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**

April 30, 2013
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 April 30, 2013, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended March 31, 2013, 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 March 31, 2013, 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 April 30, 2013.
99.2	Financial Supplement for the quarter ended March 31, 2013.

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: April 30, 2013

By: /s/ Kelly L. Groh
Kelly L. Groh
Vice President and Controller
(Principal Accounting Officer)

Exhibit Index

Exhibit Number	Description of Exhibit
99.1	Press Release dated April 30, 2013.
99.2	Financial Supplement for the quarter ended March 31, 2013.

EXHIBIT 99.1

News Release
6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces First Quarter 2013 Results
U.S. Mortgage Insurance Profitable & Capital Plan Completed April 1
U.S. Life Insurance Division Results Improved From Favorable Mortality
Agreement Reached To Sell Wealth Management Business For $412.5 Million

Richmond, VA (April 30, 2013) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the first quarter of 2013. The company reported net income[1] of $103 million, or $0.21 per diluted share, compared with net income of $46 million, or $0.09 per diluted share, in the first quarter of 2012. Net operating income[2] for the first quarter of 2013 was $151 million, or $0.30 per diluted share, compared with net operating income of $17 million, or $0.03 per diluted share, in the first quarter of 2012.

"We achieved several milestones in the first quarter of 2013, including progress on our long term care premium rate increase plans, the announcement of the sale of our wealth management business, execution of the U.S. Mortgage Insurance capital plan on April 1 and reporting a profitable quarter in that business," said Tom McInerney, President and CEO. "I am pleased with the progress on execution, but we must continue to focus and take action on our plan for rebuilding shareholder value."

Consolidated Net Income & Net Operating Income

	Three months ended March 31 (Unaudited)			
	2013		2012	
(Amounts in millions, except per share)	**Total**	**Per diluted share**	**Total**	**Per diluted share**
Net income	$ 103	$ 0.21	$ 46	$ 0.09
Net operating income	$ 151	$ 0.30	$ 17	$ 0.03
Weighted average diluted shares	496.8		495.7	
Book value per share	$32.90		$29.89	
Book value per share, excluding accumulated other comprehensive income (loss)	$23.11		$22.45	

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

Net investment losses, net of tax and other adjustments, were $28 million in the quarter compared to net investment gains of $17 million in the prior year. Total investment impairments, net of tax, were $7 million in the current quarter and $10 million in the prior year.

In March 2013, the company entered into an agreement to sell the wealth management business. Beginning in the first quarter of 2013, this business is being separately presented as discontinued operations and all prior periods herein have been re-presented. During the quarter, the company recognized $27 million from a goodwill impairment and other loss related to the sale of the wealth management business, partially offset by $7 million of income from discontinued operations. The company expects the transaction to close in the second half of 2013, subject to customary closing conditions, including requisite regulatory approvals, and anticipates recording an additional after-tax loss of up to $10 million at that time. Assets under management as of March 31, 2013 for the wealth management business were $23.1 billion.

The company has a practice of refunding the post-delinquent premiums in our U.S. mortgage insurance business to the insured party if the delinquent loan goes to claim. The company's historical accounting practice was to account for these premium refunds as a reduction in premiums upon payment. In the first quarter of 2013, the company determined that it should have been recording a liability for premiums received on the delinquent loans where its practice was to refund post-delinquent premiums. This error was not material to the company's consolidated financial condition, results of operations or cash flows as presented in its previously filed annual and quarterly financial statements; however, the adjustment to correct the cumulative effect of this error would have been material if recorded in the first quarter of 2013. The company restated the financial information to correct this error for all periods presented herein. The cumulative decrease to retained earnings was $46 million as of January 1, 2012.

Net operating income results are summarized in the table below:

Net Operating Income (Loss)

(Amounts in millions)	Q1 13	Q4 12	Q1 12
U.S. Life Insurance Division:			
U.S. Life Insurance	$ 85	$ 76	$ 64
Total U.S. Life Insurance Division	**85**	**76**	**64**
Global Mortgage Insurance Division:			
International Mortgage Insurance	81	165	7
U.S. Mortgage Insurance (U.S. MI)	21	(32)	(44)
Total Global Mortgage Insurance Division	**102**	**133**	**(37)**
Corporate and Other Division:			
International Protection	6	8	5
Runoff	16	8	35
Corporate and Other	(58)	(65)	(50)
Total Corporate and Other Division	**(36)**	**(49)**	**(10)**
Total Net Operating Income	**$ 151**	**$ 160**	**$ 17**

Net operating income excludes net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses and other adjustments, net of taxes. A reconciliation of net operating income (loss) of segments and Corporate and Other activities to net income is included at the end of this press release.

Unless specifically noted in the discussion of results for the International Mortgage Insurance and International Protection segments, references to percentage changes exclude the impact of foreign exchange. Percentage changes, which include the impact of foreign exchange, are found in a table at the end of this press release. The impact of foreign exchange on net operating income in the first quarter of 2013 was flat versus the prior year and a $1 million favorable impact versus the prior quarter.

U.S. Life Insurance Division

U.S. Life Insurance Division net operating income was $85 million, compared with $76 million in the prior quarter and $64 million a year ago.

U.S. Life Insurance Division

Net Operating Income

(Amounts in millions)	**Q1 13**	**Q4 12**	**Q1 12**
U.S. Life Insurance			
Life Insurance	$ 36	$ 49	$ 6
Long Term Care	20	7	35
Fixed Annuities	29	20	23
Total U.S. Life Insurance	85	76	64
Total U.S. Life Insurance	**$ 85**	**$ 76**	**$ 64**

Sales

(Amounts in millions)	**Q1 13**	**Q4 12**	**Q1 12**
U.S. Life Insurance			
Life Insurance			
Term Life	$ 4	$ —	$ —
Term Universal Life	1	11	31
Universal Life	9	17	16
Linked Benefits	2	3	3
Long Term Care			
Individual	35	60	45
Group	5	4	3
Fixed Annuities	107	248	336

Account Value

(Amounts in millions)	**Q1 13**	**Q4 12**	**Q1 12**
Fixed Annuities	$18,301	$18,581	$18,360

U.S. Life Insurance Division

Highlights

- U.S. Life Insurance Division net operating income was $85 million, compared with $76 million in the prior quarter and $64 million a year ago. Results reflected favorable mortality experience across the life insurance, long term care insurance and fixed annuity product lines.
- Sales were down reflecting a combination of second half of 2012 product and pricing changes.

- The consolidated risk-based capital (RBC) ratio is estimated to be approximately 450 percent[3], up from approximately 430 percent at the end of the fourth quarter of 2012.

Life Insurance

Life insurance net operating income was $36 million, compared with $49 million in the prior quarter and $6 million in the prior year. While results in the current quarter benefited from favorable mortality experience versus expectations, mortality was less favorable than the prior quarter because of higher severity. Results also reflected lower in force margins versus the prior quarter. Results in the prior quarter included a $3 million after-tax gain related to selective repurchases of notes secured by non-recourse funding obligations. Results in the prior year included a $41 million GAAP after-tax net loss from the company's first life block transaction, partially offset by $13 million of favorable interest expense associated with an adjustment related to the tax matters agreement with our former parent. Sales were down $15 million versus the prior quarter and $34 million versus the prior year reflecting the product and pricing changes made in the second half of 2012. The company continues to make pricing and product changes and anticipates launching new universal life insurance products beginning in the second quarter of 2013.

Long Term Care Insurance

Long term care insurance net operating income was $20 million, compared with $7 million in the prior quarter and $35 million in the prior year. The current quarter included $6 million of net favorable actuarial reserve and other adjustments. Relative to the prior quarter, improved claim termination rates resulted in $14 million lower incurred losses. Claim termination rates were also favorable relative to the prior year, but were more than offset by a higher average reserve build on new claims and other adjustments. Earnings were reduced by $9 million from the prior quarter as investment yields were impacted primarily from lower limited partnership income. Earnings were also reduced by $7 million from the prior year as investment yields were impacted by lower limited partnership income and the low interest rate environment. These investment yield impacts were partially offset by net investment income on assets backing growth of the block. Results in the prior quarter included a $5 million unfavorable refinement to reserves to more fully reflect the low interest rate environment. Results in the prior year included a $10 million favorable actuarial reserve adjustment as part of a multi-stage system conversion. The reported loss ratio for the current quarter was 69 percent.

Individual long term care sales decreased from the prior quarter to $35 million as the accelerated sales in the prior quarter ahead of the previously announced pricing and portfolio actions subsided. The company continues to utilize reinsurance in long term care insurance as part of its capital optimization strategies.

[3] Company estimate for the first quarter of 2013, due to timing of the filing of statutory statements.

Effective March 21, 2013, the company suspended sales of individual long term care insurance products in California in light of the return profile on those products which were an earlier generation of product that did not have the benefits and pricing changes associated with the new products. The company's individual long term care insurance product filing has now been approved in California and the current intent is to launch this new product in California during the third quarter of 2013.

Additionally, on April 15, 2013, the company launched a new product, Privileged Choice Flex 2, in 31 states, which includes underwriting improvements such as gender distinct pricing for single applicants and blood and lab underwriting requirements for all applicants. These changes may have a temporary impact on sales levels.

In addition, the company is announcing the cessation of new sales of AARP-branded long term care insurance products as the company focuses on long term care insurance sales and product offerings to improve returns. Existing insureds' coverage will not be affected by this change. There may be temporary increases in long term care insurance sales levels as a result of these actions.

In the third quarter of 2012, the company filed for long term care in force premium rate increases with the goal of achieving an average premium increase in excess of 50 percent on older generation policies and an average premium increase in excess of 25 percent on an earlier series of new generation policies over the next five years. The premium rate increases are designed to mitigate losses on the older generation policies. Although the earlier series of the newer generation policies have generated positive operating earnings to date, the rate increase on these policies will help offset lower than priced-for returns due to lower interest rates, unfavorable business mix and lower lapse rates than expected. Subject to regulatory approval, this premium rate increase should generate approximately $200 to $300 million of additional annual premiums when fully implemented over the next five years. As of March 31, 2013, this round of rate action has been filed in 49 states and the company has received approvals representing approximately $60 to $65 million of the targeted premium increase.

Fixed Annuities

Fixed annuities net operating income was $29 million, compared with $20 million in the prior quarter and $23 million in the prior year. Results in the quarter included more favorable mortality of $10 million versus the prior quarter and $9 million versus the prior year. Results in the prior year reflected a release of a $3 million expense accrual related to state guarantee funds. Sales in the quarter totaled $107 million and were down both sequentially and from the prior year as the company continued to maintain margins in the low interest rate environment.

U.S. Life Companies Capital

The consolidated risk-based capital (RBC) ratio is estimated to be approximately 450 percent[3], up from approximately 430 percent at the end of the fourth quarter of 2012, from improved equity markets, favorable credit markets and investment portfolio actions that reduced required capital.

Global Mortgage Insurance Division

Global Mortgage Insurance Division had net operating income of $102 million, compared with net operating income of $133 million in the prior quarter and a net operating loss of $37 million a year ago.

Global Mortgage Insurance Division

Net Operating Income (Loss)

(Amounts in millions)	Q1 13	Q4 12	Q1 12
International Mortgage Insurance			
Canada	$ 42	$ 114	$ 37
Australia	46	62	(21)
Other Countries	(7)	(11)	(9)
Total International Mortgage Insurance	81	165	7
U.S. Mortgage Insurance	21	(32)	(44)
Total Global Mortgage Insurance	**$ 102**	**$ 133**	**$ (37)**

Sales

(Amounts in billions)	Q1 13	Q4 12	Q1 12
International Mortgage Insurance			
Flow			
Canada	$ 3.3	$ 4.4	$ 3.5
Australia	7.9	9.6	7.7
Other Countries	0.4	0.5	0.3
Bulk			
Canada	2.4	4.1	0.5
Australia	—	—	0.3
Other Countries	—	—	—
U.S. Mortgage Insurance			
Primary Flow	4.7	5.1	3.0
Primary Bulk	—	—	—

International Mortgage Insurance Segment

Highlights

- Reported International Mortgage Insurance segment operating earnings were $81 million, compared with $165 million in the prior quarter, which included a $78 million after-tax favorable adjustment in Canada, and $7 million a year ago.

- Reported Canada operating earnings of $42 million were down from $114 million in the prior quarter and up from $37 million in the prior year. Results in the prior quarter included a $78 million after-tax favorable adjustment from the reversal of the accrued liability for exit fees related to the government guarantee fund.
- Reported Australia operating earnings of $46 million were down from $62 million in the prior quarter and up from a net operating loss of $21 million in the prior year. Results in the prior year included a $53 million after-tax impact from reserve strengthening.
- Other Countries had a reported net operating loss of $7 million, compared to $11 million in the prior quarter and $9 million in the prior year.
- In Canada, flow new insurance written (NIW) was down 25 percent[4] sequentially and six percent[4] year over year. In addition, in the current quarter the company completed $2.4 billion of bulk transactions, consisting of low loan-to-value prime loans.
- In Australia, flow NIW was down 18 percent[4] sequentially and up three percent[4] year over year.
- The Canadian and Australian businesses continue to maintain sound capital positions.

Canada Mortgage Insurance

Canada operating earnings of $42 million were down from $114 million in the prior quarter and up from $37 million in the prior year. Results in the prior quarter included a $78 million after-tax favorable adjustment from the reversal of the accrued liability for exit fees related to the government guarantee fund. The loss ratio in the quarter was 31 percent, flat to the prior quarter and down from 38 percent in the prior year from lower new delinquencies, net of cures, and continued improvement in Alberta. Total delinquencies were down nine percent sequentially from the maturing of the larger 2007 and 2008 books of business and continued improvement in Alberta. Flow NIW was down 25 percent[4] sequentially and six percent[4] year over year from regulatory changes to the rules governing the issuance of high loan-to-value residential mortgages made in July 2012 and normal seasonal variation. In addition, the company completed several bulk transactions, consisting of low loan-to-value prime loans, of approximately $2.4 billion reflecting its selective participation in this market. At quarter end, the Canada mortgage insurance business had a regulatory capital ratio of 216 percent[3], well in excess of regulatory requirements. GAAP book value was $3.0 billion, of which $1.7 billion represented Genworth's 57.4 percent ownership interest.

Australia Mortgage Insurance

Australia reported net operating earnings of $46 million versus $62 million in the prior quarter and a net operating loss of $21 million in the prior year. Results in the prior year reflected a $53 million after-tax impact from reserve strengthening. Results in the prior quarter included favorable taxes. The loss ratio in the quarter was 47 percent, up 11 points sequentially and down 107 points from the prior year. New delinquencies were up seven percent from the prior quarter and cures were down 24 percent from the prior quarter reflecting normal

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

seasonal variation. Flow NIW was down 18 percent[4] sequentially because of a smaller origination market and up three percent[4] year over year. At quarter end, the Australia mortgage insurance business had a regulatory capital ratio of 144 percent[3], well in excess of regulatory requirements. The GAAP book value was $2.3 billion as of the end of the quarter.

Other Countries Mortgage Insurance

Other Countries had a net operating loss of $7 million, compared to $11 million in the prior quarter and $9 million in the prior year from lower new delinquencies, primarily in Ireland.

U.S. Mortgage Insurance Segment

Highlights

- U.S. MI net operating income was $21 million, compared with a net operating loss of $32 million in the prior quarter and a net operating loss of $44 million in the prior year.
- Flow NIW decreased eight percent from the prior quarter and increased 57 percent over the prior year to $4.7 billion.
- The combined risk-to-capital ratio as of March 31, 2013 is estimated at 24.2:1[3].
- On April 1, 2013, the company announced the completion of the comprehensive U.S. MI capital plan and contributed $100 million of capital to U.S. MI as part of the plan.

U.S. MI net operating income was $21 million, compared with a net operating loss of $32 million in the prior quarter and a net operating loss of $44 million in the prior year. Results in the quarter included a $4.5 million charge related to the settlement with the Consumer Financial Protection Bureau (CFPB) announced on April 4, 2013.

Total flow delinquencies decreased 10 percent sequentially and 22 percent versus the prior year. New flow delinquencies decreased approximately 12 percent from the prior quarter and decreased approximately 18 percent from the prior year, reflecting the continued burn through of delinquencies from the 2005 to 2008 book years. The flow average reserve per delinquency was $29,800, up slightly from the prior quarter.

Loss mitigation savings were $159 million in the quarter, down slightly from the prior quarter. The company remains on track to achieve full year loss mitigation savings of $250 to $350 million.

Total losses were down $96 million compared to the prior quarter from lower new delinquencies, seasonal benefits in cures and favorable changes in aging.

Flow NIW of $4.7 billion decreased eight percent over the prior quarter from normal seasonal variation in the origination market and increased 57 percent versus the prior year reflecting an increase in both refinance and purchase private mortgage insurance penetration and a larger origination market and stable market share. Overall private mortgage insurance market penetration was flat to the prior quarter and up approximately three points year over year. The company's market share at the end of the quarter is estimated to be 12 percent. Flow persistency was 80 percent. In addition, the Home Affordable Refinance Program (HARP) accounted for about $2.1 billion in the quarter 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 at 24.2:1[3] at the end of the first quarter with the risk-to-capital ratio for Genworth Mortgage Insurance Corporation (GMICO) estimated at 26.4:1[3]. GMICO currently maintains waivers or other authorizations from 45 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, subject to the approval of applicable regulators and the GSEs (government sponsored entities) approval. Currently, new business in four states is being written out of Genworth Residential Mortgage Assurance Corporation (GRMAC), a subsidiary of GMICO.

On April 1, 2013, the company announced that the comprehensive U.S. MI capital plan has received all necessary approvals and has been fully implemented. As part of the comprehensive capital plan, Genworth contributed $100 million to GMICO on April 1, 2013. The contribution has a favorable impact to GMICO's risk-to-capital ratio of approximately three points.

Given the trends of new delinquencies, reserves, new insurance written, loss mitigation benefits and mortgage insurance penetration, and assuming no significant deterioration in the U.S. housing market or material global economic downturns, the company continues to believe these trends create the conditions for continued improvement in earnings for the U.S. mortgage insurance business. The company has not changed its view that the U.S. MI business will have a potential return to breakeven or modest profitability during one or two quarters in 2013.

Corporate and Other Division

Corporate and Other Division net operating loss was $36 million, compared with $49 million in the prior quarter and $10 million in the prior year.

