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

October 29, 2013
Date of Report
(Date of earliest event reported)

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

Delaware	001-32195	80-0873306
(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 October 29, 2013, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended September 30, 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 September 30, 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 October 29, 2013.
99.2	Financial Supplement for the quarter ended September 30, 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: October 29, 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 October 29, 2013.
99.2	Financial Supplement for the quarter ended September 30, 2013.

News Release

6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces Third Quarter 2013 Results
Net Income Improves From Prior Year To $108 Million
Long Term Care Insurance Rate Actions Improve Earnings
Company Addresses Near Term Debt Maturities And Establishes Credit Line

Richmond, VA (October 29, 2013) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the third quarter of 2013. The company reported net income[1] of $108 million, or $0.22 per diluted share, compared with net income of $35 million, or $0.07 per diluted share, in the third quarter of 2012. Net operating income[2] for the third quarter of 2013 was $119 million, or $0.24 per diluted share, compared with net operating income of $111 million, or $0.22 per diluted share, in the third quarter of 2012.

"Genworth is moving forward and rebuilding shareholder value through solid operating performance from our divisions, the increasing impact of long term care rate actions and continued achievement of key milestones," said Tom McInerney, President and CEO. "We have increased our cash balance, established a new credit line, and addressed our near term debt maturities, which have strengthened our balance sheet and increased financial flexibility."

Consolidated Net Income & Net Operating Income

	Three months ended September 30 (Unaudited)			
	2013		2012	
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share
Net income	$ 108	$ 0.22	$ 35	$ 0.07
Net operating income	$ 119	$ 0.24	$ 111	$ 0.22
Weighted average diluted shares	499.3		493.9	
Book value per share	$29.55		$33.31	
Book value per share, excluding accumulated other comprehensive income (loss)	$23.60		$22.69	

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 income for the quarter was negatively impacted by two charges in Corporate and Other activities consisting of $20 million from the make-whole expense related to the redemption of the company's 2015 senior notes and an adjustment of $20 million, including $18 million from a correction of prior periods, related to non-deductible stock compensation expense resulting from cancellations.

Net investment losses, net of tax and other adjustments, were $13 million in the quarter compared to net investment losses of $2 million in the prior year. Total investment impairments, net of tax, were $3 million in the current quarter and $19 million in the prior year. The prior year included an after-tax goodwill impairment of all of the goodwill related to the International Protection segment of $86 million.

In August 2013, the company closed the sale of its wealth management business. During the quarter, the company recognized $2 million of income from discontinued operations, comprising $4 million of income and a true-up to the loss on sale of $2 million. Net proceeds of approximately $360 million, together with cash on hand at Genworth Holdings, Inc., will be used to address the company's remaining 2014 debt at maturity or before.

Net operating income results are summarized in the table below:

Net Operating Income (Loss)

(Amounts in millions)	Q3 13	Q2 13	Q3 12
U.S. Life Insurance Division:			
U.S. Life Insurance	$ 111	$ 79	$ 86
Total U.S. Life Insurance Division	**111**	**79**	**86**
Global Mortgage Insurance Division:			
International Mortgage Insurance	90	89	94
U.S. Mortgage Insurance (U.S. MI)	(3)	13	(37)
Total Global Mortgage Insurance Division	**87**	**102**	**57**
Corporate and Other Division:			
International Protection	4	1	8
Runoff	25	6	9
Corporate and Other	(108)	(55)	(49)
Total Corporate and Other Division	**(79)**	**(48)**	**(32)**
Total Net Operating Income	**$ 119**	**$ 133**	**$ 111**

Net operating income excludes net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses and restructuring charges, net of taxes. A reconciliation of net operating income 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 third quarter of 2013 was an unfavorable impact of $7 million versus the prior quarter and prior year.

U.S. Life Insurance Division

U.S. Life Insurance Division net operating income was $111 million, compared with $79 million in the prior quarter and $86 million a year ago.

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

	Q3 13	Q2 13	Q3 12
U.S. Life Insurance			
Life Insurance	$ 54	$ 27	$ 22
Long Term Care Insurance	41	26	45
Fixed Annuities	16	26	19
Total U.S. Life Insurance	111	79	86
Total U.S. Life Insurance	**$ 111**	**$ 79**	**$ 86**

Sales
(Amounts in millions)

	Q3 13	Q2 13	Q3 12
U.S. Life Insurance			
Life Insurance			
Term Life	$ 5	$ 4	$ 1
Term Universal Life	—	—	19
Universal Life	5	5	15
Linked Benefits	2	3	3
Long Term Care Insurance			
Individual	37	38	63
Group	3	5	6
Fixed Annuities	760	212	487

Account Value
(Amounts in millions)

	Q3 13	Q2 13	Q3 12
Fixed Annuities	$18,367	$17,949	$18,677

U.S. Life Insurance Division

Key Points

- U.S. Life Insurance Division net operating income was $111 million, compared with $79 million in the prior quarter and $86 million a year ago.
- Compared to the prior quarter, sales of life insurance products were flat, modestly lower in individual long term care insurance (LTC) and up in fixed annuities from more competitively priced products in the higher interest rate environment.

- The consolidated risk-based capital (RBC) ratio is estimated to be approximately 450 percent[3], up modestly from approximately 445 percent at the end of the second quarter of 2013.
- As of September 30, 2013, LTC in force premium rate increase approvals represented approximately $155 to $160 million of the expected $200 to $300 million premium increase when fully implemented.

Life Insurance

Life insurance net operating income was $54 million, compared with $27 million in the prior quarter and $22 million in the prior year. Results in the quarter included an $18 million favorable impact from a correction to reserves in the term universal life insurance product, a $12 million unfavorable tax valuation allowance on a deferred tax asset on a specific separate tax return net operating loss that is no longer expected to be realized and an $11 million net favorable impact from the unlocking of mortality and interest assumptions primarily impacting reserves and deferred acquisition costs (DAC). Mortality experience was favorable versus pricing expectations, the prior quarter and prior year because of lower frequency and severity. Prior year results included $15 million of unfavorable items, including a $6 million unfavorable impact from a life block transaction. Sales were flat versus the prior quarter and down $26 million versus the prior year when the company discontinued sales of its term universal life insurance product and began to transition to new term and universal life insurance product offerings. The company will continue to make pricing and product changes that are expected to increase sales over time.

Long Term Care Insurance

Long term care insurance net operating income was $41 million, compared with $26 million in the prior quarter and $45 million in the prior year. Results benefitted from premium increases and reduced benefits of $14 million versus the prior quarter and $26 million versus the prior year related to the premium increases approved and implemented to date. Results also included a $16 million correction that increased reserves to reflect a benefit for policyholders related to an accumulated benefit option. Mostly offsetting the increase was an $11 million favorable adjustment from a refinement of the methodology for calculating incurred but not reported reserves to more fully reflect product specific incidence rates and a $4 million favorable impact as part of the multi-stage system conversion. Total pending claims were up from the prior quarter as cancellations of pending claims were more than offset by new pending claims. Prior year results included favorable reserve adjustments of $29 million. The reported loss ratio for the current quarter was approximately 64 percent, three points lower than the prior quarter and one point higher than the prior year. Individual LTC sales of $37 million were modestly lower than the prior quarter. Sales are expected to trend down in the near term due to the cessation of sales of AARP branded products in the retail channel and the introduction of higher priced products in additional states. The company continues to utilize reinsurance in LTC as part of its capital optimization strategies.

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

As previously announced in the third quarter of 2012, the company filed for LTC in force premium rate increases with the goal of achieving approximately $200 to $300 million of additional annual premiums when fully implemented by 2017. As of September 30, 2013, the company has received approvals representing approximately $155 to $160 million of the targeted premium increase.

In September 2013, the company announced that it began filing for LTC premium rate increases on certain Privileged Choice® and Classic Select® policies sold between 2003 and 2012. The premium rate increases requested range between six and thirteen percent on more than $800 million in annualized in force premiums. Although these policies have generated positive operating earnings to date, the premium rate increases on these policies are primarily due to improvements in mortality and lower than priced-for lapse rates and are intended to return the projected lifetime loss ratios to the original priced-for loss ratios.

Fixed Annuities

Fixed annuities net operating income was $16 million, compared with $26 million in the prior quarter and $19 million in the prior year. Results in the quarter included lower limited partnership and bond call performance versus the prior quarter and spread compression versus both the prior quarter and prior year. Mortality was unfavorable versus the prior quarter. Sales in the quarter totaled $760 million, up sequentially benefitting from competitively priced products in the rising interest rate environment while still meeting or exceeding targeted returns.

U.S. Life Companies Capital

The consolidated RBC ratio is estimated to be approximately 450 percent[3], up modestly from approximately 445 percent at the end of the second quarter of 2013 from in force capital generation, primarily from a reduction in variable annuity required capital related to favorable equity market trends offset by new business capital use.

Global Mortgage Insurance Division

Global Mortgage Insurance Division had net operating income of $87 million, compared with net operating income of $102 million in the prior quarter and $57 million a year ago.

Global Mortgage Insurance Division
Net Operating Income (Loss)

(Amounts in millions)	Q3 13	Q2 13	Q3 12
International Mortgage Insurance			
Canada	$ 41	$ 43	$ 42
Australia	61	55	57
Other Countries	(12)	(9)	(5)
Total International Mortgage Insurance	90	89	94
U.S. Mortgage Insurance	(3)	13	(37)
Total Global Mortgage Insurance	**$ 87**	**$ 102**	**$ 57**

Sales

(Amounts in billions)	Q3 13	Q2 13	Q3 12
International Mortgage Insurance			
Flow			
Canada	$ 6.0	$ 4.7	$ 7.2
Australia	8.0	8.7	8.8
Other Countries	0.5	0.4	0.4
Bulk			
Canada	3.9	6.4	2.6
Australia	0.1	0.9	—
Other Countries	—	—	—
U.S. Mortgage Insurance			
Primary Flow	6.4	6.3	4.7
Primary Bulk	—	—	—

International Mortgage Insurance Segment

Key Points

- Reported International Mortgage Insurance segment net operating earnings were $90 million, compared with $89 million in the prior quarter and $94 million a year ago. Foreign exchange had an unfavorable impact of $8 million versus the prior quarter and $9 million versus the prior year, primarily in Australia.
- In Canada, flow new insurance written (NIW) was up 30 percent[4] sequentially and down 15 percent[4] year over year. In addition, in the current quarter, the company completed $3.9 billion of bulk transactions, consisting of low loan-to-value prime loans. In Australia, flow NIW was up two percent[4] sequentially and up one percent[4] year over year.
- The Canadian and Australian businesses continue to maintain sound capital positions.
- Dividends of $173 million, including proceeds relating to Genworth MI Canada Inc.'s share repurchase program, were paid to the holding company year-to-date through September 30, 2013.

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

Canada Mortgage Insurance

Canada reported net operating earnings of $41 million versus $43 million in the prior quarter and $42 million in the prior year. The loss ratio in the quarter was 22 percent, down three points from the prior quarter and down eight points from the prior year primarily from a favorable shift in the geographic mix of delinquencies. Total delinquencies were flat sequentially as new delinquencies were offset by cures, processed claims, loss mitigation and improving economic conditions in most regions. Improvement in losses was more than offset by higher taxes versus the prior quarter and prior year and lower revenues versus the prior year. Flow NIW was up 30 percent[4] sequentially from normal seasonal variation and down 15 percent[4] year over year primarily from a smaller origination market. In addition, the company completed several bulk transactions, consisting of low loan-to-value prime loans, of approximately $3.9 billion reflecting its selective participation in this market. At quarter end, the Canada mortgage insurance business had a regulatory capital ratio of 218 percent[3], well in excess of regulatory requirements. GAAP book value was $2.9 billion, of which $1.7 billion represented Genworth's 57.4 percent ownership interest and was flat to the prior quarter.

Australia Mortgage Insurance

Australia reported net operating earnings of $61 million versus $55 million in the prior quarter and $57 million in the prior year. The loss ratio in the quarter was 31 percent, down four points sequentially and down 16 points from the prior year, and total delinquencies were down six percent sequentially from lower new delinquencies and higher cures. Improvements in losses were partially offset by unfavorable foreign exchange. Taxes were also favorable versus the prior quarter, including an $8 million favorable impact reflecting a partial reversal of an uncertain tax position. Flow NIW was up two percent[4] sequentially and up one percent[4] year over year as low interest rates continued to improve affordability. At quarter end, the Australia mortgage insurance business had a regulatory capital ratio of 135 percent[3], in excess of regulatory requirements. The GAAP book value was $2.0 billion as of the end of the quarter, up $0.1 billion from the prior quarter.

Other Countries Mortgage Insurance

Other Countries had a net operating loss of $12 million, compared to $9 million in the prior quarter and $5 million in the prior year as the business continues to be pressured from elevated losses, primarily in Ireland.

U.S. Mortgage Insurance Segment

Key Points

- U.S. MI net operating loss was $3 million, compared with net operating income of $13 million in the prior quarter and a net operating loss of $37 million in the prior year.
- Flow NIW increased two percent from the prior quarter and increased 36 percent over the prior year to $6.4 billion.
- The risk-to-capital ratio for Genworth Mortgage Insurance Corporation (GMICO) is estimated at 23.2:1[3] and the combined risk-to-capital ratio is estimated at 22.4:1[3] as of September 30, 2013.

Total flow delinquencies decreased five percent sequentially and decreased 24 percent versus the prior year. New flow delinquencies increased approximately eight percent from the prior quarter from normal seasonal variation and decreased approximately 19 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 $29,600, down slightly from the prior quarter.

Total losses were up $26 million compared to the prior quarter from a seasonal increase in new delinquency development, modest changes in aging of existing delinquencies and lower cure activity.

Loss mitigation savings were $136 million in the quarter, down $8 million from the prior quarter. Loss mitigation savings this year through September 30, 2013 were $439 million.

Flow NIW of $6.4 billion increased two percent over the prior quarter and increased 36 percent versus the prior year reflecting an increase in both refinance and purchase private mortgage insurance penetration and stable market share. Overall private mortgage insurance market penetration was up approximately three points from the prior quarter and up approximately six points year over year. The company's estimate of market share at the end of the quarter is approximately 13 percent. Flow persistency was 79 percent. In addition, the Home Affordable Refinance Program (HARP) accounted for about $1.4 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 22.4:1 at the end of the third quarter with the risk-to-capital ratio for GMICO estimated at 23.2:1. GMICO currently maintains waivers or other authorizations from 45 states that permit the company to continue writing new business if 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 GSE's (government sponsored entities) approval. Currently, new business in one state is being written out of Genworth Residential Mortgage Assurance Corporation (GRMAC), a subsidiary of GMICO.

The company currently expects the U.S. mortgage insurance business to be modestly profitable in 2013 and expects that its 2014 results should improve over 2013. The company continues to expect seasonality in the remainder of 2013, which could cause the fourth quarter of the year to have a marginal net loss profile. Its profitability expectations are subject to the continued recovery of the U.S. housing market, the extent of seasonality that has been historically experienced in the second half of the year, and certain other items such as the cost of resolution of pending litigation.

Corporate and Other Division

Corporate and Other Division net operating loss was $79 million, compared with $48 million in the prior quarter and $32 million in the prior year.

Corporate and Other Division
Net Operating Income (Loss)

(Amounts in millions)	Q3 13	Q2 13	Q3 12
International Protection	$ 4	$ 1	$ 8
Runoff	25	6	9
Corporate and Other	(108)	(55)	(49)
Total Corporate and Other	**$ (79)**	**$ (48)**	**$ (32)**

Account Value

(Amounts in millions)	Q3 13	Q2 13	Q3 12
Variable Annuities	$7,966	$7,877	$8,270
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements	1,036	1,077	2,297

International Protection Segment

International Protection reported operating earnings of $4 million, compared with $1 million in the prior quarter and $8 million in the prior year. The business continues to be impacted by the slow consumer lending environment in Europe, and high unemployment in Southern Europe continues to keep losses elevated while a favorable shift in mix of contracts with profit share and lower expenses favorably impacted results in the quarter. At quarter end, the lifestyle protection business had a regulatory capital ratio of approximately 335 percent[3], well in excess of regulatory requirements. Dividends of $24 million were paid to the holding company through September 30, 2013.

Runoff Segment

The Runoff segment's net operating income was $25 million, compared with $6 million in the prior quarter and $9 million in the prior year. Results in the current quarter reflected more favorable equity market conditions versus the prior quarter. Taxes in the current quarter were also more favorable than the prior quarter and prior year. Results in the prior year included a $6 million unfavorable impact from refinement of DAC assumptions primarily related to the company's annual review of assumptions.

Corporate and Other

Corporate and Other's net operating loss was $108 million, compared with $55 million in the prior quarter and $49 million in the prior year. Results in the current quarter included a $20 million make-whole expense related to the redemption of the company's 2015 senior notes and an adjustment of $20 million, including $18 million from a correction of prior periods, related to non-deductible stock compensation expense resulting from cancellations.

Investment Portfolio Performance

Net investment income decreased to $801 million, compared to $821 million in the prior quarter primarily from unfavorable foreign exchange and lower impact from prepayment speeds on structured securities as interest rates increase. The reported yield for the current quarter was approximately 4.7 percent. The core yield[2] was flat to the prior quarter at approximately 4.5 percent.

Net income in the quarter included $13 million of net investment losses, net of tax, DAC amortization and other items of $4 million primarily related to mark-to-market on derivatives. Total investment impairments, net of tax, were $3 million in the current quarter and $19 million in the prior year.

Net unrealized investment gains were $1.1 billion, net of tax and other items, as of September 30, 2013 compared with $2.6 billion as of September 30, 2012 and $1.3 billion as of June 30, 2013 primarily driven by rising interest rates. The fixed maturity securities portfolio had gross unrealized investment gains of $3.7 billion compared with $6.7 billion as of September 30, 2012 and gross unrealized investment losses of $1.0 billion compared with $0.8 billion as of September 30, 2012.

Holding Company

Genworth's holding company[5] ended the quarter with approximately $1.3 billion[6] of cash and liquid assets, up approximately $300 million compared to the prior quarter, from approximately $360 million of net proceeds from the sale of the wealth management business and $45 million of dividends received from the operating companies, partially offset by approximately $50 million of debt interest payments and $50 million of net other expenses. In September 2013, the company entered into a credit agreement that provides Genworth Holdings, Inc. with a three-year $300 million, multicurrency revolving credit facility, with a $100 million sublimit for letters of credit. With the addition of the credit facility, the holding company cash and liquid asset balance target changed from two to one and a half times its annual debt service expense, plus a risk buffer of $350 million. After deducting for the net proceeds from the sale of the wealth management business transaction and cash

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

[6] Comprises cash and cash equivalents of $1,164 million and U.S. government bonds of $150 million.

on hand at Genworth Holdings, Inc. that will be used to address the remaining $485 million 2014 debt at maturity or before, cash and highly liquid securities were approximately $830 million at the end of the quarter. The holding company has no debt maturities until June 2014.

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, and financial protection coverages—and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital.

