58%	9	0.50%
2006	11	0.81%	11	0.85%	13	0.69%
2007	12	1.18%	13	1.22%	14	1.05%
2008	12	1.40%	12	1.50%	13	1.13%
2009	13	0.80%	14	0.83%	14	0.46%
2010	9	0.21%	10	0.18%	10	0.05%
2011	10	0.03%	7	0.01%	—	— %
Total	100%	0.55%	100%	0.59%	100%	0.48%

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims										
Flow	$ 30	$ 25	$ 29	$ 26	$110	$ 28	$ 31	$ 60	$ 51	$170
Bulk	1	—	1	—	2	—	1	—	—	1
Total Paid Claims	$ 31	$ 25	$ 30	$ 26	$112	$ 28	$ 32	$ 60	$ 51	$171
Average Paid Claim (in thousands)	$64.6	$62.4	$75.9	$71.2		$68.1	$61.5	$74.2	$66.8	
Average Reserve Per Delinquency (in thousands)	$33.7	$30.0	$28.2	$28.5		$28.4	$27.3	$27.2	$29.1	
Loss Metrics										
Beginning Reserves	$ 255	$ 232	$ 216	$ 201		$ 195	$ 194	$ 212	$ 225	
Paid claims	(31)	(25)	(30)	(26)		(28)	(32)	(60)	(51)	
Increase in reserves	42	48	46	41		34	33	42	38	
Ending Reserves	$ 266	$ 255	$ 232	$ 216		$ 201	$ 195	$ 194	$ 212	
Loan Amount										
Over $550K	11%	11%	11%	11%		11%	10%	10%	10%	
$400K to $550K	15	15	14	14		14	14	14	14	
$250K to $400K	36	36	36	36		35	35	35	34	
$100K to $250K	31	31	32	32		33	34	34	34	
$100K or Less	7	7	7	7		7	7	7	8	
Total	100%	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 191	$ 191	$ 190	$ 189		$ 188	$ 188	$ 187	$ 187	

Average Effective Loan-To-Value Ratios By Policy Year[1]	
2005 and prior	45%
2006	58%
2007	68%
2008	74%
2009	79%
2010	85%
2011	86%
Total Flow	66%
Total Bulk	37%
Total	62%

All amounts presented in Australian dollars.

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

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

Risk In-Force by Loan-To-Value Ratio (1)	December 31, 2011			September 30, 2011		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	$32,098	$32,098	$ —	$30,595	$30,595	$ —
90.01% to 95.00%	24,059	24,056	3	23,144	23,142	3
80.01% to 90.00%	16,730	14,983	1,747	15,789	14,203	1,586
80.00% and below	18,571	2,791	15,780	18,027	2,677	15,350
Total Canada	$91,458	$73,928	$17,530	$87,555	$70,617	$16,938
Australia						
95.01% and above	$16,653	$16,652	$ 1	$15,399	$15,398	$ 1
90.01% to 95.00%	20,853	20,844	9	19,367	19,358	9
80.01% to 90.00%	25,111	25,014	98	23,557	23,462	95
80.00% and below	35,901	26,150	9,751	34,186	25,056	9,131
Total Australia	$98,518	$88,660	$ 9,859	$92,509	$83,274	$ 9,235
Other Countries(2)						
95.01% and above	$ 794	$ 793	$ —	$ 841	$ 841	$ —
90.01% to 95.00%	2,051	1,987	65	2,127	2,060	67
80.01% to 90.00%	1,360	1,067	293	1,430	1,125	305
80.00% and below	285	247	38	293	254	39
Total Other Countries	$ 4,490	$ 4,094	$ 396	$ 4,691	$ 4,280	$ 411

Amounts may not total due to rounding.

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

(2) Other Countries flow and primary risk in-force exclude $114 million and $92 million of risk in-force in Europe ceded under a quota share reinsurance agreement as of December 31, 2011 and September 30, 2011, respectively.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 140	$ 140	$ 142	$ 142	$ 564	$ 151	$ 149	$ 153	$ 142	$ 595
Net investment income	16	29	26	33	104	27	28	31	30	116
Net investment gains (losses)	42	2	1	1	46	17	15	(3)	4	33
Insurance and investment product fees and other	3	—	1	1	5	2	3	—	5	10
Total revenues	201	171	170	177	719	197	195	181	181	754
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	269	251	526	279	1,325	688	391	216	196	1,491
Acquisition and operating expenses, net of deferrals	30	37	35	34	136	36	28	33	34	131
Amortization of deferred acquisition costs and intangibles	4	4	4	4	16	6	6	4	3	19
Total benefits and expenses	303	292	565	317	1,477	730	425	253	233	1,641
LOSS BEFORE INCOME TAXES	(102)	(121)	(395)	(140)	(758)	(533)	(230)	(72)	(52)	(887)
Benefit for income taxes	(35)	(44)	(143)	(59)	(281)	(191)	(89)	(29)	(19)	(328)
NET LOSS	(67)	(77)	(252)	(81)	(477)	(342)	(141)	(43)	(33)	(559)
ADJUSTMENT TO NET LOSS:										
Net investment (gains) losses, net of taxes and other adjustments	(27)	(2)	(1)	—	(30)	(10)	(11)	3	(3)	(21)
NET OPERATING LOSS	$ (94)	$ (79)	$ (253)	$ (81)	$ (507)	$ (352)	$ (152)	$ (40)	$ (36)	$ (580)
Effective tax rate (operating loss)	*34.4%*	*36.7%*	*36.0%*	*42.4%*	*37.0%*	*35.9%*	*38.2%*	*40.8%*	*36.5%*	*36.9%*
SALES:										
New Insurance Written (NIW)										
Flow	$3,200	$2,700	$1,900	$2,000	$ 9,800	$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	$3,200	$2,700	$1,900	$2,400	$10,200	$3,200	$2,700	$2,200	$1,700	$9,800

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 143	$ 143	$ 145	$ 142	$ 573	$ 151	$ 148	$ 152	$ 142	$ 593
New Risk Written										
Flow	$ 710	$ 653	$ 461	$ 439	$2,263	$ 565	$ 552	$ 480	$ 335	$1,932
Bulk	1	—	—	27	28	36	16	5	8	65
Total Primary	711	653	461	466	2,291	601	568	485	343	1,997
Pool	—	—	—	—	—	—	—	—	—	—
Total New Risk Written	$ 711	$ 653	$ 461	$ 466	$2,291	$ 601	$ 568	$ 485	$ 343	$1,997
Primary Insurance In-Force	$116,500	$119,200	$120,900	$123,300		$125,900	$129,100	$131,900	$134,800	
Risk In-Force										
Flow	$ 26,660	$ 27,206	$ 27,489	$ 27,984		$ 28,498	$ 29,199	$ 29,836	$ 30,206	
Bulk	520	534	540	559		539	519	509	523	
Total Primary	27,180	27,740	28,029	28,543		29,037	29,718	30,345	30,729	
Pool	249	271	278	288		297	308	314	322	
Total Risk In-Force	$ 27,429	$ 28,011	$ 28,307	$ 28,831		$ 29,334	$ 30,026	$ 30,659	$ 31,051	
Primary Risk In-Force Subject To Captives	33%	36%	38%	41%		43%	45%	47%	48%	
Primary Risk In-Force That Is GSE Conforming	96%	96%	96%	96%		96%	96%	96%	96%	
GAAP Basis Expense Ratio (1)	24%	30%	27%	27%	27%	28%	22%	25%	26%	25%
Adjusted Expense Ratio (2)	24%	29%	27%	27%	27%	28%	23%	25%	26%	25%
Flow Persistency	81%	86%	86%	86%		82%	84%	88%	86%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	13%	14%	15%	17%		18%	19%	18%	20%	
Risk To Capital Ratio (3)	28.8:1	27.5:1	25.0:1	25.0:1		21.9:1	17.8:1	15.1:1	14.9:1	
Average Primary Loan Size (in thousands)	$ 163	$ 163	$ 162	$ 162		$ 161	$ 161	$ 161	$ 160	
Estimated Savings For Loss Mitigation Activities (4)	$ 147	$ 168	$ 130	$ 122	$ 567	$ 126	$ 158	$ 217	$ 233	$ 734

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

(1) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of DAC and intangibles.

(2) The ratio of an insurer's general expenses to net written premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of DAC and intangibles.

(3) Certain states limit a private mortgage insurer's risk in-force to 25 times the total of the insurer's policyholders' surplus plus the statutory contingency reserve, commonly known as the "risk to capital" requirement. The U.S. mortgage insurance business maintains new business writing flexibility in all states, supported by risk-to-capital waivers or existing authority to write new business in 44 states in its primary writing entity, with the remaining six states written out of other available entities. The current period risk to capital ratio is an estimate due to the timing of the filing of statutory statements and is prepared consistent with the presentation of the statutory financial statements in the combined annual statement of the U.S. mortgage insurance business.

(4) Loss mitigation activities include rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales, claims administration and other loan workouts. Estimated savings for rescissions represent the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings for loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid.