Corporate and Other Division

Net Operating Income (Loss)

(Amounts in millions)	Q1 13	Q4 12	Q1 12
International Protection	$ 6	$ 8	$ 5
Runoff	16	8	35
Corporate and Other	(58)	(65)	(50)
Total Corporate and Other	**$ (36)**	**$ (49)**	**$ (10)**

Account Value

(Amounts in millions)	Q1 13	Q4 12	Q1 12
Variable Annuities	$8,177	$8,095	$8,522
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements	1,970	2,153	2,594

International Protection Segment

International Protection reported operating earnings of $6 million, compared with $8 million in the prior quarter and $5 million in the prior year. The business continues to be impacted by the slow consumer lending environment in Europe. The reported loss ratio increased one point from both the prior quarter and prior year to 24 percent from increased unemployment in Southern Europe. The underwriting margin[5] was flat sequentially and increased three points from the prior year to 17 percent from reduced profit sharing. In light of the continued slow consumer lending environment in Europe, additional actions are being taken to reduce expenses and mitigate these impacts such as expanding the reinsurance strategy in new markets. At quarter end, the lifestyle protection business had a regulatory capital ratio of approximately 345 percent[3].

Runoff Segment

The Runoff segment's net operating income was $16 million, compared with $8 million in the prior quarter and $35 million in the prior year. Results in the current quarter reflected more favorable equity market conditions versus the prior quarter, but less favorable versus the prior year. Results in the current quarter reflected lower tax benefits versus both the prior quarter and prior year.

Corporate and Other

Corporate and Other's net operating loss was $58 million, compared with $65 million in the prior quarter and $50 million in the prior year. Results in the prior quarter reflected higher expenses associated with the debt tender. Results in the prior year reflected $13 million of favorable interest expense associated with an adjustment related to the tax matters agreement with our former parent.

5 See "Definition of Selected Operating Performance Measures" for definition of underwriting margin.

Investment Portfolio Performance

Investment income decreased, with net investment income of $814 million, compared to $840 million in the fourth quarter of 2012. The reported yield for the current quarter was approximately 4.7 percent. The core yield[2] decreased to approximately 4.5 percent from approximately 4.6 percent in the prior quarter from less favorable limited partnership income and bond call performance.

Net income in the quarter included $28 million of net investment losses, net of tax and DAC amortization of $12 million. Total investment impairments, net of tax, were $7 million in the current quarter and $10 million in the prior year.

Net unrealized investment gains were $2.4 billion, net of tax and other items, as of March 31, 2013, compared with $1.3 billion as of March 31, 2012 and $2.6 billion as of December 31, 2012. The fixed maturity securities portfolio had gross unrealized investment gains of $6.2 billion compared with $4.6 billion as of March 31, 2012 and gross unrealized investment losses of $0.5 billion compared with $1.1 billion as of March 31, 2012.

Holding Company

Genworth's holding company[6] ended the quarter with approximately $955 million of cash and highly liquid securities, down $38 million compared to the prior quarter. The holding company targets maintaining cash balances of at least two times its annual debt service expense plus a risk buffer of $350 million. The holding company has no debt maturities until June 2014. On March 27, 2013, the company announced it has reached an agreement to sell its wealth management business, including Genworth Financial Wealth Management and alternative solutions provider, the Altegris companies, to a partnership of Aquiline Capital Partners and Genstar Capital for $412.5 million. The sale is expected to close in the second half of 2013, subject to customary closing conditions, including requisite regulatory approvals. Proceeds from the transaction, net of transaction related expenses, will be held at the holding company and will be used to address the 2014 debt at maturity or before. As part of the comprehensive U.S. MI capital plan, Genworth contributed $100 million to GMICO on April 1, 2013.

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.

[6] Holding company cash and highly liquid securities comprises assets held in Genworth Holdings, Inc. (the issuer of outstanding public company debt) which is now a subsidiary of Genworth Financial, Inc.

Genworth has approximately 5,840 employees and operates through three divisions: U.S. Life Insurance, which includes life insurance, long term care insurance and fixed annuities; Global Mortgage Insurance, containing U.S. Mortgage Insurance and International Mortgage Insurance segments; and the Corporate and Other division, which includes the International Protection and Runoff segments and the wealth management business presented as discontinued operations. Products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, Inc., headquartered in Richmond, Virginia, traces its roots back to 1871 and became a public company in 2004. 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 first quarter 2013 financial supplement are now posted on the company's website. Additional information regarding business results will be posted on the company's website, http://investor.genworth.com, by 8:30 a.m. on May 1, 2013. Investors are encouraged to review these materials.

Genworth will conduct a conference call on May 1, 2013 at 9 a.m. (ET) to discuss the quarter's results and provide an update on the company's strategy and 2013 goals. The conference call will be accessible via telephone and the Internet. The dial-in number for the conference call 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 the call will be available through May 15, 2013 at 855 859.2056 or 404 537.3406 (outside the U.S.); the conference ID # for the call is # 20442990. The webcast 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). The company defines net operating income (loss) as income (loss) from continuing operations excluding the after-tax effects of income attributable to noncontrolling interests, net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses and infrequent or unusual non-operating items. The company excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company's segments and Corporate and Other activities. A component of the company's net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) can be subject to the company's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Goodwill impairments and gains (losses) on the sale of businesses are also excluded from net operating income (loss) because in the company's opinion, they are not indicative of overall operating trends. Other non-operating items are also excluded from net operating income (loss) 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's common stockholders in accordance with GAAP, the company believes that net operating income (loss) and measures that are derived from or incorporate net operating income (loss), including net operating income (loss) per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Management also uses net operating income (loss) as a basis for determining awards and compensation for senior management and to evaluate performance on a basis comparable to that used by analysts. However, the items excluded from net operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Net operating income (loss) and net operating income (loss) per common share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth's common stockholders or net income (loss) available to Genworth'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) may differ from the definitions used by other companies. There were no infrequent or unusual non-operating items excluded from net operating income during the periods presented in this press release. 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 available to Genworth's common stockholders for the three months ended March 31, 2013 and 2012.

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” and “insurance in force” or “risk in force” which are commonly used in the insurance and investment industries as measures of operating performance.

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

Management regularly monitors and reports insurance in force and risk in force. 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 and Australia. Risk in force for the U.S. mortgage insurance business is the obligation that is limited under contractual terms to the amounts less than 100 percent of the mortgage loan value. The company considers insurance in force and risk in force to be a measure of the company’s operating performance because they represent a measure of the size of the business at a specific date which will generate revenues and profits in a future period, rather than a measure of the company’s revenues or profitability during that period.

This 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. Estimated savings related to claims mitigation activities represent amounts deducted or "curtailed" from claims due to acts or omissions by the servicer with respect to the servicing of an insured loan that is not in compliance with obligations under our master policy. 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.

This press release also includes the metric entitled "underwriting margin" related to the lifestyle protection business. The company defines underwriting margin as underwriting profit divided by net earned premiums. Underwriting profit is defined as premiums less benefits and other changes in reserves, commissions (which include amortization of deferred acquisition costs) and profit share expenses. Management believes that this analysis of underwriting margin enhances the understanding of the lifestyle protection business.

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, but not limited to, the following:

- *Risks relating to our businesses*, including downturns and volatility in global economies and equity and credit markets; downgrades or potential downgrades in our financial strength or credit ratings; interest rate fluctuations and levels; adverse capital and credit market conditions; lack of credit facilities; the valuation of fixed maturity, equity and trading securities; defaults, downgrades or other events impacting the value of our fixed maturity securities portfolio; defaults on our commercial mortgage loans or the mortgage loans underlying our 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 and required increases to reserve liabilities; legal constraints on dividend distributions by our subsidiaries; competition; availability, affordability and adequacy of reinsurance;

loss of key distribution partners; regulatory restrictions on our operations and changes in applicable laws and regulations; legal or regulatory investigations or actions; the failure of or any compromise of the security of our computer systems and confidential information contained therein; 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 accounting and reporting standards issued by the Financial Accounting Standards Board or other standard-setting bodies and insurance regulators; impairments of or valuation allowances against our deferred tax assets; changes in expected morbidity and mortality rate; accelerated amortization of deferred acquisition costs and present value of future profits; ability to increase premiums on certain in-force long-term care insurance products by enough or quickly enough, including the current rate actions and any future rate actions; 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; fluctuations in foreign exchange rates and international securities markets; 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 (GSEs) offering mortgage insurance; changes in international regulations reducing demand for mortgage insurance; increases in U.S. mortgage insurance default rates; failure to meet, or have waived to the extent needed, the minimum statutory capital requirements and hazardous financial condition standards; uncertain results of continued investigations of insured U.S. mortgage loans; possible rescissions of coverage and the results of objections to our rescissions; the extent to which loan modifications and other similar programs may provide benefits to us; 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 our 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 our U.S. mortgage lending customers; legal actions under the Real Estate Settlement Procedures Act of 1974 (RESPA); and potential liabilities in connection with our U.S. contract underwriting services;

- *Other risks*, including the risk that our strategy may not be successfully implemented; our Capital Plan may not achieve its anticipated benefits; adverse market or other conditions might delay or impede the minority sale of our mortgage insurance business in Australia; the possibility that in certain circumstances we will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if our corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control; and provisions of our 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 our 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.

# # #

Contact Information:

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Media:	Al Orendorff, 804 662.2534 alfred.orendorff@genworth.com

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

	Three months ended March 31,	
	2013	2012
Revenues:		
Premiums	$ 1,261	$ 1,106
Net investment income	814	832
Net investment gains (losses)	(61)	37
Insurance and investment product fees and other	289	340
Total revenues	2,303	2,315
Benefits and expenses:		
Benefits and other changes in policy reserves	1,201	1,232
Interest credited	184	195
Acquisition and operating expenses, net of deferrals	433	440
Amortization of deferred acquisition costs and intangibles	122	271
Interest expense	126	95
Total benefits and expenses	2,066	2,233
Income from continuing operations before income taxes	237	82
Provision for income taxes	76	15
Income from continuing operations	161	67
Income (loss) from discontinued operations, net of taxes	(20)	12
Net income	141	79
Less: net income attributable to noncontrolling interests	38	33
Net income available to Genworth’s common stockholders	$ 103	$ 46
Income from continuing operations available to Genworth’s common stockholders per common share:		
Basic	$ 0.25	$ 0.07
Diluted	$ 0.25	$ 0.07
Net income available to Genworth’s common stockholders per common share:		
Basic	$ 0.21	$ 0.09
Diluted	$ 0.21	$ 0.09
Weighted-average common shares outstanding:		
Basic	492.5	491.2
Diluted	496.8	495.7

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

	Three months ended March 31, 2013	2012
Net operating income (loss):		
U.S. Life Insurance Division		
U.S. Life Insurance segment		
Life Insurance	$ 36	$ 6
Long Term Care	20	35
Fixed Annuities	29	23
Total U.S. Life Insurance segment	85	64
Total U.S. Life Insurance Division	85	64
Global Mortgage Insurance Division		
International Mortgage Insurance segment		
Canada	42	37
Australia	46	(21)
Other Countries	(7)	(9)
Total International Mortgage Insurance segment	81	7
U.S. Mortgage Insurance segment	21	(44)
Total Global Mortgage Insurance Division	102	(37)
Corporate and Other Division		
International Protection segment	6	5
Runoff segment	16	35
Corporate and Other	(58)	(50)
Total Corporate and Other Division	(36)	(10)
Net operating income	151	17
Adjustments to net operating income:		
Net investment gains (losses), net of taxes and other adjustments	(28)	17
Income (loss) from discontinued operations, net of taxes	(20)	12
Net income available to Genworth's common stockholders	103	46
Add: net income attributable to noncontrolling interests	38	33
Net income	$ 141	$ 79
Net income available to Genworth's common stockholders per common share:		
Basic	$ 0.21	$ 0.09
Diluted	$ 0.21	$ 0.09
Net operating income per common share:		
Basic	$ 0.31	$ 0.03
Diluted	$ 0.30	$ 0.03
Weighted-average common shares outstanding:		
Basic	492.5	491.2
Diluted	496.8	495.7

Condensed Consolidated Balance Sheets
(Amounts in millions)

	March 31, 2013	December 31, 2012
Assets		
Cash, cash equivalents and invested assets	$ 77,315	$ 78,726
Deferred acquisition costs	5,050	5,036
Intangible assets	346	366
Goodwill	868	868
Reinsurance recoverable	17,211	17,230
Deferred tax and other assets	706	710
Separate account assets	10,140	9,937
Assets associated with discontinued operations	439	439
Total assets	$112,075	$ 113,312
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	$ 33,601	$ 33,505
Policyholder account balances	25,886	26,262
Liability for policy and contract claims	7,343	7,509
Unearned premiums	4,193	4,333
Deferred tax and other liabilities	6,160	6,746
Borrowings related to securitization entities	329	336
Non-recourse funding obligations	2,062	2,066
Long-term borrowings	4,766	4,776
Separate account liabilities	10,140	9,937
Liabilities associated with discontinued operations	86	61
Total liabilities	94,566	95,531
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,131	12,127
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	2,471	2,692
Net unrealized gains (losses) on other-than-temporarily impaired securities	(28)	(54)
Net unrealized investment gains (losses)	2,443	2,638
Derivatives qualifying as hedges	1,799	1,909
Foreign currency translation and other adjustments	582	655
Total accumulated other comprehensive income (loss)	4,824	5,202
Retained earnings	1,966	1,863
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth's stockholders' equity	16,222	16,493
Noncontrolling interests	1,287	1,288
Total stockholders' equity	17,509	17,781
Total liabilities and stockholders' equity	$112,075	$ 113,312

Impact of Foreign Exchange on Operating Results[7]
Three months ended March 31, 2013

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[8]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(6)%	(6)%
Flow new insurance written (1Q13 vs. 4Q12)	(25)%	(25)%
Australia MI:		
Flow new insurance written	3%	3%
Flow new insurance written (1Q13 vs. 4Q12)	(18)%	(18)%

7 All percentages are comparing the first quarter of 2013 to the first quarter of 2012 unless otherwise stated.
8 The impact of foreign exchange was calculated using the comparable prior period exchange rates.

Reconciliation of Core Yield to Reported Yield

(Assets - amounts in billions)	For the three months ended March 31, 2013
Reported Total Invested Assets and Cash	$ 76.5
Subtract:	
Securities lending	0.2
Unrealized gains (losses)	6.7
Derivative counterparty collateral	0.6
Adjusted end of period invested assets	$ 69.0
Average Invested Assets Used in Reported Yield Calculation	$ 69.4
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[9]	0.3
Average Invested Assets Used in Core Yield Calculation	$ 69.1
(Income - amounts in millions)	
Reported Net Investment Income	$ 814
Subtract:	
Bond calls and commercial mortgage loan prepayments	10
Reinsurance[10]	22
Other non-core items[11]	2
Restricted commercial mortgage loans and other invested assets related to securitization entities[9]	4
Core Net Investment Income	$ 776
Reported Yield	4.69%
Core Yield	4.49%

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

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

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

EXHIBIT 99.2

First Quarter Financial Supplement

March 31, 2013

Genworth

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Note:
Unless otherwise noted, references in this financial supplement to income (loss) from continuing operations, income (loss) from continuing operations per share, net income (loss), net income (loss) per share, book value and book value per common share should be read as income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders, income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share, net income (loss) available to Genworth Financial, Inc.'s common stockholders, net 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
FIRST QUARTER 2013

Dear Investor,

On March 27, 2013, the company announced that it had agreed to sell its wealth management business to AqGen Liberty Acquisition, Inc., a subsidiary of AqGen Liberty Holdings LLC, a partnership of Aquiline Capital Partners and Genstar Capital. As a result, this business has been accounted for as discontinued operations and its financial position and results of operations are separately reported for all periods presented. The wealth management business, previously a separate segment, is separately presented as discontinued operations and all prior periods reflected herein on this basis.

The company has a practice of refunding the post-delinquent premiums in the U.S. mortgage insurance business to the insured party if the delinquent loan goes to claim. The company's historical accounting practice was to account for these premium refunds as a reduction in premiums upon payment. In the first quarter of 2013, the company determined that it should have been recording a liability for premiums received on the delinquent loans where its practice was to refund post-delinquent premiums. This error was not material to the company's consolidated financial condition, results of operations or cash flows as presented in the company's previously filed annual and quarterly financial statements; however, the adjustment to correct the cumulative effect of this error would have been material if recorded in the first quarter of 2013. The company restated the financial information to correct this error for all periods presented herein. The cumulative decrease to retained earnings was $46 million as of January 1, 2012. Any ratios derived from premiums have also been restated. The following summarizes the adjustments to the income statement in the U.S. mortgage insurance business:

	2012				
(amounts in millions)	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
Premiums	$ 2	$ 2	$—	$ (1)	$ 3
Provision for income taxes	—	1	—	—	1
Net income	$ 2	$ 1	$—	$ (1)	$ 2

As previously announced, on April 1, 2013, the company completed a holding company reorganization in connection with a comprehensive capital plan for the U.S. mortgage insurance business. Pursuant to the reorganization, the public holding company historically known as “Genworth Financial, Inc.” (now renamed Genworth Holdings, Inc. (“Genworth Holdings”)) became a direct, wholly-owned subsidiary of a new public holding company that was formed and that now has been renamed Genworth Financial, Inc. (“New Genworth”). In connection with the reorganization, all the stockholders of Genworth Holdings immediately prior to the completion of the reorganization automatically became stockholders of New Genworth, owning the same number of shares of stock in New Genworth that they owned in Genworth Holdings immediately prior to the reorganization.

Accordingly, references to “Genworth” or the “company” in this Quarterly Financial Supplement have the following meanings:

- For periods prior to April 1, 2013: Genworth Holdings
- For periods from and after April 1, 2013: New Genworth

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

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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). The company defines net operating income (loss) as income (loss) from continuing operations excluding the after-tax effects of income attributable to noncontrolling interests, net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses and infrequent or unusual non-operating items. The company excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company's segments and Corporate and Other activities. A component of the company's net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) can be subject to the company's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Goodwill impairments and gains (losses) on the sale of businesses are also excluded from net operating income (loss) because in the company's opinion, they are not indicative of overall operating trends. Other non-operating items are also excluded from net operating income (loss), 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) and measures that are derived from or incorporate net operating income (loss), including net operating income (loss) per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Management also uses net operating income (loss) as a basis for determining awards and compensation for senior management and to evaluate performance on a basis comparable to that used by analysts. However, the items excluded from net operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Net operating income (loss) and net operating income (loss) 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) may differ from the definitions used by other companies.

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 periods presented. The financial supplement includes other non-GAAP measures management believes enhances the understanding and comparability of performance by highlighting underlying business activity and profitability drivers. These additional non-GAAP measures are on pages 67 through 70 of this financial supplement.

Selected Operating Performance Measures

This financial supplement contains selected operating performance measures including "sales" and "insurance in-force" or "risk in-force" which are commonly used in the insurance industry as measures of operating performance.