Genworth 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. Products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth, 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 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 third 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 7:30 a.m. on October 30, 2013. Investors are encouraged to review these materials.

Genworth will conduct a conference call on October 30, 2013 at 8 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 November 13, 2013 at 855 859.2056 or 404 537.3406 (outside the U.S.); the conference ID # for the call is # 70370923. 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)" and "operating earnings per share." Operating earnings per share is derived from 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 other than a $13 million after-tax expense recorded in the second quarter of 2013 related to restructuring costs. 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 September 30, 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 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 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) net written premiums 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 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. Loans subject to our loss mitigation actions, the results of which have been included in our reported estimated loss mitigation savings, are subject to re-default and may result in a potential claim in future periods, as well as potential future loss mitigation savings depending on the resolution of the re-defaulted loan. 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.

Management regularly monitors and reports a loss ratio for the company's businesses. For the mortgage and lifestyle protection insurance businesses, the loss ratio is the ratio of incurred losses and loss adjustment expenses to net earned premiums. For the long-term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less loss adjustment expenses to net earned premiums. The company considers the loss ratio to be a measure of underwriting performance in these businesses and helps to enhance the understanding of the operating performance of the businesses.

An assumed tax rate of 35% is utilized in the explanation of certain specific variances of operating performance and investment results.

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 the company's businesses*, including downturns and volatility in global economies and equity and credit markets; downgrades or potential downgrades in the company's financial strength or credit ratings; interest rate fluctuations and levels; adverse capital and credit market conditions; the valuation of fixed maturity, equity and trading securities; defaults, downgrades or other events impacting the value of the company's fixed maturity securities portfolio; defaults on the company's commercial mortgage loans or the mortgage loans underlying 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 the company's subsidiaries; competition; availability, affordability and adequacy of reinsurance; loss of key distribution partners; regulatory restrictions on the company's operations and changes in applicable laws and regulations; legal or regulatory investigations or actions; the failure of or any compromise of the security of 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 the company's deferred tax assets; changes in expected morbidity or mortality rates; accelerated amortization of deferred acquisition costs and present value of future profits; ability to increase premiums on certain in-force and future 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 international 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 the company's rescissions; the extent to which loan modifications and other similar programs may provide benefits to the company; unexpected changes in unemployment and underemployment rates in the United States; further deterioration in economic conditions or a further decline in home prices in the United States; problems associated with foreclosure process defects in the United States that may defer claim payments; changes to the role or structure of Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac); competition with government-owned and government-sponsored enterprises offering U.S. mortgage insurance; changes in regulations that affect the company's 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 the company's U.S. mortgage lending customers; legal actions under the Real Estate Settlement Procedures Act of 1974 (RESPA); potential liabilities in connection with the company's U.S. contract underwriting services; and the impact on the statutory capital and risk-to-capital ratios of the U.S. mortgage insurance business from variations in the valuation of affiliate investments;

- *Other risks*, including the risk that the company's strategy may not be successfully implemented; the company's Capital Plan may not achieve its anticipated benefits; adverse market or other conditions might delay or impede the minority sale of the company's 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 the company's corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control; 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 the impact of the expense reduction announced on June 6, 2013 is not as anticipated and the company may lose key personnel related to actions like this as well as general uncertainty in the timing of the company's turnaround; and
- *Risks relating to the company's common stock,* including the suspension of dividends and stock price fluctuations.

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

# # #

Contact Information:

Investors:	Georgette Nicholas, 804 662.2248 georgette.nicholas@genworth.com
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 September 30, 2013	Three months ended September 30, 2012
Revenues:		
Premiums	$ 1,291	$ 1,313
Net investment income	801	825
Net investment gains (losses)	(23)	9
Insurance and investment product fees and other	248	309
Total revenues	2,317	2,456
Benefits and expenses:		
Benefits and other changes in policy reserves	1,169	1,363
Interest credited	184	193
Acquisition and operating expenses, net of deferrals	407	443
Amortization of deferred acquisition costs and intangibles	182	160
Goodwill impairment	—	89
Interest expense	124	126
Total benefits and expenses	2,066	2,374
Income from continuing operations before income taxes	251	82
Provision for income taxes	105	23
Income from continuing operations	146	59
Income from discontinued operations, net of taxes	2	12
Net income	148	71
Less: net income attributable to noncontrolling interests	40	36
Net income available to Genworth Financial, Inc.'s common stockholders	$ 108	$ 35
Income from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ 0.21	$ 0.05
Diluted	$ 0.21	$ 0.05
Net income available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ 0.22	$ 0.07
Diluted	$ 0.22	$ 0.07
Weighted-average shares outstanding:		
Basic	494.0	491.7
Diluted	499.3	493.9

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

	Three months ended September 30, 2013	2012
Net operating income (loss):		
U.S. Life Insurance Division		
U.S. Life Insurance segment		
Life Insurance	$ 54	$ 22
Long Term Care	41	45
Fixed Annuities	16	19
Total U.S. Life Insurance segment	111	86
Total U.S. Life Insurance Division	111	86
Global Mortgage Insurance Division		
International Mortgage Insurance segment		
Canada	41	42
Australia	61	57
Other Countries	(12)	(5)
Total International Mortgage Insurance segment	90	94
U.S. Mortgage Insurance segment	(3)	(37)
Total Global Mortgage Insurance Division	87	57
Corporate and Other Division		
International Protection segment	4	8
Runoff segment	25	9
Corporate and Other	(108)	(49)
Total Corporate and Other Division	(79)	(32)
Net operating income	119	111
Adjustments to net operating income:		
Net investment gains (losses), net of taxes and other adjustments	(13)	(2)
Goodwill impairment, net of taxes	—	(86)
Income from discontinued operations, net of taxes	2	12
Net income available to Genworth Financial, Inc.’s common stockholders	108	35
Add: net income attributable to noncontrolling interests	40	36
Net income	$ 148	$ 71
Net income available to Genworth Financial, Inc.’s common stockholders per common share:		
Basic	$ 0.22	$ 0.07
Diluted	$ 0.22	$ 0.07
Net operating income per common share:		
Basic	$ 0.24	$ 0.23
Diluted	$ 0.24	$ 0.22
Weighted-average shares outstanding:		
Basic	494.0	491.7
Diluted	499.3	493.9

Condensed Consolidated Balance Sheets
(Amounts in millions)

	September 30, 2013	December 31, 2012
Assets		
Cash, cash equivalents and invested assets	$ 73,758	$ 78,726
Deferred acquisition costs	5,256	5,036
Intangible assets	404	366
Goodwill	867	868
Reinsurance recoverable	17,224	17,230
Other assets	668	710
Separate account assets	9,957	9,937
Assets associated with discontinued operations	—	439
Total assets	$ 108,134	$ 113,312
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	$ 33,612	$ 33,505
Policyholder account balances	25,266	26,262
Liability for policy and contract claims	7,271	7,509
Unearned premiums	4,160	4,333
Deferred tax and other liabilities	4,900	6,746
Borrowings related to securitization entities	297	336
Non-recourse funding obligations	2,046	2,066
Long-term borrowings	4,780	4,776
Separate account liabilities	9,957	9,937
Liabilities associated with discontinued operations	—	61
Total liabilities	92,289	95,531
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,149	12,127
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	1,106	2,692
Net unrealized gains (losses) on other-than-temporarily impaired securities	3	(54)
Net unrealized investment gains (losses)	1,109	2,638
Derivatives qualifying as hedges	1,442	1,909
Foreign currency translation and other adjustments	388	655
Total accumulated other comprehensive income (loss)	2,939	5,202
Retained earnings	2,215	1,863
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,604	16,493
Noncontrolling interests	1,241	1,288
Total stockholders' equity	15,845	17,781
Total liabilities and stockholders' equity	$ 108,134	$ 113,312

Impact of Foreign Exchange on Operating Results[7]
Three months ended September 30, 2013

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[8]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(17)%	(15)%
Flow new insurance written (3Q13 vs. 2Q13)	28%	30%
Australia MI:		
Flow new insurance written	(9)%	1%
Flow new insurance written (3Q13 vs. 2Q13)	(8)%	2%

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

Reconciliation of Net Investment Gains (Losses)
(Amounts in millions)

	Three months ended September 30,	
	2013	2012
Net investment gains (losses), gross	$ (23)	$ 9
Adjustments for:		
Deferred acquisition costs and other intangible amortization and certain benefit reserves	6	(9)
Net investment gains (losses) attributable to noncontrolling interests	(4)	(2)
Taxes	8	—
Net investment gains (losses), net of taxes and other adjustments	$ (13)	$ (2)

Reconciliation of Core Yield to Reported Yield

(Assets - amounts in billions)	For the three months ended September 30, 2013
Reported Total Invested Assets and Cash	$ 73.1
Subtract:	
Securities lending	0.2
Unrealized gains (losses)	3.3
Derivative counterparty collateral	0.3
Adjusted end of period invested assets	$ 69.3
Average Invested Assets Used in Reported Yield Calculation	$ 68.6
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[9]	0.3
Average Invested Assets Used in Core Yield Calculation	$ 68.3
(Income - amounts in millions)	
Reported Net Investment Income	$ 801
Subtract:	
Bond calls and commercial mortgage loan prepayments	15
Reinsurance[10]	17
Other non-core items[11]	4
Restricted commercial mortgage loans and other invested assets related to securitization entities[9]	4
Core Net Investment Income	$ 761
Reported Yield	4.67%
Core Yield	4.46%

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 cost basis adjustments on structured securities, preferred stock income and various other immaterial items.

EXHIBIT 99.2

Third Quarter Financial Supplement

September 30, 2013

Genworth

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Dear Investor,

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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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) if, in the company’s opinion, they are not indicative of overall operating trends.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented other than a $13 million after-tax expense recorded in the second quarter of 2013 related to restructuring costs. In June 2013, the company announced an expense reduction plan as it continues to work on improving the operating performance of the businesses resulting in a pre-tax non-operating charge of $20 million reflecting severance, outplacement and other associated costs. This plan eliminated approximately 400 positions, including 150 open positions that will not be filled, and will reduce related information technology and program spend.

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 70 through 73 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 products; (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) net premiums written 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% 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. Loans subject to our loss mitigation actions, the results of which have been included in our reported estimated loss mitigations savings, are subject to re-default and may result in a potential claim in future periods as well as potential future loss mitigation savings depending on the resolution of the re-defaulted loan. 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.

Management regularly monitors and reports a loss ratio for the company’s businesses. For the mortgage and lifestyle protection insurance businesses, the loss ratio is the ratio of incurred losses and loss adjustment expenses to net earned premiums. For the long-term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less loss adjustment expenses to net earned premiums. The company considers the loss ratio to be a measure of underwriting performance in these businesses and helps to enhance the understanding of the operating performance of the businesses.

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

(1) U.S. Generally Accepted Accounting Principles

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Balance Sheet Data	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$ 11,665	$11,547	$11,398	$ 11,291	$ 11,158
Total accumulated other comprehensive income	2,939	3,142	4,824	5,202	5,223
Total Genworth Financial, Inc.'s stockholders' equity	$ 14,604	$14,689	$16,222	$ 16,493	$ 16,381
Book value per common share	$ 29.55	$ 29.76	$ 32.90	$ 33.53	$ 33.31
Book value per common share, excluding accumulated other comprehensive income	$ 23.60	$ 23.39	$ 23.11	$ 22.95	$ 22.69
Common shares outstanding as of the balance sheet date	494.2	493.6	493.1	491.9	491.8

	Twelve months ended				
Twelve Month Rolling Average ROE	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
GAAP Basis ROE	4.6%	4.0%	3.4%	2.9%	2.7%
Operating ROE(1)	4.9%	4.9%	4.4%	3.2%	2.8%

	Three months ended				
Quarterly Average ROE	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
GAAP Basis ROE	3.7%	4.9%	3.6%	6.0%	1.3%
Operating ROE(1)	4.1%	4.6%	5.3%	5.7%	4.0%

Basic and Diluted Shares	Three months ended September 30, 2013	Nine months ended September 30, 2013
Weighted-average shares used in basic earnings per common share calculations	494.0	493.3
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	5.3	4.6
Weighted-average shares used in diluted earnings per common share calculations	499.3	497.9

(1) See page 70 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Table of Contents

Third Quarter Results

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$1,291	$1,286	$1,261	$3,838	$1,320	$1,313	$1,302	$1,106	$5,041
Net investment income	801	821	814	2,436	840	825	846	832	3,343
Net investment gains (losses)	(23)	21	(61)	(63)	14	9	(33)	37	27
Insurance and investment product fees and other	248	243	289	780	293	309	287	340	1,229
Total revenues	2,317	2,371	2,303	6,991	2,467	2,456	2,402	2,315	9,640
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,169	1,269	1,201	3,639	1,401	1,363	1,382	1,232	5,378
Interest credited	184	184	184	552	193	193	194	195	775
Acquisition and operating expenses, net of deferrals	407	413	433	1,253	272	443	439	440	1,594
Amortization of deferred acquisition costs and intangibles	182	137	122	441	144	160	147	271	722
Goodwill impairment	—	—	—	—	—	89	—	—	89
Interest expense	124	121	126	371	124	126	131	95	476
Total benefits and expenses	2,066	2,124	2,066	6,256	2,134	2,374	2,293	2,233	9,034
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	251	247	237	735	333	82	109	82	606
Provision for income taxes	105	73	76	254	73	23	27	15	138
INCOME FROM CONTINUING OPERATIONS	146	174	161	481	260	59	82	67	468
Income (loss) from discontinued operations, net of taxes[1]	2	6	(20)	(12)	6	12	27	12	57
NET INCOME	148	180	141	469	266	71	109	79	525
Less: net income attributable to noncontrolling interests	40	39	38	117	98	36	33	33	200
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 108	$ 141	$ 103	$ 352	$ 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	$ 0.21	$ 0.27	$ 0.25	$ 0.74	$ 0.33	$ 0.05	$ 0.10	$ 0.07	$ 0.55
Diluted	$ 0.21	$ 0.27	$ 0.25	$ 0.73	$ 0.33	$ 0.05	$ 0.10	$ 0.07	$ 0.54
Net income available to Genworth Financial, Inc.'s common stockholders per common share									
Basic	$ 0.22	$ 0.29	$ 0.21	$ 0.71	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Diluted	$ 0.22	$ 0.28	$ 0.21	$ 0.71	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Weighted-average shares outstanding									
Basic	494.0	493.4	492.5	493.3	491.9	491.7	491.5	491.2	491.6
Diluted	499.3	497.5	496.8	497.9	493.9	493.9	493.9	495.7	494.4

(1) Income from discontinued operations related to the wealth management business, which was sold on August 30, 2013. Refer to page 61 for operating results of discontinued operations.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
U.S. Life Insurance Division									
U.S. Life Insurance segment:									
Life Insurance	$ 54	$ 27	$ 36	$ 117	$ 49	$ 22	$ 30	$ 6	$ 107
Long-Term Care	41	26	20	87	7	45	14	35	101
Fixed Annuities	16	26	29	71	20	19	20	23	82
Total U.S. Life Insurance segment	111	79	85	275	76	86	64	64	290
Total U.S. Life Insurance Division	111	79	85	275	76	86	64	64	290
Global Mortgage Insurance Division									
International Mortgage Insurance segment:									
Canada	41	43	42	126	114	42	41	37	234
Australia	61	55	46	162	62	57	44	(21)	142
Other Countries	(12)	(9)	(7)	(28)	(11)	(5)	(9)	(9)	(34)
Total International Mortgage Insurance segment	90	89	81	260	165	94	76	7	342
U.S. Mortgage Insurance segment	(3)	13	21	31	(32)	(37)	(25)	(44)	(138)
Total Global Mortgage Insurance Division	87	102	102	291	133	57	51	(37)	204
Corporate and Other Division									
International Protection segment	4	1	6	11	8	8	3	5	24
Runoff segment	25	6	16	47	8	9	(6)	35	46
Corporate and Other	(108)	(55)	(58)	(221)	(65)	(49)	(45)	(50)	(209)
Total Corporate and Other Division	(79)	(48)	(36)	(163)	(49)	(32)	(48)	(10)	(139)
NET OPERATING INCOME	119	133	151	403	160	111	67	17	355
ADJUSTMENTS TO NET OPERATING INCOME:									
Net investment gains (losses), net of taxes and other adjustments	(13)	15	(28)	(26)	2	(2)	(18)	17	(1)
Goodwill impairment, net of taxes	—	—	—	—	—	(86)	—	—	(86)
Expenses related to restructuring, net of taxes	—	(13)	—	(13)	—	—	—	—	—
Income (loss) from discontinued operations, net of taxes	2	6	(20)	(12)	6	12	27	12	57
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	108	141	103	352	168	35	76	46	325
Add: net income attributable to noncontrolling interests	40	39	38	117	98	36	33	33	200
NET INCOME	$ 148	$ 180	$ 141	$ 469	$ 266	$ 71	$ 109	$ 79	$ 525
Earnings Per Share Data:									
Net income available to Genworth Financial, Inc.'s common stockholders per common share									
Basic	$ 0.22	$ 0.29	$ 0.21	$ 0.71	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Diluted	$ 0.22	$ 0.28	$ 0.21	$ 0.71	$ 0.34	$ 0.07	$ 0.16	$ 0.09	$ 0.66
Net operating income per common share									
Basic	$ 0.24	$ 0.27	$ 0.31	$ 0.82	$ 0.32	$ 0.23	$ 0.14	$ 0.03	$ 0.72
Diluted	$ 0.24	$ 0.27	$ 0.30	$ 0.81	$ 0.32	$ 0.22	$ 0.14	$ 0.03	$ 0.72
Weighted-average shares outstanding									
Basic	494.0	493.4	492.5	493.3	491.9	491.7	491.5	491.2	491.6
Diluted	499.3	497.5	496.8	497.9	493.9	493.9	493.9	495.7	494.4

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 59,086	$ 58,008	$ 61,082	$ 62,161	$ 62,214
Equity securities available-for-sale, at fair value	379	411	490	518	524
Commercial mortgage loans	5,858	5,831	5,866	5,872	5,861
Restricted commercial mortgage loans related to securitization entities	290	309	324	341	359
Policy loans	1,668	1,671	1,606	1,601	1,626
Other invested assets	1,826	1,976	2,982	3,493	3,906
Restricted other invested assets related to securitization entities	392	392	399	393	393
Total investments	69,499	68,598	72,749	74,379	74,883
Cash and cash equivalents	3,554	3,613	3,797	3,632	3,720
Accrued investment income	705	639	769	715	746
Deferred acquisition costs	5,256	5,237	5,050	5,036	5,020
Intangible assets	404	433	346	366	375
Goodwill	867	867	868	868	868
Reinsurance recoverable	17,224	17,236	17,211	17,230	17,195
Other assets	668	704	706	710	975
Separate account assets	9,957	9,806	10,140	9,937	10,166
Assets associated with discontinued operations[1]	—	443	439	439	439
Total assets	$ 108,134	$107,576	$112,075	$ 113,312	$ 114,387