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims										
Flow										
Direct	$ 240	$ 256	$ 239	$ 315	$ 1,050	$ 386	$ 369	$ 237	$ 244	$ 1,236
Assumed(1)	26	25	32	30	113	34	34	28	30	126
Ceded	(45)	(39)	(83)	(109)	(276)	(170)	(196)	(99)	(75)	(540)
Loss adjustment expenses	10	11	11	13	45	13	17	21	20	71
Total Flow	231	253	199	$ 249	932	263	224	187	219	893
Bulk	6	(2)	3	3	10	4	19	48	209	280
Total Primary	237	251	202	252	942	267	243	235	428	1,173
Pool	1	1	1	1	4	1	—	1	—	2
Total Paid Claims	$ 238	$ 252	$ 203	$ 253	$ 946	$ 268	$ 243	$ 236(7)	$ 428(9)	$ 1,175
Average Paid Claim (in thousands)	$ 41.0	$ 46.9	$ 40.8	$ 39.7		$ 34.2	$ 32.8	$ 42.6(8)	$ 84.7(10)	
Average Direct Paid Claim (in thousands) (2)	$ 43.2	$ 49.1	$ 49.7	$ 50.8		$ 51.1	$ 51.2	$ 49.3	$ 49.6	
Average Reserve Per Delinquency (in thousands)										
Flow	$ 29.1	$ 28.8	$ 29.2	$ 25.4		$ 24.3	$ 20.4	$ 19.5	$ 19.2	
Bulk loans with established reserve	24.2	24.0	23.7	19.9		20.6	15.7	12.8	21.7	
Bulk loans with no reserve (3)	—	—	—	—		—	—	—	—	
Reserves:										
Flow direct case	$2,199	$2,227	$2,256	$1,995		$2,048	$1,736	$1,666	$1,724	
Bulk direct case	36	36	35	34		33	23	18	42	
Assumed(1)	60	64	64	67		72	73	73	67	
All other (4)	193	159	151	124		129	141	195	183	
Total Reserves	$2,488	$2,486	$2,506	$2,220		$2,282	$1,973	$1,952	$2,016	
Beginning Reserves	$2,486	$2,506	$2,220	$2,282	$ 2,282	$1,973	$1,952	$2,016	$2,289	$ 2,289
Paid claims	(282)	(292)	(286)	(362)	(1,222)	(438)	(439)	(335)(7)	(503)(9)	(1,715)
Increase in reserves	284	272	572	300	1,428	747	460	271(7)	230(9)	1,708
Ending Reserves	$2,488	$2,486	$2,506	$2,220	$ 2,488	$2,282	$1,973	$1,952	$2,016	$ 2,282
Beginning Reinsurance Recoverable(5)	$ 207	$ 226	$ 264	$ 351	$ 351	$ 463	$ 591	$ 634	$ 674	$ 674
Ceded paid claims	(44)	(40)	(83)	(109)	(276)	(170)	(196)	(99)	(75)	(540)
Increase in recoverable	15	21	45	22	103	58	68	56	35	217
Ending Reinsurance Recoverable	$ 178	$ 207	$ 226	$ 264	$ 178	$ 351	$ 463	$ 591	$ 634	$ 351
Loss Ratio(6)	189%	181%	369%	197%	234%	457%	263%	141%	138%	251%

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

(1) Assumed is comprised of reinsurance arrangements with state governmental housing finance agencies.
(2) Average direct paid claim excludes loss adjustment expenses, the impact of reinsurance and negotiated servicer and GSE settlements.
(3) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.
(4) Other includes loss adjustment expenses, pool and incurred but not reported reserves.
(5) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
(6) The ratio of incurred losses 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.
(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.

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

	2011 4Q	2011 3Q	2011 2Q	2011 1Q	2011 Total	2010 4Q	2010 3Q	2010 2Q	2010 1Q	2010 Total
Number of Primary Delinquencies										
Flow	83,931	84,910	84,442	85,758		92,225	95,567	98,771	102,389	
Bulk loans with an established reserve	1,592	1,604	1,569	1,814		1,713	1,607	1,510	2,155	
Bulk loans with no reserve [1]	1,484	1,506	1,453	1,446		1,457	1,439	1,478	2,560	
Total Number of Primary Delinquencies	87,007	88,020	87,464	89,018		95,395	98,613	101,759	107,104	
Beginning Number of Primary Delinquencies	88,020	87,464	89,018	95,395	95,395	98,613	101,759	107,104	122,279	122,279
New delinquencies	22,094	23,493	21,272	23,866	90,725	25,771	27,180	26,034	31,126	110,111
Delinquency cures	(17,357)	(17,595)	(17,908)	(23,908)	(76,768)	(21,199)	(22,923)	(25,868)	(41,272)[2]	(111,262)
Paid claims	(5,750)	(5,342)	(4,918)	(6,335)	(22,345)	(7,790)	(7,403)	(5,511)	(5,029)	(25,733)
Ending Number of Primary Delinquencies	87,007	88,020	87,464	89,018	87,007	95,395	98,613	101,759	107,104	95,395
Composition of Cures										
Reported delinquent and cured-intraquarter	2,851	3,181	2,670	5,195		2,525	1,914	2,462	4,704	
Number of missed payments delinquent prior to cure:										
3 payments or less	8,835	8,520	8,953	11,454		10,365	10,393	11,845	15,423	
4 - 11 payments	3,408	3,584	4,146	5,183		5,763	7,691	8,883	15,189	
12 payments or more	2,263	2,310	2,139	2,076		2,546	2,925	2,678	5,956	
Total	17,357	17,595	17,908	23,908		21,199	22,923	25,868	41,272[2]	
Primary Delinquencies by Missed Payment Status										
3 payments or less	22,165	22,444	21,125	20,920		25,131	26,292	26,374	28,646	
4 - 11 payments	25,334	25,055	26,969	31,070		34,639	37,180	42,993	49,663	
12 payments or more	39,508	40,521	39,370	37,028		35,625	35,141	32,392	28,795	
Primary Delinquencies	87,007	88,020	87,464	89,018		95,395	98,613	101,759	107,104	

December 31, 2011

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

December 31, 2010

Flow Delinquencies and Percentage Reserved by Payment Status	**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%

(1) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.
(2) 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.
(3) Direct flow case reserves exclude loss adjustment expenses, incurred but not reported and reinsurance reserves.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2011				2010			
	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Risk In-Force by Credit Quality[1]								
Primary by FICO Scores >679	67%	67%	67%	66%	66%	65%	65%	64%
Primary by FICO Scores 620-679	26%	26%	26%	27%	27%	27%	27%	28%
Primary by FICO Scores 575-619	5%	5%	5%	5%	5%	6%	6%	6%
Primary by FICO Scores <575	2%	2%	2%	2%	2%	2%	2%	2%
Flow by FICO Scores >679	67%	67%	66%	66%	66%	65%	65%	64%
Flow by FICO Scores 620-679	26%	26%	27%	27%	27%	27%	27%	28%
Flow by FICO Scores 575-619	5%	5%	5%	5%	5%	6%	6%	6%
Flow by FICO Scores <575	2%	2%	2%	2%	2%	2%	2%	2%
Bulk by FICO Scores >679	89%	89%	89%	89%	89%	88%	88%	87%
Bulk by FICO Scores 620-679	9%	9%	9%	9%	9%	10%	10%	11%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%	1%	1%	1%
Primary A minus	5%	5%	5%	5%	5%	5%	5%	5%
Primary sub-prime[2]	5%	5%	5%	5%	5%	5%	5%	5%
Primary Loans								
Primary loans in-force	714,467	733,383	746,740	763,439	781,024	802,090	821,617	840,618
Primary delinquent loans	87,007	88,020	87,464	89,018	95,395	98,613	101,759	107,104
Primary delinquency rate	12.18%	12.00%	11.71%	11.66%	12.21%	12.29%	12.39%	12.74%
Flow loans in-force	633,246	648,242	658,251	673,276	687,964	705,754	723,301	735,564
Flow delinquent loans	83,931	84,910	84,442	85,758	92,225	95,567	98,771	102,389
Flow delinquency rate	13.25%	13.10%	12.83%	12.74%	13.41%	13.54%	13.66%	13.92%
Bulk loans in-force	81,221	85,141	88,489	90,163	93,060	96,336	98,316	105,054
Bulk delinquent loans	3,076	3,110	3,022	3,260	3,170	3,046	2,988	4,715
Bulk delinquency rate	3.79%	3.65%	3.42%	3.62%	3.41%	3.16%	3.04%	4.49%
A minus and sub-prime loans in-force	68,487	71,097	73,211	75,421	77,822	80,774	83,859	86,185
A minus and sub-prime delinquent loans	19,884	20,347	20,284	20,656	22,827	23,882	24,867	26,387
A minus and sub-prime delinquency rate	29.03%	28.62%	27.71%	27.39%	29.33%	29.57%	29.65%	30.62%
Pool Loans								
Pool loans in-force	14,418	16,574	16,943	17,421	17,880	18,759	19,473	19,907
Pool delinquent loans	778	957	931	913	989	939	831	783
Pool delinquency rate	5.40%	5.77%	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
FOURTH QUARTER 2011

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	December 31, 2011			September 30, 2011			December 31, 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%	17.10%	35%	22%	16.80%	34%	23%	16.79%
South Central(3)	11	16	10.15%	11	16	9.95%	14	16	11.00%
Northeast(4)	12	14	12.80%	12	14	12.30%	10	14	11.66%
North Central(5)	12	12	11.89%	12	12	11.79%	12	11	11.51%
Pacific(6)	13	11	12.52%	13	11	12.99%	14	11	14.39%
Great Lakes(7)	7	9	9.00%	7	9	8.83%	7	9	8.92%
Plains(8)	3	6	7.87%	3	6	7.80%	3	6	8.14%
New England(9)	3	5	10.59%	3	5	10.81%	3	5	10.71%
Mid-Atlantic(10)	4	5	10.73%	4	5	10.37%	3	5	10.67%
Total	100%	100%	12.18%	100%	100%	12.00%	100%	100%	12.21%
By State									
Florida	24%	7%	29.30%	24%	7%	28.93%	23%	8%	28.31%
Texas	3%	7%	8.34%	3%	7%	7.84%	3%	7%	8.71%
New York	5%	7%	10.66%	5%	7%	10.28%	4%	7%	9.76%
California	6%	6%	10.86%	6%	6%	11.62%	7%	5%	13.99%
Illinois	8%	5%	16.70%	7%	5%	16.54%	7%	5%	15.79%
Georgia	4%	4%	14.79%	4%	4%	14.76%	4%	4%	16.16%
North Carolina	3%	4%	11.89%	3%	4%	11.55%	2%	4%	11.23%
New Jersey	5%	4%	19.07%	5%	4%	18.20%	4%	4%	17.30%
Pennsylvania	2%	4%	11.85%	2%	4%	11.47%	2%	4%	10.94%
Ohio	2%	3%	8.73%	2%	3%	8.39%	2%	3%	8.19%

(1) Total reserves were $2,488 million, $2,486 million and $2,282 million as of December 31, 2011, September 30, 2011 and December 31, 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.