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

Management regularly monitors and reports insurance in-force and risk in-force. Insurance in-force for the life, international mortgage and U.S. mortgage insurance businesses is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. For the risk in-force in the international mortgage insurance business, the company has computed an "effective" risk in-force amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor of 35% that represents the highest expected average per-claim payment for any one underwriting year over the life of the company's businesses in Canada and Australia. Risk in-force for the U.S. mortgage insurance business is the obligation that is limited under contractual terms to the amounts less than 100% of the mortgage loan value. The company considers insurance in-force and risk in-force to be a measure of the company's operating performance because they represent a measure of the size of the business at a specific date which will generate revenues and profits in a future period, rather than a measure of the company's revenues or profitability during that period.

This financial supplement also includes information related to loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled presales, claims administration and other loan workouts. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. Estimated savings related to claims mitigation activities represent amounts deducted or "curtailed" from claims due to acts or omissions by the insured or the servicer with respect to the servicing of an insured loan that is not in compliance with obligations under our master policy. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this information helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business as loss mitigation activities specifically impact current and future loss reserves and level of claim payments.

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

(1) U.S. Generally Accepted Accounting Principles

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
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Financial Highlights
(amounts in millions, except per share data)

Balance Sheet Data	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$11,398	$ 11,291	$ 11,158	$11,117	$11,035
Total accumulated other comprehensive income	4,824	5,202	5,223	4,653	3,656
Total Genworth Financial, Inc.'s stockholders' equity	$16,222	$ 16,493	$ 16,381	$15,770	$14,691
Book value per common share	$ 32.90	$ 33.53	$ 33.31	$ 32.08	$ 29.89
Book value per common share, excluding accumulated other comprehensive income	$ 23.11	$ 22.95	$ 22.69	$ 22.61	$ 22.45
Common shares outstanding as of the balance sheet date	493.1	491.9	491.8	491.6	491.5

	Twelve months ended				
Twelve Month Rolling Average ROE	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
GAAP Basis ROE	3.4%	2.9%	2.7%	2.2%	0.2%
Operating ROE[1]	4.4%	3.2%	2.8%	2.2%	0.4%

	Three months ended				
Quarterly Average ROE	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
GAAP Basis ROE	3.6%	6.0%	1.3%	2.7%	1.7%
Operating ROE[1]	5.3%	5.7%	4.0%	2.4%	0.6%

Basic and Diluted Shares	Three months ended March 31, 2013
Weighted-average shares used in basic earnings per common share calculations	492.5
Potentially dilutive securities:	
Stock options, restricted stock units and stock appreciation rights	4.3
Weighted-average shares used in diluted earnings per common share calculations	496.8

(1) See page 67 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

First Quarter Results

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$1,261	$1,320	$1,313	$1,302	$1,106	$5,041
Net investment income	814	840	825	846	832	3,343
Net investment gains (losses)	(61)	14	9	(33)	37	27
Insurance and investment product fees and other	289	293	309	287	340	1,229
Total revenues	2,303	2,467	2,456	2,402	2,315	9,640
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	1,201	1,401	1,363	1,382	1,232	5,378
Interest credited	184	193	193	194	195	775
Acquisition and operating expenses, net of deferrals	433	272	443	439	440	1,594
Amortization of deferred acquisition costs and intangibles	122	144	160	147	271	722
Goodwill impairment	—	—	89	—	—	89
Interest expense	126	124	126	131	95	476
Total benefits and expenses	2,066	2,134	2,374	2,293	2,233	9,034
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	237	333	82	109	82	606
Provision for income taxes	76	73	23	27	15	138
INCOME FROM CONTINUING OPERATIONS	161	260	59	82	67	468
Income (loss) from discontinued operations, net of taxes[1]	(20)	6	12	27	12	57
NET INCOME	141	266	71	109	79	525
Less: net income attributable to noncontrolling interests	38	98	36	33	33	200
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 103	$ 168	$ 35	$ 76	$ 46	$ 325
Earnings Per Share Data:						
Income from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.25	$ 0.33	$ 0.05	$ 0.10	$ 0.07	$ 0.55
Diluted	$ 0.25	$ 0.33	$ 0.05	$ 0.10	$ 0.07	$ 0.54
Net income available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.21	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Diluted	$ 0.21	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Weighted-average shares outstanding						
Basic	492.5	491.9	491.7	491.5	491.2	491.6
Diluted	496.8	493.9	493.9	493.9	495.7	494.4

(1) Income from discontinued operations related to the wealth management business. Refer to page 58 for operating results of discontinued operations.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
U.S. Life Insurance Division						
U.S. Life Insurance segment:						
Life Insurance	$ 36	$ 49	$ 22	$ 30	$ 6	$ 107
Long-Term Care	20	7	45	14	35	101
Fixed Annuities	29	20	19	20	23	82
Total U.S. Life Insurance segment	85	76	86	64	64	290
Total U.S. Life Insurance Division	85	76	86	64	64	290
Global Mortgage Insurance Division						
International Mortgage Insurance segment:						
Canada	42	114	42	41	37	234
Australia	46	62	57	44	(21)	142
Other Countries	(7)	(11)	(5)	(9)	(9)	(34)
Total International Mortgage Insurance segment	81	165	94	76	7	342
U.S. Mortgage Insurance segment	21	(32)	(37)	(25)	(44)	(138)
Total Global Mortgage Insurance Division	102	133	57	51	(37)	204
Corporate and Other Division						
International Protection segment	6	8	8	3	5	24
Runoff segment	16	8	9	(6)	35	46
Corporate and Other	(58)	(65)	(49)	(45)	(50)	(209)
Total Corporate and Other Division	(36)	(49)	(32)	(48)	(10)	(139)
NET OPERATING INCOME	151	160	111	67	17	355
ADJUSTMENTS TO NET OPERATING INCOME:						
Net investment gains (losses), net of taxes and other adjustments	(28)	2	(2)	(18)	17	(1)
Goodwill impairment, net of taxes	—	—	(86)	—	—	(86)
Income (loss) from discontinued operations, net of taxes	(20)	6	12	27	12	57
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	103	168	35	76	46	325
Add: net income attributable to noncontrolling interests	38	98	36	33	33	200
NET INCOME	$ 141	$ 266	$ 71	$ 109	$ 79	$ 525
Earnings Per Share Data:						
Net income available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.21	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Diluted	$ 0.21	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Net operating income per common share						
Basic	$ 0.31	$ 0.32	$ 0.23	$ 0.14	$ 0.03	$ 0.72
Diluted	$ 0.30	$ 0.32	$ 0.22	$ 0.14	$ 0.03	$ 0.72
Weighted-average shares outstanding						
Basic	492.5	491.9	491.7	491.5	491.2	491.6
Diluted	496.8	493.9	493.9	493.9	495.7	494.4

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Consolidated Balance Sheets
(amounts in millions)

	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 61,082	$ 62,161	$ 62,214	$ 59,791	$ 58,532
Equity securities available-for-sale, at fair value	490	518	524	431	432
Commercial mortgage loans	5,866	5,872	5,861	5,875	6,030
Restricted commercial mortgage loans related to securitization entities	324	341	359	382	392
Policy loans	1,606	1,601	1,626	1,619	1,555
Other invested assets	2,982	3,493	3,906	4,502	3,001
Restricted other invested assets related to securitization entities	399	393	393	391	384
Total investments	72,749	74,379	74,883	72,991	70,326
Cash and cash equivalents	3,797	3,632	3,720	3,854	4,152
Accrued investment income	769	715	746	652	759
Deferred acquisition costs	5,050	5,036	5,020	5,023	5,060
Intangible assets	346	366	375	407	460
Goodwill	868	868	868	958	961
Reinsurance recoverable	17,211	17,230	17,195	17,177	17,193
Other assets	706	710	975	1,005	917
Separate account assets	10,140	9,937	10,166	10,033	10,646
Assets associated with discontinued operations[1]	439	439	439	436	509
Total assets	$112,075	$ 113,312	$ 114,387	$112,536	$110,983

(1) The assets associated with discontinued operations prior to the sale have been segregated in the consolidated balance sheets. The major assets categories for discontinued operations were as follows:

	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
ASSETS					
Equity securities available-for-sale, at fair value	$ —	$ —	$ —	$ —	$ 2
Other invested assets	10	10	10	10	—
Cash and cash equivalents	22	21	21	20	35
Intangible assets	116	115	113	112	113
Goodwill	247	260	260	260	295
Other assets	44	33	35	34	64
Assets associated with discontinued operations	$ 439	$ 439	$ 439	$ 436	$ 509

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Consolidated Balance Sheets
(amounts in millions)

	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 33,601	$ 33,505	$ 33,221	$ 32,825	$ 32,380
Policyholder account balances	25,886	26,262	26,449	26,160	26,204
Liability for policy and contract claims	7,343	7,509	7,545	7,552	7,663
Unearned premiums	4,193	4,333	4,291	4,156	4,209
Other liabilities	5,028	5,239	6,094	5,813	5,318
Borrowings related to securitization entities	329	336	353	375	383
Non-recourse funding obligations	2,062	2,066	2,325	2,598	2,602
Long-term borrowings	4,766	4,776	4,880	4,865	5,095
Deferred tax liability	1,132	1,507	1,406	1,186	580
Separate account liabilities	10,140	9,937	10,166	10,033	10,646
Liabilities associated with discontinued operations (1)	86	61	56	54	67
Total liabilities	94,566	95,531	96,786	95,617	95,147
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,131	12,127	12,162	12,156	12,150
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains on securities not other-than-temporarily impaired	2,471	2,692	2,641	2,132	1,438
Net unrealized gains (losses) on other-than-temporarily impaired securities	(28)	(54)	(88)	(116)	(111)
Net unrealized investment gains (losses)	2,443	2,638	2,553	2,016	1,327
Derivatives qualifying as hedges	1,799	1,909	2,011	2,087	1,680
Foreign currency translation and other adjustments	582	655	659	550	649
Total accumulated other comprehensive income	4,824	5,202	5,223	4,653	3,656
Retained earnings	1,966	1,863	1,695	1,660	1,584
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	16,222	16,493	16,381	15,770	14,691
Noncontrolling interests	1,287	1,288	1,220	1,149	1,145
Total stockholders' equity	17,509	17,781	17,601	16,919	15,836
Total liabilities and stockholders' equity	$112,075	$ 113,312	$ 114,387	$112,536	$ 110,983

(1) The liabilities associated with discontinued operations prior to the sale have been segregated in the consolidated balance sheets. The major liability categories for discontinued operations were as follows:

	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
LIABILITIES					
Other liabilities	$ 70	$ 48	$ 49	$ 49	$ 62
Deferred tax liability	16	13	7	5	5
Liabilities associated with discontinued operations	$ 86	$ 61	$ 56	$ 54	$ 67

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Consolidated Balance Sheet by Segment
(amounts in millions)

	March 31, 2013						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other(1)	Total
ASSETS							
Cash and investments	$56,805	$ 9,579	$ 2,063	$ 1,634	$ 3,990	$ 3,244	$ 77,315
Deferred acquisition costs and intangible assets	5,370	220	20	256	363	35	6,264
Reinsurance recoverable	16,172	17	79	27	916	—	17,211
Deferred tax and other assets	371	118	39	132	26	20	706
Separate account assets	—	—	—	—	10,140	—	10,140
Assets associated with discontinued operations	—	—	—	—	—	439	439
Total assets	$78,718	$ 9,934	$ 2,201	$ 2,049	$15,435	$ 3,738	$112,075
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$33,595	$ —	$ —	$ —	$ 6	$ —	$ 33,601
Policyholder account balances	21,336	—	—	15	4,535	—	25,886
Liability for policy and contract claims	4,906	494	1,820	102	21	—	7,343
Unearned premiums	594	2,961	117	511	10	—	4,193
Non-recourse funding obligations	2,092	—	—	—	—	(30)	2,062
Deferred tax and other liabilities	5,142	332	(810)	437	89	970	6,160
Borrowings and capital securities	—	564	—	—	8	4,523	5,095
Separate account liabilities	—	—	—	—	10,140	—	10,140
Liabilities associated with discontinued operations	—	—	—	—	—	86	86
Total liabilities	67,665	4,351	1,127	1,065	14,809	5,549	94,566
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	6,990	3,457	1,042	959	697	(1,747)	11,398
Allocated accumulated other comprehensive income (loss)	4,063	839	32	25	(71)	(64)	4,824
Total Genworth Financial, Inc.'s stockholders' equity	11,053	4,296	1,074	984	626	(1,811)	16,222
Noncontrolling interests	—	1,287	—	—	—	—	1,287
Total stockholders' equity	11,053	5,583	1,074	984	626	(1,811)	17,509
Total liabilities and stockholders' equity	$78,718	$ 9,934	$ 2,201	$ 2,049	$15,435	$ 3,738	$112,075

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Consolidated Balance Sheet by Segment
(amounts in millions)

	December 31, 2012						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other[1]	Total
ASSETS							
Cash and investments	$57,341	$ 9,702	$ 2,192	$ 1,715	$ 4,065	$ 3,711	$ 78,726
Deferred acquisition costs and intangible assets	5,368	230	19	267	348	38	6,270
Reinsurance recoverable	16,160	18	96	26	930	—	17,230
Deferred tax and other assets	345	113	50	137	28	37	710
Separate account assets	—	—	—	—	9,937	—	9,937
Assets associated with discontinued operations	—	—	—	—	—	439	439
Total assets	$79,214	$ 10,063	$ 2,357	$ 2,145	$15,308	$ 4,225	$113,312
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$33,499	$ —	$ —	$ —	$ 6	$ —	$ 33,505
Policyholder account balances	21,454	—	—	16	4,792	—	26,262
Liability for policy and contract claims	4,857	516	2,009	106	21	—	7,509
Unearned premiums	617	3,051	116	539	10	—	4,333
Non-recourse funding obligations	2,096	—	—	—	—	(30)	2,066
Deferred tax and other liabilities	5,386	373	(801)	481	105	1,202	6,746
Borrowings and capital securities	—	573	—	—	8	4,531	5,112
Separate account liabilities	—	—	—	—	9,937	—	9,937
Liabilities associated with discontinued operations	—	—	—	—	—	61	61
Total liabilities	67,909	4,513	1,324	1,142	14,879	5,764	95,531
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	6,895	3,382	1,006	925	540	(1,457)	11,291
Allocated accumulated other comprehensive income (loss)	4,410	880	27	78	(111)	(82)	5,202
Total Genworth Financial, Inc.'s stockholders' equity	11,305	4,262	1,033	1,003	429	(1,539)	16,493
Noncontrolling interests	—	1,288	—	—	—	—	1,288
Total stockholders' equity	11,305	5,550	1,033	1,003	429	(1,539)	17,781
Total liabilities and stockholders' equity	$79,214	$ 10,063	$ 2,357	$ 2,145	$15,308	$ 4,225	$113,312

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Deferred Acquisition Costs Rollforward
(amounts in millions)

	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff(1)	Corporate and Other	Total
Unamortized balance as of December 31, 2012	$ 4,711	$ 161	$ 10	$ 242	$ 336	$ —	$5,460
Costs deferred	66	12	2	24	1	—	105
Amortization, net of interest accretion	(70)	(14)	(1)	(26)	14	—	(97)
Impact of foreign currency translation	—	(2)	—	(8)	—	—	(10)
Unamortized balance as of March 31, 2013	4,707	157	11	232	351	—	5,458
Effect of accumulated net unrealized investment (gains) losses	(395)	—	—	—	(13)	—	(408)
Balance as of March 31, 2013	$ 4,312	$ 157	$ 11	$ 232	$ 338	$ —	$5,050

(1) Amortization, net of interest accretion, includes $19 million of amortization related to net investment gains for the policyholder account balances.

U.S. Life Insurance Division

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 707	$ 759	$ 754	$ 733	$ 543	$2,789
Net investment income	638	661	644	651	638	2,594
Net investment gains (losses)	(12)	8	7	(21)	(2)	(8)
Insurance and investment product fees and other	188	199	221	192	263	875
Total revenues	1,521	1,627	1,626	1,555	1,442	6,250
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	974	1,075	1,051	1,038	786	3,950
Interest credited	152	161	160	160	162	643
Acquisition and operating expenses, net of deferrals	163	169	170	169	169	677
Amortization of deferred acquisition costs and intangibles	87	78	94	82	223	477
Interest expense	23	26	24	24	12	86
Total benefits and expenses	1,399	1,509	1,499	1,473	1,352	5,833
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	122	118	127	82	90	417
Provision for income taxes	45	40	42	29	32	143
INCOME FROM CONTINUING OPERATIONS	77	78	85	53	58	274
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	8	(2)	1	11	6	16
NET OPERATING INCOME	$ 85	$ 76	$ 86	$ 64	$ 64	$ 290
Effective tax rate (operating income)[(1)]	*36.4%*	*32.7%*	*32.4%*	*36.1%*	*35.6%*	*34.1%*

(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
FIRST QUARTER 2013**

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

Three months ended March 31, 2013	U.S. Life Insurance Segment: Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	Total
REVENUES:					
Premiums	$ 181	$ 513	$ 13	$ 707	$ 707
Net investment income	131	264	243	638	638
Net investment gains (losses)	(4)	(3)	(5)	(12)	(12)
Insurance and investment product fees and other	186	1	1	188	188
Total revenues	494	775	252	1,521	1,521
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	264	628	82	974	974
Interest credited	64	—	88	152	152
Acquisition and operating expenses, net of deferrals	50	94	19	163	163
Amortization of deferred acquisition costs and intangibles	40	25	22	87	87
Interest expense	23	—	—	23	23
Total benefits and expenses	441	747	211	1,399	1,399
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	53	28	41	122	122
Provision for income taxes	20	10	15	45	45
INCOME FROM CONTINUING OPERATIONS	33	18	26	77	77
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	3	2	3	8	8
NET OPERATING INCOME	$ 36	$ 20	$ 29	$ 85	$ 85
Effective tax rate (operating income)	*37.6%*	*35.4%*	*35.5%*	*36.4%*	*36.4%*

Three months ended March 31, 2012	U.S. Life Insurance Segment: Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	Total
REVENUES:					
Premiums	$ (11)	$ 521	$ 33	$ 543	$ 543
Net investment income	129	255	254	638	638
Net investment gains (losses)	(5)	(2)	5	(2)	(2)
Insurance and investment product fees and other	260	1	2	263	263
Total revenues	373	775	294	1,442	1,442
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	65	601	120	786	786
Interest credited	65	—	97	162	162
Acquisition and operating expenses, net of deferrals	55	98	16	169	169
Amortization of deferred acquisition costs and intangibles	172	22	29	223	223
Interest expense	12	—	—	12	12
Total benefits and expenses	369	721	262	1,352	1,352
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	4	54	32	90	90
Provision for income taxes	1	20	11	32	32
INCOME FROM CONTINUING OPERATIONS	3	34	21	58	58
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	3	1	2	6	6
NET OPERATING INCOME	$ 6	$ 35	$ 23	$ 64	$ 64
Effective tax rate (operating income)	*30.3%*	*36.5%*	*35.6%*	*35.6%*	*35.6%*

U.S. Life Insurance Segment

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q(1)	2Q	1Q(2)	Total
REVENUES:						
Premiums	$ 181	$ 177	$ 187	$ 189	$ (11)	$ 542
Net investment income	131	137	129	130	129	525
Net investment gains (losses)	(4)	10	(2)	(9)	(5)	(6)
Insurance and investment product fees and other	186	198	219	188	260	865
Total revenues	494	522	533	498	373	1,926
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	264	264	313	281	65	923
Interest credited	64	69	66	65	65	265
Acquisition and operating expenses, net of deferrals	50	44	51	55	55	205
Amortization of deferred acquisition costs and intangibles	40	35	49	37	172	293
Interest expense	23	25	24	23	12	84
Total benefits and expenses	441	437	503	461	369	1,770
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	53	85	30	37	4	156
Provision for income taxes	20	30	10	13	1	54
INCOME FROM CONTINUING OPERATIONS	33	55	20	24	3	102
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	3	(6)	2	6	3	5
NET OPERATING INCOME	$ 36	$ 49	$ 22	$ 30	$ 6	$ 107
Effective tax rate (operating income)	*37.6%*	*34.9%*	*32.8%*	*35.7%*	*30.3%*	*34.4%*
SALES:						
Sales by Product:						
Term Life	$ 4	$ —	$ 1	$ —	$ —	$ 1
Term Universal Life	1	11	19	32	31	93
Universal Life	9	17	15	19	16	67
Linked-Benefits	2	3	3	3	3	12
Total Sales	$ 16	$ 31	$ 38	$ 54	$ 50	$ 173
Sales by Distribution Channel:						
Financial Intermediaries	$ 1	$ 1	$ 2	$ 1	$ 2	$ 6
Independent Producers	15	30	35	52	48	165
Dedicated Sales Specialist	—	—	1	1	—	2
Total Sales	$ 16	$ 31	$ 38	$ 54	$ 50	$ 173

(1) In the third quarter of 2012, as part of a life block transaction, the company repurchased $270 million of non-recourse funding obligations resulting in a U.S. GAAP after-tax gain of approximately $21 million. The company also recorded higher after-tax deferred acquisition costs (DAC) amortization of approximately $25 million reflecting loss recognition associated with a third-party reinsurance treaty plus additional expenses. The combined transactions resulted in a U.S. GAAP after-tax loss of $6 million.