(1) The assets associated with discontinued operations prior to the sale on August 30, 2013 have been segregated in the consolidated balance sheets. The major assets categories for discontinued operations were as follows:

	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
ASSETS					
Other invested assets	$ —	$ 10	$ 10	$ 10	$ 10
Cash and cash equivalents	—	24	22	21	21
Intangible assets	—	118	116	115	113
Goodwill	—	247	247	260	260
Other assets	—	44	44	33	35
Assets associated with discontinued operations	$ —	$ 443	$ 439	$ 439	$ 439

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 33,612	$ 33,437	$ 33,601	$ 33,505	$ 33,221
Policyholder account balances	25,266	24,935	25,886	26,262	26,449
Liability for policy and contract claims	7,271	7,302	7,343	7,509	7,545
Unearned premiums	4,160	4,022	4,193	4,333	4,291
Other liabilities	4,607	4,629	5,028	5,239	6,094
Borrowings related to securitization entities	297	317	329	336	353
Non-recourse funding obligations	2,046	2,054	2,062	2,066	2,325
Long-term borrowings	4,780	4,720	4,766	4,776	4,880
Deferred tax liability	293	369	1,132	1,507	1,406
Separate account liabilities	9,957	9,806	10,140	9,937	10,166
Liabilities associated with discontinued operations (1)	—	83	86	61	56
Total liabilities	92,289	91,674	94,566	95,531	96,786
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,149	12,139	12,131	12,127	12,162
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains on securities not other-than-temporarily impaired	1,106	1,296	2,471	2,692	2,641
Net unrealized gains (losses) on other-than-temporarily impaired securities	3	(2)	(28)	(54)	(88)
Net unrealized investment gains (losses)	1,109	1,294	2,443	2,638	2,553
Derivatives qualifying as hedges	1,442	1,581	1,799	1,909	2,011
Foreign currency translation and other adjustments	388	267	582	655	659
Total accumulated other comprehensive income	2,939	3,142	4,824	5,202	5,223
Retained earnings	2,215	2,107	1,966	1,863	1,695
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,604	14,689	16,222	16,493	16,381
Noncontrolling interests	1,241	1,213	1,287	1,288	1,220
Total stockholders' equity	15,845	15,902	17,509	17,781	17,601
Total liabilities and stockholders' equity	$ 108,134	$107,576	$ 112,075	$ 113,312	$ 114,387

(1) The liabilities associated with discontinued operations prior to the sale on August 30, 2013 have been segregated in the consolidated balance sheets. The major liability categories for discontinued operations were as follows:

	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
LIABILITIES					
Other liabilities	$ —	$ 67	$ 70	$ 48	$ 49
Deferred tax liability	—	16	16	13	7
Liabilities associated with discontinued operations	$ —	$ 83	$ 86	$ 61	$ 56

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Consolidated Balance Sheet by Segment
(amounts in millions)

	September 30, 2013						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other(1)	Total
ASSETS							
Cash and investments	$54,853	$ 9,100	$ 1,922	$ 1,661	$ 2,846	$ 3,376	$ 73,758
Deferred acquisition costs and intangible assets	5,646	205	20	264	384	8	6,527
Reinsurance recoverable	16,227	20	58	29	890	—	17,224
Deferred tax and other assets	268	99	43	141	61	56	668
Separate account assets	—	—	—	—	9,957	—	9,957
Total assets	$76,994	$ 9,424	$ 2,043	$ 2,095	$14,138	$ 3,440	$108,134
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$33,607	$ —	$ —	$ —	$ 5	$ —	$ 33,612
Policyholder account balances	21,732	—	—	16	3,518	—	25,266
Liability for policy and contract claims	5,108	451	1,587	107	18	—	7,271
Unearned premiums	617	2,887	123	524	9	—	4,160
Non-recourse funding obligations	2,076	—	—	—	—	(30)	2,046
Deferred tax and other liabilities	4,250	334	(829)	463	(83)	765	4,900
Borrowings and capital securities	—	544	—	—	11	4,522	5,077
Separate account liabilities	—	—	—	—	9,957	—	9,957
Total liabilities	67,390	4,216	881	1,110	13,435	5,257	92,289
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	7,185	3,436	1,160	937	738	(1,791)	11,665
Allocated accumulated other comprehensive income (loss)	2,419	531	2	48	(35)	(26)	2,939
Total Genworth Financial, Inc.'s stockholders' equity	9,604	3,967	1,162	985	703	(1,817)	14,604
Noncontrolling interests	—	1,241	—	—	—	—	1,241
Total stockholders' equity	9,604	5,208	1,162	985	703	(1,817)	15,845
Total liabilities and stockholders' equity	$76,994	$ 9,424	$ 2,043	$ 2,095	$14,138	$ 3,440	$108,134

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Consolidated Balance Sheet by Segment
(amounts in millions)

	June 30, 2013						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other[1]	Total
ASSETS							
Cash and investments	$54,416	$ 8,837	$ 2,028	$ 1,587	$ 2,962	$ 3,020	$ 72,850
Deferred acquisition costs and intangible assets	5,667	202	19	256	364	29	6,537
Reinsurance recoverable	16,226	18	64	28	900	—	17,236
Deferred tax and other assets	357	105	47	146	33	16	704
Separate account assets	—	—	—	—	9,806	—	9,806
Assets associated with discontinued operations	—	—	—	—	—	443	443
Total assets	$76,666	$ 9,162	$ 2,158	$ 2,017	$14,065	$ 3,508	$107,576
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$33,431	$ —	$ —	$ —	$ 6	$ —	$ 33,437
Policyholder account balances	21,323	—	—	15	3,597	—	24,935
Liability for policy and contract claims	5,042	442	1,696	103	19	—	7,302
Unearned premiums	603	2,780	120	509	10	—	4,022
Non-recourse funding obligations	2,084	—	—	—	—	(30)	2,054
Deferred tax and other liabilities	4,145	349	(828)	435	(79)	976	4,998
Borrowings and capital securities	—	532	—	—	10	4,495	5,037
Separate account liabilities	—	—	—	—	9,806	—	9,806
Liabilities associated with discontinued operations	—	—	—	—	—	83	83
Total liabilities	66,628	4,103	988	1,062	13,369	5,524	91,674
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	7,283	3,394	1,162	943	747	(1,982)	11,547
Allocated accumulated other comprehensive income (loss)	2,755	452	8	12	(51)	(34)	3,142
Total Genworth Financial, Inc.'s stockholders' equity	10,038	3,846	1,170	955	696	(2,016)	14,689
Noncontrolling interests	—	1,213	—	—	—	—	1,213
Total stockholders' equity	10,038	5,059	1,170	955	696	(2,016)	15,902
Total liabilities and stockholders' equity	$76,666	$ 9,162	$ 2,158	$ 2,017	$14,065	$ 3,508	$107,576

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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 June 30, 2013	$ 4,707	$ 149	$ 11	$ 232	$ 344	$ —	$5,443
Costs deferred	79	15	2	24	—	—	120
Amortization, net of interest accretion	(97)	(12)	(1)	(24)	(1)	—	(135)
Impact of foreign currency translation	—	4	—	7	—	—	11
Unamortized balance as of September 30, 2013	4,689	156	12	239	343	—	5,439
Effect of accumulated net unrealized investment (gains) losses	(182)	—	—	—	(1)	—	(183)
Balance as of September 30, 2013	$ 4,507	$ 156	$ 12	$ 239	$ 342	$ —	$5,256

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

U.S. Life Insurance Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 751	$ 738	$ 707	$2,196	$ 759	$ 754	$ 733	$ 543	$2,789
Net investment income	650	658	638	1,946	661	644	651	638	2,594
Net investment gains (losses)	(6)	17	(12)	(1)	8	7	(21)	(2)	(8)
Insurance and investment product fees and other	192	190	188	570	199	221	192	263	875
Total revenues	1,587	1,603	1,521	4,711	1,627	1,626	1,555	1,442	6,250
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	924	1,041	974	2,939	1,075	1,051	1,038	786	3,950
Interest credited	156	155	152	463	161	160	160	162	643
Acquisition and operating expenses, net of deferrals	154	177	163	494	169	170	169	169	677
Amortization of deferred acquisition costs and intangibles	139	80	87	306	78	94	82	223	477
Interest expense	25	24	23	72	26	24	24	12	86
Total benefits and expenses	1,398	1,477	1,399	4,274	1,509	1,499	1,473	1,352	5,833
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	189	126	122	437	118	127	82	90	417
Provision for income taxes	82	46	45	173	40	42	29	32	143
INCOME FROM CONTINUING OPERATIONS	107	80	77	264	78	85	53	58	274
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	4	(10)	8	2	(2)	1	11	6	16
Expenses related to restructuring, net of taxes	—	9	—	9	—	—	—	—	—
NET OPERATING INCOME	$ 111	$ 79	$ 85	$ 275	$ 76	$ 86	$ 64	$ 64	$ 290
Effective tax rate (operating income)[1]	*43.0%*	*37.1%*	*36.4%*	*39.4%*	*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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Three months ended September 30, 2013	Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	Total
	U.S. Life Insurance Segment				
REVENUES:					
Premiums	$ 166	$ 564	$ 21	$ 751	$ 751
Net investment income	138	282	230	650	650
Net investment gains (losses)	—	(2)	(4)	(6)	(6)
Insurance and investment product fees and other	188	2	2	192	192
Total revenues	492	846	249	1,587	1,587
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	160	659	105	924	924
Interest credited	68	—	88	156	156
Acquisition and operating expenses, net of deferrals	47	90	17	154	154
Amortization of deferred acquisition costs and intangibles	88	31	20	139	139
Interest expense	25	—	—	25	25
Total benefits and expenses	388	780	230	1,398	1,398
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	104	66	19	189	189
Provision for income taxes	50	26	6	82	82
INCOME FROM CONTINUING OPERATIONS	54	40	13	107	107
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	—	1	3	4	4
NET OPERATING INCOME	$ 54	$ 41	$ 16	$ 111	$ 111
Effective tax rate (operating income)	*47.5%*	*38.6%*	*35.4%*	*43.0%*	*43.0%*

Three months ended September 30, 2012	Life Insurance	Long-Term Care	Fixed Annuities	Total U.S. Life Insurance Segment	Total
	U.S. Life Insurance Segment				
REVENUES:					
Premiums	$ 187	$ 541	$ 26	$ 754	$ 754
Net investment income	129	266	249	644	644
Net investment gains (losses)	(2)	1	8	7	7
Insurance and investment product fees and other	219	1	1	221	221
Total revenues	533	809	284	1,626	1,626
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	313	625	113	1,051	1,051
Interest credited	66	—	94	160	160
Acquisition and operating expenses, net of deferrals	51	100	19	170	170
Amortization of deferred acquisition costs and intangibles	49	19	26	94	94
Interest expense	24	—	—	24	24
Total benefits and expenses	503	744	252	1,499	1,499
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	30	65	32	127	127
Provision for income taxes	10	20	12	42	42
INCOME FROM CONTINUING OPERATIONS	20	45	20	85	85
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	2	—	(1)	1	1
NET OPERATING INCOME	$ 22	$ 45	$ 19	$ 86	$ 86
Effective tax rate (operating income)	*32.8%*	*30.9%*	*35.4%*	*32.4%*	*32.4%*

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	U.S. Life Insurance Segment				
Nine months ended September 30, 2013	**Life Insurance**	**Long-Term Care**	**Fixed Annuities**	**Total U.S. Life Insurance Segment**	**Total**
REVENUES:					
Premiums	$ 520	$ 1,627	$ 49	$ 2,196	$2,196
Net investment income	402	823	721	1,946	1,946
Net investment gains (losses)	5	(7)	1	(1)	(1)
Insurance and investment product fees and other	561	4	5	570	570
Total revenues	1,488	2,447	776	4,711	4,711
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	704	1,950	285	2,939	2,939
Interest credited	200	—	263	463	463
Acquisition and operating expenses, net of deferrals	147	291	56	494	494
Amortization of deferred acquisition costs and intangibles	161	80	65	306	306
Interest expense	72	—	—	72	72
Total benefits and expenses	1,284	2,321	669	4,274	4,274
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	204	126	107	437	437
Provision for income taxes	86	49	38	173	173
INCOME FROM CONTINUING OPERATIONS	118	77	69	264	264
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	(3)	4	1	2	2
Expenses related to restructuring, net of taxes	2	6	1	9	9
NET OPERATING INCOME	$ 117	$ 87	$ 71	$ 275	$ 275
Effective tax rate (operating income)	*42.0%*	*38.4%*	*35.8%*	*39.4%*	*39.4%*

	U.S. Life Insurance Segment				
Nine months ended September 30, 2012	**Life Insurance**	**Long-Term Care**	**Fixed Annuities**	**Total U.S. Life Insurance Segment**	**Total**
REVENUES:					
Premiums	$ 365	$ 1,591	$ 74	$ 2,030	$2,030
Net investment income	388	787	758	1,933	1,933
Net investment gains (losses)	(16)	(1)	1	(16)	(16)
Insurance and investment product fees and other	667	4	5	676	676
Total revenues	1,404	2,381	838	4,623	4,623
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	659	1,880	336	2,875	2,875
Interest credited	196	—	286	482	482
Acquisition and operating expenses, net of deferrals	161	294	53	508	508
Amortization of deferred acquisition costs and intangibles	258	65	76	399	399
Interest expense	59	1	—	60	60
Total benefits and expenses	1,333	2,240	751	4,324	4,324
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	71	141	87	299	299
Provision for income taxes	24	48	31	103	103
INCOME FROM CONTINUING OPERATIONS	47	93	56	196	196
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	11	1	6	18	18
NET OPERATING INCOME	$ 58	$ 94	$ 62	$ 214	$ 214
Effective tax rate (operating income)	*34.0%*	*34.3%*	*35.4%*	*34.5%*	*34.5%*

U.S. Life Insurance Segment

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q(1)	2Q	1Q(2)	Total
REVENUES:									
Premiums	$ 166	$ 173	$ 181	$ 520	$ 177	$ 187	$ 189	$ (11)	$ 542
Net investment income	138	133	131	402	137	129	130	129	525
Net investment gains (losses)	—	9	(4)	5	10	(2)	(9)	(5)	(6)
Insurance and investment product fees and other	188	187	186	561	198	219	188	260	865
Total revenues	492	502	494	1,488	522	533	498	373	1,926
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	160	280	264	704	264	313	281	65	923
Interest credited	68	68	64	200	69	66	65	65	265
Acquisition and operating expenses, net of deferrals	47	50	50	147	44	51	55	55	205
Amortization of deferred acquisition costs and intangibles	88	33	40	161	35	49	37	172	293
Interest expense	25	24	23	72	25	24	23	12	84
Total benefits and expenses	388	455	441	1,284	437	503	461	369	1,770
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	104	47	53	204	85	30	37	4	156
Provision for income taxes	50	16	20	86	30	10	13	1	54
INCOME FROM CONTINUING OPERATIONS	54	31	33	118	55	20	24	3	102
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	—	(6)	3	(3)	(6)	2	6	3	5
Expenses related to restructuring, net of taxes	—	2	—	2	—	—	—	—	—
NET OPERATING INCOME	$ 54	$ 27	$ 36	$ 117	$ 49	$ 22	$ 30	$ 6	$ 107
Effective tax rate (operating income)	*47.5%*	*34.4%*	*37.6%*	*42.0%*	*34.9%*	*32.8%*	*35.7%*	*30.3%*	*34.4%*
SALES:									
Sales by Product:									
Term Life	$ 5	$ 4	$ 4	$ 13	$ —	$ 1	$ —	$ —	$ 1
Term Universal Life	—	—	1	1	11	19	32	31	93
Universal Life	5	5	9	19	17	15	19	16	67
Linked-Benefits	2	3	2	7	3	3	3	3	12
Total Sales	$ 12	$ 12	$ 16	$ 40	$ 31	$ 38	$ 54	$ 50	$ 173
Sales by Distribution Channel:									
Financial Intermediaries	$ —	$ 1	$ 1	$ 2	$ 1	$ 2	$ 1	$ 2	$ 6
Independent Producers	12	10	15	37	30	35	52	48	165
Dedicated Sales Specialist	—	1	—	1	—	1	1	—	2
Total Sales	$ 12	$ 12	$ 16	$ 40	$ 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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Life Insurance In-Force
(amounts in millions)

	2013			2012			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Term and Whole Life Insurance							
Life insurance in-force, net of reinsurance	$335,039	$336,008	$338,014	$340,394	$382,735	$387,333	$391,870
Life insurance in-force before reinsurance	$525,171	$528,874	$534,194	$539,317	$546,829	$554,019	$561,186
Term Universal Life Insurance							
Life insurance in-force, net of reinsurance	$133,500	$134,868	$136,222	$137,359	$133,846	$119,687	$112,906
Life insurance in-force before reinsurance	$134,555	$135,937	$137,297	$138,436	$134,921	$127,640	$113,737
Universal Life Insurance							
Life insurance in-force, net of reinsurance	$ 43,447	$ 43,773	$ 44,051	$ 44,129	$ 43,523	$ 43,232	$ 42,734
Life insurance in-force before reinsurance	$ 50,203	$ 50,558	$ 50,906	$ 50,954	$ 50,364	$ 50,083	$ 49,527
Total Life Insurance							
Life insurance in-force, net of reinsurance	$511,986	$514,649	$518,287	$521,882	$560,104	$550,252	$547,510
Life insurance in-force before reinsurance	$709,929	$715,369	$722,397	$728,707	$732,114	$731,742	$724,450