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

Primary Risk In-Force:	December 31, 2011	% of Total	September 30, 2011	% of Total	December 31, 2010	% of Total
Lender concentration (by original applicant)	$ 27,180		$ 27,740		$ 29,037	
Top 10 lenders	13,355		13,774		14,647	
Top 20 lenders	15,306		15,717		16,729	
Loan-to-value ratio						
95.01% and above	$ 6,848	25%	$ 6,960	25%	$ 7,274	25%
90.01% to 95.00%	9,563	35	9,712	35	10,044	34
80.01% to 90.00%	10,311	38	10,595	38	11,243	39
80.00% and below	458	2	473	2	476	2
Total	$ 27,180	100%	$ 27,740	100%	$ 29,037	100%
Loan grade						
Prime	$ 24,625	91%	$ 25,087	90%	$ 26,139	90%
A minus and sub-prime	2,555	9	2,653	10	2,898	10
Total	$ 27,180	100%	$ 27,740	100%	$ 29,037	100%
Loan type(1)						
First mortgages						
Fixed rate mortgage						
Flow	$ 26,133	96%	$ 26,657	96%	$ 27,874	96%
Bulk	500	2	513	2	517	2
Adjustable rate mortgage						
Flow	527	2	549	2	624	2
Bulk	20	—	21	—	22	—
Second mortgages	—	—	—	—	—	—
Total	$ 27,180	100%	$ 27,740	100%	$ 29,037	100%
Type of documentation						
Alt-A						
Flow	$ 747	3%	$ 777	3%	$ 872	3%
Bulk	38	—	39	—	41	—
Standard(2)						
Flow	25,913	95	26,429	95	27,626	95
Bulk	482	2	495	2	498	2
Total	$ 27,180	100%	$ 27,740	100%	$ 29,037	100%
Mortgage term						
15 years and under	$ 534	2%	$ 490	2%	$ 425	1%
More than 15 years	26,646	98	27,250	98	28,612	99
Total	$ 27,180	100%	$ 27,740	100%	$ 29,037	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 or other lender proprietary approved underwriting systems, and other reduced documentation programs, with historical and expected delinquency rates at origination consistent with historical and expected delinquency rates of the company's standard portfolio.

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

	December 31, 2011					
Policy Year	Average Rate[1]	% of Total Reserves[2]	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total
2000 and prior	7.82%	1.3%	$ 1,669	1.4%	$ 426	1.6%
2001	7.61%	0.7	841	0.7	210	0.8
2002	6.65%	1.5	1,981	1.7	492	1.8
2003	5.65%	3.7	8,193	7.0	1,361	5.0
2004	5.89%	4.4	5,400	4.6	1,234	4.5
2005	5.98%	12.5	8,957	7.7	2,319	8.5
2006	6.47%	19.3	12,198	10.5	3,000	11.0
2007	6.53%	39.7	27,201	23.4	6,712	24.7
2008	6.12%	16.5	24,748	21.2	6,158	22.7
2009	5.08%	0.3	7,018	6.0	1,270	4.7
2010	4.66%	0.1	8,460	7.3	1,767	6.5
2011	4.43%	—	9,867	8.5	2,231	8.2
Total	5.99%	100.0%	$ 116,533	100.0%	$ 27,180	100.0%

Occupancy and Property Type	December 31, 2011	September 30, 2011
Occupancy Status % of Primary Risk In-Force		
Primary residence	93.9%	93.8%
Second home	3.8	3.9
Non-owner occupied	2.3	2.3
Total	100.0%	100.0%
Property Type % of Primary Risk In-Force		
Single family detached	86.0%	85.9%
Condominium and co-operative	11.3	11.3
Multi-family and other	2.7	2.8
Total	100.0%	100.0%

(1) Average Annual Mortgage Interest Rate
(2) Total reserves were $2,488 million as of December 31, 2011.

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

	FICO > 679				FICO 620 - 679 (1)				FICO < 620				Total			
	2011				2011				2011				2011			
Primary Risk In-Force	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Total Primary Risk In-Force	$18.4	$18.6	$18.7	$18.9	$ 7.0	$ 7.2	$ 7.3	$ 7.6	$ 1.8	$ 1.9	$ 2.0	$ 2.0	$27.2	$27.7	$28.0	$28.5
Delinquency rate(2)	7.7%	7.5%	7.4%	7.4%	19.7%	19.3%	18.7%	18.5%	29.5%	29.1%	28.1%	27.8%	12.2%	12.0%	11.7%	11.7%
2011 policy year	$ 2.0	$ 1.4	$ 0.8	$ 0.5	$ 0.2	$ 0.2	$ 0.1	$ —	$ —	$ —	$ —	$ —	$ 2.2	$ 1.6	$ 0.9	$ 0.5
Delinquency rate	0.1%	— %	— %	— %	0.2%	0.1%	0.1%	— %	1.6%	1.8%	2.8%	— %	0.1%	— %	— %	— %
2010 policy year	$ 1.7	$ 1.7	$ 1.8	$ 1.8	$ 0.1	$ 0.1	$ 0.1	$ 0.1	$ —	$ —	$ —	$ —	$ 1.8	$ 1.8	$ 1.9	$ 1.9
Delinquency rate	0.3%	0.2%	0.1%	0.1%	1.1%	0.6%	0.4%	0.3%	4.8%	2.8%	2.8%	1.8%	0.3%	0.2%	0.1%	0.1%
2009 policy year	$ 1.2	$ 1.2	$ 1.3	$ 1.3	$ 0.1	$ 0.1	$ 0.1	$ 0.1	$ —	$ —	$ —	$ —	$ 1.3	$ 1.3	$ 1.4	$ 1.4
Delinquency rate	0.7%	0.6%	0.5%	0.4%	2.8%	2.6%	1.8%	1.8%	6.4%	9.8%	6.6%	5.6%	0.8%	0.7%	0.5%	0.5%
2008 policy year	$ 4.7	$ 5.0	$ 5.1	$ 5.2	$ 1.3	$ 1.3	$ 1.3	$ 1.4	$ 0.2	$ 0.2	$ 0.3	$ 0.3	$ 6.2	$ 6.5	$ 6.7	$ 6.9
Delinquency rate	7.3%	6.9%	6.5%	6.3%	16.1%	15.6%	14.9%	14.7%	26.0%	25.2%	24.9%	24.7%	9.8%	9.3%	8.9%	8.7%
2007 policy year	$ 3.8	$ 3.9	$ 4.0	$ 4.2	$ 2.2	$ 2.3	$ 2.3	$ 2.4	$ 0.7	$ 0.8	$ 0.8	$ 0.8	$ 6.7	$ 7.0	$ 7.1	$ 7.4
Delinquency rate	13.5%	13.1%	12.8%	12.6%	23.7%	23.4%	22.7%	22.6%	33.7%	33.9%	32.7%	32.5%	19.2%	18.9%	18.3%	18.2%
2006 policy year	$ 1.7	$ 1.8	$ 1.8	$ 1.9	$ 1.0	$ 1.0	$ 1.1	$ 1.1	$ 0.3	$ 0.3	$ 0.3	$ 0.3	$ 3.0	$ 3.1	$ 3.2	$ 3.3
Delinquency rate	14.4%	14.1%	13.9%	13.6%	24.2%	23.4%	22.5%	22.4%	30.3%	30.4%	29.0%	28.8%	19.3%	18.9%	18.3%	18.0%
2005 and prior policy year	$ 3.3	$ 3.6	$ 3.9	$ 4.0	$ 2.1	$ 2.2	$ 2.3	$ 2.5	$ 0.6	$ 0.6	$ 0.6	$ 0.6	$ 6.0	$ 6.4	$ 6.8	$ 7.1
Delinquency rate	8.8%	8.3%	7.8%	7.5%	19.1%	18.3%	17.4%	16.9%	25.9%	24.9%	23.9%	23.5%	13.3%	12.7%	11.9%	11.6%
Fixed rate mortgage	$18.1	$18.3	$18.4	$18.6	$ 6.8	$ 7.0	$ 7.1	$ 7.4	$ 1.8	$ 1.9	$ 1.9	$ 1.9	$26.7	$27.2	$27.4	$27.9
Delinquency rate	7.4%	7.3%	7.1%	7.1%	19.5%	19.1%	18.5%	18.3%	29.3%	28.9%	27.9%	27.6%	11.9%	11.7%	11.4%	11.4%
Adjustable rate mortgage	$ 0.3	$ 0.3	$ 0.3	$ 0.3	$ 0.2	$ 0.2	$ 0.2	$ 0.2	$ —	$ —	$ 0.1	$ 0.1	$ 0.5	$ 0.5	$ 0.6	$ 0.6
Delinquency rate	25.1%	24.8%	25.0%	24.8%	30.0%	29.4%	28.1%	27.4%	36.8%	38.0%	36.3%	36.1%	27.9%	27.6%	27.1%	26.7%
Loan-to-value > 95%	$ 3.7	$ 3.8	$ 3.8	$ 3.8	$ 2.4	$ 2.4	$ 2.5	$ 2.6	$ 0.7	$ 0.8	$ 0.8	$ 0.8	$ 6.8	$ 7.0	$ 7.1	$ 7.2
Delinquency rate	9.8%	9.6%	9.4%	9.3%	22.0%	21.6%	20.8%	20.7%	32.6%	32.5%	31.4%	31.3%	16.9%	16.7%	16.2%	16.1%
Alt-A(3)	$ 0.6	$ 0.6	$ 0.6	$ 0.6	$ 0.2	$ 0.2	$ 0.2	$ 0.3	$ —	$ —	$ —	$ —	$ 0.8	$ 0.8	$ 0.8	$ 0.9
Delinquency rate	19.3%	19.0%	18.7%	18.8%	32.8%	33.0%	32.9%	32.7%	31.7%	33.6%	33.3%	34.7%	23.3%	23.3%	23.0%	23.0%
Interest only and option ARMs	$ 1.2	$ 1.3	$ 1.4	$ 1.4	$ 0.5	$ 0.5	$ 0.5	$ 0.5	$ 0.1	$ 0.1	$ 0.1	$ 0.1	$ 1.8	$ 1.9	$ 2.0	$ 2.0
Delinquency rate	27.0%	26.9%	26.9%	26.9%	37.3%	37.5%	37.2%	37.3%	42.8%	43.3%	43.5%	42.7%	30.4%	30.4%	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.