(2) In January 2012, as part of a life block transaction, the company repurchased $475 million of non-recourse funding obligations resulting in a U.S. GAAP after-tax gain of approximately $52 million and then ceded certain term life insurance policies to a third-party reinsurer resulting in a U.S. GAAP after-tax loss, net of DAC, of $93 million. The combined transactions resulted in a U.S. GAAP after-tax loss of approximately $41 million.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Life Insurance In-Force
(amounts in millions)

	2013	2012			
	1Q	4Q	3Q	2Q	1Q
Term and Whole Life Insurance					
Life insurance in-force, net of reinsurance	$338,014	$340,394	$382,735	$387,333	$391,870
Life insurance in-force before reinsurance	$534,194	$539,317	$546,829	$554,019	$561,186
Term Universal Life Insurance					
Life insurance in-force, net of reinsurance	$136,222	$137,359	$133,846	$119,687	$112,906
Life insurance in-force before reinsurance	$137,297	$138,436	$134,921	$127,640	$113,737
Universal Life Insurance					
Life insurance in-force, net of reinsurance	$ 44,051	$ 44,129	$ 43,523	$ 43,232	$ 42,734
Life insurance in-force before reinsurance	$ 50,906	$ 50,954	$ 50,364	$ 50,083	$ 49,527
Total Life Insurance					
Life insurance in-force, net of reinsurance	$518,287	$521,882	$560,104	$550,252	$547,510
Life insurance in-force before reinsurance	$722,397	$728,707	$732,114	$731,742	$724,450

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 513	$ 552	$ 541	$ 529	$ 521	$2,143
Net investment income	264	273	266	266	255	1,060
Net investment gains (losses)	(3)	1	1	—	(2)	—
Insurance and investment product fees and other	1	—	1	2	1	4
Total revenues	775	826	809	797	775	3,207
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	628	694	625	654	601	2,574
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	94	105	100	96	98	399
Amortization of deferred acquisition costs and intangibles	25	17	19	24	22	82
Interest expense	—	1	—	1	—	2
Total benefits and expenses	747	817	744	775	721	3,057
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	28	9	65	22	54	150
Provision for income taxes	10	1	20	8	20	49
INCOME FROM CONTINUING OPERATIONS	18	8	45	14	34	101
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	2	(1)	—	—	1	—
NET OPERATING INCOME	$ 20	$ 7	$ 45	$ 14	$ 35	$ 101
Effective tax rate (operating income)	*35.4%*	*2.1%*	*30.9%*	*38.4%*	*36.5%*	*32.6%*
SALES:						
Sales by Distribution Channel:						
Financial Intermediaries	$ 4	$ 6	$ 5	$ 5	$ 5	$ 21
Independent Producers	21	41	46	35	28	150
Dedicated Sales Specialist	10	13	12	13	12	50
Total Individual Long-Term Care	35	60	63	53	45	221
Group Long-Term Care	5	4	6	7	3	20
Total Sales	$ 40	$ 64	$ 69	$ 60	$ 48	$ 241
RATIOS:						
Loss Ratio(1)	69.2%	76.2%	65.8%	74.2%	66.4%	70.7%
Gross Benefits Ratio(2)	122.8%	126.4%	115.0%	124.1%	115.1%	120.2%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 13	$ 30	$ 26	$ 15	$ 33	$ 104
Net investment income	243	251	249	255	254	1,009
Net investment gains (losses)	(5)	(3)	8	(12)	5	(2)
Insurance and investment product fees and other	1	1	1	2	2	6
Total revenues	252	279	284	260	294	1,117
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	82	117	113	103	120	453
Interest credited	88	92	94	95	97	378
Acquisition and operating expenses, net of deferrals	19	20	19	18	16	73
Amortization of deferred acquisition costs and intangibles	22	26	26	21	29	102
Interest expense	—	—	—	—	—	—
Total benefits and expenses	211	255	252	237	262	1,006
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	41	24	32	23	32	111
Provision for income taxes	15	9	12	8	11	40
INCOME FROM CONTINUING OPERATIONS	26	15	20	15	21	71
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	3	5	(1)	5	2	11
NET OPERATING INCOME	$ 29	$ 20	$ 19	$ 20	$ 23	$ 82
Effective tax rate (operating income)	*35.5%*	*35.1%*	*35.4%*	*35.3%*	*35.6%*	*35.3%*
SALES:						
Sales by Product:						
Single Premium Immediate Annuities	$ 40	$ 69	$ 63	$ 51	$ 74	$ 257
Single Premium Deferred Annuities	67	179	424	285	262	1,150
Total Sales	$ 107	$ 248	$ 487	$ 336	$ 336	$1,407
Sales by Distribution Channel:						
Financial Intermediaries	$ 47	$ 120	$ 336	$ 242	$ 216	$ 914
Independent Producers	56	118	145	90	116	469
Dedicated Sales Specialists	4	10	6	4	4	24
Total Sales	$ 107	$ 248	$ 487	$ 336	$ 336	$1,407

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Single Premium Deferred Annuities						
Account value, beginning of the period	$11,038	$11,104	$10,904	$10,849	$10,831	$10,831
Deposits	68	184	427	286	264	1,161
Surrenders, benefits and product charges	(302)	(331)	(310)	(314)	(330)	(1,285)
Net flows	(234)	(147)	117	(28)	(66)	(124)
Interest credited	77	81	83	83	84	331
Account value, end of the period	10,881	11,038	11,104	10,904	10,849	11,038
Single Premium Immediate Annuities						
Account value, beginning of the period	6,442	6,469	6,427	6,404	6,433	6,433
Premiums and deposits	65	93	90	81	106	370
Surrenders, benefits and product charges	(235)	(235)	(222)	(235)	(237)	(929)
Net flows	(170)	(142)	(132)	(154)	(131)	(559)
Interest credited	73	75	75	77	78	305
Effect of accumulated net unrealized investment gains (losses)	(26)	40	99	100	24	263
Account value, end of the period	6,319	6,442	6,469	6,427	6,404	6,442
Structured Settlements						
Account value, net of reinsurance, beginning of the period	1,101	1,104	1,106	1,107	1,107	1,107
Surrenders, benefits and product charges	(15)	(17)	(17)	(16)	(14)	(64)
Net flows	(15)	(17)	(17)	(16)	(14)	(64)
Interest credited	15	14	15	15	14	58
Account value, net of reinsurance, end of the period	1,101	1,101	1,104	1,106	1,107	1,101
Total Fixed Annuities	$18,301	$18,581	$18,677	$18,437	$18,360	$18,581

Global Mortgage Insurance Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 388	$ 395	$394	$ 393	$ 383	$1,565
Net investment income	107	104	112	107	120	443
Net investment gains (losses)	3	12	—	11	29	52
Insurance and investment product fees and other	1	2	—	20	2	24
Total revenues	499	513	506	531	534	2,084
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	184	275	273	289	404	1,241
Acquisition and operating expenses, net of deferrals	91	(91)	102	94	93	198
Amortization of deferred acquisition costs and intangibles	17	15	18	18	18	69
Interest expense	9	9	9	8	10	36
Total benefits and expenses	301	208	402	409	525	1,544
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	198	305	104	122	9	540
Provision (benefit) for income taxes	57	66	12	31	(4)	105
INCOME FROM CONTINUING OPERATIONS	141	239	92	91	13	435
Less: net income attributable to noncontrolling interests	38	98	36	33	33	200
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	103	141	56	58	(20)	235
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(8)	1	(7)	(17)	(31)
NET OPERATING INCOME (LOSS)[1]	$ 102	$ 133	$ 57	$ 51	$ (37)	$ 204
Effective tax rate (operating income (loss))	*29.9%*	*19.6%*	*-1.8%*	*21.6%*	*41.5%*	*8.5%*

(1) Net operating income (loss) adjusted for foreign exchange as compared to the prior year period for the Global Mortgage Insurance Division was $103 million for the three months ended March 31, 2013.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

Three months ended March 31, 2013	Canada (International Mortgage Insurance Segment)	Australia (International Mortgage Insurance Segment)	Other Countries (International Mortgage Insurance Segment)	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 144	$ 101	$ 9	$ 254	$ 134	$ 388
Net investment income	44	43	1	88	19	107
Net investment gains (losses)	4	(1)	—	3	—	3
Insurance and investment product fees and other	—	—	—	—	1	1
Total revenues	192	143	10	345	154	499
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	44	48	8	100	84	184
Acquisition and operating expenses, net of deferrals	19	24	9	52	39	91
Amortization of deferred acquisition costs and intangibles	10	6	—	16	1	17
Interest expense	6	3	—	9	—	9
Total benefits and expenses	79	81	17	177	124	301
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	113	62	(7)	168	30	198
Provision for income taxes	32	16	—	48	9	57
INCOME (LOSS) FROM CONTINUING OPERATIONS	81	46	(7)	120	21	141
Less: net income attributable to noncontrolling interests	38	—	—	38	—	38
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	43	46	(7)	82	21	103
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	—	(1)	—	(1)
NET OPERATING INCOME (LOSS)	$ 42	$ 46	$ (7)	$ 81	$ 21	$ 102
Effective tax rate (operating income (loss))	*30.2%*	*26.6%*	*4.9%*	*29.9%*	*30.1%*	*29.9%*

Three months ended March 31, 2012	Canada (International Mortgage Insurance Segment)	Australia (International Mortgage Insurance Segment)	Other Countries (International Mortgage Insurance Segment)	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 145	$ 91	$ 11	$ 247	$ 136	$ 383
Net investment income	47	47	3	97	23	120
Net investment gains (losses)	6	(5)	1	2	27	29
Insurance and investment product fees and other	—	—	—	—	2	2
Total revenues	198	133	15	346	188	534
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	55	138	14	207	197	404
Acquisition and operating expenses, net of deferrals	26	23	10	59	34	93
Amortization of deferred acquisition costs and intangibles	10	7	—	17	1	18
Interest expense	6	4	—	10	—	10
Total benefits and expenses	97	172	24	293	232	525
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	101	(39)	(9)	53	(44)	9
Provision (benefit) for income taxes	29	(15)	(1)	13	(17)	(4)
INCOME (LOSS) FROM CONTINUING OPERATIONS	72	(24)	(8)	40	(27)	13
Less: net income attributable to noncontrolling interests	33	—	—	33	—	33
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	39	(24)	(8)	7	(27)	(20)
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(2)	3	(1)	—	(17)	(17)
NET OPERATING INCOME (LOSS)	$ 37	$ (21)	$ (9)	$ 7	$ (44)	$ (37)
Effective tax rate (operating income (loss))	*29.3%*	*39.9%*	*10.1%*	*6.8%*	*37.7%*	*41.5%*

International Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 254	$ 257	$ 256	$ 256	$247	$1,016
Net investment income	88	92	92	94	97	375
Net investment gains (losses)	3	1	2	11	2	16
Insurance and investment product fees and other	—	1	—	—	—	1
Total revenues	345	351	350	361	346	1,408
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	100	95	99	115	207	516
Acquisition and operating expenses, net of deferrals	52	(127)	62	61	59	55
Amortization of deferred acquisition costs and intangibles	16	14	17	16	17	64
Interest expense	9	9	9	8	10	36
Total benefits and expenses	177	(9)	187	200	293	671
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	168	360	163	161	53	737
Provision for income taxes	48	96	34	45	13	188
INCOME FROM CONTINUING OPERATIONS	120	264	129	116	40	549
Less: net income attributable to noncontrolling interests	38	98	36	33	33	200
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	82	166	93	83	7	349
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(1)	1	(7)	—	(7)
NET OPERATING INCOME[1]	$ 81	$ 165	$ 94	$ 76	$ 7	$ 342
Effective tax rate (operating income)	*29.9%*	*28.5%*	*17.6%*	*27.4%*	*6.8%*	*25.1%*

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Mortgage Insurance segment was $82 million for the three months ended March 31, 2013.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q(1)	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 144	$ 147	$ 147	$ 148	$ 145	$ 587
Net investment income	44	47	46	47	47	187
Net investment gains (losses)	4	1	4	1	6	12
Insurance and investment product fees and other	—	—	—	—	—	—
Total revenues	192	195	197	196	198	786
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	44	46	44	48	55	193
Acquisition and operating expenses, net of deferrals	19	(163)	28	29	26	(80)
Amortization of deferred acquisition costs and intangibles	10	9	10	10	10	39
Interest expense	6	6	6	5	6	23
Total benefits and expenses	79	(102)	88	92	97	175
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	113	297	109	104	101	611
Provision for income taxes	32	84	29	30	29	172
INCOME FROM CONTINUING OPERATIONS	81	213	80	74	72	439
Less: net income attributable to noncontrolling interests	38	98	36	33	33	200
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	43	115	44	41	39	239
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(1)	(2)	—	(2)	(5)
NET OPERATING INCOME(2)	$ 42	$ 114	$ 42	$ 41	$ 37	$ 234
Effective tax rate (operating income)	*30.2%*	*31.6%*	*25.6%*	*30.0%*	*29.3%*	*29.9%*
SALES:						
New Insurance Written (NIW)						
Flow	$3,300	$4,400	$7,200	$ 5,700	$3,500	$20,800
Bulk	2,400	4,100	2,600	13,100	500	20,300
Total Canada NIW(3)	$5,700	$8,500	$9,800	$18,800	$4,000	$41,100

(1) Effective January 1, 2013, the Government Guarantee Agreement and all obligations under it, including the requirement for a government guarantee fund and payment of exit fees related to it, was terminated. As a result, in the fourth quarter of 2012, acquisition and operating expenses, net of deferrals, for the Canadian platform included a favorable adjustment of $186 million associated with the reversal of the accrued liability for exit fees. This adjustment impacted net income available to Genworth Financial, Inc.'s common stockholders by $78 million, net of taxes, and net income attributable to noncontrolling interests by $58 million, net of taxes.

(2) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $42 million million for the three months ended March 31, 2013.

(3) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $5,700 million for the three months ended March 31, 2013.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 101	$ 101	$ 98	$ 98	$ 91	$ 388
Net investment income	43	44	44	46	47	181
Net investment gains (losses)	(1)	1	(2)	4	(5)	(2)
Insurance and investment product fees and other	—	—	—	—	—	—
Total revenues	143	146	140	148	133	567
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	48	37	46	53	138	274
Acquisition and operating expenses, net of deferrals	24	27	26	23	23	99
Amortization of deferred acquisition costs and intangibles	6	5	6	6	7	24
Interest expense	3	3	3	3	4	13
Total benefits and expenses	81	72	81	85	172	410
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	62	74	59	63	(39)	157
Provision (benefit) for income taxes	16	12	4	16	(15)	17
INCOME (LOSS) FROM CONTINUING OPERATIONS	46	62	55	47	(24)	140
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	46	62	55	47	(24)	140
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	—	—	2	(3)	3	2
NET OPERATING INCOME (LOSS)(1)	$ 46	$ 62	$ 57	$ 44	$ (21)	$ 142
Effective tax rate (operating income (loss))	*26.6%*	*16.5%*	*8.2%*	*24.8%*	*39.9%*	*11.3%*
SALES:						
New Insurance Written (NIW)						
Flow	$7,900	$9,600	$8,800	$8,200	$7,700	$34,300
Bulk	—	—	—	300	300	600
Total Australia NIW(2)	$7,900	$9,600	$8,800	$8,500	$8,000	$34,900

(1) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was $46 million for the three months ended March 31, 2013.

(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $7,900 million for the three months ended March 31, 2013.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 9	$ 9	$ 11	$ 10	$ 11	$ 41
Net investment income	1	1	2	1	3	7
Net investment gains (losses)	—	(1)	—	6	1	6
Insurance and investment product fees and other	—	1	—	—	—	1
Total revenues	10	10	13	17	15	55
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	8	12	9	14	14	49
Acquisition and operating expenses, net of deferrals	9	9	8	9	10	36
Amortization of deferred acquisition costs and intangibles	—	—	1	—	—	1
Interest expense	—	—	—	—	—	—
Total benefits and expenses	17	21	18	23	24	86
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(7)	(11)	(5)	(6)	(9)	(31)
Provision (benefit) for income taxes	—	—	1	(1)	(1)	(1)
LOSS FROM CONTINUING OPERATIONS	(7)	(11)	(6)	(5)	(8)	(30)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—
LOSS FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	(7)	(11)	(6)	(5)	(8)	(30)
ADJUSTMENT TO LOSS FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	—	—	1	(4)	(1)	(4)
NET OPERATING LOSS(1)	$ (7)	$ (11)	$ (5)	$ (9)	$ (9)	$ (34)
Effective tax rate (operating loss)	*4.9%*	*-5.6%*	*-0.6%*	*26.7%*	*10.1%*	*8.8%*
SALES:						
New Insurance Written (NIW)						
Flow	$400	$500	$400	$ 500	$ 300	$1,700
Bulk	—	—	—	—	—	—
Total Other Countries NIW(2)	$400	$500	$400	$ 500	$ 300	$1,700

(1) Net operating loss for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $(6) million for the three months ended March 31, 2013.