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 564	$ 550	$ 513	$1,627	$ 552	$ 541	$ 529	$ 521	$2,143
Net investment income	282	277	264	823	273	266	266	255	1,060
Net investment gains (losses)	(2)	(2)	(3)	(7)	1	1	—	(2)	—
Insurance and investment product fees and other	2	1	1	4	—	1	2	1	4
Total revenues	846	826	775	2,447	826	809	797	775	3,207
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	659	663	628	1,950	694	625	654	601	2,574
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	90	107	94	291	105	100	96	98	399
Amortization of deferred acquisition costs and intangibles	31	24	25	80	17	19	24	22	82
Interest expense	—	—	—	—	1	—	1	—	2
Total benefits and expenses	780	794	747	2,321	817	744	775	721	3,057
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	66	32	28	126	9	65	22	54	150
Provision for income taxes	26	13	10	49	1	20	8	20	49
INCOME FROM CONTINUING OPERATIONS	40	19	18	77	8	45	14	34	101
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	1	1	2	4	(1)	—	—	1	—
Expenses related to reorganization, net of taxes	—	6	—	6	—	—	—	—	—
NET OPERATING INCOME	$ 41	$ 26	$ 20	$ 87	$ 7	$ 45	$ 14	$ 35	$ 101
Effective tax rate (operating income)	*38.6%*	*40.2%*	*35.4%*	*38.4%*	*2.1%*	*30.9%*	*38.4%*	*36.5%*	*32.6%*
SALES:									
Sales by Distribution Channel:									
Financial Intermediaries	$ 4	$ 3	$ 4	$ 11	$ 6	$ 5	$ 5	$ 5	$ 21
Independent Producers	20	23	21	64	41	46	35	28	150
Dedicated Sales Specialist	13	12	10	35	13	12	13	12	50
Total Individual Long-Term Care	37	38	35	110	60	63	53	45	221
Group Long-Term Care	3	5	5	13	4	6	7	3	20
Total Sales	$ 40	$ 43	$ 40	$ 123	$ 64	$ 69	$ 60	$ 48	$ 241
RATIOS:									
Loss Ratio(1)	63.7%	66.6%	66.2%	65.5%	73.2%	62.8%	71.2%	63.4%	67.7%
Gross Benefits Ratio(2)	116.8%	120.3%	122.8%	119.9%	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
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 21	$ 15	$ 13	$ 49	$ 30	$ 26	$ 15	$ 33	$ 104
Net investment income	230	248	243	721	251	249	255	254	1,009
Net investment gains (losses)	(4)	10	(5)	1	(3)	8	(12)	5	(2)
Insurance and investment product fees and other	2	2	1	5	1	1	2	2	6
Total revenues	249	275	252	776	279	284	260	294	1,117
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	105	98	82	285	117	113	103	120	453
Interest credited	88	87	88	263	92	94	95	97	378
Acquisition and operating expenses, net of deferrals	17	20	19	56	20	19	18	16	73
Amortization of deferred acquisition costs and intangibles	20	23	22	65	26	26	21	29	102
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	230	228	211	669	255	252	237	262	1,006
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	19	47	41	107	24	32	23	32	111
Provision for income taxes	6	17	15	38	9	12	8	11	40
INCOME FROM CONTINUING OPERATIONS	13	30	26	69	15	20	15	21	71
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	3	(5)	3	1	5	(1)	5	2	11
Expenses related to restructuring, net of taxes	—	1	—	1	—	—	—	—	—
NET OPERATING INCOME	$ 16	$ 26	$ 29	$ 71	$ 20	$ 19	$ 20	$ 23	$ 82
Effective tax rate (operating income)	*35.4%*	*36.3%*	*35.5%*	*35.8%*	*35.1%*	*35.4%*	*35.3%*	*35.6%*	*35.3%*
SALES:									
Sales by Product:									
Single Premium Immediate Annuities	$ 53	$ 48	$ 40	$ 141	$ 69	$ 63	$ 51	$ 74	$ 257
Single Premium Deferred Annuities	707	164	67	938	179	424	285	262	1,150
Total Sales	$ 760	$ 212	$ 107	$1,079	$ 248	$ 487	$ 336	$ 336	$1,407
Sales by Distribution Channel:									
Financial Intermediaries	$ 528	$ 134	$ 47	$ 709	$ 120	$ 336	$ 242	$ 216	$ 914
Independent Producers	226	71	56	353	118	145	90	116	469
Dedicated Sales Specialists	6	7	4	17	10	6	4	4	24
Total Sales	$ 760	$ 212	$ 107	$1,079	$ 248	$ 487	$ 336	$ 336	$1,407

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Single Premium Deferred Annuities									
Account value, beginning of the period	$10,842	$10,881	$11,038	$11,038	$11,104	$10,904	$10,849	$10,831	$10,831
Deposits	714	166	68	948	184	427	286	264	1,161
Surrenders, benefits and product charges	(293)	(281)	(302)	(876)	(331)	(310)	(314)	(330)	(1,285)
Net flows	421	(115)	(234)	72	(147)	117	(28)	(66)	(124)
Interest credited	78	76	77	231	81	83	83	84	331
Account value, end of the period	11,341	10,842	10,881	11,341	11,038	11,104	10,904	10,849	11,038
Single Premium Immediate Annuities									
Account value, beginning of the period	6,010	6,319	6,442	6,442	6,469	6,427	6,404	6,433	6,433
Premiums and deposits	80	71	65	216	93	90	81	106	370
Surrenders, benefits and product charges	(214)	(228)	(235)	(677)	(235)	(222)	(235)	(237)	(929)
Net flows	(134)	(157)	(170)	(461)	(142)	(132)	(154)	(131)	(559)
Interest credited	71	72	73	216	75	75	77	78	305
Effect of accumulated net unrealized investment gains (losses)	(16)	(224)	(26)	(266)	40	99	100	24	263
Account value, end of the period	5,931	6,010	6,319	5,931	6,442	6,469	6,427	6,404	6,442
Structured Settlements									
Account value, net of reinsurance, beginning of the period	1,097	1,101	1,101	1,101	1,104	1,106	1,107	1,107	1,107
Surrenders, benefits and product charges	(17)	(18)	(15)	(50)	(17)	(17)	(16)	(14)	(64)
Net flows	(17)	(18)	(15)	(50)	(17)	(17)	(16)	(14)	(64)
Interest credited	15	14	15	44	14	15	15	14	58
Account value, net of reinsurance, end of the period	1,095	1,097	1,101	1,095	1,101	1,104	1,106	1,107	1,101
Total Fixed Annuities	$18,367	$17,949	$18,301	$18,367	$18,581	$18,677	$18,437	$18,360	$18,581

Global Mortgage Insurance Division

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 380	$ 392	$ 388	$1,160	$ 395	$394	$ 393	$ 383	$1,565
Net investment income	98	95	107	300	104	112	107	120	443
Net investment gains (losses)	7	13	3	23	12	—	11	29	52
Insurance and investment product fees and other	—	—	1	1	2	—	20	2	24
Total revenues	485	500	499	1,484	513	506	531	534	2,084
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	196	177	184	557	275	273	289	404	1,241
Acquisition and operating expenses, net of deferrals	91	96	91	278	(91)	102	94	93	198
Amortization of deferred acquisition costs and intangibles	15	19	17	51	15	18	18	18	69
Interest expense	9	8	9	26	9	9	8	10	36
Total benefits and expenses	311	300	301	912	208	402	409	525	1,544
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	174	200	198	572	305	104	122	9	540
Provision (benefit) for income taxes	45	55	57	157	66	12	31	(4)	105
INCOME FROM CONTINUING OPERATIONS	129	145	141	415	239	92	91	13	435
Less: net income attributable to noncontrolling interests	40	39	38	117	98	36	33	33	200
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	89	106	103	298	141	56	58	(20)	235
ADJUSTMENTS 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)	(5)	(1)	(8)	(8)	1	(7)	(17)	(31)
Expenses related to restructuring, net of taxes	—	1	—	1	—	—	—	—	—
NET OPERATING INCOME (LOSS)[(1)]	$ 87	$ 102	$ 102	$ 291	$ 133	$ 57	$ 51	$ (37)	$ 204
Effective tax rate (operating income (loss))	*25.2%*	*27.2%*	*29.9%*	*27.6%*	*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 $96 million and $302 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Three months ended September 30, 2013	International Mortgage Insurance Segment: Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 138	$ 98	$ 7	$ 243	$ 137	$ 380
Net investment income	43	36	1	80	18	98
Net investment gains (losses)	9	(2)	—	7	—	7
Insurance and investment product fees and other	—	(1)	—	(1)	1	—
Total revenues	190	131	8	329	156	485
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	30	29	14	73	123	196
Acquisition and operating expenses, net of deferrals	23	25	8	56	35	91
Amortization of deferred acquisition costs and intangibles	9	5	(1)	13	2	15
Interest expense	6	3	—	9	—	9
Total benefits and expenses	68	62	21	151	160	311
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	122	69	(13)	178	(4)	174
Provision (benefit) for income taxes	38	9	(1)	46	(1)	45
INCOME (LOSS) FROM CONTINUING OPERATIONS	84	60	(12)	132	(3)	129
Less: net income attributable to noncontrolling interests	40	—	—	40	—	40
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	44	60	(12)	92	(3)	89
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	(3)	1	—	(2)	—	(2)
NET OPERATING INCOME (LOSS)	$ 41	$ 61	$ (12)	$ 90	$ (3)	$ 87
Effective tax rate (operating income (loss))	*35.0%*	*13.6%*	*11.2%*	*24.9%*	*14.0%*	*25.2%*

Three months ended September 30, 2012	International Mortgage Insurance Segment: Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
REVENUES:						
Premiums	$ 147	$ 98	$ 11	$ 256	$ 138	$ 394
Net investment income	46	44	2	92	20	112
Net investment gains (losses)	4	(2)	—	2	(2)	—
Insurance and investment product fees and other	—	—	—	—	—	—
Total revenues	197	140	13	350	156	506
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	44	46	9	99	174	273
Acquisition and operating expenses, net of deferrals	28	26	8	62	40	102
Amortization of deferred acquisition costs and intangibles	10	6	1	17	1	18
Interest expense	6	3	—	9	—	9
Total benefits and expenses	88	81	18	187	215	402
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	109	59	(5)	163	(59)	104
Provision (benefit) for income taxes	29	4	1	34	(22)	12
INCOME (LOSS) FROM CONTINUING OPERATIONS	80	55	(6)	129	(37)	92
Less: net income attributable to noncontrolling interests	36	—	—	36	—	36
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	44	55	(6)	93	(37)	56
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)	2	1	1	—	1
NET OPERATING INCOME (LOSS)	$ 42	$ 57	$ (5)	$ 94	$ (37)	$ 57
Effective tax rate (operating income (loss))	*25.6%*	*8.2%*	*-0.6%*	*17.6%*	*36.8%*	*-1.8%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Nine months ended September 30, 2013	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 423	$ 300	$ 25	$ 748	$ 412	$1,160
Net investment income	129	121	3	253	47	300
Net investment gains (losses)	25	(2)	—	23	—	23
Insurance and investment product fees and other	(1)	(1)	1	(1)	2	1
Total revenues	576	418	29	1,023	461	1,484
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	109	113	31	253	304	557
Acquisition and operating expenses, net of deferrals	64	76	29	169	109	278
Amortization of deferred acquisition costs and intangibles	29	17	—	46	5	51
Interest expense	17	9	—	26	—	26
Total benefits and expenses	219	215	60	494	418	912
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	357	203	(31)	529	43	572
Provision (benefit) for income taxes	105	42	(2)	145	12	157
INCOME (LOSS) FROM CONTINUING OPERATIONS	252	161	(29)	384	31	415
Less: net income attributable to noncontrolling interests	117	—	—	117	—	117
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	135	161	(29)	267	31	298
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(9)	1	—	(8)	—	(8)
Expenses related to restructuring, net of taxes	—	—	1	1	—	1
NET OPERATING INCOME (LOSS)	$ 126	$ 162	$ (28)	$ 260	$ 31	$ 291
Effective tax rate (operating income (loss))	*31.6%*	*21.0%*	*7.8%*	*27.5%*	*28.5%*	*27.6%*

Nine months ended September 30, 2012	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 440	$ 287	$ 32	$ 759	$ 411	$1,170
Net investment income	140	137	6	283	56	339
Net investment gains (losses)	11	(3)	7	15	25	40
Insurance and investment product fees and other	—	—	—	—	22	22
Total revenues	591	421	45	1,057	514	1,571
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	147	237	37	421	545	966
Acquisition and operating expenses, net of deferrals	83	72	27	182	107	289
Amortization of deferred acquisition costs and intangibles	30	19	1	50	4	54
Interest expense	17	10	—	27	—	27
Total benefits and expenses	277	338	65	680	656	1,336
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	314	83	(20)	377	(142)	235
Provision (benefit) for income taxes	88	5	(1)	92	(53)	39
INCOME (LOSS) FROM CONTINUING OPERATIONS	226	78	(19)	285	(89)	196
Less: net income attributable to noncontrolling interests	102	—	—	102	—	102
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	124	78	(19)	183	(89)	94
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	(4)	2	(4)	(6)	(17)	(23)
NET OPERATING INCOME (LOSS)	$ 120	$ 80	$ (23)	$ 177	$ (106)	$ 71
Effective tax rate (operating income (loss))	*28.2%*	*6.8%*	*14.2%*	*21.8%*	*37.2%*	*-23.2%*

International Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 243	$ 251	$ 254	$ 748	$ 257	$ 256	$ 256	$247	$1,016
Net investment income	80	85	88	253	92	92	94	97	375
Net investment gains (losses)	7	13	3	23	1	2	11	2	16
Insurance and investment product fees and other	(1)	—	—	(1)	1	—	—	—	1
Total revenues	329	349	345	1,023	351	350	361	346	1,408
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	73	80	100	253	95	99	115	207	516
Acquisition and operating expenses, net of deferrals	56	61	52	169	(127)	62	61	59	55
Amortization of deferred acquisition costs and intangibles	13	17	16	46	14	17	16	17	64
Interest expense	9	8	9	26	9	9	8	10	36
Total benefits and expenses	151	166	177	494	(9)	187	200	293	671
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	178	183	168	529	360	163	161	53	737
Provision for income taxes	46	51	48	145	96	34	45	13	188
INCOME FROM CONTINUING OPERATIONS	132	132	120	384	264	129	116	40	549
Less: net income attributable to noncontrolling interests	40	39	38	117	98	36	33	33	200
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	92	93	82	267	166	93	83	7	349
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	(2)	(5)	(1)	(8)	(1)	1	(7)	—	(7)
Expenses related to restructuring, net of taxes	—	1	—	1	—	—	—	—	—
NET OPERATING INCOME[1]	$ 90	$ 89	$ 81	$ 260	$ 165	$ 94	$ 76	$ 7	$ 342
Effective tax rate (operating income)	*24.9%*	*27.8%*	*29.9%*	*27.5%*	*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 $99 million and $271 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q(1)	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 138	$ 141	$ 144	$ 423	$ 147	$ 147	$ 148	$ 145	$ 587
Net investment income	43	42	44	129	47	46	47	47	187
Net investment gains (losses)	9	12	4	25	1	4	1	6	12
Insurance and investment product fees and other	—	(1)	—	(1)	—	—	—	—	—
Total revenues	190	194	192	576	195	197	196	198	786
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	30	35	44	109	46	44	48	55	193
Acquisition and operating expenses, net of deferrals	23	22	19	64	(163)	28	29	26	(80)
Amortization of deferred acquisition costs and intangibles	9	10	10	29	9	10	10	10	39
Interest expense	6	5	6	17	6	6	5	6	23
Total benefits and expenses	68	72	79	219	(102)	88	92	97	175
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	122	122	113	357	297	109	104	101	611
Provision for income taxes	38	35	32	105	84	29	30	29	172
INCOME FROM CONTINUING OPERATIONS	84	87	81	252	213	80	74	72	439
Less: net income attributable to noncontrolling interests	40	39	38	117	98	36	33	33	200
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	44	48	43	135	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	(3)	(5)	(1)	(9)	(1)	(2)	—	(2)	(5)
NET OPERATING INCOME(2)	$ 41	$ 43	$ 42	$ 126	$ 114	$ 42	$ 41	$ 37	$ 234
Effective tax rate (operating income)	*35.0%*	*29.3%*	*30.2%*	*31.6%*	*31.6%*	*25.6%*	*30.0%*	*29.3%*	*29.9%*
SALES:									
New Insurance Written (NIW)									
Flow	$6,000	$ 4,700	$3,300	$14,000	$4,400	$7,200	$ 5,700	$3,500	$20,800
Bulk	3,900	6,400	2,400	12,700	4,100	2,600	13,100	500	20,300
Total Canada NIW(3)	$9,900	$11,100	$5,700	$26,700	$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 and $128 million for the three and nine months ended September 30, 2013, respectively.

(3) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $10,100 million and $27,100 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 98	$ 101	$ 101	$ 300	$ 101	$ 98	$ 98	$ 91	$ 388
Net investment income	36	42	43	121	44	44	46	47	181
Net investment gains (losses)	(2)	1	(1)	(2)	1	(2)	4	(5)	(2)
Insurance and investment product fees and other	(1)	—	—	(1)	—	—	—	—	—
Total revenues	131	144	143	418	146	140	148	133	567
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	29	36	48	113	37	46	53	138	274
Acquisition and operating expenses, net of deferrals	25	27	24	76	27	26	23	23	99
Amortization of deferred acquisition costs and intangibles	5	6	6	17	5	6	6	7	24
Interest expense	3	3	3	9	3	3	3	4	13
Total benefits and expenses	62	72	81	215	72	81	85	172	410
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	69	72	62	203	74	59	63	(39)	157
Provision (benefit) for income taxes	9	17	16	42	12	4	16	(15)	17
INCOME (LOSS) FROM CONTINUING OPERATIONS	60	55	46	161	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	60	55	46	161	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	1	—	—	1	—	2	(3)	3	2
NET OPERATING INCOME (LOSS)(1)	$ 61	$ 55	$ 46	$ 162	$ 62	$ 57	$ 44	$ (21)	$ 142
Effective tax rate (operating income (loss))	*13.6%*	*23.5%*	*26.6%*	*21.0%*	*16.5%*	*8.2%*	*24.8%*	*39.9%*	*11.3%*
SALES:									
New Insurance Written (NIW)									
Flow	$8,000	$8,700	$7,900	$24,600	$9,600	$8,800	$8,200	$7,700	$34,300
Bulk	100	900	—	1,000	—	—	300	300	600
Total Australia NIW(2)	$8,100	$9,600	$7,900	$25,600	$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 $69 million and $170 million for the three and nine months ended September 30, 2013, respectively.
(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $9,000 million and $26,600 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 7	$ 9	$ 9	$ 25	$ 9	$ 11	$ 10	$ 11	$ 41
Net investment income	1	1	1	3	1	2	1	3	7
Net investment gains (losses)	—	—	—	—	(1)	—	6	1	6
Insurance and investment product fees and other	—	1	—	1	1	—	—	—	1
Total revenues	8	11	10	29	10	13	17	15	55
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	14	9	8	31	12	9	14	14	49
Acquisition and operating expenses, net of deferrals	8	12	9	29	9	8	9	10	36
Amortization of deferred acquisition costs and intangibles	(1)	1	—	—	—	1	—	—	1
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	21	22	17	60	21	18	23	24	86
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(13)	(11)	(7)	(31)	(11)	(5)	(6)	(9)	(31)
Provision (benefit) for income taxes	(1)	(1)	—	(2)	—	1	(1)	(1)	(1)
LOSS FROM CONTINUING OPERATIONS	(12)	(10)	(7)	(29)	(11)	(6)	(5)	(8)	(30)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—
LOSS FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	(12)	(10)	(7)	(29)	(11)	(6)	(5)	(8)	(30)
ADJUSTMENTS 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)
Expenses related to restructuring, net of taxes	—	1	—	1	—	—	—	—	—
NET OPERATING LOSS [1]	$ (12)	$ (9)	$ (7)	$ (28)	$ (11)	$ (5)	$ (9)	$ (9)	$ (34)
Effective tax rate (operating loss)	*11.2%*	*5.7%*	*4.9%*	*7.8%*	*-5.6%*	*-0.6%*	*26.7%*	*10.1%*	*8.8%*
SALES:									
New Insurance Written (NIW)									
Flow	$ 500	$400	$400	$1,300	$500	$400	$ 500	$ 300	$1,700
Bulk	—	—	—	—	—	—	—	—	—
Total Other Countries NIW [2]	$ 500	$400	$400	$1,300	$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 $(12) million and $(27) million for the three and nine months ended September 30, 2013, respectively.