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

	December 31, 2011	September 30, 2011	December 31, 2010
GSE Alt-A			
Risk in-force	$ 25	$ 26	$ 28
Average FICO score	732	732	732
Loan-to-value ratio	80%	81%	81%
Standard documentation(1)	12%	12%	11%
Stop loss	100%	100%	100%
Deductible	— %	— %	— %
FHLB			
Risk in-force	$ 430	$ 441	$ 436
Average FICO score	759	757	753
Loan-to-value ratio	70%	75%	75%
Standard documentation(1)	97%	97%	97%
Stop loss	94%	94%	93%
Deductible	100%	100%	100%
Other			
Risk in-force	$ 65	$ 67	$ 75
Average FICO score	684	690	692
Loan-to-value ratio	91%	92%	92%
Standard documentation(1)	96%	96%	97%
Stop loss	4%	6%	9%
Deductible	— %	— %	— %
Total Bulk Risk In-Force	$ 520	$ 534	$ 539

(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.

Aggregate Book Year Analysis Provided to Illustrate Directional Progression Toward Captive Attachment[1]

			December 31, 2011			September 30, 2011			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 ($MM)	Current Risk In-Force ($B)	Ever-To-Date Incurred Losses ($MM)[3]	Captive Benefits ($MM)	Current Risk In-Force ($B)	Ever-To-Date Incurred Losses ($MM)[3]	Captive Benefits ($MM)
2004		0%-50%	$ —	$ 2		$ —	$ 2		$ —	$ 2		$ —	$ 4	
2004		50%-75%	—	1		0.1	13		0.1	10		0.2	29	
2004		75%-99%	0.2	43		0.2	51		0.3	52		0.2	31	
2004		Attached	0.3	79		0.3	71		0.3	71		0.3	44	
2004 Total	$ 2.7		$ 0.5	$ 125	$ 1	$ 0.6	$ 137	$ 2	$ 0.7	$ 135	$ 13	$ 0.7	$ 108	$ 2
2005		0%-50%	$ —	$ 1		$ —	$ 1		$ —	$ 1		$ —	$ 1	
2005		50%-75%	—	—		—	—		—	—		—	—	
2005		75%-99%	—	—		—	—		—	—		—	1	
2005		Attached	0.8	287		0.9	301		1.0	296		1.5	451	
2005 Total	$ 2.3		$ 0.8	$ 288	5	$ 0.9	$ 302	7	$ 1.0	$ 297	1	$ 1.5	$ 453	2
2006		0%-50%	$ —	$ 1		$ —	$ 1		$ —	$ 1		$ —	$ 1	
2006		50%-75%	—	—		—	—		—	—		—	—	
2006		75%-99%	—	1		—	1		—	1		—	—	
2006		Attached	0.8	382		0.9	393		1.0	384		1.6	640	
2006 Total	$ 2.0		$ 0.8	$ 384	—	$ 0.9	$ 395	2	$ 1.0	$ 386	10	$ 1.6	$ 641	9
2007		0%-50%	$ —	$ 1		$ —	$ 1		$ —	$ 1		$ —	$ 1	
2007		50%-75%	—	—		—	—		—	—		—	—	
2007		75%-99%	—	—		—	—		—	—		—	1	
2007		Attached	1.6	682		1.8	707		1.9	683		3.4	1,133	
2007 Total	$ 3.0		$ 1.6	$ 683	5	$ 1.8	$ 708	4	$ 1.9	$ 684	2	$ 3.4	$ 1,135	4
2008		0%-50%	$ —	$ —		$ —	$ 1		$ 0.1	$ 1		$ 0.3	$ 8	
2008		50%-75%	—	2		0.2	13		0.2	12		0.2	8	
2008		75%-99%	0.2	14		0.1	4		0.1	5		0.1	4	
2008		Attached	0.8	168		0.8	163		0.8	156		1.3	161	
2008 Total	$ 1.7		$ 1.0	$ 184	4	$ 1.1	$ 181	5	$ 1.2	$ 174	19	$ 1.9	$ 181	4
Captive Benefits In Quarter ($MM)					$ 15			$ 20			$ 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 Runoff Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 2	$ 89	$ 84	$ 85	$ 260	$ 81	$ 82	$ 79	$ 80	$ 322
Net investment income	49	35	55	33	172	63	43	46	16	168
Net investment gains (losses)	(36)	(170)	(14)	(14)	(234)	(13)	95	(88)	(31)	(37)
Insurance and investment product fees and other	118	68	63	66	315	74	73	55	58	260
Total revenues	133	22	188	170	513	205	293	92	123	713
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	1	86	69	78	234	59	65	72	73	269
Interest credited	32	34	34	35	135	37	40	38	41	156
Acquisition and operating expenses, net of deferrals	48	47	43	45	183	65	43	55	44	207
Amortization of deferred acquisition costs and intangibles	6	39	26	21	92	16	44	30	11	101
Goodwill Impairment	29	—	—	—	29	—	—	—	—	—
Interest expense	82	82	87	82	333	78	76	71	70	295
Total benefits and expenses	198	288	259	261	1,006	255	268	266	239	1,028
INCOME (LOSS) BEFORE INCOME TAXES	(65)	(266)	(71)	(91)	(493)	(50)	25	(174)	(116)	(315)
Provision (benefit) for income taxes	(20)	(124)	—	(19)	(163)	(32)	10	(61)	(157)	(240)
NET INCOME (LOSS)	(45)	(142)	(71)	(72)	(330)	(18)	15	(113)	41	(75)
ADJUSTMENTS TO NET INCOME (LOSS):										
Net investment (gains) losses, net of taxes and other adjustments	22	100	7	7	136	7	(50)	53	17	27
Gain on sale of business, net of taxes	(20)	—	—	—	(20)	—	—	—	—	—
Net tax benefit related to separation from the company's former parent	—	—	—	—	—	—	—	—	(106)	(106)
NET OPERATING LOSS	$ (43)	$ (42)	$ (64)	$ (65)	$ (214)	$ (11)	$ (35)	$ (60)	$ (48)	$ (154)
Effective tax rate (operating loss)	*29.5%*	*62.5%*	*-6.0%*	*18.2%*	*31.9%*	*70.3%*	*34.8%*	*34.0%*	*46.9%*	*43.5%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

Three months ended December 31, 2011	Runoff Segment	Corporate and Other [1]	Total
REVENUES:			
Premiums	$ 2	$ —	$ 2
Net investment income	36	13	49
Net investment gains (losses)	(4)	(32)	(36)
Insurance and investment product fees and other	104	14	118
Total revenues	138	(5)	133
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	1	—	1
Interest credited	32	—	32
Acquisition and operating expenses, net of deferrals	23	25	48
Amortization of deferred acquisition costs and intangibles	3	3	6
Goodwill Impairment	—	29	29
Interest expense	1	81	82
Total benefits and expenses	60	138	198
INCOME (LOSS) BEFORE INCOME TAXES	78	(143)	(65)
Provision (benefit) for income taxes	41	(61)	(20)
NET INCOME (LOSS)	37	(82)	(45)
ADJUSTMENT TO NET INCOME:			
Net investment (gains) losses, net of taxes and other adjustments	3	19	22
Gain on sale of business, net of taxes	(20)	—	(20)
NET OPERATING INCOME (LOSS)	$ 20	$ (63)	$ (43)
Effective tax rate (operating income (loss))	*61.9%*	*44.2%*	*29.5%*

Three months ended December 31, 2010	Runoff Segment	Corporate and Other [1]	Total
REVENUES:			
Premiums	$ 81	$ —	$ 81
Net investment income	51	12	63
Net investment gains (losses)	(10)	(3)	(13)
Insurance and investment product fees and other	57	17	74
Total revenues	179	26	205
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	59	—	59
Interest credited	37	—	37
Acquisition and operating expenses, net of deferrals	36	29	65
Amortization of deferred acquisition costs and intangibles	13	3	16
Goodwill Impairment	—	—	—
Interest expense	1	77	78
Total benefits and expenses	146	109	255
INCOME (LOSS) BEFORE INCOME TAXES	33	(83)	(50)
Provision (benefit) for income taxes	4	(36)	(32)
NET INCOME (LOSS)	29	(47)	(18)
ADJUSTMENT TO NET INCOME:			
Net investment (gains) losses, net of taxes and other adjustments	5	2	7
NET OPERATING INCOME (LOSS)	$ 34	$ (45)	$ (11)
Effective tax rate (operating income (loss))	*18.7%*	*43.2%*	*70.3%*