(2) New insurance written for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $400 million for the three months ended March 31, 2013.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Net Premiums Written						
Canada	$ 84	$ 118	$176	$175	$ 79	$ 548
Australia	117	157	131	103	102	493
Other Countries(1)	5	—	7	7	6	20
Total International Net Premiums Written	$206	$ 275	$314	$285	$187	$1,061
Loss Ratio(2)						
Canada	31%	31%	30%	32%	38%	33%
Australia	47%	36%	47%	54%	154%	70%
Other Countries	90%	133%	97%	129%	128%	122%
Total International Loss Ratio	39%	37%	39%	45%	84%	51%
GAAP Basis Expense Ratio(3)						
Canada(4)	20%	-103%	26%	26%	25%	-7%
Australia	31%	32%	32%	30%	33%	32%
Other Countries(1)	113%	103%	85%	82%	94%	90%
Total International GAAP Basis Expense Ratio(4)	27%	-43%	30%	30%	31%	12%
Adjusted Expense Ratio(5)						
Canada(4)	35%	-130%	21%	22%	46%	-7%
Australia	27%	21%	24%	29%	29%	25%
Other Countries(1)	174%	NM(6)	118%	131%	162%	185%
Total International Adjusted Expense Ratio(4)	34%	-41%	25%	27%	41%	11%

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 $225 million, $213 million, $183 million, $154 million and $134 million of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2013, December 31, 2012, September 30, 2012, June 30, 2012 and March 31, 2012, respectively.

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

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

(4) Effective January 1, 2013, the Government Guarantee Agreement and all obligations under it, including the requirement for a government guarantee fund and payment of exit fees related to it, was terminated. As a result, in the fourth quarter of 2012, acquisition and operating expenses, net of deferrals, for the Canadian platform included a favorable adjustment of $186 million associated with the reversal of the accrued liability for exit fees. For the three and twelve months ended December 31, 2012, excluding the exit fee adjustment, the GAAP basis expense ratios for the Canadian platform were 22% and 25%, respectively, and the adjusted expense ratios for the Canadian platform were 28% and 27%, respectively. For the three and twelve months ended December 31, 2012, excluding the exit fee adjustment, the GAAP basis expense ratios for the International Mortgage Insurance segment were 29% and 30%, respectively, and the adjusted expense ratios for the International Mortgage Insurance segment were 27% and 29%, respectively.

(5) 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.

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

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012			
	1Q	4Q	3Q	2Q	1Q
Primary Insurance In-Force					
Canada	$284,700	$303,400[1]	$299,600	$281,700	$269,100
Australia	299,000	295,600	291,500	286,200	287,100
Other Countries	31,400	32,200	31,900	31,400	33,600
Total International Primary Insurance In-Force	$615,100	$631,200	$623,000	$599,300	$589,800
Primary Risk In-Force[2]					
Canada					
Flow	$ 80,900	$ 81,900	$ 81,300	$ 76,600	$ 76,200
Bulk	18,800	24,300	23,500	22,000	18,000
Total Canada	99,700	106,200	104,800	98,600	94,200
Australia					
Flow	96,100	94,800	93,100	90,600	90,600
Bulk	8,500	8,700	9,000	9,600	9,900
Total Australia	104,600	103,500	102,100	100,200	100,500
Other Countries					
Flow[3]	3,900	4,000	3,900	3,900	4,200
Bulk	300	300	400	400	400
Total Other Countries	4,200	4,300	4,300	4,300	4,600
Total International Primary Risk In-Force	$208,500	$214,000	$211,200	$203,100	$199,300

(1) As part of an ongoing effort to improve the estimate of outstanding insurance exposure, the company surveyed its largest customers and obtained updated outstanding balances in Canada. As a result, the company estimates that the outstanding balance of insured mortgages was approximately $150.0 billion as of December 31, 2012. This is based on the extrapolation of the amounts reported by lenders surveyed to the entire insured population.

(2) The businesses in Australia and Canada currently provide 100% coverage on the majority of the loans the company insures in those markets. For the purpose of representing the risk in-force, the company has computed an "effective risk in-force" amount which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor that represents the highest expected average per-claim payment for any one underwriting year over the life of the businesses in Australia and Canada. This factor was 35% for all periods presented.

(3) Includes the impact of settlements and cancelled insurance contracts, primarily with lenders in Europe. Primary flow risk in-force excludes $225 million, $213 million, $183 million, $154 million and $134 million of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2013, December 31, 2012, September 30, 2012, June 30, 2012 and March 31, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

Primary Insurance	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
Insured loans in-force(1)	1,428,163	1,502,858	1,483,111	1,452,408	1,371,140
Insured delinquent loans	1,963	2,153	2,183	2,408	2,623
Insured delinquency rate(2)	0.14%	0.14%	0.15%	0.17%	0.19%
Flow loans in-force(1)	1,136,321	1,126,468	1,112,910	1,091,543	1,074,281
Flow delinquent loans	1,726	1,924	1,943	2,125	2,335
Flow delinquency rate(2)	0.15%	0.17%	0.17%	0.19%	0.22%
Bulk loans in-force(1)	291,842	376,390	370,201	360,865	296,859
Bulk delinquent loans	237	229	240	283	288
Bulk delinquency rate(2)	0.08%	0.06%	0.06%	0.08%	0.10%

Loss Metrics	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
Beginning Reserves	$ 130	$ 136	$ 141	$ 149	$ 161
Paid claims(3)	(53)	(52)	(54)	(54)	(62)
Increase in reserves	44	40	44	48	55
Impact of changes in foreign exchange rates	(3)	6	5	(2)	(5)
Ending Reserves	$ 118	$ 130	$ 136	$ 141	$ 149

	March 31, 2013		December 31, 2012		March 31, 2012	
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	47%	0.08%	46%	0.09%	46%	0.11%
British Columbia	15	0.20%	16	0.18%	16	0.24%
Alberta	16	0.18%	16	0.22%	16	0.35%
Quebec	14	0.19%	14	0.19%	15	0.24%
Nova Scotia	2	0.22%	2	0.20%	2	0.26%
Saskatchewan	2	0.12%	2	0.11%	2	0.12%
Manitoba	2	0.06%	2	0.07%	1	0.10%
New Brunswick	1	0.23%	1	0.21%	1	0.21%
All Other	1	0.11%	1	0.09%	1	0.14%
Total	100%	0.14%	100%	0.14%	100%	0.19%
By Policy Year						
2005 and prior	30%	0.04%	29%	0.04%	33%	0.05%
2006	8	0.13%	8	0.16%	9	0.22%
2007	11	0.31%	16	0.24%	18	0.35%
2008	9	0.29%	9	0.31%	10	0.46%
2009	6	0.26%	6	0.29%	7	0.33%
2010	10	0.29%	9	0.29%	11	0.26%
2011	10	0.22%	9	0.18%	10	0.08%
2012	14	0.04%	14	0.02%	2	— %
2013	2	— %	—	— %	—	— %
Total	100%	0.14%	100%	0.14%	100%	0.19%

(1) Insured loans in-force represent the original number of loans insured for which the coverage term has not expired, and for which no policy level cancellation or termination has been received.
(2) Delinquent rates are based on insured loans in-force.
(3) Paid claims exclude adjustments for expected recoveries related to loss reserves.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims[1]						
Flow	$ 51	$ 49	$ 52	$ 52	$ 62	$215
Bulk	2	2	2	2	2	8
Total Paid Claims	$ 53	$ 51	$ 54	$ 54	$ 64	$223
Average Paid Claim (in thousands)	$84.9	$84.6	$80.9	$76.7	$73.0	
Average Reserve Per Delinquency (in thousands)	$61.3	$60.1	$61.1	$59.4	$56.6	
Loss Metrics						
Beginning Reserves	$ 129	$ 134	$ 143	$ 148	$ 164	
Paid claims	(53)	(51)	(54)	(54)	(64)	
Increase in reserves	44	46	45	49	48	
Ending Reserves	$ 120	$ 129	$ 134	$ 143	$ 148	
Loan Amount						
Over $550K	5%	5%	5%	5%	5%	
$400K to $550K	10	9	9	9	8	
$250K to $400K	31	31	30	30	30	
$100K to $250K	49	49	50	50	51	
$100K or Less	5	6	6	6	6	
Total	100%	100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 203	$ 201	$ 199	$ 197	$ 196	
Average Effective Loan-To-Value Ratios By Policy Year[2]						
2006 and prior	39%	40%	40%	41%	42%	
2007	68%	68%	69%	69%	71%	
2008	72%	73%	73%	74%	76%	
2009	74%	75%	75%	76%	78%	
2010	81%	82%	82%	83%	85%	
2011	87%	88%	88%	88%	91%	
2012	91%	92%	91%	91%	— %	
Total Flow	56%	56%	56%	56%	57%	
Total Bulk	31%	29%	29%	26%	28%	
Total	50%	50%	50%	50%	51%	

All amounts presented in Canadian dollars.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

Primary Insurance	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
Insured loans in-force	1,448,090	1,440,719	1,440,397	1,449,648	1,442,867
Insured delinquent loans	5,868	5,851	6,791	7,527	7,837
Insured delinquency rate	0.41%	0.41%	0.47%	0.52%	0.54%
Flow loans in-force	1,320,701	1,311,052	1,306,316	1,304,944	1,295,907
Flow delinquent loans	5,567	5,567	6,475	7,253	7,559
Flow delinquency rate	0.42%	0.42%	0.50%	0.56%	0.58%
Bulk loans in-force	127,389	129,667	134,081	144,704	146,960
Bulk delinquent loans	301	284	316	274	278
Bulk delinquency rate	0.24%	0.22%	0.24%	0.19%	0.19%

Loss Metrics	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
Beginning Reserves	$ 251	$ 287	$ 320	$ 342	$ 272
Paid claims	(61)	(73)	(83)	(72)	(69)
Increase in reserves	48	37	46	53	138
Impact of changes in foreign exchange rates	—	—	4	(3)	1
Ending Reserves	$ 238	$ 251	$ 287	$ 320	$ 342

	March 31, 2013		December 31, 2012		March 31, 2012	
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	30%	0.39%	30%	0.39%	31%	0.53%
Victoria	23	0.33%	23	0.31%	23	0.37%
Queensland	22	0.54%	23	0.57%	22	0.80%
Western Australia	11	0.36%	11	0.38%	11	0.57%
South Australia	6	0.48%	6	0.46%	6	0.52%
New Zealand	2	0.57%	2	0.55%	2	0.94%
Australian Capital Territory	3	0.09%	2	0.08%	2	0.10%
Tasmania	2	0.38%	2	0.39%	2	0.40%
Northern Territory	1	0.17%	1	0.15%	1	0.28%
Total	100%	0.41%	100%	0.41%	100%	0.54%
By Policy Year						
2005 and prior	29%	0.18%	29%	0.18%	32%	0.23%
2006	9	0.64%	9	0.65%	10	0.80%
2007	10	0.86%	10	0.87%	12	1.14%
2008	10	1.01%	10	1.01%	11	1.38%
2009	11	0.72%	12	0.69%	13	0.83%
2010	8	0.33%	9	0.32%	9	0.27%
2011	9	0.22%	9	0.16%	10	0.05%
2012	11	0.06%	12	0.02%	3	— %
2013	3	— %	—	— %	—	— %
Total	100%	0.41%	100%	0.41%	100%	0.54%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims						
Flow	$ 59	$ 70	$ 79	$ 70	$ 66	$285
Bulk	—	1	1	—	—	2
Total Paid Claims	$ 59	$ 71	$ 80	$ 70	$ 66	$287
Average Paid Claim (in thousands)	$81.4	$80.9	$83.5	$91.2	$77.1	
Average Reserve Per Delinquency (in thousands)	$38.9	$41.2	$40.8	$41.5	$42.2	
Loss Metrics						
Beginning Reserves	$ 241	$ 277	$ 312	$ 331	$ 266	
Paid claims	(59)	(71)	(80)	(70)	(66)	
Increase in reserves	46	35	45	51	131	
Ending Reserves	$ 228	$ 241	$ 277	$ 312	$ 331	
Loan Amount						
Over $550K	12%	12%	11%	11%	11%	
$400K to $550K	16	16	16	16	15	
$250K to $400K	37	37	37	36	36	
$100K to $250K	29	29	30	30	31	
$100K or Less	6	6	6	7	7	
Total	100%	100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 198	$ 197	$ 195	$ 193	$ 192	
Average Effective Loan-To-Value Ratios By Policy Year(1)						
2006 and prior	48%	48%	49%	49%	48%	
2007	68%	68%	69%	69%	67%	
2008	76%	76%	77%	77%	74%	
2009	79%	79%	80%	80%	78%	
2010	85%	85%	86%	86%	85%	
2011	87%	87%	88%	88%	86%	
2012	86%	85%	86%	86%	— %	
Total Flow	69%	68%	68%	68%	66%	
Total Bulk	38%	38%	38%	38%	38%	
Total	66%	65%	65%	65%	63%	

All amounts presented in Australian dollars.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

Risk In-Force by Loan-To-Value Ratio (1)	March 31, 2013			December 31, 2012		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	$ 35,932	$35,932	$ —	$ 36,229	$36,229	$ —
90.01% to 95.00%	25,500	25,498	2	25,868	25,865	3
80.01% to 90.00%	18,954	16,422	2,532	19,226	16,685	2,541
80.00% and below	19,265	3,055	16,210	24,856	3,078	21,779
Total Canada	$ 99,651	$80,907	$18,744	$106,179	$81,856	$24,322
Australia						
95.01% and above	$ 19,435	$19,434	$ 1	$ 18,930	$18,929	$ 1
90.01% to 95.00%	23,839	23,831	8	23,348	23,340	8
80.01% to 90.00%	27,071	26,984	87	26,651	26,562	89
80.00% and below	34,295	25,873	8,423	34,521	25,923	8,598
Total Australia	$104,640	$96,122	$ 8,518	$103,449	$94,754	$ 8,696
Other Countries(2)						
95.01% and above	$ 705	$ 705	$ —	$ 737	$ 737	$ —
90.01% to 95.00%	2,012	1,950	62	2,063	2,003	60
80.01% to 90.00%	1,259	993	267	1,284	1,020	264
80.00% and below	244	209	35	251	216	35
Total Other Countries	$ 4,221	$ 3,857	$ 363	$ 4,334	$ 3,975	$ 360

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 $225 million and $213 million of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2013 and December 31, 2012, respectively.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 134	$ 138	$ 138	$ 137	$ 136	$ 549
Net investment income	19	12	20	13	23	68
Net investment gains (losses)	—	11	(2)	—	27	36
Insurance and investment product fees and other	1	1	—	20	2	23
Total revenues	154	162	156	170	188	676
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	84	180	174	174	197	725
Acquisition and operating expenses, net of deferrals	39	36	40	33	34	143
Amortization of deferred acquisition costs and intangibles	1	1	1	2	1	5
Total benefits and expenses	124	217	215	209	232	873
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	30	(55)	(59)	(39)	(44)	(197)
Provision (benefit) for income taxes	9	(30)	(22)	(14)	(17)	(83)
INCOME (LOSS) FROM CONTINUING OPERATIONS	21	(25)	(37)	(25)	(27)	(114)
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	—	(7)	—	—	(17)	(24)
NET OPERATING INCOME (LOSS)	$ 21	$ (32)	$ (37)	$ (25)	$ (44)	$ (138)
Effective tax rate (operating income (loss))	*30.1%*	*50.7%*	*36.8%*	*37.0%*	*37.7%*	*41.0%*
SALES:						
New Insurance Written (NIW)						
Flow	$4,700	$5,100	$4,700	$3,600	$3,000	$16,400
Bulk	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$4,700	$5,100	$4,700	$3,600	$3,000	$16,400

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 135	$ 140	$ 135	$ 139	$ 140	$ 554
New Risk Written						
Flow	$ 1,091	$ 1,188	$ 1,130	$ 843	$ 688	$3,849
Bulk	—	—	—	—	7	7
Total Primary	1,091	1,188	1,130	843	695	3,856
Pool	—	—	—	—	—	—
Total New Risk Written	$ 1,091	$ 1,188	$ 1,130	$ 843	$ 695	$3,856
Primary Insurance In-Force	$109,300	$110,000	$111,100	$112,000	$113,800	
Risk In-Force						
Flow	$ 25,626	$ 25,716	$ 25,849	$ 25,887	$ 26,137	
Bulk(1)	485	491	507	514	520	
Total Primary	26,111	26,207	26,356	26,401	26,657	
Pool	205	211	221	229	239	
Total Risk In-Force	$ 26,316	$ 26,418	$ 26,577	$ 26,630	$ 26,896	
Primary Risk In-Force Subject To Captives	12%	14%	15%	27%	31%	
Primary Risk In-Force That Is GSE Conforming	97%	97%	97%	96%	96%	
GAAP Basis Expense Ratio (2)	30%	27%	30%	25%	26%	27%
Adjusted Expense Ratio (3)	30%	27%	30%	25%	25%	27%
Flow Persistency	80%	79%	81%	82%	81%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	4%	5%	8%	10%	12%	
Risk To Capital Ratio (4)	24.2:1	30.4:1	29.8:1	29.5:1	28.6:1	
Average Primary Loan Size (in thousands)	$ 168	$ 167	$ 166	$ 165	$ 164	
Estimated Savings For Loss Mitigation Activities (5)	$ 159	$ 165	$ 189	$ 162	$ 158	$ 674