(2) New insurance written for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $500 million and $1,300 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written									
Canada	$156	$134	$ 84	$374	$ 118	$176	$175	$ 79	$ 548
Australia	123	132	117	372	157	131	103	102	493
Other Countries[1]	6	7	5	18	—	7	7	6	20
Total International Net Premiums Written	$285	$273	$206	$764	$ 275	$314	$285	$187	$1,061
Loss Ratio[2]									
Canada	22%	25%	31%	26%	31%	30%	32%	38%	33%
Australia	31%	35%	47%	38%	36%	47%	54%	154%	70%
Other Countries	170%	110%	90%	122%	133%	97%	129%	128%	122%
Total International Loss Ratio	31%	32%	39%	34%	37%	39%	45%	84%	51%
GAAP Basis Expense Ratio[3]									
Canada[4]	23%	22%	20%	22%	-103%	26%	26%	25%	-7%
Australia	30%	32%	31%	31%	32%	32%	30%	33%	32%
Other Countries[1]	106%	129%	113%	116%	103%	85%	82%	94%	90%
Total International GAAP Basis Expense Ratio[4]	29%	30%	27%	29%	-43%	30%	30%	31%	12%
Adjusted Expense Ratio[5]									
Canada[4]	20%	23%	35%	25%	-130%	21%	22%	46%	-7%
Australia	24%	25%	27%	25%	21%	24%	29%	29%	25%
Other Countries[1]	136%	177%	174%	162%	NM[6]	118%	131%	162%	185%
Total International Adjusted Expense Ratio[4]	24%	28%	34%	28%	-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 $285 million, $250 million, $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 September 30, 2013, June 30, 2013, 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.

(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%.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013			2012			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Primary Insurance In-Force							
Canada	$300,700	$285,200[1]	$284,700[1]	$303,400[1]	$299,600	$281,700	$269,100
Australia	275,500	266,500	299,000	295,600	291,500	286,200	287,100
Other Countries	32,500	31,300	31,400	32,200	31,900	31,400	33,600
Total International Primary Insurance In-Force	$608,700	$583,000	$615,100	$631,200	$623,000	$599,300	$589,800
Primary Risk In-Force[2]							
Canada							
Flow	$ 83,400	$ 79,700	$ 80,900	$ 81,900	$ 81,300	$ 76,600	$ 76,200
Bulk	21,900	20,100	18,800	24,300	23,500	22,000	18,000
Total Canada	105,300	99,800	99,700	106,200	104,800	98,600	94,200
Australia							
Flow	88,800	85,700	96,100	94,800	93,100	90,600	90,600
Bulk	7,600	7,600	8,500	8,700	9,000	9,600	9,900
Total Australia	96,400	93,300	104,600	103,500	102,100	100,200	100,500
Other Countries							
Flow[3]	4,000	3,900	3,900	4,000	3,900	3,900	4,200
Bulk	300	300	300	300	400	400	400
Total Other Countries	4,300	4,200	4,200	4,300	4,300	4,300	4,600
Total International Primary Risk In-Force	$206,000	$197,300	$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 $155.0 billion as of June 30, 2013 and $150.0 billion as of March 31, 2013 and 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 $285 million, $250 million, $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 September 30, 2013, June 30, 2013, March 31, 2013, December 31, 2012, September 30, 2012, June 30, 2012 and March 31, 2012, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Primary Insurance	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
Insured loans in-force (1)	1,501,139	1,464,060	1,428,163	1,502,858	1,483,111
Insured delinquent loans	1,778	1,778	1,963	2,153	2,183
Insured delinquency rate (2)	0.12%	0.12%	0.14%	0.14%	0.15%
Flow loans in-force (1)	1,171,486	1,151,957	1,136,321	1,126,468	1,112,910
Flow delinquent loans	1,566	1,562	1,726	1,924	1,943
Flow delinquency rate (2)	0.13%	0.14%	0.15%	0.17%	0.17%
Bulk loans in-force (1)	329,653	312,103	291,842	376,390	370,201
Bulk delinquent loans	212	216	237	229	240
Bulk delinquency rate (2)	0.06%	0.07%	0.08%	0.06%	0.06%

Loss Metrics	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
Beginning Reserves	$ 112	$ 118	$ 130	$ 136	$ 141
Paid claims (3)	(33)	(39)	(53)	(52)	(54)
Increase in reserves	27	36	44	40	44
Impact of changes in foreign exchange rates	2	(3)	(3)	6	5
Ending Reserves	$ 108	$ 112	$ 118	$ 130	$ 136

	September 30, 2013		June 30, 2013		September 30, 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%	0.07%	47%	0.07%	46%	0.09%
British Columbia	15	0.18%	15	0.18%	16	0.18%
Alberta	16	0.14%	16	0.15%	16	0.24%
Quebec	14	0.17%	14	0.17%	14	0.20%
Nova Scotia	2	0.21%	2	0.20%	2	0.18%
Saskatchewan	2	0.12%	2	0.14%	2	0.13%
Manitoba	2	0.08%	2	0.09%	2	0.07%
New Brunswick	1	0.21%	1	0.20%	1	0.22%
All Other	1	0.12%	1	0.10%	1	0.12%
Total	100%	0.12%	100%	0.12%	100%	0.15%
By Policy Year						
2005 and prior	27%	0.03%	29%	0.03%	30%	0.04%
2006	8	0.11%	8	0.10%	8	0.18%
2007	10	0.24%	10	0.26%	16	0.26%
2008	8	0.28%	9	0.28%	10	0.35%
2009	6	0.23%	6	0.23%	6	0.30%
2010	9	0.24%	9	0.26%	10	0.27%
2011	9	0.25%	9	0.23%	9	0.14%
2012	13	0.07%	14	0.06%	11	0.01%
2013	10	0.01%	6	— %	—	— %
Total	100%	0.12%	100%	0.12%	100%	0.15%

(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
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims[1]									
Flow	$ 32	$ 39	$ 51	$ 122	$ 49	$ 52	$ 52	$ 62	$ 215
Bulk	2	1	2	5	2	2	2	2	8
Total Paid Claims	$ 34	$ 40	$ 53	$ 127	$ 51	$ 54	$ 54	$ 64	$ 223
Average Paid Claim (in thousands)	$69.4	$73.1	$84.9		$84.6	$80.9	$76.7	$73.0	
Average Reserve Per Delinquency (in thousands)	$62.5	$66.1	$61.3		$60.1	$61.1	$59.4	$56.6	
Loss Metrics									
Beginning Reserves	$ 118	$ 120	$ 129		$ 134	$ 143	$ 148	$ 164	
Paid claims	(34)	(40)	(53)		(51)	(54)	(54)	(64)	
Increase in reserves	27	38	44		46	45	49	48	
Ending Reserves	$ 111	$ 118	$ 120		$ 129	$ 134	$ 143	$ 148	
Loan Amount									
Over $550K	5%	5%	5%		5%	5%	5%	5%	
$400K to $550K	10	10	10		9	9	9	8	
$250K to $400K	32	32	31		31	30	30	30	
$100K to $250K	48	48	49		49	50	50	51	
$100K or Less	5	5	5		6	6	6	6	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 206	$ 205	$ 203		$ 201	$ 199	$ 197	$ 196	
Average Effective Loan-To-Value Ratios By Policy Year [2]									
2006 and prior	36%	38%	39%		40%	40%	41%	42%	
2007	64%	66%	68%		68%	69%	69%	71%	
2008	69%	71%	72%		73%	73%	74%	76%	
2009	71%	73%	74%		75%	75%	76%	78%	
2010	77%	80%	81%		82%	82%	83%	85%	
2011	83%	86%	87%		88%	88%	88%	91%	
2012	87%	90%	91%		92%	91%	91%	— %	
2013	91%	92%	— %		— %	— %	— %	— %	
Total Flow	55%	56%	56%		56%	56%	56%	57%	
Total Bulk	34%	31%	31%		29%	29%	26%	28%	
Total	51%	50%	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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Primary Insurance	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
Insured loans in-force	1,463,148	1,459,376	1,448,090	1,440,719	1,440,397
Insured delinquent loans	5,454	5,820	5,868	5,851	6,791
Insured delinquency rate	0.37%	0.40%	0.41%	0.41%	0.47%
Flow loans in-force	1,336,901	1,330,157	1,320,701	1,311,052	1,306,316
Flow delinquent loans	5,192	5,513	5,567	5,567	6,475
Flow delinquency rate	0.39%	0.41%	0.42%	0.42%	0.50%
Bulk loans in-force	126,247	129,219	127,389	129,667	134,081
Bulk delinquent loans	262	307	301	284	316
Bulk delinquency rate	0.21%	0.24%	0.24%	0.22%	0.24%

Loss Metrics	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
Beginning Reserves	$ 200	$ 238	$ 251	$ 287	$ 320
Paid claims	(37)	(45)	(61)	(73)	(83)
Increase in reserves	30	35	48	37	46
Impact of changes in foreign exchange rates	5	(28)	—	—	4
Ending Reserves	$ 198	$ 200	$ 238	$ 251	$ 287

	September 30, 2013		June 30, 2013		September 30, 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%	0.35%	30%	0.38%	30%	0.45%
Victoria	23	0.31%	23	0.33%	23	0.34%
Queensland	22	0.52%	22	0.54%	23	0.69%
Western Australia	11	0.32%	11	0.36%	11	0.46%
South Australia	6	0.45%	6	0.45%	6	0.51%
New Zealand	2	0.50%	2	0.54%	2	0.64%
Australian Capital Territory	3	0.09%	3	0.10%	2	0.11%
Tasmania	2	0.32%	2	0.35%	2	0.41%
Northern Territory	1	0.16%	1	0.16%	1	0.18%
Total	100%	0.37%	100%	0.40%	100%	0.47%
By Policy Year						
2005 and prior	28%	0.16%	28%	0.18%	30%	0.21%
2006	8	0.62%	8	0.64%	10	0.72%
2007	9	0.76%	10	0.82%	11	0.96%
2008	9	0.93%	9	0.98%	10	1.19%
2009	11	0.67%	11	0.73%	12	0.80%
2010	8	0.35%	8	0.33%	9	0.34%
2011	8	0.29%	9	0.27%	9	0.15%
2012	11	0.16%	11	0.10%	9	0.02%
2013	8	0.01%	6	0.01%	—	— %
Total	100%	0.37%	100%	0.40%	100%	0.47%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims									
Flow	$ 39	$ 44	$ 59	$142	$ 70	$ 79	$ 70	$ 66	$285
Bulk	2	—	—	2	1	1	—	—	2
Total Paid Claims	$ 41	$ 44	$ 59	$144	$ 71	$ 80	$ 70	$ 66	$287
Average Paid Claim (in thousands)	$79.9	$80.3	$81.4		$80.9	$83.5	$91.2	$77.1	
Average Reserve Per Delinquency (in thousands)	$38.8	$37.7	$38.9		$41.2	$40.8	$41.5	$42.2	
Loss Metrics									
Beginning Reserves	$ 220	$ 228	$ 241		$ 277	$ 312	$ 331	$ 266	
Paid claims	(41)	(44)	(59)		(71)	(80)	(70)	(66)	
Increase in reserves	33	36	46		35	45	51	131	
Ending Reserves	$ 212	$ 220	$ 228		$ 241	$ 277	$ 312	$ 331	
Loan Amount									
Over $550K	12%	12%	12%		12%	11%	11%	11%	
$400K to $550K	17	17	16		16	16	16	15	
$250K to $400K	37	37	37		37	37	36	36	
$100K to $250K	28	28	29		29	30	30	31	
$100K or Less	6	6	6		6	6	7	7	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 202	$ 200	$ 198		$ 197	$ 195	$ 193	$ 192	
Average Effective Loan-To-Value Ratios By Policy Year(1), (2)									
2006 and prior	43%	47%	48%		48%	49%	49%	48%	
2007	66%	67%	68%		68%	69%	69%	67%	
2008	74%	74%	76%		76%	77%	77%	74%	
2009	77%	77%	79%		79%	80%	80%	78%	
2010	83%	83%	85%		85%	86%	86%	85%	
2011	85%	85%	87%		87%	88%	88%	86%	
2012	85%	85%	86%		85%	86%	86%	— %	
2013	87%	87%	— %		— %	— %	— %	— %	
Total Flow	65%	68%	69%		68%	68%	68%	66%	
Total Bulk	32%	37%	38%		38%	38%	38%	38%	
Total	61%	65%	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.

(2) Beginning in the third quarter of 2013, data from RP Data extended back to 1999. Previously, the data extended back to 2002. Previous periods were not re-presented for this change.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Risk In-Force by Loan-To-Value Ratio (1)	September 30, 2013			June 30, 2013		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	$ 37,612	$37,612	$ —	$35,665	$35,665	$ —
90.01% to 95.00%	26,007	26,005	2	25,006	25,004	2
80.01% to 90.00%	19,686	16,605	3,081	18,761	16,051	2,709
80.00% and below	21,957	3,154	18,803	20,399	3,022	17,377
Total Canada	$105,262	$83,375	$21,887	$99,832	$79,743	$20,089
Australia						
95.01% and above	$ 18,269	$18,268	$ 1	$17,518	$17,517	$ 1
90.01% to 95.00%	22,413	22,405	8	21,418	21,409	8
80.01% to 90.00%	24,973	24,877	96	24,111	24,019	93
80.00% and below	30,783	23,290	7,493	30,214	22,706	7,508
Total Australia	$ 96,438	$88,840	$ 7,598	$93,261	$85,651	$ 7,609
Other Countries(2)						
95.01% and above	$ 718	$ 718	$ —	$ 702	$ 702	$ —
90.01% to 95.00%	2,086	2,032	54	2,004	1,947	57
80.01% to 90.00%	1,258	1,026	232	1,233	989	244
80.00% and below	247	216	30	241	209	32
Total Other Countries	$ 4,308	$ 3,992	$ 316	$ 4,180	$ 3,847	$ 333

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 $285 million and $250 million, respectively, of risk in-force in Europe ceded under quota share reinsurance agreements as of September 30, 2013 and June 30, 2013.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 137	$ 141	$ 134	$ 412	$ 138	$ 138	$ 137	$ 136	$ 549
Net investment income	18	10	19	47	12	20	13	23	68
Net investment gains (losses)	—	—	—	—	11	(2)	—	27	36
Insurance and investment product fees and other	1	—	1	2	1	—	20	2	23
Total revenues	156	151	154	461	162	156	170	188	676
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	123	97	84	304	180	174	174	197	725
Acquisition and operating expenses, net of deferrals	35	35	39	109	36	40	33	34	143
Amortization of deferred acquisition costs and intangibles	2	2	1	5	1	1	2	1	5
Total benefits and expenses	160	134	124	418	217	215	209	232	873
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(4)	17	30	43	(55)	(59)	(39)	(44)	(197)
Provision (benefit) for income taxes	(1)	4	9	12	(30)	(22)	(14)	(17)	(83)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(3)	13	21	31	(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)	$ (3)	$ 13	$ 21	$ 31	$ (32)	$ (37)	$ (25)	$ (44)	$ (138)
Effective tax rate (operating income (loss))	*14.0%*	*22.9%*	*30.1%*	*28.5%*	*50.7%*	*36.8%*	*37.0%*	*37.7%*	*41.0%*
SALES:									
New Insurance Written (NIW)									
Flow	$6,400	$6,300	$4,700	$17,400	$5,100	$4,700	$3,600	$3,000	$16,400
Bulk	—	—	—	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$6,400	$6,300	$4,700	$17,400	$5,100	$4,700	$3,600	$3,000	$16,400

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 140	$ 144	$ 135	$ 419	$ 140	$ 135	$ 139	$ 140	$ 554
New Risk Written									
Flow	$ 1,577	$ 1,478	$ 1,091	$4,146	$ 1,188	$ 1,130	$ 843	$ 688	$3,849
Bulk	—	—	—	—	—	—	—	7	7
Total Primary	1,577	1,478	1,091	4,146	1,188	1,130	843	695	3,856
Pool	—	—	—	—	—	—	—	—	—
Total New Risk Written	$ 1,577	$ 1,478	$ 1,091	$4,146	$ 1,188	$ 1,130	$ 843	$ 695	$3,856
Primary Insurance In-Force	$109,000	$108,800	$109,300		$110,000	$111,100	$112,000	$113,800	
Risk In-Force									
Flow	$ 26,194	$ 25,957	$ 25,626		$ 25,716	$ 25,849	$ 25,887	$ 26,137	
Bulk(1)	456	463	485		491	507	514	520	
Total Primary	26,650	26,420	26,111		26,207	26,356	26,401	26,657	
Pool	187	196	205		211	221	229	239	
Total Risk In-Force	$ 26,837	$ 26,616	$ 26,316		$ 26,418	$ 26,577	$ 26,630	$ 26,896	
Primary Risk In-Force Subject To Captives	10%	11%	12%		14%	15%	27%	31%	
Primary Risk In-Force That Is GSE Conforming	97%	97%	97%		97%	97%	96%	96%	
GAAP Basis Expense Ratio (2)	26%	26%	30%	28%	27%	30%	25%	26%	27%
Adjusted Expense Ratio (3)	26%	25%	30%	27%	27%	30%	25%	25%	27%
Flow Persistency	79%	81%	80%		79%	81%	82%	81%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	4%	4%	4%		5%	8%	10%	12%	
Risk To Capital Ratio (4)	22.4:1	22.4:1	24.2:1		30.4:1	29.8:1	29.5:1	28.6:1	
Average Primary Loan Size (in thousands)	$ 174	$ 172	$ 168		$ 167	$ 166	$ 165	$ 164	
Estimated Savings For Loss Mitigation Activities (5)	$ 136	$ 144	$ 159	$ 439	$ 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 September 30, 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 48 states in its primary writing entity, which has maintained a risk to capital ratio below the maximum requirement since June 30, 2013. The remaining two states are 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. Loans subject to our loss mitigation actions, the results of which have been included in our reported estimated loss mitigations savings, are subject to re-default and may result in a potential claim in future periods as well as potential future loss mitigation savings depending on the resolution of the re-defaulted loan.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims									
Flow									
Direct	$ 216	$ 197	$ 253	$ 666	$ 260	$ 272	$ 295	$ 283	$ 1,110
Assumed(1)	9	12	13	34	17	19	23	20	79
Ceded	(9)	(11)	(17)	(37)	(19)	(25)	(55)	(39)	(138)
Loss adjustment expenses	6	6	6	18	8	7	7	9	31
Total Flow	222	204	255	681	266	273	270	273	1,082
Bulk	3	6	3	12	3	3	6	4	16
Total Primary	225	210	258	693	269	276	276	277	1,098
Pool	1	2	1	4	2	1	2	2	7
Total Paid Claims	$ 226	$ 212	$ 259	$ 697	$ 271	$ 277	$ 278	$ 279	$ 1,105
Average Paid Claim (in thousands)	$ 45.3	$ 45.0	$ 44.2		$ 43.7	$ 41.1	$ 38.3	$ 43.6	
Average Direct Paid Claim (in thousands) (2)	$ 43.5	$ 42.3	$ 43.5		$ 43.2	$ 41.7	$ 42.5	$ 42.7	
Average Reserve Per Delinquency (in thousands)									
Flow	$ 29.6	$ 30.0	$ 29.8		$ 29.7	$ 30.0	$ 30.6	$ 30.6	
Bulk loans with established reserve	20.0	20.8	21.9		25.1	24.3	25.0	24.1	
Bulk loans with no reserve (3)	—	—	—		—	—	—	—	
Reserves:									
Flow direct case	$1,377	$1,471	$1,566		$1,728	$1,835	$1,954	$2,087	
Bulk direct case	28	29	33		33	33	32	34	
Assumed(1)	39	51	57		65	50	53	60	
All other (4)	143	145	164		183	196	195	200	
Total Reserves	$1,587	$1,696	$1,820		$2,009	$2,114	$2,234	$2,381	
Beginning Reserves	$1,696	$1,820	$2,009	$2,009	$2,114	$2,234	$2,381	$2,488	$ 2,488
Paid claims	(235)	(223)	(276)	(734)	(290)	(302)	(333)	(318)	(1,243)
Increase in reserves	126	99	87	312	185	182	186	211	764
Ending Reserves	$1,587	$1,696	$1,820	$1,587	$2,009	$2,114	$2,234	$2,381	$ 2,009
Beginning Reinsurance Recoverable(5)	$ 56	$ 66	$ 80	$ 80	$ 94	$ 111	$ 153	$ 178	$ 178
Ceded paid claims	(9)	(11)	(17)	(37)	(19)	(25)	(55)	(39)	(138)
Increase in recoverable	3	1	3	7	5	8	13	14	40
Ending Reinsurance Recoverable	$ 50	$ 56	$ 66	$ 50	$ 80	$ 94	$ 111	$ 153	$ 80
Loss Ratio(6)	90%	70%	62%	74%	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
THIRD QUARTER 2013