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

Twelve months ended December 31, 2011	Runoff Segment	Corporate and Other [1]	Total
REVENUES:			
Premiums	$ 260	$ —	$ 260
Net investment income	140	32	172
Net investment gains (losses)	(174)	(60)	(234)
Insurance and investment product fees and other	275	40	315
Total revenues	501	12	513
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	234	—	234
Interest credited	135	—	135
Acquisition and operating expenses, net of deferrals	133	50	183
Amortization of deferred acquisition costs and intangibles	80	12	92
Goodwill Impairment	—	29	29
Interest expense	2	331	333
Total benefits and expenses	584	422	1,006
LOSS BEFORE INCOME TAXES	(83)	(410)	(493)
Benefit for income taxes	(30)	(133)	(163)
NET LOSS	(53)	(277)	(330)
ADJUSTMENTS TO NET LOSS:			
Net investment (gains) losses, net of taxes and other adjustments	98	38	136
Gain on sale of business, net of taxes	(20)	—	(20)
NET OPERATING INCOME (LOSS)	$ 25	$ (239)	$ (214)
Effective tax rate (operating income (loss))	*32.9%*	*32.0%*	*31.9%*

Twelve months ended December 31, 2010	Runoff Segment	Corporate and Other [1]	Total
REVENUES:			
Premiums	$ 322	$ —	$ 322
Net investment income	130	38	168
Net investment gains (losses)	(2)	(35)	(37)
Insurance and investment product fees and other	215	45	260
Total revenues	665	48	713
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	269	—	269
Interest credited	156	—	156
Acquisition and operating expenses, net of deferrals	135	72	207
Amortization of deferred acquisition costs and intangibles	88	13	101
Goodwill Impairment	—	—	—
Interest expense	2	293	295
Total benefits and expenses	650	378	1,028
INCOME (LOSS) BEFORE INCOME TAXES	15	(330)	(315)
Benefit for income taxes	(10)	(230)	(240)
NET INCOME (LOSS)	25	(100)	(75)
ADJUSTMENTS TO NET INCOME (LOSS):			
Net investment (gains) losses, net of taxes and other adjustments	5	22	27
Net tax benefit related to separation from the company's former parent	—	(106)	(106)
NET OPERATING INCOME (LOSS)	$ 30	$ (184)	$ (154)
Effective tax rate (operating income (loss))	*-31.0%*	*37.6%*	*43.5%*

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

Runoff Segment

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ 2	$ 89	$ 84	$ 85	$ 260	$ 81	$ 82	$ 79	$ 80	$ 322
Net investment income	36	33	37	34	140	51	36	33	10	130
Net investment gains (losses)	(4)	(159)	(11)	—	(174)	(10)	106	(78)	(20)	(2)
Insurance and investment product fees and other	104	55	57	59	275	57	54	50	54	215
Total revenues	138	18	167	178	501	179	278	84	124	665
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	1	86	69	78	234	59	65	72	73	269
Interest credited	32	34	34	35	135	37	40	38	41	156
Acquisition and operating expenses, net of deferrals	23	33	34	43	133	36	33	35	31	135
Amortization of deferred acquisition costs and intangibles	3	36	23	18	80	13	41	27	7	88
Interest expense	1	—	1	—	2	1	—	—	1	2
Total benefits and expenses	60	189	161	174	584	146	179	172	153	650
INCOME (LOSS) BEFORE INCOME TAXES	78	(171)	6	4	(83)	33	99	(88)	(29)	15
Provision (benefit) for income taxes	41	(69)	(1)	(1)	(30)	4	33	(34)	(13)	(10)
NET INCOME (LOSS)	37	(102)	7	5	(53)	29	66	(54)	(16)	25
ADJUSTMENTS TO NET INCOME (LOSS):										
Net investment (gains) losses, net of taxes and other adjustments	3	91	5	(1)	98	5	(57)	47	10	5
Gain on sale of business, net of taxes	(20)	—	—	—	(20)	—	—	—	—	—
NET OPERATING INCOME (LOSS)	$ 20	$ (11)	$ 12	$ 4	$ 25	$ 34	$ 9	$ (7)	$ (6)	$ 30
Effective tax rate (operating income (loss))	*61.9%*	*64.5%*	*13.7%*	*-86.6%*	*32.9%*	*18.7%*	*9.9%*	*56.8%*	*54.5%*	*-31.0%*
SALES:										
Sales by Product:										
Income Distribution Series(1)	$ 24	$ 27	$ 32	$ 114	$ 197	$ 211	$ 126	$ 139	$ 170	$ 646
Traditional Variable Annuities(2)	9	8	10	20	47	43	25	30	35	133
Medicare Supplement and Other A&H	2	16	17	17	52	23	12	11	17	63
Total Sales	$ 35	$ 51	$ 59	$ 151	$ 296	$ 277	$ 163	$ 180	$ 222	$ 842
Sales by Distribution Channel:										
Financial Intermediaries	$ 28	$ 29	$ 37	$ 126	$ 220	$ 240	$ 141	$ 158	$ 195	$ 734
Independent Producers	1	2	3	2	8	4	3	5	5	17
Dedicated Sales Specialists	4	4	2	6	16	10	7	6	5	28
Medicare Supplement and Other A&H	2	16	17	17	52	23	12	11	17	63
Total Sales	$ 35	$ 51	$ 59	$ 151	$ 296	$ 277	$ 163	$ 180	$ 222	$ 842
LOSS RATIOS:										
Medicare Supplement and A&H (3)										
Net Earned Premiums	$ 2	$ 89	$ 84	$ 85	$ 260	$ 81	$ 82	$ 79	$ 80	$ 322
Loss Ratio (4)	47.5%	67.5%	71.3%	85.3%	74.5%	65.1%	65.9%	76.7%	79.7%	71.8%

(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.

(3) Net earned premiums and loss ratios for Medicare Supplement and A&H did not include the linked-benefits product in 2010.

(4) The loss ratio for the Medicare supplement and A&H 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Variable Annuities:										
Income Distribution Series										
Account value, beginning of the period	$6,148	$6,606	$6,687	$6,590	$ 6,590	$6,334	$5,964	$6,135	$5,943	$ 5,943
Deposits	23	30	33	117	203	214	131	141	173	659
Surrenders, benefits and product charges	(159)	(171)	(171)	(185)	(686)	(157)	(131)	(150)	(127)	(565)
Net flows	(136)	(141)	(138)	(68)	(483)	57	—	(9)	46	94
Interest credited and investment performance	253	(317)	57	165	158	199	370	(162)	146	553
Account value, end of the period	6,265	6,148	6,606	6,687	6,265	6,590	6,334	5,964	6,135	6,590
Traditional Variable Annuities										
Account value, net of reinsurance, beginning of the period	1,735	2,012	2,096	2,078	2,078	1,993	1,879	2,048	2,016	2,016
Deposits	3	4	3	17	27	36	20	25	27	108
Surrenders, benefits and product charges	(82)	(73)	(100)	(88)	(343)	(72)	(68)	(70)	(65)	(275)
Net flows	(79)	(69)	(97)	(71)	(316)	(36)	(48)	(45)	(38)	(167)
Interest credited and investment performance	110	(208)	13	89	4	121	162	(124)	70	229
Account value, net of reinsurance, end of the period	1,766	1,735	2,012	2,096	1,766	2,078	1,993	1,879	2,048	2,078
Variable Life Insurance										
Account value, beginning of the period	272	314	319	313	313	297	279	303	298	298
Deposits	2	3	3	3	11	3	3	3	3	12
Surrenders, benefits and product charges	(8)	(12)	(11)	(11)	(42)	(9)	(10)	(8)	(10)	(37)
Net flows	(6)	(9)	(8)	(8)	(31)	(6)	(7)	(5)	(7)	(25)
Interest credited and investment performance	18	(33)	3	14	2	22	25	(19)	12	40
Account value, end of the period	284	272	314	319	284	313	297	279	303	313
Total Variable Annuities	$8,315	$8,155	$8,932	$9,102	$ 8,315	$8,981	$8,624	$8,122	$8,486	$ 8,981
Guaranteed Investment Contracts, Funding Agreements BackingNotes and Funding Agreements:										
Account value, beginning of period	$2,717	$3,043	$3,317	$3,717	$ 3,717	$4,094	$4,441	$4,372	$4,502	$ 4,502
Deposits	—	—	—	—	—	262	79	152	—	493
Surrenders and benefits	(111)	(341)	(312)	(435)	(1,199)	(680)	(477)	(124)	(171)	(1,452)
Net flows	(111)	(341)	(312)	(435)	(1,199)	(418)	(398)	28	(171)	(959)
Interest credited	21	24	28	33	106	36	41	43	43	163
Foreign currency translation	(4)	(9)	10	2	(1)	5	10	(2)	(2)	11
Account value, end of period	$2,623	$2,717	$3,043	$3,317	$ 2,623	$3,717	$4,094	$4,441	$4,372	$ 3,717