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) As of March 31, 2013, 84% of our bulk risk-in force was related to loans financed by lenders who participated in the mortgage programs sponsored by the Federal Home Loan Banks.
(2) 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.
(3) 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.
(4) 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.
(5) Loss mitigation activities are defined as rescissions, cancellations, borrower loan modifications, repayment plans, lender-and borrower-titled pre-sales, 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. Estimated savings related to claims mitigation activities represent amounts deducted or "curtailed" from claims due to acts or omissions by the servicer with respect to the servicing of an insured loan that is not in compliance with obligations under our master policy. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims						
Flow						
Direct	$ 253	$ 260	$ 272	$ 295	$ 283	$ 1,110
Assumed(1)	13	17	19	23	20	79
Ceded	(17)	(19)	(25)	(55)	(39)	(138)
Loss adjustment expenses	6	8	7	7	9	31
Total Flow	255	266	273	270	273	1,082
Bulk	3	3	3	6	4	16
Total Primary	258	269	276	276	277	1,098
Pool	1	2	1	2	2	7
Total Paid Claims	$ 259	$ 271	$ 277	$ 278	$ 279	$ 1,105
Average Paid Claim (in thousands)	$ 44.2	$ 43.7	$ 41.1	$ 38.3	$ 43.6	
Average Direct Paid Claim (in thousands) (2)	$ 43.5	$ 43.2	$ 41.7	$ 42.5	$ 42.7	
Average Reserve Per Delinquency (in thousands)						
Flow	$ 29.8	$ 29.7	$ 30.0	$ 30.6	$ 30.6	
Bulk loans with established reserve	21.9	25.1	24.3	25.0	24.1	
Bulk loans with no reserve (3)	—	—	—	—	—	
Reserves:						
Flow direct case	$1,566	$1,728	$1,835	$1,954	$2,087	
Bulk direct case	33	33	33	32	34	
Assumed(1)	57	65	50	53	60	
All other (4)	164	183	196	195	200	
Total Reserves	$1,820	$2,009	$2,114	$2,234	$2,381	
Beginning Reserves	$2,009	$2,114	$2,234	$2,381	$2,488	$ 2,488
Paid claims	(276)	(290)	(302)	(333)	(318)	(1,243)
Increase in reserves	87	185	182	186	211	764
Ending Reserves	$1,820	$2,009	$2,114	$2,234	$2,381	$ 2,009
Beginning Reinsurance Recoverable(5)	$ 80	$ 94	$ 111	$ 153	$ 178	$ 178
Ceded paid claims	(17)	(19)	(25)	(55)	(39)	(138)
Increase in recoverable	3	5	8	13	14	40
Ending Reinsurance Recoverable	$ 66	$ 80	$ 94	$ 111	$ 153	$ 80
Loss Ratio(6)	62%	130%	127%	127%	146%	132%

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

(1) Assumed is comprised of reinsurance arrangements with state governmental housing finance agencies.
(2) Average direct paid claim excludes loss adjustment expenses, the impact of reinsurance and a negotiated servicer settlement.
(3) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.
(4) Other includes loss adjustment expenses, pool and incurred but not reported reserves.
(5) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
(6) The ratio of incurred losses to net earned premiums. Excluding the lender portfolio settlement in the first quarter of 2012, the loss ratio was 139% for the three months ended March 31, 2012, 133% for the six months ended June 30, 2012, 131% for the nine months ended September 30, 2012 and 131% for the twelve months ended December 31,2012.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Number of Primary Delinquencies						
Flow	59,789	66,340	69,174	71,878	76,478	
Bulk loans with an established reserve	1,603	1,415	1,441	1,381	1,522	
Bulk loans with no reserve (1)	1,412	1,484	1,512	1,424	1,474	
Total Number of Primary Delinquencies	62,804	69,239	72,127	74,683	79,474	
Beginning Number of Primary Delinquencies	69,239	72,127	74,683	79,474	87,007	87,007
New delinquencies	15,060	16,871	17,733	16,703	18,217	69,524
Delinquency cures	(15,677)	(13,592)	(13,598)	(14,251)	(19,388)	(60,829)
Paid claims	(5,818)	(6,167)	(6,691)	(7,243)	(6,362)	(26,463)
Ending Number of Primary Delinquencies	62,804	69,239	72,127	74,683	79,474	69,239
Composition of Cures						
Reported delinquent and cured-intraquarter	3,519	2,557	2,882	2,354	3,582	
Number of missed payments delinquent prior to cure:						
3 payments or less	8,125	7,120	6,289	7,399	10,154	
4 - 11 payments	2,856	2,516	2,965	3,371	3,569	
12 payments or more	1,177	1,399	1,462	1,127	2,083	
Total	15,677	13,592	13,598	14,251	19,388	
Primary Delinquencies by Missed Payment Status						
3 payments or less	14,674	17,563	17,684	16,708	17,260	
4 - 11 payments	16,804	18,155	18,713	20,830	24,137	
12 payments or more	31,326	33,521	35,730	37,145	38,077	
Primary Delinquencies	62,804	69,239	72,127	74,683	79,474	

	March 31, 2013			
Flow Delinquencies and Percentage Reserved by Payment Status	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	13,901	$ 131	$ 555	24%
4 - 11 payments in default	16,146	422	690	61%
12 payments or more in default	29,742	1,013	1,448	70%
Total	59,789	$ 1,566	$ 2,693	58%

	December 31, 2012			
Flow Delinquencies and Percentage Reserved by Payment Status	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	16,977	$ 150	$ 668	22%
4 - 11 payments in default	17,398	441	749	59%
12 payments or more in default	31,965	1,137	1,562	73%
Total	66,340	$ 1,728	$ 2,979	58%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2013	2012			
	1Q	4Q	3Q	2Q	1Q
Risk In-Force by Credit Quality (1)					
Primary by FICO Scores >679	76%	75%	74%	73%	72%
Primary by FICO Scores 620-679	19%	20%	21%	22%	23%
Primary by FICO Scores 575-619	4%	4%	4%	4%	4%
Primary by FICO Scores <575	1%	1%	1%	1%	1%
Flow by FICO Scores >679	76%	75%	74%	73%	72%
Flow by FICO Scores 620-679	19%	20%	21%	22%	23%
Flow by FICO Scores 575-619	4%	4%	4%	4%	4%
Flow by FICO Scores <575	1%	1%	1%	1%	1%
Bulk by FICO Scores >679	89%	89%	89%	89%	89%
Bulk by FICO Scores 620-679	9%	9%	9%	9%	9%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%
Primary A minus	4%	4%	4%	4%	4%
Primary sub-prime (2)	3%	3%	3%	3%	3%
Primary Loans					
Primary loans in-force	649,570	658,527	669,618	679,817	693,807
Primary delinquent loans	62,804	69,239	72,127	74,683	79,474
Primary delinquency rate	9.67%	10.51%	10.77%	10.99%	11.45%
Flow loans in-force	590,051	595,348	601,851	607,133	616,623
Flow delinquent loans	59,789	66,340	69,174	71,878	76,478
Flow delinquency rate	10.13%	11.14%	11.49%	11.84%	12.40%
Bulk loans in-force	59,519	63,179	67,767	72,684	77,184
Bulk delinquent loans	3,015	2,899	2,953	2,805	2,996
Bulk delinquency rate	5.07%	4.59%	4.36%	3.86%	3.88%
A minus and sub-prime loans in-force	44,873	46,631	48,696	50,676	52,625
A minus and sub-prime delinquent loans	11,484	12,817	13,149	13,534	14,258
A minus and sub-prime delinquency rate	25.59%	27.49%	27.00%	26.71%	27.09%
Pool Loans					
Pool loans in-force	12,558	12,949	13,237	13,562	13,942
Pool delinquent loans	674	721	670	679	695
Pool delinquency rate	5.37%	5.57%	5.06%	5.01%	4.98%

(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
FIRST QUARTER 2013

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	March 31, 2013			December 31, 2012			March 31, 2012		
	% 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)	34%	21%	13.46%	35%	21%	14.69%	35%	22%	16.25%
South Central(3)	9	16	6.79%	9	15	7.71%	11	16	9.18%
Northeast(4)	16	15	12.73%	16	15	13.32%	13	15	12.38%
Pacific(5)	13	12	8.73%	12	12	9.72%	12	11	11.64%
North Central(6)	11	11	8.99%	11	12	9.81%	12	12	11.18%
Great Lakes(7)	6	9	7.17%	6	9	7.78%	7	9	8.48%
New England(8)	4	6	9.12%	4	6	9.63%	3	5	10.18%
Mid-Atlantic(9)	4	5	9.41%	4	5	9.87%	4	5	10.04%
Plains(10)	3	5	5.99%	3	5	6.62%	3	5	7.21%
Total	100%	100%	9.67%	100%	100%	10.51%	100%	100%	11.45%
By State									
Florida	23%	7%	24.46%	25%	7%	26.24%	24%	7%	28.71%
Texas	3%	7%	6.03%	3%	7%	6.86%	3%	7%	7.43%
New York	7%	7%	11.54%	7%	7%	11.85%	5%	7%	10.43%
California	5%	6%	6.26%	5%	6%	7.25%	6%	6%	9.68%
Illinois	8%	5%	13.02%	8%	5%	14.29%	8%	5%	16.08%
New Jersey	6%	4%	18.53%	6%	4%	19.44%	5%	4%	18.98%
Pennsylvania	3%	4%	10.42%	3%	4%	11.23%	2%	4%	10.86%
North Carolina	3%	4%	9.24%	3%	4%	9.99%	3%	4%	10.97%
Georgia	3%	4%	10.63%	3%	4%	11.88%	4%	4%	13.78%
Ohio	2%	3%	7.51%	2%	3%	8.03%	2%	3%	8.47%

(1) Total reserves were $1,820 million, $2,009 million and $2,381 million as of March 31, 2013, December 31, 2012 and March 31, 2012, 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) Alaska, California, Hawaii, Nevada, Oregon and Washington.
(6) Illinois, Minnesota, Missouri and Wisconsin.
(7) Indiana, Kentucky, Michigan and Ohio.
(8) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont.
(9) Delaware, Maryland, Virginia, Washington D.C. and West Virginia.
(10) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	March 31, 2013		December 31, 2012		March 31, 2012	
	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force	Primary Delinquency Rate
Lender concentration (by original applicant)	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657	11.45%
Top 10 lenders	12,720	11.54%	12,835	12.69%	13,023	14.24%
Top 20 lenders	14,408	11.17%	14,521	12.40%	14,997	13.83%
Loan-to-value ratio						
95.01% and above	$ 7,340	11.78%	$ 7,238	13.19%	$ 6,803	15.33%
90.01% to 95.00%	9,258	9.23%	9,297	10.00%	9,416	11.00%
80.01% to 90.00%	9,084	9.77%	9,242	10.57%	9,987	11.52%
80.00% and below	429	3.62%	430	3.54%	451	2.76%
Total	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657	11.45%
Loan grade						
Prime	$ 24,490	8.49%	$ 24,527	9.22%	$ 24,770[1]	10.17%[1]
A minus and sub-prime	1,621	25.59%	1,680	27.49%	1,887[1]	27.09%[1]
Total	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657[1]	11.45%[1]
Loan type[2]						
First mortgages						
Fixed rate mortgage						
Flow	$ 25,228	9.89%	$ 25,293	10.89%	$ 25,638	12.13%
Bulk	467	4.86%	473	4.43%	501	3.70%
Adjustable rate mortgage						
Flow	398	28.54%	423	29.60%	499	30.00%
Bulk	18	14.17%	18	11.74%	19	12.80%
Second mortgages	—	—	—	— %	—	— %
Total	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657	11.45%
Type of documentation						
Alt-A						
Flow	$ 559	33.09%	$ 593	33.93%	$ 713	33.75%
Bulk	34	6.29%	35	6.24%	37	5.53%
Standard[3]						
Flow	25,067	9.69%	25,123	10.67%	25,424	11.89%
Bulk	451	4.89%	456	4.36%	483	3.66%
Total	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657	11.45%
Mortgage term						
15 years and under	$ 899	1.18%	$ 816	1.27%	$ 581	1.59%
More than 15 years	25,212	10.29%	25,391	11.16%	26,076	12.05%
Total	$ 26,111	9.67%	$ 26,207	10.51%	$ 26,657	11.45%

(1) In fourth quarter 2012, all FICO score classifications were conformed to be based upon FICO scores at loan closing. Previously, certain classifications were based upon FICO scores at a point in time post-loan closing. All prior periods were re-presented to conform to this modified classification.

(2) 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.

(3) 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.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	March 31, 2013						
Policy Year	Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Deliquency Rate
2002 and prior	7.30%	4.0%	$ 3,117	2.9%	$ 775	3.0%	15.31%
2003	5.60%	4.3	5,387	4.9	900	3.4	9.22
2004	5.82%	5.4	3,772	3.4	880	3.4	13.28
2005	5.83%	12.8	6,942	6.4	1,817	6.9	15.94
2006	6.19%	18.2	9,654	8.8	2,419	9.3	17.15
2007	6.17%	36.9	22,142	20.3	5,509	21.1	16.22
2008	5.72%	17.4	20,242	18.5	5,078	19.4	8.85
2009	5.04%	0.4	4,451	4.1	915	3.5	1.37
2010	4.68%	0.3	5,748	5.3	1,286	4.9	0.76
2011	4.44%	0.2	7,528	6.9	1,774	6.8	0.43
2012	3.75%	0.1	15,540	14.2	3,671	14.1	0.09
2013	3.51%	—	4,727	4.3	1,087	4.2	0.02
Total	5.48%	100.0%	$ 109,250	100.0%	$ 26,111	100.0%	9.67%

	March 31, 2013		December 31, 2012	
Occupancy and Property Type	% of Primary Risk In-Force	Deliquency Rate	% of Primary Risk In-Force	Deliquency Rate
Occupancy Status				
Primary residence	94.2%	9.60%	94.2%	10.44%
Second home	3.3	10.22%	3.4	11.04%
Non-owner occupied	2.5	10.93%	2.4	11.90%
Total	100.0%	9.67%	100.0%	10.51%
Property Type				
Single family detached	87.2%	9.30%	86.9%	10.16%
Condominium and co-operative	10.9	11.51%	11.1	12.34%
Multi-family and other	1.9	15.74%	2.0	16.11%
Total	100.0%	9.67%	100.0%	10.51%

(1) Average Annual Mortgage Interest Rate
(2) Total reserves were $1,820 million as of March 31, 2013.

Corporate and Other Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 166	$ 166	$ 165	$ 176	$ 180	$ 687
Net investment income	69	75	69	88	74	306
Net investment gains (losses)	(52)	(6)	2	(23)	10	(17)
Insurance and investment product fees and other	100	92	88	75	75	330
Total revenues	283	327	324	316	339	1,306
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	43	51	39	55	42	187
Interest credited	32	32	33	34	33	132
Acquisition and operating expenses, net of deferrals	179	194	171	176	178	719
Amortization of deferred acquisition costs and intangibles	18	51	48	47	30	176
Goodwill Impairment	—	—	89	—	—	89
Interest expense	94	89	93	99	73	354
Total benefits and expenses	366	417	473	411	356	1,657
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(83)	(90)	(149)	(95)	(17)	(351)
Benefit for income taxes	(26)	(33)	(31)	(33)	(13)	(110)
LOSS FROM CONTINUING OPERATIONS	(57)	(57)	(118)	(62)	(4)	(241)
Income (loss) from discontinued operations, net of taxes	(20)	6	12	27	12	57
NET INCOME (LOSS)	(77)	(51)	(106)	(35)	8	(184)
ADJUSTMENTS TO NET INCOME (LOSS):						
Net investment (gains) losses, net of taxes and other adjustments	21	8	—	14	(6)	16
Goodwill impairment, net of taxes	—	—	86	—	—	86
(Income) loss from discontinued operations, net of taxes	20	(6)	(12)	(27)	(12)	(57)
NET OPERATING LOSS	$ (36)	$ (49)	$ (32)	$ (48)	$ (10)	$ (139)
Effective tax rate (operating income)	*28.2%*	*36.6%*	*45.2%*	*57.5%*	*63.6%*	*49.6%*

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

Three months ended March 31, 2013	International Protection Segment	Runoff Segment	Corporate and Other (1)	Total
REVENUES:				
Premiums	$ 165	$ 1	$ —	$ 166
Net investment income	33	34	2	69
Net investment gains (losses)	6	(48)	(10)	(52)
Insurance and investment product fees and other	1	56	43	100
Total revenues	205	43	35	283
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	39	4	—	43
Interest credited	—	32	—	32
Acquisition and operating expenses, net of deferrals	110	20	49	179
Amortization of deferred acquisition costs and intangibles	28	(13)	3	18
Interest expense	14	—	80	94
Total benefits and expenses	191	43	132	366
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	14	—	(97)	(83)
Provision (benefit) for income taxes	4	3	(33)	(26)
INCOME (LOSS) FROM CONTINUING OPERATIONS	10	(3)	(64)	(57)
Income (loss) from discontinued operations, net of taxes	—	—	(20)	(20)
NET INCOME (LOSS)	10	(3)	(84)	(77)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(4)	19	6	21
(Income) loss from discontinued operations, net of taxes	—	—	20	20
NET OPERATING INCOME (LOSS)	$ 6	$ 16	$ (58)	$ (36)
Effective tax rate (operating income (loss))	*27.4%*	*44.8%*	*33.5%*	*28.2%*

Three months ended March 31, 2012	International Protection Segment	Runoff Segment	Corporate and Other (1)	Total
REVENUES:				
Premiums	$ 179	$ 1	$ —	$ 180
Net investment income	36	38	—	74
Net investment gains (losses)	1	42	(33)	10
Insurance and investment product fees and other	2	52	21	75
Total revenues	218	133	(12)	339
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	41	1	—	42
Interest credited	—	33	—	33
Acquisition and operating expenses, net of deferrals	127	19	32	178
Amortization of deferred acquisition costs and intangibles	31	(4)	3	30
Interest expense	11	—	62	73
Total benefits and expenses	210	49	97	356
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	8	84	(109)	(17)
Provision (benefit) for income taxes	2	22	(37)	(13)
INCOME (LOSS) FROM CONTINUING OPERATIONS	6	62	(72)	(4)
Income (loss) from discontinued operations, net of taxes	—	—	12	12
NET INCOME (LOSS)	6	62	(60)	8
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(1)	(27)	22	(6)
(Income) loss from discontinued operations, net of taxes	—	—	(12)	(12)
NET OPERATING INCOME (LOSS)	$ 5	$ 35	$ (50)	$ (10)
Effective tax rate (operating income (loss))	*23.1%*	*16.9%*	*34.1%*	*63.6%*

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

International Protection Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 165	$ 165	$ 164	$174	$ 179	$ 682
Net investment income	33	27	32	36	36	131
Net investment gains (losses)	6	3	1	1	1	6
Insurance and investment product fees and other	1	—	1	—	2	3
Total revenues	205	195	198	211	218	822
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	39	38	30	41	41	150
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	110	113	117	126	127	483
Amortization of deferred acquisition costs and intangibles	28	28	27	27	31	113
Goodwill impairment	—	—	89	—	—	89
Interest expense	14	9	11	14	11	45
Total benefits and expenses	191	188	274	208	210	880
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	14	7	(76)	3	8	(58)
Provision (benefit) for income taxes	4	(2)	1	—	2	1
INCOME (LOSS) FROM CONTINUING OPERATIONS	10	9	(77)	3	6	(59)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	(4)	(1)	(1)	—	(1)	(3)
Goodwill impairment, net of taxes	—	—	86	—	—	86
NET OPERATING INCOME(1)	$ 6	$ 8	$ 8	$ 3	$ 5	$ 24
Effective tax rate (operating income)	*27.4%*	*-46.6%*	*32.8%*	*-5.8%*	*23.1%*	*9.4%*
SALES:						
Lifestyle Protection Insurance						
Traditional indemnity premiums	$ 235	$ 211	$ 212	$246	$ 228	$ 897
Premium equivalents for administrative services only business	3	2	2	2	2	8
Reinsurance premiums assumed accounted for under the deposit method	157	165	152	169	149	635
Total Sales(2)	$ 395	$ 378	$ 366	$417	$ 379	$1,540
SALES BY REGION:						
Lifestyle Protection Insurance						
Northern Europe	$ 150	$ 146	$ 145	$151	$ 141	$ 583
Southern Europe	119	114	110	141	134	499
Latin America	3	4	4	5	7	20
Structured Deals(3)	104	105	103	113	93	414
Other	19	9	4	7	4	24
Total Sales	$ 395	$ 378	$ 366	$417	$ 379	$1,540
Net Premiums Written						
Northern Europe	$ 106	$ 107	$ 107	$111	$ 104	$ 429
Southern Europe	78	72	70	87	87	316
Structured Deals(3)	28	32	31	40	19	122
New Markets	21	11	7	7	6	31
Pre-Deposit Accounting Basis(4)	233	222	215	245	216	898
Deposit Accounting Adjustments	80	72	67	85	55	279
Total(5)	$ 153	$ 150	$ 148	$160	$ 161	$ 619
Loss Ratio	24%	23%	18%	24%	23%	22%

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 $5 million for the three months ended March 31, 2013.