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

	2013 3Q	2013 2Q	2013 1Q	2013 Total	2012 4Q	2012 3Q	2012 2Q	2012 1Q	2012 Total
Number of Primary Delinquencies									
Flow	52,509	55,413	59,789		66,340	69,174	71,878	76,478	
Bulk loans with an established reserve	1,509	1,526	1,603		1,415	1,441	1,381	1,522	
Bulk loans with no reserve (1)	726	1,260	1,412		1,484	1,512	1,424	1,474	
Total Number of Primary Delinquencies	54,744	58,199	62,804		69,239	72,127	74,683	79,474	
Beginning Number of Primary Delinquencies	58,199	62,804	69,239	69,239	72,127	74,683	79,474	87,007	87,007
New delinquencies	14,105	13,192	15,060	42,357	16,871	17,733	16,703	18,217	69,524
Delinquency cures	(12,603)	(13,127)	(15,677)	(41,407)	(13,592)	(13,598)	(14,251)	(19,388)	(60,829)
Paid claims	(4,957)	(4,670)	(5,818)	(15,445)	(6,167)	(6,691)	(7,243)	(6,362)	(26,463)
Ending Number of Primary Delinquencies	54,744	58,199	62,804	54,744	69,239	72,127	74,683	79,474	69,239
Composition of Cures									
Reported delinquent and cured-intraquarter	2,488	2,447	3,519		2,557	2,882	2,354	3,582	
Number of missed payments delinquent prior to cure:									
3 payments or less	6,291	6,748	8,125		7,120	6,289	7,399	10,154	
4 - 11 payments	2,387	2,737	2,856		2,516	2,965	3,371	3,569	
12 payments or more	1,437	1,195	1,177		1,399	1,462	1,127	2,083	
Total	12,603	13,127	15,677		13,592	13,598	14,251	19,388	
Primary Delinquencies by Missed Payment Status									
3 payments or less	14,078	13,871	14,674		17,563	17,684	16,708	17,260	
4 - 11 payments	13,134	14,503	16,804		18,155	18,713	20,830	24,137	
12 payments or more	27,532	29,825	31,326		33,521	35,730	37,145	38,077	
Primary Delinquencies	54,744	58,199	62,804		69,239	72,127	74,683	79,474	

Flow Delinquencies and Percentage Reserved by Payment Status	September 30, 2013 Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	13,527	$ 122	$ 521	23%
4 - 11 payments in default	12,543	332	528	63%
12 payments or more in default	26,439	923	1,288	72%
Total	52,509	$ 1,377	$ 2,337	59%

Flow Delinquencies and Percentage Reserved by Payment Status	December 31, 2012 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
THIRD QUARTER 2013

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2013			2012			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Risk In-Force by Credit Quality (1)							
Primary by FICO Scores >679	79%	78%	76%	75%	74%	73%	72%
Primary by FICO Scores 620-679	17%	18%	19%	20%	21%	22%	23%
Primary by FICO Scores 575-619	3%	3%	4%	4%	4%	4%	4%
Primary by FICO Scores <575	1%	1%	1%	1%	1%	1%	1%
Flow by FICO Scores >679	79%	77%	76%	75%	74%	73%	72%
Flow by FICO Scores 620-679	17%	19%	19%	20%	21%	22%	23%
Flow by FICO Scores 575-619	3%	3%	4%	4%	4%	4%	4%
Flow by FICO Scores <575	1%	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores >679	89%	89%	89%	89%	89%	89%	89%
Bulk by FICO Scores 620-679	9%	9%	9%	9%	9%	9%	9%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%	1%	1%
Primary A minus	3%	3%	4%	4%	4%	4%	4%
Primary sub-prime (2)	2%	3%	3%	3%	3%	3%	3%
Primary Loans							
Primary loans in-force	627,536	633,685	649,570	658,527	669,618	679,817	693,807
Primary delinquent loans	54,744	58,199	62,804	69,239	72,127	74,683	79,474
Primary delinquency rate	8.72%	9.18%	9.67%	10.51%	10.77%	10.99%	11.45%
Flow loans in-force	589,703	590,949	590,051	595,348	601,851	607,133	616,623
Flow delinquent loans	52,509	55,413	59,789	66,340	69,174	71,878	76,478
Flow delinquency rate	8.90%	9.38%	10.13%	11.14%	11.49%	11.84%	12.40%
Bulk loans in-force	37,833	42,736	59,519	63,179	67,767	72,684	77,184
Bulk delinquent loans	2,235	2,786	3,015	2,899	2,953	2,805	2,996
Bulk delinquency rate	5.91%	6.52%	5.07%	4.59%	4.36%	3.86%	3.88%
A minus and sub-prime loans in-force	41,081	42,993	44,873	46,631	48,696	50,676	52,625
A minus and sub-prime delinquent loans	10,548	10,803	11,484	12,817	13,149	13,534	14,258
A minus and sub-prime delinquency rate	25.68%	25.13%	25.59%	27.49%	27.00%	26.71%	27.09%
Pool Loans							
Pool loans in-force	11,657	12,063	12,558	12,949	13,237	13,562	13,942
Pool delinquent loans	670	634	674	721	670	679	695
Pool delinquency rate	5.75%	5.26%	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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	September 30, 2013			June 30, 2013			September 30, 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)	33%	20%	11.87%	34%	21%	12.69%	35%	22%	15.14%
South Central(3)	8	16	6.03%	9	16	6.29%	9	16	8.10%
Northeast(4)	19	15	12.52%	17	15	12.50%	15	15	12.91%
Pacific(5)	11	12	7.11%	12	12	7.96%	12	11	10.41%
North Central(6)	11	11	8.00%	11	11	8.62%	12	12	10.27%
Great Lakes(7)	6	10	6.46%	6	9	6.78%	6	9	7.96%
New England(8)	4	6	8.19%	4	6	8.57%	4	5	9.77%
Mid-Atlantic(9)	5	5	8.47%	4	5	8.85%	4	5	9.95%
Plains(10)	3	5	5.70%	3	5	5.93%	3	5	6.64%
Total	100%	100%	8.72%	100%	100%	9.18%	100%	100%	10.77%
By State									
California	4%	7%	4.72%	5%	7%	5.39%	5%	6%	8.04%
Texas	3%	7%	5.68%	3%	7%	5.74%	3%	7%	6.91%
New York	8%	7%	11.81%	8%	7%	11.58%	6%	7%	11.27%
Florida	22%	6%	21.13%	23%	7%	23.12%	25%	7%	27.06%
Illinois	7%	5%	10.81%	8%	5%	11.95%	8%	5%	14.84%
New Jersey	8%	4%	17.66%	7%	4%	18.05%	6%	4%	18.98%
Pennsylvania	3%	4%	9.91%	3%	4%	9.94%	3%	4%	11.15%
Georgia	3%	4%	9.24%	3%	4%	9.73%	3%	4%	12.34%
North Carolina	3%	4%	8.06%	3%	4%	8.47%	3%	4%	10.26%
Ohio	2%	4%	7.09%	2%	3%	7.29%	2%	3%	8.14%

(1) Total reserves were $1,587 million, $1,696 million and $2,114 million as of September 30, 2013, June 30, 2013 and September 30, 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
THIRD QUARTER 2013

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

	September 30, 2013		June 30, 2013		September 30, 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)	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356	10.77%
Top 10 lenders	12,736	9.87%	12,806	10.66%	12,950	13.07%
Top 20 lenders	14,524	9.84%	14,555	10.27%	14,692	12.67%
Loan-to-value ratio						
95.01% and above	$ 7,444	10.75%	$ 7,480	10.93%	$ 7,136	13.75%
90.01% to 95.00%	9,747	8.00%	9,469	8.55%	9,318	10.28%
80.01% to 90.00%	9,052	8.53%	9,058	9.09%	9,459	10.84%
80.00% and below	407	3.66%	413	4.61%	443	3.29%
Total	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356	10.77%
Loan grade						
Prime	$ 25,135	7.54%	$ 24,840	8.02%	$ 24,603(1)	9.50%(1)
A minus and sub-prime	1,515	25.68%	1,580	25.13%	1,753(1)	27.00%(1)
Total	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356(1)	10.77%(1)
Loan type(2)						
First mortgages						
Fixed rate mortgage						
Flow	$ 25,843	8.68%	$ 25,583	9.14%	$ 25,403	11.24%
Bulk	440	5.64%	446	6.30%	488	4.19%
Adjustable rate mortgage						
Flow	351	28.82%	374	28.96%	446	29.50%
Bulk	16	14.24%	17	13.93%	19	12.17%
Second mortgages	—	— %	—	— %	—	— %
Total	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356	10.77%
Type of documentation						
Alt-A						
Flow	$ 501	31.50%	$ 532	32.16%	$ 631	33.97%
Bulk	30	12.61%	31	16.77%	36	5.89%
Standard(3)						
Flow	25,693	8.51%	25,425	8.96%	25,218	11.01%
Bulk	426	5.48%	432	5.86%	471	4.15%
Total	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356	10.77%
Mortgage term						
15 years and under	$ 1,077	0.91%	$ 992	1.16%	$ 724	1.41%
More than 15 years	25,573	9.30%	25,428	9.74%	25,632	11.39%
Total	$ 26,650	8.72%	$ 26,420	9.18%	$ 26,356	10.77%

(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. The prior period was 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	September 30, 2013						
Policy Year	Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Delinquency Rate
2002 and prior	7.30%	3.5%	$ 2,223	2.0%	$ 590	2.2%	18.02%
2003	5.68%	3.7	3,385	3.1	718	2.7	11.91%
2004	5.77%	4.7	3,212	3.0	757	2.8	12.95%
2005	5.76%	12.6	6,154	5.7	1,620	6.1	15.52%
2006	6.06%	18.1	8,846	8.1	2,231	8.4	16.36%
2007	6.01%	37.6	20,342	18.7	5,139	19.3	15.60%
2008	5.52%	18.4	18,487	17.0	4,648	17.4	8.36%
2009	5.00%	0.6	3,622	3.3	784	3.0	1.68%
2010	4.68%	0.4	4,732	4.3	1,083	4.1	0.99%
2011	4.46%	0.3	6,338	5.8	1,527	5.7	0.64%
2012	3.75%	0.1	14,478	13.3	3,465	13.0	0.17%
2013	3.79%	—	17,159	15.7	4,088	15.3	0.03%
Total	5.24%	100.0%	$ 108,978	100.0%	$ 26,650	100.0%	8.72%

	September 30, 2013		June 30, 2013	
Occupancy and Property Type	% of Primary Risk In-Force	Delinquency Rate	% of Primary Risk In-Force	Delinquency Rate
Occupancy Status				
Primary residence	94.4%	8.67%	94.2%	9.13%
Second home	3.0	9.18%	3.2	9.72%
Non-owner occupied	2.6	9.64%	2.6	10.07%
Total	100.0%	8.72%	100.0%	9.18%
Property Type				
Single family detached	87.8%	8.39%	87.4%	8.82%
Condominium and co-operative	10.4	10.22%	10.7	10.90%
Multi-family and other	1.8	15.83%	1.9	15.83%
Total	100.0%	8.72%	100.0%	9.18%

(1) Average Annual Mortgage Interest Rate.
(2) Total reserves were $1,587 million as of September 30, 2013.

Corporate and Other Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 160	$ 156	$ 166	$ 482	$ 166	$ 165	$ 176	$ 180	$ 687
Net investment income	53	68	69	190	75	69	88	74	306
Net investment gains (losses)	(24)	(9)	(52)	(85)	(6)	2	(23)	10	(17)
Insurance and investment product fees and other	56	53	100	209	92	88	75	75	330
Total revenues	245	268	283	796	327	324	316	339	1,306
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	49	51	43	143	51	39	55	42	187
Interest credited	28	29	32	89	32	33	34	33	132
Acquisition and operating expenses, net of deferrals	162	140	179	481	194	171	176	178	719
Amortization of deferred acquisition costs and intangibles	28	38	18	84	51	48	47	30	176
Goodwill impairment	—	—	—	—	—	89	—	—	89
Interest expense	90	89	94	273	89	93	99	73	354
Total benefits and expenses	357	347	366	1,070	417	473	411	356	1,657
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(112)	(79)	(83)	(274)	(90)	(149)	(95)	(17)	(351)
Benefit for income taxes	(22)	(28)	(26)	(76)	(33)	(31)	(33)	(13)	(110)
LOSS FROM CONTINUING OPERATIONS	(90)	(51)	(57)	(198)	(57)	(118)	(62)	(4)	(241)
Income (loss) from discontinued operations, net of taxes	2	6	(20)	(12)	6	12	27	12	57
NET INCOME (LOSS)	(88)	(45)	(77)	(210)	(51)	(106)	(35)	8	(184)
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	11	—	21	32	8	—	14	(6)	16
Goodwill impairment, net of taxes	—	—	—	—	—	86	—	—	86
Expenses related to restructuring, net of taxes	—	3	—	3	—	—	—	—	—
(Income) loss from discontinued operations, net of taxes	(2)	(6)	20	12	(6)	(12)	(27)	(12)	(57)
NET OPERATING LOSS	$ (79)	$ (48)	$ (36)	$ (163)	$ (49)	$ (32)	$ (48)	$ (10)	$ (139)
Effective tax rate (operating loss)	*17.1%*	*35.9%*	*28.2%*	*26.0%*	*36.6%*	*45.2%*	*57.5%*	*63.6%*	*49.6%*

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Three months ended September 30, 2013	International Protection Segment	Runoff Segment	Corporate and Other [1]	Total
REVENUES:				
Premiums	$ 159	$ 1	$ —	$ 160
Net investment income	26	33	(6)	53
Net investment gains (losses)	1	(14)	(11)	(24)
Insurance and investment product fees and other	1	53	2	56
Total revenues	187	73	(15)	245
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	40	9	—	49
Interest credited	—	28	—	28
Acquisition and operating expenses, net of deferrals	106	18	38	162
Amortization of deferred acquisition costs and intangibles	25	2	1	28
Interest expense	9	—	81	90
Total benefits and expenses	180	57	120	357
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	16	(135)	(112)
Provision (benefit) for income taxes	3	(5)	(20)	(22)
INCOME (LOSS) FROM CONTINUING OPERATIONS	4	21	(115)	(90)
Income (loss) from discontinued operations, net of taxes	—	—	2	2
NET INCOME (LOSS)	4	21	(113)	(88)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	—	4	7	11
(Income) loss from discontinued operations, net of taxes	—	—	(2)	(2)
NET OPERATING INCOME (LOSS)	$ 4	$ 25	$ (108)	$ (79)
Effective tax rate (operating income (loss))	*36.8%*	*-6.9%*	*13.3%*	*17.1%*

Three months ended September 30, 2012	International Protection Segment	Runoff Segment	Corporate and Other [1]	Total
REVENUES:				
Premiums	$ 164	$ 1	$ —	$ 165
Net investment income	32	34	3	69
Net investment gains (losses)	1	5	(4)	2
Insurance and investment product fees and other	1	52	35	88
Total revenues	198	92	34	324
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	30	9	—	39
Interest credited	—	33	—	33
Acquisition and operating expenses, net of deferrals	117	18	36	171
Amortization of deferred acquisition costs and intangibles	27	18	3	48
Goodwill impairment	89	—	—	89
Interest expense	11	—	82	93
Total benefits and expenses	274	78	121	473
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(76)	14	(87)	(149)
Provision (benefit) for income taxes	1	3	(35)	(31)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(77)	11	(52)	(118)
Income (loss) from discontinued operations, net of taxes	—	—	12	12
NET INCOME (LOSS)	(77)	11	(40)	(106)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(1)	(2)	3	—
Goodwill impairment, net of taxes	86	—	—	86
(Income) loss from discontinued operations, net of taxes	—	—	(12)	(12)
NET OPERATING INCOME (LOSS)	$ 8	$ 9	$ (49)	$ (32)
Effective tax rate (operating income (loss))	*32.8%*	*19.0%*	*40.0%*	*45.2%*

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

Nine months ended September 30, 2013	International Protection Segment	Runoff Segment	Corporate and Other [1]	Total
REVENUES:				
Premiums	$ 478	$ 4	$ —	$ 482
Net investment income	90	101	(1)	190
Net investment gains (losses)	23	(82)	(26)	(85)
Insurance and investment product fees and other	3	162	44	209
Total revenues	594	185	17	796
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	120	23	—	143
Interest credited	—	89	—	89
Acquisition and operating expenses, net of deferrals	326	60	95	481
Amortization of deferred acquisition costs and intangibles	79	(3)	8	84
Interest expense	34	1	238	273
Total benefits and expenses	559	170	341	1,070
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	35	15	(324)	(274)
Provision (benefit) for income taxes	12	(2)	(86)	(76)
INCOME (LOSS) FROM CONTINUING OPERATIONS	23	17	(238)	(198)
Income (loss) from discontinued operations, net of taxes	—	—	(12)	(12)
NET INCOME (LOSS)	23	17	(250)	(210)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(15)	30	17	32
Expenses related to restructuring, net of taxes	3	—	—	3
(Income) loss from discontinued operations, net of taxes	—	—	12	12
NET OPERATING INCOME (LOSS)	$ 11	$ 47	$ (221)	$ (163)
Effective tax rate (operating income (loss))	*35.2%*	*24.4%*	*25.9%*	*26.0%*