Corporate and Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:										
Premiums	$ —	$ —	$—	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	13	2	18	(1)	32	12	7	13	6	38
Net investment gains (losses)	(32)	(11)	(3)	(14)	(60)	(3)	(11)	(10)	(11)	(35)
Insurance and investment product fees and other	14	13	6	7	40	17	19	5	4	45
Total revenues	(5)	4	21	(8)	12	26	15	8	(1)	48
BENEFITS AND EXPENSES:										
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	25	14	9	2	50	29	10	20	13	72
Amortization of deferred acquisition costs and intangibles	3	3	3	3	12	3	3	3	4	13
Goodwill impairment	29	—	—	—	29	—	—	—	—	—
Interest expense	81	82	86	82	331	77	76	71	69	293
Total benefits and expenses	138	99	98	87	422	109	89	94	86	378
LOSS BEFORE INCOME TAXES	(143)	(95)	(77)	(95)	(410)	(83)	(74)	(86)	(87)	(330)
Provision (benefit) for income taxes	(61)	(55)	1	(18)	(133)	(36)	(23)	(27)	(144)	(230)
NET INCOME (LOSS)	(82)	(40)	(78)	(77)	(277)	(47)	(51)	(59)	57	(100)
ADJUSTMENTS TO NET INCOME (LOSS):										
Net investment (gains) losses, net of taxes and other adjustments	19	9	2	8	38	2	7	6	7	22
Net tax benefit related to separation from the company's former parent	—	—	—	—	—	—	—	—	(106)	(106)
NET OPERATING LOSS	$ (63)	$ (31)	$ (76)	$ (69)	$(239)	$ (45)	$ (44)	$ (53)	$ (42)	$(184)
Effective tax rate (operating loss)	*44.2%*	*61.8%*	*-2.2%*	*15.5%*	*32.0%*	*43.2%*	*30.8%*	*29.6%*	*45.5%*	*37.6%*

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

Additional Financial Data

Investments Summary
(amounts in millions)

	December 31, 2011		September 30, 2011		June 30, 2011		March 31, 2011		December 31, 2010	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 34,770	46%	$ 34,689	46%	$ 33,127	46%	$ 31,912	45%	$ 31,781	45%
Private fixed maturity securities	9,480	12	9,309	12	9,213	13	9,188	13	9,239	13
Residential mortgage-backed securities[1]	5,129	7	4,747	6	4,280	6	3,841	5	3,760	5
Commercial mortgage-backed securities	3,045	4	3,139	4	3,280	5	3,329	5	3,361	5
Other asset-backed securities	2,516	3	2,030	3	1,984	3	2,126	3	2,287	3
Tax-exempt	503	1	693	1	865	1	924	1	1,026	1
Non-investment grade fixed maturity securities	2,852	4	3,209	4	3,472	5	3,678	5	3,729	5
Equity securities:										
Common stocks and mutual funds	306	—	284	—	263	—	232	—	215	—
Preferred stocks	55	—	70	—	111	—	123	—	117	—
Commercial mortgage loans	6,092	8	6,271	8	6,432	9	6,600	9	6,718	9
Restricted commercial mortgage loans related to securitization entities	411	1	430	1	457	1	485	1	507	1
Policy loans	1,549	2	1,556	2	1,542	2	1,480	2	1,471	2
Cash, cash equivalents and short-term investments	5,145	7	3,822	5	2,986	4	3,940	6	3,271	5
Securities lending	406	1	204	—	554	1	811	1	772	1
Other invested assets: Limited partnerships[2]	344	—	355	1	346	—	339	—	340	—
Derivatives:										
LTC forward starting swap—cash flow	648	1	1,515	2	264	—	169	—	222	—
Other cash flow	—	—	—	—	—	—	192	—	205	—
Fair value	75	—	93	—	116	—	113	—	130	—
Equity index options—non-qualified	55	—	62	—	39	—	32	—	33	—
LTC swaptions—non-qualified	—	—	—	—	—	—	—	—	—	—
Other non-qualified	707	1	745	1	401	1	395	1	457	1
Trading portfolio	788	1	639	1	607	1	667	1	677	1
Counterparty collateral	1,023	1	1,733	2	705	1	745	1	794	2
Restricted other invested assets related to securitization entities	377	—	377	1	379	1	376	1	372	1
Other	116	—	106	—	114	—	91	—	85	—
Total invested assets and cash	$ 76,392	100%	$ 76,078	100%	$ 71,537	100%	$ 71,788	100%	$ 71,569	100%
Public Fixed Maturity Securities—Credit Quality:										
Rating Agency Designation										
AAA	$ 17,179	38%	$ 17,035	38%	$ 16,253	37%	$ 15,607	37%	$ 15,797	37%
AA	4,666	10	5,038	11	5,007	12	4,912	11	4,947	12
A	12,577	28	12,499	28	11,870	27	11,363	27	11,322	26
BBB	9,334	21	8,721	19	8,374	19	8,311	20	8,224	19
BB	1,102	2	1,206	3	1,257	3	1,358	3	1,451	4
B	142	—	233	—	279	1	309	1	292	1
CCC and lower	420	1	449	1	485	1	525	1	493	1
Total public fixed maturity securities	$ 45,420	100%	$ 45,181	100%	$ 43,525	100%	$ 42,385	100%	$ 42,526	100%
Private Fixed Maturity Securities—Credit Quality:										
Rating Agency Designation										
AAA	$ 1,754	14%	$ 1,305	10%	$ 1,372	11%	$ 1,339	11%	$ 1,490	12%
AA	1,079	8	1,072	9	989	8	964	8	929	7
A	3,993	31	4,087	32	3,967	31	4,089	32	4,018	32
BBB	4,861	38	4,850	39	4,917	39	4,735	37	4,727	37
BB	929	7	974	8	1,063	8	1,102	9	1,077	9
B	125	1	168	1	170	1	175	1	259	2
CCC and lower	134	1	179	1	218	2	209	2	157	1
Total private fixed maturity securities	$ 12,875	100%	$ 12,635	100%	$ 12,696	100%	$ 12,613	100%	$ 12,657	100%

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

(2) Limited partnerships by type:

	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
Real estate	$ 168	$ 173	$ 162	$ 156	$ 155
Infrastructure	116	119	122	115	116
Other	60	63	62	68	69
Total limited partnerships	$ 344	$ 355	$ 346	$ 339	$ 340

Fixed Maturity Securities Summary
(amounts in millions)

	December 31, 2011		September 30, 2011		June 30, 2011		March 31, 2011		December 31, 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	$ 4,863	8%	$ 4,825	8%	$ 3,682	6%	$ 3,414	6%	$ 3,705	7%
Tax-exempt	503	1	693	1	865	1	928	2	1,030	2
Foreign government	2,211	4	2,165	4	2,389	4	2,359	4	2,369	4
U.S. corporate	25,258	43	25,368	44	24,047	43	23,753	43	23,967	43
Foreign corporate	13,757	24	13,705	24	14,428	26	13,937	25	13,498	25
Residential mortgage-backed securities	5,695	10	5,380	9	4,983	9	4,600	9	4,455	8
Commercial mortgage-backed securities	3,400	6	3,543	6	3,721	7	3,756	7	3,743	7
Other asset-backed securities	2,608	4	2,137	4	2,106	4	2,251	4	2,416	4
Total fixed maturity securities	$ 58,295	100%	$ 57,816	100%	$ 56,221	100%	$ 54,998	100%	$ 55,183	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 7,919	21%	$ 8,119	22%	$ 8,253	23%	$ 8,234	23%	$ 8,025	23%
Utilities and energy	8,653	23	8,608	23	8,175	22	7,950	22	7,977	23
Consumer—non-cyclical	4,662	12	4,569	12	4,250	12	4,148	12	4,071	11
Consumer—cyclical	2,088	6	1,976	5	1,830	5	1,773	5	1,760	5
Capital goods	2,388	6	2,485	7	2,282	6	2,191	6	2,163	6
Industrial	2,149	6	1,995	5	1,902	5	1,850	5	1,789	5
Technology and communications	2,522	7	2,443	7	2,377	6	2,250	6	2,192	6
Transportation	1,445	4	1,403	4	1,305	4	1,284	4	1,324	4
Other	5,520	15	5,580	15	6,074	17	5,852	17	5,861	17
Subtotal	37,346	100%	37,178	100%	36,448	100%	35,532	100%	35,162	100%
Non-Investment Grade:										
Finance and insurance	290	17%	375	20%	425	21%	441	21%	512	22%
Utilities and energy	340	21	322	17	294	15	282	13	242	10
Consumer—non-cyclical	132	8	166	9	209	10	218	10	266	12
Consumer—cyclical	72	4	106	5	123	6	163	8	175	8
Capital goods	303	18	335	17	318	16	325	15	374	16
Industrial	286	17	318	17	356	17	369	17	362	16
Technology and communications	159	10	168	9	183	9	225	10	238	10
Transportation	68	4	88	5	95	5	95	4	97	4
Other	19	1	17	1	24	1	40	2	37	2
Subtotal	1,669	100%	1,895	100%	2,027	100%	2,158	100%	2,303	100%
Total	$ 39,015	100%	$ 39,073	100%	$ 38,475	100%	$ 37,690	100%	$ 37,465	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 2,756	5%	$ 2,720	5%	$ 2,857	5%	$ 2,379	4%	$ 2,707	5%
Due after one year through five years	11,225	19	11,172	19	12,103	22	12,248	22	12,423	22
Due after five years through ten years	10,472	18	10,612	18	10,031	18	9,678	18	9,232	17
Due after ten years	22,139	38	22,252	39	20,420	36	20,086	37	20,207	37
Subtotal	46,592	80	46,756	81	45,411	81	44,391	81	44,569	81
Mortgage and asset-backed securities	11,703	20	11,060	19	10,810	19	10,607	19	10,614	19
Total fixed maturity securities	$ 58,295	100%	$ 57,816	100%	$ 56,221	100%	$ 54,998	100%	$ 55,183	100%

Commercial Mortgage Loans Summary
(amounts in millions)