(2) Sales adjusted for foreign exchange as compared to the prior year period for the International Protection segment were $385 million for the three months ended March 31, 2013.

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

(4) This business has reinsurance agreements that do not qualify for risk transfer under GAAP. This analysis shows the net premiums written activity as if these reinsurance agreements, except for our reciprocal arrangements, were accounted for as reinsurance accounting ("pre-deposit accounting basis") and not as deposit accounting.

(5) Net premiums written adjusted for foreign exchange as compared to the prior year period for the International Protection segment were $148 million for the three months ended March 31, 2013.

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

	1Q 2013 Reported	1Q 2013 Deposit Accounting Adjustments	1Q 2013 Pre-Deposit Accounting Basis
REVENUES:			
Premiums	$ 165	$ 62	$ 227
Net investment income	33	(11)	22
Net investment gains (losses)	6	—	6
Insurance and investment product fees and other	1	—	1
Total revenues	205	51	256
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	39	33	72
Interest credited	—	—	—
Acquisition and operating expenses, net of deferrals	110	9	119
Amortization of deferred acquisition costs and intangibles	28	14	42
Interest expense	14	(5)	9
Total benefits and expenses	191	51	242
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	14	—	14
Provision for income taxes	4	—	4
INCOME FROM CONTINUING OPERATIONS	10	—	10
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:			
Net investment (gains) losses, net of taxes and other adjustments	(4)	—	(4)
NET OPERATING INCOME(1)	$ 6	$ —	$ 6
Effective tax rate (operating income)	*27.4%*		*27.4%*
Other Metrics:			
Premiums	$ 165	$ 62	$ 227
Benefits and other changes in policy reserves	39	33	72
Commissions(2)	80	12	92
Margin before profit sharing	46	17	63
Profit share(2)	18	11	29
Underwriting profit(3)	$ 28	$ 6	$ 34
Loss Ratio	24%		32%
Underwriting Margin(3)	17%		15%
Combined Ratio(4)	107%		103%

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

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

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Protection segment was $5 million for the three months ended March 31, 2013.
(2) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.
(3) The underwriting margin is calculated as underwriting profit divided by net earned premiums.
(4) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	4Q 2012			3Q 2012			2Q 2012			1Q 2012			Total 2012		
	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis
REVENUES:															
Premiums	$ 165	$ 50	$ 215	$ 164	$ 47	$ 211	$ 174	$ 56	$ 230	$ 179	$ 55	$ 234	$ 682	$ 208	$ 890
Net investment income	27	(5)	22	32	(9)	23	36	(12)	24	36	(13)	23	131	(39)	92
Net investment gains (losses)	3	—	3	1	—	1	1	—	1	1	—	1	6	—	6
Insurance and investment product fees and other	—	—	—	1	—	1	—	—	—	2	—	2	3	—	3
Total revenues	195	45	240	198	38	236	211	44	255	218	42	260	822	169	991
BENEFITS AND EXPENSES:															
Benefits and other changes in policy reserves	38	20	58	30	15	45	41	20	61	41	15	56	150	70	220
Interest credited	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	113	12	125	117	14	131	126	15	141	127	17	144	483	58	541
Amortization of deferred acquisition costs and intangibles	28	13	41	27	11	38	27	13	40	31	14	45	113	51	164
Goodwill impairment	—	—	—	89	—	89	—	—	—	—	—	—	89	—	89
Interest expense	9	—	9	11	(2)	9	14	(4)	10	11	(4)	7	45	(10)	35
Total benefits and expenses	188	45	233	274	38	312	208	44	252	210	42	252	880	169	1,049
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	—	7	(76)	—	(76)	3	—	3	8	—	8	(58)	—	(58)
Provision (benefit) for income taxes	(2)	—	(2)	1	—	1	—	—	—	2	—	2	1	—	1
INCOME (LOSS) FROM CONTINUING OPERATIONS	9	—	9	(77)	—	(77)	3	—	3	6	—	6	(59)	—	(59)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:															
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	(1)	(1)	—	(1)	—	—	—	(1)	—	(1)	(3)	—	(3)
Goodwill impairment, net of taxes	—	—	—	86	—	86	—	—	—	—	—	—	86	—	86
NET OPERATING INCOME	$ 8	$ —	$ 8	$ 8	$ —	$ 8	$ 3	$ —	$ 3	$ 5	$ —	$ 5	$ 24	$ —	$ 24
Effective tax rate (operating income)	*-46.6%*		*-46.6%*	*32.8%*		*32.8%*	*-5.8%*		*-5.8%*	*23.1%*		*23.1%*	*9.4%*		*9.4%*
Other Metrics:															
Premiums	$ 165	$ 50	$ 215	$ 164	$ 47	$ 211	$ 174	$ 56	$ 230	$ 179	$ 55	$ 234	$ 682	$ 208	$ 890
Benefits and other changes in policy reserves	38	20	58	30	15	45	41	20	61	41	15	56	150	70	220
Commissions(1)	80	9	89	79	12	91	83	13	96	85	14	99	327	48	375
Margin before profit sharing	47	21	68	55	20	75	50	23	73	53	26	79	205	90	295
Profit share(1)	20	14	34	24	15	39	27	14	41	27	17	44	98	60	158
Underwriting profit	$ 27	$ 7	$ 34	$ 31	$ 5	$ 36	$ 23	$ 9	$ 32	$ 26	$ 9	$ 35	$ 107	$ 30	$ 137
Loss Ratio	23%		27%	18%		21%	24%		27%	23%		23%	22%		25%
Underwriting Margin(2)	17%		16%	19%		17%	14%		14%	14%		15%	16%		15%
Combined Ratio(3)	108%		104%	160%		144%	111%		105%	111%		105%	122%		114%

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

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

(1) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.
(2) The underwriting margin is calculated as underwriting profit divided by net earned premiums.
(3) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

Runoff Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 1	$ 1	$ 1	$ 2	$ 1	$ 5
Net investment income	34	37	34	36	38	145
Net investment gains (losses)	(48)	2	5	(25)	42	24
Insurance and investment product fees and other	56	52	52	51	52	207
Total revenues	43	92	92	64	133	381
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	4	13	9	14	1	37
Interest credited	32	32	33	34	33	132
Acquisition and operating expenses, net of deferrals	20	21	18	21	19	79
Amortization of deferred acquisition costs and intangibles	(13)	20	18	17	(4)	51
Interest expense	—	—	—	1	—	1
Total benefits and expenses	43	86	78	87	49	300
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	—	6	14	(23)	84	81
Provision (benefit) for income taxes	3	—	3	(2)	22	23
INCOME (LOSS) FROM CONTINUING OPERATIONS	(3)	6	11	(21)	62	58
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	19	2	(2)	15	(27)	(12)
NET OPERATING INCOME (LOSS)	$ 16	$ 8	$ 9	$ (6)	$ 35	$ 46
Effective tax rate (operating income (loss))	*44.8%*	*18.4%*	*19.0%*	*NM*[1]	*16.9%*	*27.1%*

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

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Variable Annuities—Income Distribution Series						
Account value, beginning of the period	$6,141	$6,261	$6,229	$6,398	$6,265	$6,265
Deposits	20	22	17	20	26	85
Surrenders, benefits and product charges	(173)	(184)	(184)	(168)	(174)	(710)
Net flows	(153)	(162)	(167)	(148)	(148)	(625)
Interest credited and investment performance	214	42	199	(21)	281	501
Account value, end of the period	6,202	6,141	6,261	6,229	6,398	6,141
Traditional Variable Annuities						
Account value, net of reinsurance, beginning of the period	1,662	1,715	1,703	1,819	1,766	1,766
Deposits	3	3	4	3	3	13
Surrenders, benefits and product charges	(81)	(84)	(72)	(81)	(89)	(326)
Net flows	(78)	(81)	(68)	(78)	(86)	(313)
Interest credited and investment performance	90	28	80	(38)	139	209
Account value, net of reinsurance, end of the period	1,674	1,662	1,715	1,703	1,819	1,662
Variable Life Insurance						
Account value, beginning of the period	292	294	293	305	284	284
Deposits	2	2	2	2	3	9
Surrenders, benefits and product charges	(9)	(9)	(12)	(10)	(8)	(39)
Net flows	(7)	(7)	(10)	(8)	(5)	(30)
Interest credited and investment performance	16	5	11	(4)	26	38
Account value, end of the period	301	292	294	293	305	292
Total	$8,177	$8,095	$8,270	$8,225	$8,522	$8,095
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements:						
Account value, beginning of period	$2,153	$2,297	$2,221	$2,594	$2,623	$2,623
Deposits	—	—	84	—	—	84
Surrenders and benefits	(167)	(164)	(26)	(385)	(55)	(630)
Net flows	(167)	(164)	58	(385)	(55)	(546)
Interest credited	15	17	17	18	21	73
Foreign currency translation	(31)	3	1	(6)	5	3
Account value, end of period	$1,970	$2,153	$2,297	$2,221	$2,594	$2,153

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Corporate and Other

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
REVENUES:						
Premiums	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	2	11	3	16	—	30
Net investment gains (losses)	(10)	(11)	(4)	1	(33)	(47)
Insurance and investment product fees and other	43	40	35	24	21	120
Total revenues	35	40	34	41	(12)	103
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	49	60	36	29	32	157
Amortization of deferred acquisition costs and intangibles	3	3	3	3	3	12
Interest expense	80	80	82	84	62	308
Total benefits and expenses	132	143	121	116	97	477
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(97)	(103)	(87)	(75)	(109)	(374)
Benefit for income taxes	(33)	(31)	(35)	(31)	(37)	(134)
LOSS FROM CONTINUING OPERATIONS	(64)	(72)	(52)	(44)	(72)	(240)
Income (loss) from discontinued operations, net of taxes [2]	(20)	6	12	27	12	57
NET LOSS	(84)	(66)	(40)	(17)	(60)	(183)
ADJUSTMENTS TO NET LOSS:						
Net investment (gains) losses, net of taxes and other adjustments	6	7	3	(1)	22	31
(Income) loss from discontinued operations, net of taxes	20	(6)	(12)	(27)	(12)	(57)
NET OPERATING LOSS	$ (58)	$ (65)	$ (49)	$ (45)	$ (50)	$ (209)
Effective tax rate (operating loss)	*33.5%*	*29.8%*	*40.0%*	*41.7%*	*34.1%*	*36.2%*

(1) Includes inter-segment eliminations and non-core products.
(2) Operating results of the wealth management business presented as discontinued operations were as follows:

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Net investment gains (losses)	$ —	$ —	$ —	$ (2)	$ (1)	$ (3)
Insurance and investment product fees and other	78	74	82	83	112	351
Total revenues	78	74	82	81	111	348
BENEFITS AND EXPENSES:						
Acquisition and operating expenses, net of deferrals	66	58	62	62	90	272
Amortization of deferred acquisition costs and intangibles	1	1	2	1	1	5
Total benefits and expenses	67	59	64	63	91	277
INCOME BEFORE INCOME TAXES AND OTHER ITEMS	11	15	18	18	20	71
Provision for income taxes	4	7	6	6	8	27
Goodwill impairment and other gain (loss) from sale	27	2	—	(15)	—	(13)
NET INCOME (LOSS)	$ (20)	$ 6	$ 12	$ 27	$ 12	$ 57
Assets under management [3]	$ 23,056	$ 22,349	$ 22,633	$ 22,320	$ 25,684	$ 22,349

(3) Assets under management for the wealth management business represent third-party assets under management that are not consolidated in the company's financial statements.

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Investments Summary
(amounts in millions)

	March 31, 2013		December 31, 2012		September 30, 2012		June 30, 2012		March 31, 2012	
	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	$ 36,577	48%	$ 37,207	48%	$ 37,335	48%	$ 35,553	46%	$ 34,598	46%
Private fixed maturity securities	10,572	14	10,484	13	10,306	13	10,119	13	9,992	13
Residential mortgage-backed securities(1)	5,551	7	5,532	7	5,489	7	5,377	7	5,250	7
Commercial mortgage-backed securities	2,731	4	2,947	4	2,902	4	2,900	4	2,987	4
Other asset-backed securities	2,572	3	2,583	3	2,685	3	2,531	3	2,396	3
Tax-exempt	270	—	294	—	302	—	310	1	341	1
Non-investment grade fixed maturity securities	2,809	4	3,114	4	3,195	4	3,001	4	2,968	4
Equity securities:										
Common stocks and mutual funds	401	1	431	1	410	1	374	1	382	1
Preferred stocks	89	—	87	—	114	—	57	—	50	—
Commercial mortgage loans	5,866	8	5,872	8	5,861	8	5,875	8	6,030	8
Restricted commercial mortgage loans related to securitization entities	324	—	341	—	359	—	382	—	392	1
Policy loans	1,606	2	1,601	2	1,626	2	1,619	2	1,555	2
Cash, cash equivalents and short-term investments	4,104	5	3,897	5	3,854	5	4,130	5	4,369	6
Securities lending	183	—	187	—	181	—	175	—	93	—
Other invested assets: Limited partnerships	326	1	339	—	344	—	357	—	352	—
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	353	—	466	1	614	1	801	1	252	—
Other cash flow	9	—	3	—	1	—	3	—	1	—
Fair value	4	—	43	—	48	—	54	—	69	—
Equity index options—non-qualified	17	—	25	—	24	—	31	—	21	—
Other non-qualified	554	1	612	1	697	1	710	1	516	1
Trading portfolio	468	1	556	1	680	1	742	1	770	1
Counterparty collateral	615	1	840	1	1,010	1	1,218	2	589	1
Restricted other invested assets related to securitization entities	399	—	393	1	393	1	391	1	384	1
Other	146	—	157	—	173	—	135	—	121	—
Total invested assets and cash	$ 76,546	100%	$ 78,011	100%	$ 78,603	100%	$ 76,845	100%	$ 74,478	100%
Public Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 17,050	36%	$ 17,372	36%	$ 17,864	37%	$ 17,055	37%	$ 16,612	37%
AA	4,664	10	4,746	10	4,709	10	4,498	10	4,574	10
A	13,133	28	13,238	28	13,311	28	13,083	28	12,542	28
BBB	10,345	22	10,567	22	10,372	21	9,759	21	9,638	21
BB	1,260	3	1,296	3	1,280	3	1,205	3	1,173	3
B	135	—	147	—	145	—	160	—	150	—
CCC and lower	257	1	397	1	456	1	408	1	424	1
Total public fixed maturity securities	$ 46,844	100%	$ 47,763	100%	$ 48,137	100%	$ 46,168	100%	$ 45,113	100%
Private Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 1,354	10%	$ 1,427	10%	$ 1,657	12%	$ 1,649	12%	$ 1,581	12%
AA	1,462	10	1,521	11	1,349	10	1,170	9	1,122	8
A	4,419	31	4,338	30	4,164	29	4,238	31	4,290	32
BBB	5,846	41	5,838	41	5,593	40	5,338	39	5,205	39
BB	886	6	929	6	974	7	906	7	966	7
B	154	1	194	1	187	1	171	1	119	1
CCC and lower	117	1	151	1	153	1	151	1	136	1
Total private fixed maturity securities	$ 14,238	100%	$ 14,398	100%	$ 14,077	100%	$ 13,623	100%	$ 13,419	100%

(1) The company does not have any material exposure to residential mortgage-backed securities collateralized debt obligations (CDOs).
(2) Nationally Recognized Statistical Rating Organizations.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Fixed Maturity Securities Summary
(amounts in millions)