Nine months ended September 30, 2012	International Protection Segment	Runoff Segment	Corporate and Other [1]	Total
REVENUES:				
Premiums	$ 517	$ 4	$ —	$ 521
Net investment income	104	108	19	231
Net investment gains (losses)	3	22	(36)	(11)
Insurance and investment product fees and other	3	155	80	238
Total revenues	627	289	63	979
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	112	24	—	136
Interest credited	—	100	—	100
Acquisition and operating expenses, net of deferrals	370	58	97	525
Amortization of deferred acquisition costs and intangibles	85	31	9	125
Goodwill impairment	89	—	—	89
Interest expense	36	1	228	265
Total benefits and expenses	692	214	334	1,240
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(65)	75	(271)	(261)
Provision (benefit) for income taxes	3	23	(103)	(77)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(68)	52	(168)	(184)
Income (loss) from discontinued operations, net of taxes	—	—	51	51
NET INCOME (LOSS)	(68)	52	(117)	(133)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(2)	(14)	24	8
Goodwill impairment, net of taxes	86	—	—	86
(Income) loss from discontinued operations, net of taxes	—	—	(51)	(51)
NET OPERATING INCOME (LOSS)	$ 16	$ 38	$ (144)	$ (90)
Effective tax rate (operating income (loss))	*24.0%*	*28.6%*	*38.7%*	*54.7%*

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

International Protection Segment

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 159	$ 154	$ 165	$ 478	$ 165	$ 164	$174	$ 179	$ 682
Net investment income	26	31	33	90	27	32	36	36	131
Net investment gains (losses)	1	16	6	23	3	1	1	1	6
Insurance and investment product fees and other	1	1	1	3	—	1	—	2	3
Total revenues	187	202	205	594	195	198	211	218	822
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	40	41	39	120	38	30	41	41	150
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	106	110	110	326	113	117	126	127	483
Amortization of deferred acquisition costs and intangibles	25	26	28	79	28	27	27	31	113
Goodwill impairment	—	—	—	—	—	89	—	—	89
Interest expense	9	11	14	34	9	11	14	11	45
Total benefits and expenses	180	188	191	559	188	274	208	210	880
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	14	14	35	7	(76)	3	8	(58)
Provision (benefit) for income taxes	3	5	4	12	(2)	1	—	2	1
INCOME (LOSS) FROM CONTINUING OPERATIONS	4	9	10	23	9	(77)	3	6	(59)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	—	(11)	(4)	(15)	(1)	(1)	—	(1)	(3)
Expenses related to restructuring, net of taxes	—	3	—	3	—	—	—	—	—
Goodwill impairment, net of taxes	—	—	—	—	—	86	—	—	86
NET OPERATING INCOME[1]	$ 4	$ 1	$ 6	$ 11	$ 8	$ 8	$ 3	$ 5	$ 24
Effective tax rate (operating income)	*36.8%*	*67.8%*	*27.4%*	*35.2%*	*-46.6%*	*32.8%*	*-5.8%*	*23.1%*	*9.4%*
Net Premiums Written									
Northern Europe	$ 113	$ 106	$ 106	$ 325	$ 107	$ 107	$111	$ 104	$ 429
Southern Europe	71	74	78	223	72	70	87	87	316
Structured Deals[2]	37	49	28	114	32	31	40	19	122
New Markets	9	14	21	44	11	7	7	6	31
Pre-Deposit Accounting Basis[3]	230	243	233	706	222	215	245	216	898
Deposit Accounting Adjustments	76	94	80	250	72	67	85	55	279
Total[4]	$ 154	$ 149	$ 153	$ 456	$ 150	$ 148	$160	$ 161	$ 619
Loss Ratio	25%	26%	24%	25%	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 $2 million and $9 million for the three and nine months ended September 30, 2013, respectively.
(2) Structured deals represent in-force blocks of business acquired through reinsurance arrangements and ongoing reciprocal arrangements in place with certain clients.
(3) 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 the reciprocal arrangements, were accounted for as reinsurance accounting ("pre-deposit accounting basis") and not as deposit accounting. While this is a non-GAAP measure, management believes that "net premiums written on a pre-deposit accounting basis" represent an economic view of written premiums and enhances the understanding of the underlying performance of the business. However, net premiums written on a pre-deposit accounting basis as defined by the company should not be viewed as a substitute for GAAP net premiums written.
(4) Net premiums written adjusted for foreign exchange as compared to the prior year period for the International Protection segment was $147 million and $446 million for the three and nine months ended September 30, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	3Q 2013			2Q 2013			1Q 2013			Total 2013		
	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	$ 159	$ 47	$ 206	$ 154	$ 52	$ 206	$ 165	$ 62	$ 227	$ 478	$ 161	$ 639
Net investment income	26	(6)	20	31	(9)	22	33	(11)	22	90	(26)	64
Net investment gains (losses)	1	—	1	16	—	16	6	—	6	23	—	23
Insurance and investment product fees and other	1	—	1	1	—	1	1	—	1	3	—	3
Total revenues	187	41	228	202	43	245	205	51	256	594	135	729
BENEFITS AND EXPENSES:												
Benefits and other changes in policy reserves	40	22	62	41	21	62	39	33	72	120	76	196
Interest credited	—	—	—	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	106	6	112	110	13	123	110	9	119	326	28	354
Amortization of deferred acquisition costs and intangibles	25	13	38	26	11	37	28	14	42	79	38	117
Interest expense	9	—	9	11	(2)	9	14	(5)	9	34	(7)	27
Total benefits and expenses	180	41	221	188	43	231	191	51	242	559	135	694
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	—	7	14	—	14	14	—	14	35	—	35
Provision for income taxes	3	—	3	5	—	5	4	—	4	12	—	12
INCOME FROM CONTINUING OPERATIONS	4	—	4	9	—	9	10	—	10	23	—	23
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:												
Net investment (gains) losses, net of taxes and other adjustments	—	—	—	(11)	—	(11)	(4)	—	(4)	(15)	—	(15)
Expenses related to restructuring, net of taxes	—	—	—	3	—	3	—	—	—	3	—	3
NET OPERATING INCOME(1)	$ 4	$ —	$ 4	$ 1	$ —	$ 1	$ 6	$ —	$ 6	$ 11	$ —	$ 11
Effective tax rate (operating income)	*36.8%*		*36.8%*	*67.8%*		*67.8%*	*27.4%*		*27.4%*	*35.2%*		*35.2%*
Other Metrics:												
Premiums	$ 159	$ 47	$ 206	$ 154	$ 52	$ 206	$ 165	$ 62	$ 227	$ 478	$ 161	$ 639
Benefits and other changes in policy reserves	40	22	62	41	21	62	39	33	72	120	76	196
Commissions(2)	75	12	87	75	11	86	80	12	92	230	35	265
Margin before profit sharing	44	13	57	38	20	58	46	17	63	128	50	178
Profit share(2)	18	8	26	18	13	31	18	11	29	54	32	86
Underwriting profit(3)	$ 26	$ 5	$ 31	$ 20	$ 7	$ 27	$ 28	$ 6	$ 34	$ 74	$ 18	$ 92
Loss Ratio	25%		30%	26%		30%	24%		32%	25%		31%
Underwriting Margin(3)	16%		15%	13%		13%	17%		15%	15%		14%
Combined Ratio(4)	108%		103%	115%		108%	107%		103%	110%		104%

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 the 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. While "pre-deposit accounting basis" is a non-GAAP measure, management believes that it represents an economic view of the underlying performance of the business. However, pre-deposit accounting basis as defined by the company should not be viewed as a substitute for GAAP.

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 $2 million and $9 million for the three and nine months ended September 30, 2013, respectively.
(2) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.
(3) The underwriting margin is calculated as underwriting profit divided by net earned premiums.
(4) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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 the 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. While "pre-deposit accounting basis" is a non-GAAP measure, management believes that it represents an economic view of the underlying performance of the business. However, pre-deposit accounting basis as defined by the company should not be viewed as a substitute for GAAP.

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.

Table of Contents

Runoff Segment

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 1	$ 2	$ 1	$ 4	$ 1	$ 1	$ 2	$ 1	$ 5
Net investment income	33	34	34	101	37	34	36	38	145
Net investment gains (losses)	(14)	(20)	(48)	(82)	2	5	(25)	42	24
Insurance and investment product fees and other	53	53	56	162	52	52	51	52	207
Total revenues	73	69	43	185	92	92	64	133	381
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	9	10	4	23	13	9	14	1	37
Interest credited	28	29	32	89	32	33	34	33	132
Acquisition and operating expenses, net of deferrals	18	22	20	60	21	18	21	19	79
Amortization of deferred acquisition costs and intangibles	2	8	(13)	(3)	20	18	17	(4)	51
Interest expense	—	1	—	1	—	—	1	—	1
Total benefits and expenses	57	70	43	170	86	78	87	49	300
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	16	(1)	—	15	6	14	(23)	84	81
Provision (benefit) for income taxes	(5)	—	3	(2)	—	3	(2)	22	23
INCOME (LOSS) FROM CONTINUING OPERATIONS	21	(1)	(3)	17	6	11	(21)	62	58
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net of taxes and other adjustments	4	7	19	30	2	(2)	15	(27)	(12)
NET OPERATING INCOME (LOSS)	$ 25	$ 6	$ 16	$ 47	$ 8	$ 9	$ (6)	$ 35	$ 46
Effective tax rate (operating income (loss))	*-6.9%*	*40.9%*	*44.8%*	*24.4%*	*18.4%*	*19.0%*	*NM[1]*	*16.9%*	*27.1%*

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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Variable Annuities—Income Distribution Series									
Account value, beginning of the period	$5,983	$6,202	$6,141	$ 6,141	$6,261	$6,229	$6,398	$6,265	$6,265
Deposits	19	18	20	57	22	17	20	26	85
Surrenders, benefits and product charges	(186)	(183)	(173)	(542)	(184)	(184)	(168)	(174)	(710)
Net flows	(167)	(165)	(153)	(485)	(162)	(167)	(148)	(148)	(625)
Interest credited and investment performance	228	(54)	214	388	42	199	(21)	281	501
Account value, end of the period	6,044	5,983	6,202	6,044	6,141	6,261	6,229	6,398	6,141
Traditional Variable Annuities									
Account value, net of reinsurance, beginning of the period	1,601	1,674	1,662	1,662	1,715	1,703	1,819	1,766	1,766
Deposits	4	2	3	9	3	4	3	3	13
Surrenders, benefits and product charges	(67)	(80)	(81)	(228)	(84)	(72)	(81)	(89)	(326)
Net flows	(63)	(78)	(78)	(219)	(81)	(68)	(78)	(86)	(313)
Interest credited and investment performance	82	5	90	177	28	80	(38)	139	209
Account value, net of reinsurance, end of the period	1,620	1,601	1,674	1,620	1,662	1,715	1,703	1,819	1,662
Variable Life Insurance									
Account value, beginning of the period	293	301	292	292	294	293	305	284	284
Deposits	2	2	2	6	2	2	2	3	9
Surrenders, benefits and product charges	(10)	(11)	(9)	(30)	(9)	(12)	(10)	(8)	(39)
Net flows	(8)	(9)	(7)	(24)	(7)	(10)	(8)	(5)	(30)
Interest credited and investment performance	17	1	16	34	5	11	(4)	26	38
Account value, end of the period	302	293	301	302	292	294	293	305	292
Total	$7,966	$7,877	$8,177	$ 7,966	$8,095	$8,270	$8,225	$8,522	$8,095
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements									
Account value, beginning of the period	$1,077	$1,970	$2,153	$ 2,153	$2,297	$2,221	$2,594	$2,623	$2,623
Deposits	—	—	—	—	—	84	—	—	84
Surrenders and benefits	(43)	(900)	(167)	(1,110)	(164)	(26)	(385)	(55)	(630)
Net flows	(43)	(900)	(167)	(1,110)	(164)	58	(385)	(55)	(546)
Interest credited	2	7	15	24	17	17	18	21	73
Foreign currency translation	—	—	(31)	(31)	3	1	(6)	5	3
Account value, end of the period	$1,036	$1,077	$1,970	$ 1,036	$2,153	$2,297	$2,221	$2,594	$2,153

Corporate and Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
REVENUES:									
Premiums	$—	$—	$—	$—	$—	$—	$—	$—	$—
Net investment income	(6)	3	2	(1)	11	3	16	—	30
Net investment gains (losses)	(11)	(5)	(10)	(26)	(11)	(4)	1	(33)	(47)
Insurance and investment product fees and other	2	(1)	43	44	40	35	24	21	120
Total revenues	(15)	(3)	35	17	40	34	41	(12)	103
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	38	8	49	95	60	36	29	32	157
Amortization of deferred acquisition costs and intangibles	1	4	3	8	3	3	3	3	12
Interest expense	81	77	80	238	80	82	84	62	308
Total benefits and expenses	120	89	132	341	143	121	116	97	477
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(135)	(92)	(97)	(324)	(103)	(87)	(75)	(109)	(374)
Benefit for income taxes	(20)	(33)	(33)	(86)	(31)	(35)	(31)	(37)	(134)
LOSS FROM CONTINUING OPERATIONS	(115)	(59)	(64)	(238)	(72)	(52)	(44)	(72)	(240)
Income (loss) from discontinued operations, net of taxes (2)	2	6	(20)	(12)	6	12	27	12	57
NET LOSS	(113)	(53)	(84)	(250)	(66)	(40)	(17)	(60)	(183)
ADJUSTMENTS TO NET LOSS:									
Net investment (gains) losses, net of taxes and other adjustments	7	4	6	17	7	3	(1)	22	31
(Income) loss from discontinued operations, net of taxes	(2)	(6)	20	12	(6)	(12)	(27)	(12)	(57)
NET OPERATING LOSS	$(108)	$ (55)	$ (58)	$(221)	$ (65)	$ (49)	$ (45)	$ (50)	$(209)
Effective tax rate (operating loss)	*13.3%*	*36.7%*	*33.5%*	*25.9%*	*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 prior to the sale on August 30, 2013 presented as discontinued operations were as follows:

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Net investment gains (losses)	$—	$ —	$ —	$—	$ —	$ —	$ (2)	$ (1)	$ (3)
Insurance and investment product fees and other	54	79	78	211	74	82	83	112	351
Total revenues	54	79	78	211	74	82	81	111	348
BENEFITS AND EXPENSES:									
Acquisition and operating expenses, net of deferrals	46	66	66	178	58	62	62	90	272
Amortization of deferred acquisition costs and intangibles	1	2	1	4	1	2	1	1	5
Total benefits and expenses	47	68	67	182	59	64	63	91	277
INCOME BEFORE INCOME TAXES AND OTHER ITEMS	7	11	11	29	15	18	18	20	71
Provision for income taxes	3	5	4	12	7	6	6	8	27
Goodwill impairment and other (gain) loss from sale, net of taxes	2	—	27	29	2	—	(15)	—	(13)
NET INCOME (LOSS)	$ 2	$ 6	$ (20)	$ (12)	$ 6	$ 12	$ 27	$ 12	$ 57
Assets under management (3)	$—	$22,619	$23,056	$—	$22,349	$22,633	$22,320	$25,684	$22,349

(3) Assets under management for the wealth management business prior to the sale on August 30, 2013 represented third-party assets under management that were not consolidated in the company's financial statements.

Table of Contents

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Investments Summary
(amounts in millions)

	September 30, 2013 Carrying Amount	September 30, 2013 % of Total	June 30, 2013 Carrying Amount	June 30, 2013 % of Total	March 31, 2013 Carrying Amount	March 31, 2013 % of Total	December 31, 2012 Carrying Amount	December 31, 2012 % of Total	September 30, 2012 Carrying Amount	September 30, 2012 % of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 35,503	49%	$ 34,486	48%	$ 36,577	48%	$ 37,207	48%	$ 37,335	48%
Private fixed maturity securities	10,277	14	10,368	14	10,572	14	10,484	13	10,306	13
Residential mortgage-backed securities(1)	5,187	7	5,282	7	5,551	7	5,532	7	5,489	7
Commercial mortgage-backed securities	2,520	4	2,533	4	2,731	4	2,947	4	2,902	4
Other asset-backed securities	2,992	4	2,655	4	2,572	3	2,583	3	2,685	3
Tax-exempt	263	—	262	—	270	—	294	—	302	—
Non-investment grade fixed maturity securities	2,344	3	2,422	3	2,809	4	3,114	4	3,195	4
Equity securities:										
Common stocks and mutual funds	303	1	332	1	401	1	431	1	410	1
Preferred stocks	76	—	79	—	89	—	87	—	114	—
Commercial mortgage loans	5,858	8	5,831	8	5,866	8	5,872	8	5,861	8
Restricted commercial mortgage loans related to securitization entities	290	—	309	—	324	—	341	—	359	—
Policy loans	1,668	2	1,671	2	1,606	2	1,601	2	1,626	2
Cash, cash equivalents and short-term investments	3,767	5	3,777	5	4,104	5	3,897	5	3,854	5
Securities lending	154	—	163	—	183	—	187	—	181	—
Other invested assets: Limited partnerships	297	1	318	1	326	1	339	—	344	—
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	147	—	166	—	353	—	466	1	614	1
Other cash flow	3	—	3	—	9	—	3	—	1	—
Fair value	1	—	1	—	4	—	43	—	48	—
Equity index options—non-qualified	6	—	13	—	17	—	25	—	24	—
Other non-qualified	370	1	397	1	554	1	612	1	697	1
Trading portfolio	278	—	287	—	468	1	556	1	680	1
Counterparty collateral	272	—	377	1	615	1	840	1	1,010	1
Restricted other invested assets related to securitization entities	392	1	392	1	399	—	393	1	393	1
Other	85	—	87	—	146	—	157	—	173	—
Total invested assets and cash	$ 73,053	100%	$ 72,211	100%	$ 76,546	100%	$ 78,011	100%	$ 78,603	100%
Public Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 15,859	35%	$ 15,928	36%	$ 17,050	36%	$ 17,372	36%	$ 17,864	37%
AA	4,776	11	4,204	10	4,664	10	4,746	10	4,709	10
A	12,674	28	12,530	28	13,133	28	13,238	28	13,311	28
BBB	10,426	23	10,044	23	10,345	22	10,567	22	10,372	21
BB	1,134	3	1,096	3	1,260	3	1,296	3	1,280	3
B	128	—	145	—	135	—	147	—	145	—
CCC and lower	130	—	182	—	257	1	397	1	456	1
Total public fixed maturity securities	$ 45,127	100%	$ 44,129	100%	$ 46,844	100%	$ 47,763	100%	$ 48,137	100%
Private Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 1,453	10%	$ 1,326	10%	$ 1,354	10%	$ 1,427	10%	$ 1,657	12%
AA	1,551	11	1,499	11	1,462	10	1,521	11	1,349	10
A	4,247	31	4,198	30	4,419	31	4,338	30	4,164	29
BBB	5,756	41	5,857	42	5,846	41	5,838	41	5,593	40
BB	798	6	819	6	886	6	929	6	974	7
B	63	—	83	—	154	1	194	1	187	1
CCC and lower	91	1	97	1	117	1	151	1	153	1
Total private fixed maturity securities	$ 13,959	100%	$ 13,879	100%	$ 14,238	100%	$ 14,398	100%	$ 14,077	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.