	December 31, 2011		September 30, 2011		June 30, 2011		March 31, 2011		December 31, 2010	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Geographic Region										
South Atlantic	$ 1,631	27%	$ 1,624	27%	$ 1,624	25%	$ 1,577	24%	$ 1,583	23%
Pacific	1,539	25	1,598	25	1,615	25	1,746	26	1,769	26
Middle Atlantic	734	12	810	13	865	13	880	13	937	14
East North Central	557	9	568	9	577	9	603	9	612	9
Mountain	497	8	500	8	516	8	527	8	540	8
New England	388	6	390	6	422	7	480	7	482	7
West North Central	337	5	344	5	349	5	355	5	369	6
West South Central	298	5	329	5	348	5	305	5	297	4
East South Central	159	3	158	2	169	3	181	3	183	3
Subtotal	6,140	100%	6,321	100%	6,485	100%	6,654	100%	6,772	100%
Allowance for losses	(51)		(54)		(57)		(58)		(59)	
Unamortized fees and costs	3		4		4		4		5	
Total	$ 6,092		$ 6,271		$ 6,432		$ 6,600		$ 6,718	
Property Type										
Retail	$ 1,898	31%	$ 1,889	30%	$ 1,912	30%	$ 1,976	30%	$ 1,974	29%
Industrial	1,707	28	1,736	28	1,753	27	1,745	26	1,788	26
Office	1,590	26	1,647	26	1,757	27	1,822	27	1,850	27
Apartments	641	10	708	11	718	11	700	11	725	11
Mixed use/other	304	5	341	5	345	5	411	6	435	7
Subtotal	6,140	100%	6,321	100%	6,485	100%	6,654	100%	6,772	100%
Allowance for losses	(51)		(54)		(57)		(58)		(59)	
Unamortized fees and costs	3		4		4		4		5	
Total	$ 6,092		$ 6,271		$ 6,432		$ 6,600		$ 6,718	
Allowance for Losses on Commercial Mortgage Loans										
Beginning balance	$ 54		$ 57		$ 58		$ 59		$ 62	
Provision	—		—		3		—		7	
Release	(3)		(3)		(4)		(1)		(10)	
Ending balance	$ 51		$ 54		$ 57		$ 58		$ 59	

Commercial Mortgage Loans Summary
(amounts in millions)

	December 31, 2011		September 30, 2011		June 30, 2011		March 31, 2011		December 31, 2010	
Loan Size	Principal Balance	% of Total	Principal Balance	% of Total	Principal Balance	% of Total	Principal Balance	% of Total	Principal Balance	% of Total
Under $5 million	$ 2,698	44%	$ 2,810	45%	$ 2,883	44%	$ 2,851	43%	$ 2,881	43%
$5 million but less than $10 million	1,540	25	1,600	25	1,597	25	1,546	23	1,576	23
$10 million but less than $20 million	1,161	19	1,199	19	1,168	18	1,215	18	1,234	18
$20 million but less than $30 million	225	4	305	5	350	5	296	5	299	4
$30 million and over	516	8	407	6	487	8	747	11	786	12
Subtotal	6,140	100%	6,321	100%	6,485	100%	6,655	100%	6,776	100%
Net premium/discount	—		—		—		(1)		(4)	
Total	$ 6,140		$ 6,321		$ 6,485		$ 6,654		$ 6,772	

Commercial Mortgage Loan Information by Vintage as of December 31, 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	$ 1,805	792	$ 2	49%	$ 19	2	$ 10
2005	1,366	302	$ 5	63%	3	1	$ 3
2006	1,208	268	$ 5	71%	—	—	$ —
2007	1,099	180	$ 6	75%	—	—	$ —
2008	267	56	$ 5	75%	—	—	$ —
2009	—	—	$ —	— %	—	—	$ —
2010	101	17	$ 6	63%	—	—	$ —
2011	294	55	$ 5	65%	—	—	$ —
Total	$ 6,140	1,670	$ 4	63%	$ 22	3	$ 8

(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 December 31, 2011.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income										
Fixed maturity securities—taxable	$ 665	$ 669	$ 693	$ 670	$2,697	$ 689	$ 658	$ 646	$ 626	$2,619
Fixed maturity securities—non-taxable	6	8	10	11	35	13	14	16	16	59
Commercial mortgage loans	92	89	92	92	365	93	95	99	104	391
Restricted commercial mortgage loans related to securitization entities	10	11	9	10	40	9	10	10	10	39
Equity securities	3	3	10	3	19	3	4	5	2	14
Other invested assets	36	31	38	30	135	32	23	29	32	116
Limited partnerships	(5)	11	17	4	27	11	1	10	(34)	(12)
Restricted other invested assets related to securitization entities	—	—	—	—	—	—	1	—	1	2
Policy loans	31	30	30	29	120	29	28	28	27	112
Cash, cash equivalents and short-term investments	13	12	6	6	37	6	6	4	5	21
Gross investment income before expenses and fees	851	864	905	855	3,475	885	840	847	789	3,361
Expenses and fees	(24)	(22)	(24)	(25)	(95)	(22)	(25)	(24)	(24)	(95)
Net investment income	$ 827	$ 842	$ 881	$ 830	$3,380	$ 863	$ 815	$ 823	$ 765	$3,266
Annualized Yields										
Fixed maturity securities—taxable	4.9%	5.0%	5.2%	5.0%	5.0%	5.2%	5.0%	5.0%	4.9%	5.0%
Fixed maturity securities—non-taxable	3.6%	3.8%	4.1%	4.2%	4.0%	4.2%	4.3%	4.3%	4.3%	4.3%
Commercial mortgage loans	6.0%	5.6%	5.6%	5.5%	5.7%	5.5%	5.4%	5.5%	5.8%	5.6%
Restricted commercial mortgage loans related to securitization entities	9.5%	10.1%	7.8%	7.6%	8.8%	7.3%	7.6%	7.3%	7.3%	7.4%
Equity securities	3.4%	3.4%	11.7%	3.2%	5.4%	4.0%	6.8%	11.8%	6.6%	6.7%
Other invested assets	14.3%	13.4%	15.8%	11.7%	13.6%	12.1%	13.3%	17.3%	15.0%	14.0%
Limited partnerships[(1)]	-5.7%	12.6%	19.9%	5.1%	7.8%	12.3%	1.0%	10.6%	-34.0%	-3.4%
Restricted other invested assets related to securitization entities	0.0%	0.2%	0.2%	0.3%	0.0%	0.3%	0.3%	0.3%	1.0%	0.5%
Policy loans	8.0%	7.7%	7.9%	8.0%	7.9%	8.0%	7.6%	7.7%	7.7%	7.8%
Cash, cash equivalents and short-term investments	1.2%	1.4%	0.7%	0.7%	1.0%	0.7%	0.5%	0.3%	0.4%	0.5%
Gross investment income before expenses and fees	4.9%	5.0%	5.3%	5.0%	5.0%	5.1%	4.8%	4.9%	4.6%	4.9%
Expenses and fees	-0.1%	-0.1%	-0.2%	-0.2%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	-0.1%
Net investment income	4.8%	4.9%	5.1%	4.8%	4.9%	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.

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

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:										
Fixed maturity securities:										
U.S. corporate	$ 15	$ 4	$ 1	$ (3)	$ 17	$ (1)	$ 3	$ 4	$ (6)	$ —
U.S. government, agencies and government-sponsored enterprises	5	1	—	3	9	—	1	—	(4)	(3)
Foreign corporate	(3)	17	(8)	(1)	5	2	3	16	2	23
Foreign government	1	3	2	—	6	(3)	3	—	(2)	(2)
Tax-exempt	7	1	(1)	—	7	2	(2)	(3)	4	1
Mortgage-backed securities	(8)	(2)	(1)	(2)	(13)	(1)	(7)	(5)	(3)	(16)
Asset-backed securities	(1)	—	(1)	—	(2)	(6)	(1)	—	(1)	(8)
Equity securities	2	—	1	2	5	7	—	1	—	8
Foreign exchange	(1)	(1)	1	—	(1)	—	1	(1)	—	—
Total net realized gains (losses) on available-for-sale securities	17	23	(6)	(1)	33	—	1	12	(10)	3
Impairments:										
Sub-prime residential mortgage-backed securities	(2)	(1)	(3)	(6)	(12)	(5)	(3)	(1)	(16)	(25)
Alt-A residential mortgage-backed securities	(3)	(2)	(2)	(4)	(11)	(4)	(9)	(13)	(8)	(34)
Total sub-prime and Alt-A residential mortgage-backed securities	(5)	(3)	(5)	(10)	(23)	(9)	(12)	(14)	(24)	(59)
Prime residential mortgage-backed securities	(1)	(3)	(2)	(3)	(9)	(2)	(4)	(3)	(6)	(15)
Other asset-backed securities	—	—	—	—	—	—	—	(9)	(10)	(19)
Other mortgage-backed securities	(3)	—	—	—	(3)	—	—	—	—	—
Commercial mortgage-backed securities	(3)	(1)	(4)	—	(8)	(1)	(2)	(1)	(1)	(5)
Corporate fixed maturity securities	—	(27)	—	(9)	(36)	(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	(12)	(34)	(16)	(23)	(85)	(24)	(25)	(32)	(52)	(133)
Net unrealized gains (losses) on trading securities	(6)	7	9	7	17	(4)	14	(2)	4	12
Derivative instruments	2	(50)	(10)	(6)	(64)	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	2	2	1	(1)	4	1	(4)	(13)	(3)	(19)
Contingent purchase price valuation change	(1)	(15)	(1)	—	(17)	—	—	—	—	—
Net gains (losses) related to securitization entities	3	(37)	(3)	6	(31)	2	20	(31)	7	(2)
Other	(1)	1	—	—	—	—	—	—	11	11
Net investment gains (losses), net of taxes	4	(103)	(26)	(18)	(143)	(25)	67	(89)	(46)	(93)
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	(3)	29	4	3	33	(1)	(12)	13	5	5
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	—	(1)	—	(1)	(2)	—	(1)	—	(1)	(2)
Net investment gains (losses), net of taxes and other adjustments	$ 1	$ (75)	$ (22)	$ (16)	$(112)	$ (26)	$ 54	$ (76)	$ (42)	$ (90)

Reconciliations of Non-GAAP Measures

Reconciliation of Operating ROE
(amounts in millions)