	March 31, 2013		December 31, 2012		September 30, 2012		June 30, 2012		March 31, 2012	
	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total
Fixed Maturity Securities—Security Sector:										
U.S. government, agencies and government-sponsored enterprises	$ 5,381	9%	$ 5,491	9%	$ 5,503	9%	$ 4,985	8%	$ 4,574	8%
Tax-exempt	270	0	294	1	302	1	310	1	341	—
Foreign government	2,345	4	2,422	4	2,574	4	2,505	4	2,291	4
U.S. corporate	25,936	43	26,105	42	26,306	42	25,545	43	25,207	43
Foreign corporate	15,540	25	15,792	25	15,368	25	14,585	24	14,442	25
Residential mortgage-backed securities	5,942	10	6,081	10	6,119	10	5,976	10	5,852	10
Commercial mortgage-backed securities	3,056	5	3,333	5	3,286	5	3,268	6	3,346	6
Other asset-backed securities	2,612	4	2,643	4	2,756	4	2,617	4	2,479	4
Total fixed maturity securities	$ 61,082	100%	$ 62,161	100%	$ 62,214	100%	$ 59,791	100%	$ 58,532	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 7,746	20%	$ 7,820	20%	$ 8,063	20%	$ 8,028	21%	$ 8,138	21%
Utilities and energy	9,438	24	9,432	24	9,265	23	8,965	23	8,752	23
Consumer—non-cyclical	4,979	13	5,027	13	5,065	13	4,917	13	4,778	13
Consumer—cyclical	2,217	6	2,272	6	2,222	6	2,249	6	2,183	6
Capital goods	2,460	6	2,515	6	2,515	6	2,413	6	2,345	6
Industrial	2,546	6	2,511	6	2,434	6	2,341	6	2,267	6
Technology and communications	2,916	7	2,966	7	2,792	7	2,629	7	2,630	7
Transportation	1,581	4	1,588	4	1,566	4	1,454	4	1,435	4
Other	5,650	14	5,793	14	5,786	15	5,322	14	5,331	14
Subtotal	39,533	100%	39,924	100%	39,708	100%	38,318	100%	37,859	100%
Non-Investment Grade:										
Finance and insurance	413	21%	454	23%	460	23%	414	23%	348	20%
Utilities and energy	372	19	406	21	429	22	381	21	396	22
Consumer—non-cyclical	161	8	171	9	160	8	135	7	142	8
Consumer—cyclical	119	6	110	5	95	5	76	4	76	4
Capital goods	247	13	257	13	287	14	310	17	303	17
Industrial	322	17	318	16	290	15	269	15	280	16
Technology and communications	241	12	186	9	171	9	140	8	165	9
Transportation	53	3	55	3	58	3	59	3	60	3
Other	15	1	16	1	16	1	28	2	20	1
Subtotal	1,943	100%	1,973	100%	1,966	100%	1,812	100%	1,790	100%
Total	$ 41,476	100%	$ 41,897	100%	$ 41,674	100%	$ 40,130	100%	$ 39,649	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 2,731	4%	$ 2,634	4%	$ 3,097	5%	$ 3,054	5%	$ 2,958	5%
Due after one year through five years	10,997	18	11,139	18	11,162	18	10,765	18	11,183	19
Due after five years through ten years	12,243	20	12,266	20	12,009	19	11,569	19	11,066	19
Due after ten years	23,501	39	24,065	39	23,785	38	22,542	38	21,648	37
Subtotal	49,472	81	50,104	81	50,053	80	47,930	80	46,855	80
Mortgage and asset-backed securities	11,610	19	12,057	19	12,161	20	11,861	20	11,677	20
Total fixed maturity securities	$ 61,082	100%	$ 62,161	100%	$ 62,214	100%	$ 59,791	100%	$ 58,532	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Commercial Mortgage Loans Summary
(amounts in millions)

	March 31, 2013		December 31, 2012		September 30, 2012		June 30, 2012		March 31, 2012	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Geographic Region										
Pacific	$ 1,582	27%	$ 1,553	26%	$ 1,526	26%	$ 1,486	25%	$ 1,504	25%
South Atlantic	1,549	26	1,587	27	1,619	27	1,640	28	1,629	27
Middle Atlantic	750	13	739	13	710	12	715	12	750	12
Mountain	458	8	463	8	442	7	461	8	482	8
East North Central	451	8	468	8	513	9	528	9	544	9
West North Central	374	6	353	6	339	6	320	5	332	5
New England	341	6	343	6	342	6	344	6	385	6
West South Central	259	4	265	4	260	4	269	4	293	5
East South Central	140	2	141	2	152	3	155	3	157	3
Subtotal	5,904	100%	5,912	100%	5,903	100%	5,918	100%	6,076	100%
Allowance for losses	(40)		(42)		(44)		(46)		(49)	
Unamortized fees and costs	2		2		2		3		3	
Total	$ 5,866		$ 5,872		$ 5,861		$ 5,875		$ 6,030	
Property Type										
Retail	$ 1,953	33%	$ 1,895	32%	$ 1,882	32%	$ 1,899	32%	$ 1,907	31%
Office	1,595	27	1,580	27	1,533	26	1,520	26	1,553	26
Industrial	1,584	27	1,603	27	1,633	27	1,623	27	1,688	28
Apartments	542	9	552	9	578	10	595	10	626	10
Mixed use/other	230	4	282	5	277	5	281	5	302	5
Subtotal	5,904	100%	5,912	100%	5,903	100%	5,918	100%	6,076	100%
Allowance for losses	(40)		(42)		(44)		(46)		(49)	
Unamortized fees and costs	2		2		2		3		3	
Total	$ 5,866		$ 5,872		$ 5,861		$ 5,875		$ 6,030	
Allowance for Losses on Commercial Mortgage Loans										
Beginning balance	$ 42		$ 44		$ 46		$ 49		$ 51	
Provision	—		—		1		—		—	
Release	(2)		(2)		(3)		(3)		(2)	
Ending balance	$ 40		$ 42		$ 44		$ 46		$ 49	

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Commercial Mortgage Loans Summary
(amounts in millions)

Loan Size	March 31, 2013 Principal Balance	March 31, 2013 % of Total	December 31, 2012 Principal Balance	December 31, 2012 % of Total	September 30, 2012 Principal Balance	September 30, 2012 % of Total	June 30, 2012 Principal Balance	June 30, 2012 % of Total	March 31, 2012 Principal Balance	March 31, 2012 % of Total
Under $5 million	$ 2,425	41%	$ 2,458	42%	$ 2,722	46%	$ 2,583	44%	$ 2,655	44%
$5 million but less than $10 million	1,573	27	1,508	25	1,521	26	1,512	25	1,540	25
$10 million but less than $20 million	1,255	21	1,162	20	1,058	18	1,063	18	1,117	18
$20 million but less than $30 million	205	3	267	4	198	3	247	4	249	4
$30 million and over	446	8	517	9	404	7	513	9	515	9
Total	$ 5,904	100%	$ 5,912	100%	$ 5,903	100%	$ 5,918	100%	$ 6,076	100%

Commercial Mortgage Loan Information by Vintage as of March 31, 2013
(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	$ 1,224	592	$ 2	47%	$ 4	1	$ 4
2005	1,136	273	$ 4	59%	—	—	$ —
2006	1,112	261	$ 4	66%	11	4	$ 3
2007	910	162	$ 6	71%	5	3	$ 2
2008	258	56	$ 5	71%	3	1	$ 3
2009	—	—	$ —	— %	—	—	$ —
2010	97	17	$ 6	57%	—	—	$ —
2011	279	54	$ 5	63%	3	1	$ 3
2012	685	97	$ 7	66%	—	—	$ —
2013	203	30	$ 7	66%	—	—	$ —
Total	$ 5,904	1,542	$ 4	61%	$ 26	10	$ 3

(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 March 31, 2013.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income						
Fixed maturity securities—taxable	$ 656	$ 678	$ 659	$ 669	$ 660	$2,666
Fixed maturity securities—non-taxable	2	2	2	3	4	11
Commercial mortgage loans	82	84	87	85	84	340
Restricted commercial mortgage loans related to securitization entities	7	8	8	7	9	32
Equity securities	4	5	4	6	4	19
Other invested assets	46	37	46	36	43	162
Limited partnerships	2	12	2	20	10	44
Restricted other invested assets related to securitization entities	—	1	—	—	—	1
Policy loans	32	30	31	31	31	123
Cash, cash equivalents and short-term investments	7	7	8	10	10	35
Gross investment income before expenses and fees	838	864	847	867	855	3,433
Expenses and fees	(24)	(24)	(22)	(21)	(23)	(90)
Net investment income	$ 814	$ 840	$ 825	$ 846	$ 832	$3,343
Annualized Yields						
Fixed maturity securities—taxable	4.7%	4.9%	4.8%	4.9%	4.9%	4.8%
Fixed maturity securities—non-taxable	2.7%	2.5%	2.4%	3.3%	3.4%	2.9%
Commercial mortgage loans	5.6%	5.7%	5.9%	5.7%	5.5%	5.7%
Restricted commercial mortgage loans related to securitization entities	8.4%	9.1%	8.6%	7.6%	9.0%	8.5%
Equity securities	3.4%	4.1%	3.5%	5.7%	4.1%	4.4%
Other invested assets	28.3%	18.6%	20.0%	14.0%	15.8%	17.1%
Limited partnerships(1)	2.4%	14.0%	2.3%	22.6%	11.5%	12.7%
Restricted other invested assets related to securitization entities	— %	1.1%	0.2%	0.1%	— %	0.3%
Policy loans	8.0%	7.4%	7.6%	7.8%	8.0%	7.7%
Cash, cash equivalents and short-term investments	0.7%	0.7%	0.8%	0.9%	0.8%	0.8%
Gross investment income before expenses and fees	4.8%	4.9%	4.9%	5.0%	4.9%	4.9%
Expenses and fees	-0.1%	-0.1%	-0.2%	-0.1%	-0.1%	-0.1%
Net investment income	4.7%	4.8%	4.7%	4.9%	4.8%	4.8%

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

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

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

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:						
Fixed maturity securities:						
U.S. corporate	$ 4	$ 9	$ 5	$ (1)	$ 8	$ 21
U.S. government, agencies and government-sponsored enterprises	—	1	2	2	2	7
Foreign corporate	1	3	1	1	1	6
Foreign government	4	3	2	2	1	8
Tax-exempt	(2)	—	(1)	1	(1)	(1)
Mortgage-backed securities	(20)	(5)	(1)	(2)	(2)	(10)
Asset-backed securities	(8)	(14)	(1)	—	1	(14)
Equity securities	3	—	3	—	—	3
Total net realized gains (losses) on available-for-sale securities	(18)	(3)	10	3	10	20
Impairments:						
Sub-prime residential mortgage-backed securities	(2)	(6)	(8)	(2)	(2)	(18)
Alt-A residential mortgage-backed securities	—	(1)	(4)	(7)	(3)	(15)
Total sub-prime and Alt-A residential mortgage-backed securities	(2)	(7)	(12)	(9)	(5)	(33)
Prime residential mortgage-backed securities	—	—	(1)	(3)	—	(4)
Other mortgage-backed securities	—	(1)	(1)	(1)	(1)	(4)
Commercial mortgage-backed securities	(1)	(3)	(3)	(3)	(3)	(12)
Corporate fixed maturity securities	(4)	(3)	—	(10)	—	(13)
Limited partnerships	—	—	—	(1)	—	(1)
Commercial mortgage loans	—	—	(2)	—	(1)	(3)
Total impairments	(7)	(14)	(19)	(27)	(10)	(70)
Net unrealized gains (losses) on trading securities	6	—	9	22	(17)	14
Derivative instruments	(27)	6	(2)	(18)	17	3
Commercial mortgage loans held-for-sale market valuation allowance	1	(2)	1	1	2	2
Contingent purchase price valuation change	1	1	(6)	1	—	(4)
Net gains (losses) related to securitization entities	6	21	12	(3)	22	52
Other	(1)	—	—	—	—	—
Net investment gains (losses), net of taxes	(39)	9	5	(21)	24	17
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	12	(7)	(6)	3	(5)	(15)
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	(1)	—	(1)	—	(2)	(3)
Net investment gains (losses), net of taxes and other adjustments	$ (28)	$ 2	$ (2)	$ (18)	$ 17	$ (1)

Reconciliations of Non-GAAP Measures

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended				
	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended (1)	$ 382	$ 325	$ 298	$ 245	$ 27
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 11,200	$ 11,115	$ 11,022	$ 10,958	$ 10,929
GAAP Basis ROE (1) divided by (2)	3.4%	2.9%	2.7%	2.2%	0.2%
Operating ROE					
Net operating income (loss) for the twelve months ended (1)	$ 489	$ 355	$ 305	$ 241	$ 40
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 11,200	$ 11,115	$ 11,022	$ 10,958	$ 10,929
Operating ROE (1) divided by (2)	4.4%	3.2%	2.8%	2.2%	0.4%

Quarterly Average ROE	Three months ended				
	March 31, 2013	December 31, 2012	September 30, 2012	June 30, 2012	March 31, 2012
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended (3)	$ 103	$ 168	$ 35	$ 76	$ 46
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 11,345	$ 11,225	$ 11,138	$ 11,076	$ 11,005
Annualized GAAP Quarterly Basis ROE (3) divided by (4)	3.6%	6.0%	1.3%	2.7%	1.7%
Operating ROE					
Net operating income (loss) for the period ended (3)	$ 151	$ 160	$ 111	$ 67	$ 17
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 11,345	$ 11,225	$ 11,138	$ 11,076	$ 11,005
Annualized Operating Quarterly Basis ROE (3) divided by (4)	5.3%	5.7%	4.0%	2.4%	0.6%

Non-GAAP Definition for Operating ROE

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 8 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), but including equity related to discontinued operations 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 8 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).

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Reconciliation of Expense Ratio
(amounts in millions)

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
GAAP Basis Expense Ratio						
Acquisition and operating expenses, net of deferrals(1)	$ 433	$ 272	$ 443	$ 439	$ 440	$1,594
Total revenues(2)	$2,303	$2,467	$2,456	$2,402	$2,315	$9,640
Expense ratio (1) divided by (2)	18.8%	11.0%	18.0%	18.3%	19.0%	16.5%
GAAP Basis, As Adjusted—Expense Ratio						
Acquisition and operating expenses, net of deferrals	$ 433	$ 272	$ 443	$ 439	$ 440	$1,594
Less lifestyle protection insurance business	110	113	117	126	127	483
Adjusted acquisition and operating expenses, net of deferrals(3)	$ 323	$ 159	$ 326	$ 313	$ 313	$1,111
Total revenues	$2,303	$2,467	$2,456	$2,402	$2,315	$9,640
Less lifestyle protection insurance business	205	195	198	211	218	822
Less net investment gains (losses)	(67)	11	8	(34)	36	21
Adjusted total revenues(4)	$2,165	$2,261	$2,250	$2,225	$2,061	$8,797
Adjusted expense ratio (3) divided by (4)	14.9%	7.0%	14.5%	14.1%	15.2%	12.6%

Non-GAAP Definition for Expense Ratio

The company references the non-GAAP financial measure entitled “expense ratio” as a measure of productivity. The company defines expense ratio as acquisition and operating expenses, net of deferrals, divided by total revenues, excluding the effects of the company’s lifestyle protection insurance business. The lifestyle protection insurance business is 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
FIRST QUARTER 2013

Reconciliation of Core Premiums
(amounts in millions)

	2013	2012				
	1Q	4Q	3Q	2Q	1Q	Total
Reported premiums	$1,261	$1,320	$1,313	$1,302	$1,106	$5,041
Less U.S. Life Insurance—fixed annuities premiums	13	30	26	15	33	104
Less impact of changes in foreign exchange rates	6	(2)	(34)	(23)	(3)	(62)
Core premiums	$1,242	$1,292	$1,321	$1,310	$1,076	$4,999
Reported premium percentage change from prior year	14.0%	-2.2%	-10.0%	-9.9%	-22.9%	-11.4%
Core premium percentage change from prior year	15.4%	-1.4%	-4.5%	-5.1%	-23.4%	-8.7%

Non-GAAP Definition for Core Premiums

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

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Reconciliation of Core Yield

		2013	2012				
	(Assets—amounts in billions)	**1Q**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$76.5	$78.0	$78.6	$76.8	$74.5	$ 78.0
	Subtract:						
	Securities lending	0.2	0.2	0.2	0.2	0.1	0.2
	Unrealized gains (losses)	6.7	7.2	7.3	6.4	4.1	7.2
	Derivative counterparty collateral	0.6	0.8	1.0	1.2	0.6	0.8
	Adjusted end of period invested assets	$69.0	$69.8	$70.1	$69.0	$69.7	$ 69.8
(A)	**Average Invested Assets Used in Reported Yield Calculation**	$69.4	$70.0	$69.6	$69.4	$69.8	$ 69.7
	Subtract:						
	Restricted commercial mortgage loans and other invested assets related to securitization entities	0.3	0.3	0.4	0.3	0.4	0.4
(B)	**Average Invested Assets Used in Core Yield Calculation**	69.1	69.7	69.2	69.1	69.4	69.3
	Subtract:						
	Portfolios supporting floating products and non-recourse funding obligations [1]	5.7	6.2	6.6	6.8	7.5	6.8
(C)	**Average Invested Assets Used in Core Yield (excl. Floating and Non-Recourse Funding) Calculation**	$63.4	$63.5	$62.6	$62.3	$61.9	$ 62.5
	(Income—amounts in millions)						
(D)	**Reported—Net Investment Income**	$ 814	$ 840	$ 825	$ 846	$ 832	$3,343
	Subtract:						
	Bond calls and commercial mortgage loan prepayments	10	13	14	4	5	36
	Reinsurance[2]	22	16	19	24	22	81
	Other non-core items [3]	2	13	3	8	4	28
	Restricted commercial mortgage loans and other invested assets related to securitization entities	4	5	6	5	5	21
(E)	**Core Net Investment Income**	776	793	783	805	796	3,177
	Subtract:						
	Investment income from portfolios supporting floating products and non-recourse funding obligations [1]	25	31	29	30	33	123
(F)	**Core Net Investment Income (excl. Floating and Non-Recourse Funding)**	$ 751	$ 762	$ 754	$ 775	$ 763	$3,054
(D) / (A)	**Reported Yield**	4.69%	4.80%	4.74%	4.88%	4.77%	4.80%
(E) / (B)	**Core Yield**	4.49%	4.55%	4.53%	4.66%	4.59%	4.58%
(F) / (C)	**Core Yield (excl. Floating and Non-Recourse Funding)**	4.74%	4.80%	4.82%	4.98%	4.93%	4.88%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Financial Strength Ratings

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

Company	S&P	Moody's	A.M. Best
Genworth Life Insurance Company	A-	A3	A
Genworth Life Insurance Company (short-term rating)	A2	P-2	Not rated
Genworth Life and Annuity Insurance Company	A-	A3	A
Genworth Life and Annuity Insurance Company (short-term rating)	A2	P-2	Not rated
Genworth Life Insurance Company of New York	A-	A3	A

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

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	Ba2
Genworth Residential Mortgage Insurance Corporation of NC	B	Ba2
Genworth Financial Mortgage Insurance Pty. Limited (Australia)	AA-	A3
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.(2)	mxAA-	Aa3.mx

(1) Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by Dominion Bond Rating Service (DBRS).
(2) Genworth Seguros de Credito a la Vivienda S.A. de C.V. is also rated "BB+" by S&P and "Baa3" by Moody's on a Global Scale Insurance financial strength basis.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2013

Financial Strength Ratings (continued)

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

Moody's states that insurance companies rated “A” (Good) offer good financial security and that insurance companies 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 “A3” and “Ba2” ratings are the seventh- and twelfth-highest, respectively, of Moody’s 21 ratings categories. The short-term rating “P-2” is the second highest rating and shows strong ability for repayment of short-term debt obligations. Issuers or issues rated “Aa.mx” demonstrate very strong creditworthiness relative to other issuers in Mexico.

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

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

S&P, Moody’s, A.M. Best 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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