	Twelve months ended				
Twelve Month Rolling Average ROE	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended (1)	$ 122	$ (146)	$ (92)	$ 46	$ 142
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 12,424	$ 12,424	$12,463	$12,498	$ 12,494
GAAP Basis ROE (1) divided by (2)	1.0%	-1.2%	-0.7%	0.4%	1.1%
Operating ROE					
Net operating income (loss) for the twelve months ended (1)	$ 214	$ (7)	$ (82)	$ 110	$ 126
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 12,424	$ 12,424	$12,463	$12,498	$ 12,494
Operating ROE (1) divided by (2)	1.7%	-0.1%	-0.7%	0.9%	1.0%

	Three months ended				
Quarterly Average ROE	December 31, 2011	September 30, 2011	June 30, 2011	March 31, 2011	December 31, 2010
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended (3)	$ 107	$ 29	$ (96)	$ 82	$ (161)
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 12,463	$ 12,388	$12,414	$12,413	$ 12,444
Annualized GAAP Quarterly Basis ROE (3) divided by (4)	3.4%	0.9%	-3.1%	2.6%	-5.2%
Operating ROE					
Net operating income (loss) for the period ended (3)	$ 86	$ 104	$ (74)	$ 98	$ (135)
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 12,463	$ 12,388	$12,414	$12,413	$ 12,444
Annualized Operating Quarterly Basis ROE (3) divided by (4)	2.8%	3.4%	-2.4%	3.2%	-4.3%

Non-GAAP Definition for Operating ROE

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

(1) The twelve months ended information is derived by adding the four quarters of net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 10 herein.

(2) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) for the most recent five quarters.

(3) Net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 10 herein.

(4) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Reconciliation of Expense Ratio
(amounts in millions)

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Basis Expense Ratio										
Acquisition and operating expenses, net of deferrals(1)	$ 508	$ 510	$ 514	$ 500	$ 2,032	$ 519	$ 472	$ 499	$ 475	$ 1,965
Total revenues(2)	$2,600	$2,521	$2,655	$2,568	$10,344	$2,591	$2,667	$2,410	$2,421	$10,089
Expense ratio (1) divided by (2)	19.5%	20.2%	19.4%	19.5%	19.6%	20.0%	17.7%	20.7%	19.6%	19.5%
GAAP Basis, As Adjusted—Expense Ratio										
Acquisition and operating expenses, net of deferrals	$ 508	$ 510	$ 514	$ 500	$ 2,032	$ 519	$ 472	$ 499	$ 475	$ 1,965
Less lifestyle protection insurance business	134	137	151	148	570	143	139	157	154	593
Less wealth management business	93	95	92	92	372	76	73	72	66	287
Adjusted acquisition and operating expenses, net of deferrals(3)	$ 281	$ 278	$ 271	$ 260	$ 1,090	$ 300	$ 260	$ 270	$ 255	$ 1,085
Total revenues	$2,600	$2,521	$2,655	$2,568	$10,344	$2,591	$2,667	$2,410	$2,421	$10,089
Less lifestyle protection insurance business	226	245	281	270	1,022	259	258	284	311	1,112
Less wealth management business	114	115	114	110	453	93	89	89	81	352
Less net investment gains (losses)	7	(155)	(41)	(30)	(219)	(38)	103	(141)	(72)	(148)
Adjusted total revenues(4)	$2,253	$2,316	$2,301	$2,218	$ 9,088	$2,277	$2,217	$2,178	$2,101	$ 8,773
Adjusted expense ratio (3) divided by (4)	12.5%	12.0%	11.8%	11.7%	12.0%	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 lifestyle protection insurance and wealth management businesses. The lifestyle protection insurance and wealth management businesses are excluded from this ratio as their expense bases are comprised of varying levels of non-deferrable acquisition costs. Management believes that the expense ratio analysis enhances understanding of the productivity of the company. However, the expense ratio as defined by the company should not be viewed as a substitute for GAAP acquisition and operating expenses, net of deferrals, divided by total revenues.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Reconciliation of Core Premiums
(amounts in millions)

	2011					2010				
	4Q	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Reported premiums	$1,352	$1,461	$1,455	$1,437	$5,705	$1,467	$1,447	$1,470	$1,470	$5,854
Less U.S. Life Insurance—fixed annuities premiums	33	22	20	20	95	45	42	32	36	155
Less impact of changes in foreign exchange rates	7	54	44	10	115	(7)	(11)	25	68	75
Core premiums	$1,312	$1,385	$1,391	$1,407	$5,495	$1,429	$1,416	$1,413	$1,366	$5,624
Reported premium percentage change from prior year	-7.8%	1.0%	-1.0%	-2.2%	-2.5%	-3.7%	-3.0%	-2.1%	-2.1%	-2.7%
Core premium percentage change from prior year	-8.2%	-2.2%	-1.6%	3.0%	-2.3%	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 U.S. Life Insurance - fixed annuities business and the impact of changes in foreign exchange rates. The fixed annuities premiums are excluded in this measure primarily because these are single premiums and are not an indication of future premiums. The impact of changes in foreign exchange rates are excluded in this measure to present periods on a comparable exchange rate. Management believes that analysis of core premiums enhances understanding of premium growth of the company. However, core premiums as defined by the company should not be viewed as a substitute for GAAP earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER 2011

Reconciliation of Core Yield

		2011					2010				
	(Assets—amounts in billions)	**4Q**	**3Q**	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$76.4	$76.1	$71.5	$71.8	$ 76.4	$71.6	$74.8	$71.8	$69.3	$ 71.6
	Subtract:										
	Securities lending	0.4	0.2	0.6	0.8	0.4	0.8	0.7	0.7	0.6	0.8
	Unrealized gains (losses)	5.0	5.7	1.7	1.2	5.0	1.3	3.8	1.7	(0.9)	1.3
	Derivative counterparty collateral	1.0	1.7	0.7	0.7	1.0	0.8	1.6	1.1	0.6	0.8
	Adjusted end of period invested assets	$70.0	$68.5	$68.5	$69.1	$ 70.0	$68.7	$68.7	$68.3	$69.0	$ 68.7
(A)	**Average Invested Assets Used in Reported Yield Calculation**	$69.2	$68.5	$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	0.4	0.4	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**	68.8	68.1	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]	7.9	8.1	8.3	8.6	8.2	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**	$60.9	$60.0	$60.0	$59.8	$ 60.2	$59.1	$58.7	$58.9	$59.0	$ 58.8
	(Income—amounts in millions)										
(D)	**Reported—Net Investment Income**	$ 827	$ 842	$ 881	$ 830	$3,380	$ 863	$ 815	$ 823	$ 765	$3,266
	Subtract:										
	Bond calls and commercial mortgage loan prepayments	10	8	16	8	42	13	8	—	7	28
	Reinsurance[2]	19	21	36	32	108	20	14	21	29	84
	Other non-core items [3]	7	3	15	2	27	31	6	7	—	44
	Restricted commercial mortgage loans and other invested assets related to securitization entities	6	8	5	7	26	7	7	7	8	29
(E)	**Core Net Investment Income**	785	802	809	781	3,177	792	780	788	721	3,081
	Subtract:										
	Investment income from portfolios supporting floating products and non-recourse funding obligations[1]	35	33	37	34	139	33	34	28	2	97
(F)	**Core Net Investment Income (excl. Floating and Non-Recourse Funding)**	$ 750	$ 769	$ 772	$ 747	$3,038	$ 759	$ 746	$ 760	$ 719	$2,984
(D) /(A)	**Reported Yield**	4.78%	4.92%	5.12%	4.82%	4.91%	5.02%	4.75%	4.79%	4.44%	4.76%
(E) /(B)	**Core Yield**	4.56%	4.71%	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)**	4.93%	5.13%	5.15%	5.00%	5.05%	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

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-

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-

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	B	Ba1
Genworth Residential Mortgage Insurance Corporation of NC	B	Ba1
Genworth Financial Mortgage Insurance Pty. Limited (Australia)	AA-	A1
Genworth Financial Mortgage Insurance Limited (Europe)	BBB	Not rated
Genworth Financial Mortgage Insurance Company Canada(1)	AA-	Not rated
Genworth Seguros de Credito a la Vivienda S.A. de C.V.	mxAA	Aa3.mx

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

The S&P, Moody's, A.M. Best, 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.

Financial Strength Ratings (continued)

S&P states that an insurer rated “AA” (Very Strong) has very strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments. Insurers rated “AA” (Very Strong), “A” (Strong), “BBB” (Good) or “B” (Weak) have very strong, strong, good, or weak financial security characteristics, respectively. The “AA,” “A”, “BBB” and “B” ranges are the second-, third-, fourth- and sixth-highest of nine financial strength rating ranges assigned by S&P, which range from “AAA” to “R.” A plus (+) or minus (-) shows relative standing in a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “AA-,” “A,” “A-,” “BBB” and “B” ratings are the fourth-, sixth-, seventh-, ninth- and fifteenth-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 those rated “Ba” (Questionable) offer questionable financial security. The “A” (Good) and “Ba” (Questionable) ranges are the third- and fifth-highest, respectively, of nine financial strength rating ranges assigned by Moody’s, which range from “Aaa” to “C.” Numeric modifiers are used to refer to the ranking within the group, with 1 being the highest and 3 being the lowest. These modifiers are not added to ratings in the “Aaa” category or to ratings below the “Caa” category. Accordingly, the “A1,” “A2,” “Ba1”, ratings are the fifth-, sixth-, and eleventh-highest, respectively, of Moody’s 21 ratings categories. The short-term rating “P-1” is the highest rating and shows superior ability for repayment of short-term debt obligations. Issuers or issues rated “Aa.mx” demonstrate very strong creditworthiness relative to other issuers in Mexico.

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

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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