Table of Contents

Fixed Maturity Securities Summary
(amounts in millions)

	September 30, 2013		June 30, 2013		March 31, 2013		December 31, 2012		September 30, 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	$ 5,325	9%	$ 5,048	9%	$ 5,381	9%	$ 5,491	9%	$ 5,503	9%
Tax-exempt	263	—	262	—	270	—	294	1	302	1
Foreign government	2,232	4	2,247	4	2,345	4	2,422	4	2,574	4
U.S. corporate	24,782	42	24,742	43	25,936	43	26,105	42	26,306	42
Foreign corporate	15,276	26	14,618	25	15,540	25	15,792	25	15,368	25
Residential mortgage-backed securities	5,397	9	5,590	10	5,942	10	6,081	10	6,119	10
Commercial mortgage-backed securities	2,790	5	2,814	5	3,056	5	3,333	5	3,286	5
Other asset-backed securities	3,021	5	2,687	4	2,612	4	2,643	4	2,756	4
Total fixed maturity securities	$ 59,086	100%	$ 58,008	100%	$ 61,082	100%	$ 62,161	100%	$ 62,214	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 7,344	19%	$ 7,167	19%	$ 7,746	20%	$ 7,820	20%	$ 8,063	20%
Utilities and energy	9,084	24	9,097	24	9,438	24	9,432	24	9,265	23
Consumer—non-cyclical	4,722	12	4,674	12	4,979	13	5,027	13	5,065	13
Consumer—cyclical	2,185	6	2,157	6	2,217	6	2,272	6	2,222	6
Capital goods	2,276	6	2,332	6	2,460	6	2,515	6	2,515	6
Industrial	2,592	7	2,507	7	2,546	6	2,511	6	2,434	6
Technology and communications	2,928	8	2,864	8	2,916	7	2,966	7	2,792	7
Transportation	1,593	4	1,550	4	1,581	4	1,588	4	1,566	4
Other	5,534	14	5,245	14	5,650	14	5,793	14	5,786	15
Subtotal	38,258	100%	37,593	100%	39,533	100%	39,924	100%	39,708	100%
Non-Investment Grade:										
Finance and insurance	376	21%	376	21%	413	21%	454	23%	460	23%
Utilities and energy	338	19	332	19	372	19	406	21	429	22
Consumer—non-cyclical	170	9	186	11	161	8	171	9	160	8
Consumer—cyclical	107	6	107	6	119	6	110	5	95	5
Capital goods	272	15	250	14	247	13	257	13	287	14
Industrial	243	14	236	13	322	17	318	16	290	15
Technology and communications	257	14	234	13	241	12	186	9	171	9
Transportation	26	1	29	2	53	3	55	3	58	3
Other	11	1	17	1	15	1	16	1	16	1
Subtotal	1,800	100%	1,767	100%	1,943	100%	1,973	100%	1,966	100%
Total	$ 40,058	100%	$ 39,360	100%	$ 41,476	100%	$ 41,897	100%	$ 41,674	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 2,772	5%	$ 2,670	4%	$ 2,731	4%	$ 2,634	4%	$ 3,097	5%
Due after one year through five years	10,563	18	10,313	18	10,997	18	11,139	18	11,162	18
Due after five years through ten years	12,570	21	11,880	20	12,243	20	12,266	20	12,009	19
Due after ten years	21,973	37	22,054	38	23,501	39	24,065	39	23,785	38
Subtotal	47,878	81	46,917	80	49,472	81	50,104	81	50,053	80
Mortgage and asset-backed securities	11,208	19	11,091	20	11,610	19	12,057	19	12,161	20
Total fixed maturity securities	$ 59,086	100%	$ 58,008	100%	$ 61,082	100%	$ 62,161	100%	$ 62,214	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Commercial Mortgage Loans Summary
(amounts in millions)

	September 30, 2013		June 30, 2013		March 31, 2013		December 31, 2012		September 30, 2012	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Geographic Region										
Pacific	$ 1,624	28%	$ 1,621	28%	$ 1,582	27%	$ 1,553	26%	$ 1,526	26%
South Atlantic	1,558	26	1,515	26	1,549	26	1,587	27	1,619	27
Middle Atlantic	792	13	780	13	750	13	739	13	710	12
Mountain	462	8	466	8	458	8	463	8	442	7
East North Central	384	7	389	7	451	8	468	8	513	9
West North Central	366	6	368	6	374	6	353	6	339	6
New England	327	6	340	6	341	6	343	6	342	6
West South Central	237	4	247	4	259	4	265	4	260	4
East South Central	143	2	142	2	140	2	141	2	152	3
Subtotal	5,893	100%	5,868	100%	5,904	100%	5,912	100%	5,903	100%
Allowance for losses	(36)		(38)		(40)		(42)		(44)	
Unamortized fees and costs	1		1		2		2		2	
Total	$ 5,858		$ 5,831		$ 5,866		$ 5,872		$ 5,861	
Property Type										
Retail	$ 2,005	34%	$ 2,000	34%	$ 1,953	33%	$ 1,895	32%	$ 1,882	32%
Office	1,610	27	1,585	27	1,595	27	1,580	27	1,533	26
Industrial	1,571	27	1,565	27	1,584	27	1,603	27	1,633	27
Apartments	473	8	490	8	542	9	552	9	578	10
Mixed use/other	234	4	228	4	230	4	282	5	277	5
Subtotal	5,893	100%	5,868	100%	5,904	100%	5,912	100%	5,903	100%
Allowance for losses	(36)		(38)		(40)		(42)		(44)	
Unamortized fees and costs	1		1		2		2		2	
Total	$ 5,858		$ 5,831		$ 5,866		$ 5,872		$ 5,861	
Allowance for Losses on Commercial Mortgage Loans										
Beginning balance	$ 38		$ 40		$ 42		$ 44		$ 46	
Provision	—		—		—		—		1	
Release	(2)		(2)		(2)		(2)		(3)	
Ending balance	$ 36		$ 38		$ 40		$ 42		$ 44	

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Commercial Mortgage Loans Summary
(amounts in millions)

Loan Size	September 30, 2013 Principal Balance	September 30, 2013 % of Total	June 30, 2013 Principal Balance	June 30, 2013 % of Total	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
Under $5 million	$ 2,393	41%	$ 2,384	41%	$ 2,425	41%	$ 2,458	42%	$ 2,722	46%
$5 million but less than $10 million	1,594	27	1,594	27	1,573	27	1,508	25	1,521	26
$10 million but less than $20 million	1,315	22	1,321	23	1,255	21	1,162	20	1,058	18
$20 million but less than $30 million	227	4	204	3	205	3	267	4	198	3
$30 million and over	364	6	365	6	446	8	517	9	404	7
Total	$ 5,893	100%	$ 5,868	100%	$ 5,904	100%	$ 5,912	100%	$ 5,903	100%

Commercial Mortgage Loan Information by Vintage as of September 30, 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	$ 1,000	517	$ 2	42%	$ —	—	$ —
2005	1,056	262	$ 4	55%	—	—	$ —
2006	987	247	$ 4	63%	30	6	$ 5
2007	886	158	$ 6	70%	—	—	$ —
2008	254	55	$ 5	69%	9	2	$ 4
2009	—	—	$ —	— %	—	—	$ —
2010	95	17	$ 6	54%	—	—	$ —
2011	275	54	$ 5	58%	—	—	$ —
2012	677	97	$ 7	64%	—	—	$ —
2013	663	99	$ 7	67%	—	—	$ —
Total	$ 5,893	1,506	$ 4	59%	$ 39	8	$ 5

(1) Total recorded investment reflects the balance sheet carrying value gross of related allowance and the unamortized balance of loan origination fees and costs.
(2) Represents weighted-average loan-to-value as of September 30, 2013.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

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

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income									
Fixed maturity securities—taxable	$ 651	$ 672	$ 656	$1,979	$ 678	$ 659	$ 669	$ 660	$2,666
Fixed maturity securities—non-taxable	3	2	2	7	2	2	3	4	11
Commercial mortgage loans	81	81	82	244	84	87	85	84	340
Restricted commercial mortgage loans related to securitization entities	8	7	7	22	8	8	7	9	32
Equity securities	3	6	4	13	5	4	6	4	19
Other invested assets	33	33	46	112	37	46	36	43	162
Limited partnerships	8	6	2	16	12	2	20	10	44
Restricted other invested assets related to securitization entities	—	—	—	—	1	—	—	—	1
Policy loans	33	32	32	97	30	31	31	31	123
Cash, cash equivalents and short-term investments	4	5	7	16	7	8	10	10	35
Gross investment income before expenses and fees	824	844	838	2,506	864	847	867	855	3,433
Expenses and fees	(23)	(23)	(24)	(70)	(24)	(22)	(21)	(23)	(90)
Net investment income	$ 801	$ 821	$ 814	$2,436	$ 840	$ 825	$ 846	$ 832	$3,343
Annualized Yields									
Fixed maturity securities—taxable	4.7%	4.9%	4.7%	4.8%	4.9%	4.8%	4.9%	4.9%	4.8%
Fixed maturity securities—non-taxable	4.2%	2.9%	2.7%	3.2%	2.5%	2.4%	3.3%	3.4%	2.9%
Commercial mortgage loans	5.5%	5.5%	5.6%	5.6%	5.7%	5.9%	5.7%	5.5%	5.7%
Restricted commercial mortgage loans related to securitization entities	10.5%	8.6%	8.4%	9.3%	9.1%	8.6%	7.6%	9.0%	8.5%
Equity securities	3.2%	5.7%	3.4%	4.1%	4.1%	3.5%	5.7%	4.1%	4.4%
Other invested assets	42.1%	29.4%	28.3%	31.0%	18.6%	20.0%	14.0%	15.8%	17.1%
Limited partnerships(1)	10.4%	7.5%	2.4%	6.7%	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	7.9%	7.8%	8.0%	7.9%	7.4%	7.6%	7.8%	8.0%	7.7%
Cash, cash equivalents and short-term investments	0.4%	0.5%	0.7%	0.5%	0.7%	0.8%	0.9%	0.8%	0.8%
Gross investment income before expenses and fees	4.8%	4.9%	4.8%	4.8%	4.9%	4.9%	5.0%	4.9%	4.9%
Expenses and fees	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	-0.1%	-0.1%	-0.1%
Net investment income	4.7%	4.8%	4.7%	4.7%	4.8%	4.7%	4.9%	4.8%	4.8%

Yields are based on net investment income as reported under U.S. GAAP and are consistent with how the company measures its investment performance for management purposes. Yields are annualized, for interim periods, and are calculated as net investment income as a percentage of average quarterly asset carrying values except for fixed maturity and equity securities, derivatives and derivative counterparty collateral, which exclude unrealized fair value adjustments and securities lending activity, which is included in other invested assets and is calculated net of the corresponding securities lending liability. See page 73 herein for average invested assets and cash used in the yield calculation.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Net Investment Gains (Losses), Net of Taxes and Other Adjustments—Detail[1]
(amounts in millions)

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:									
Fixed maturity securities:									
U.S. corporate	$ 1	$ 22	$ 4	$ 27	$ 9	$ 5	$ (1)	$ 8	$ 21
U.S. government, agencies and government-sponsored enterprises	2	1	—	3	1	2	2	2	7
Foreign corporate	—	8	1	9	3	1	1	1	6
Foreign government	(2)	8	4	10	3	2	2	1	8
Tax-exempt	—	—	(2)	(2)	—	(1)	1	(1)	(1)
Mortgage-backed securities	(9)	(15)	(20)	(44)	(5)	(1)	(2)	(2)	(10)
Asset-backed securities	(5)	(11)	(8)	(24)	(14)	(1)	—	1	(14)
Equity securities	6	8	3	17	—	3	—	—	3
Total net realized gains (losses) on available-for-sale securities	(7)	21	(18)	(4)	(3)	10	3	10	20
Impairments:									
Sub-prime residential mortgage-backed securities	(1)	—	(2)	(3)	(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	(1)	—	(2)	(3)	(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)	(2)	(1)	(4)	(3)	(3)	(3)	(3)	(12)
Corporate fixed maturity securities	—	—	(4)	(4)	(3)	—	(10)	—	(13)
Limited partnerships	—	—	—	—	—	—	(1)	—	(1)
Commercial mortgage loans	(1)	(2)	—	(3)	—	(2)	—	(1)	(3)
Total impairments	(3)	(4)	(7)	(14)	(14)	(19)	(27)	(10)	(70)
Net unrealized gains (losses) on trading securities	(5)	(11)	6	(10)	—	9	22	(17)	14
Derivative instruments	(12)	(2)	(27)	(41)	6	(2)	(18)	17	3
Limited partnerships	(2)	—	—	(2)	—	—	—	—	—
Commercial mortgage loans held-for-sale market valuation allowance	2	1	1	4	(2)	1	1	2	2
Contingent purchase price valuation change	—	(1)	1	—	1	(6)	1	—	(4)
Net gains (losses) related to securitization entities	13	9	6	28	21	12	(3)	22	52
Other	—	—	(1)	(1)	—	—	—	—	—
Net investment gains (losses), net of taxes	(14)	13	(39)	(40)	9	5	(21)	24	17
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	4	5	12	21	(7)	(6)	3	(5)	(15)
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	(3)	(3)	(1)	(7)	—	(1)	—	(2)	(3)
Net investment gains (losses), net of taxes and other adjustments	$ (13)	$ 15	$ (28)	$ (26)	$ 2	$ (2)	$ (18)	$ 17	$ (1)

[1] All adjustments for income taxes assume a 35% tax rate.

Reconciliations of Non-GAAP Measures

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended				
	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended (1)	$ 520	$ 447	$ 382	$ 325	$ 298
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 11,412	$ 11,302	$ 11,200	$ 11,115	$ 11,022
GAAP Basis ROE (1)/(2)	4.6%	4.0%	3.4%	2.9%	2.7%
Operating ROE					
Net operating income (loss) for the twelve months ended (1)	$ 563	$ 555	$ 489	$ 355	$ 305
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 11,412	$ 11,302	$ 11,200	$ 11,115	$ 11,022
Operating ROE (1)/(2)	4.9%	4.9%	4.4%	3.2%	2.8%

Quarterly Average ROE	Three months ended				
	September 30, 2013	June 30, 2013	March 31, 2013	December 31, 2012	September 30, 2012
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended (3)	$ 108	$ 141	$ 103	$ 168	$ 35
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 11,606	$ 11,473	$ 11,345	$ 11,225	$ 11,138
Annualized GAAP Quarterly Basis ROE (3)/(4)	3.7%	4.9%	3.6%	6.0%	1.3%
Operating ROE					
Net operating income (loss) for the period ended (3)	$ 119	$ 133	$ 151	$ 160	$ 111
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 11,606	$ 11,473	$ 11,345	$ 11,225	$ 11,138
Annualized Operating Quarterly Basis ROE (3)/(4)	4.1%	4.6%	5.3%	5.7%	4.0%

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).

[Table of Contents](#)

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Reconciliation of Expense Ratio
(amounts in millions)

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Basis Expense Ratio									
Acquisition and operating expenses, net of deferrals(1)	$ 407	$ 413	$ 433	$1,253	$ 272	$ 443	$ 439	$ 440	$1,594
Total revenues(2)	$2,317	$2,371	$2,303	$6,991	$2,467	$2,456	$2,402	$2,315	$9,640
Expense ratio (1)/(2)	17.6%	17.4%	18.8%	17.9%	11.0%	18.0%	18.3%	19.0%	16.5%
GAAP Basis, As Adjusted—Expense Ratio									
Acquisition and operating expenses, net of deferrals	$ 407	$ 413	$ 433	$1,253	$ 272	$ 443	$ 439	$ 440	$1,594
Less lifestyle protection insurance business	106	110	110	326	113	117	126	127	483
Adjusted acquisition and operating expenses, net of deferrals(3)	$ 301	$ 303	$ 323	$ 927	$ 159	$ 326	$ 313	$ 313	$1,111
Total revenues	$2,317	$2,371	$2,303	$6,991	$2,467	$2,456	$2,402	$2,315	$9,640
Less lifestyle protection insurance business	187	202	205	594	195	198	211	218	822
Less net investment gains (losses)	(24)	5	(67)	(86)	11	8	(34)	36	21
Adjusted total revenues(4)	$2,154	$2,164	$2,165	$6,483	$2,261	$2,250	$2,225	$2,061	$8,797
Adjusted expense ratio (3)/(4)	14.0%	14.0%	14.9%	14.3%	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
THIRD QUARTER 2013

Reconciliation of Core Premiums
(amounts in millions)

	2013				2012				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Reported premiums	$1,291	$1,286	$1,261	$3,838	$1,320	$1,313	$1,302	$1,106	$5,041
Less U.S. Life Insurance—fixed annuities premiums	21	15	13	49	30	26	15	33	104
Less impact of changes in foreign exchange rates	(6)	(5)	6	(5)	(2)	(34)	(23)	(3)	(62)
Core premiums	$1,276	$1,276	$1,242	$3,794	$1,292	$1,321	$1,310	$1,076	$4,999
Reported premium percentage change from prior year	-1.7%	-1.2%	14.0%	3.1%	-2.2%	-10.0%	-9.9%	-22.9%	-11.4%
Core premium percentage change from prior year	-3.4%	-2.6%	15.4%	2.3%	-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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2013

Reconciliation of Core Yield

		2013				2012				
	(Assets—amounts in billions)	**3Q**	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$73.1	$72.2	$76.5	$ 73.1	$78.0	$78.6	$76.8	$74.5	$ 78.0
	Subtract:									
	Securities lending	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2
	Unrealized gains (losses)	3.3	3.7	6.7	3.3	7.2	7.3	6.4	4.1	7.2
	Derivative counterparty collateral	0.3	0.4	0.6	0.3	0.8	1.0	1.2	0.6	0.8
	Adjusted end of period invested assets and cash	$69.3	$67.9	$69.0	$ 69.3	$69.8	$70.1	$69.0	$69.7	$ 69.8
(A)	**Average Invested Assets And Cash Used in Reported Yield Calculation**	$68.6	$68.5	$69.4	$ 68.8	$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	0.2	0.3	0.3	0.3	0.4	0.3	0.4	0.4
(B)	**Average Invested Assets And Cash Used in Core Yield Calculation**	68.3	68.3	69.1	68.5	69.7	69.2	69.1	69.4	69.3
	Subtract:									
	Portfolios supporting floating products and non-recourse funding obligations (1)	4.6	5.2	5.7	5.2	6.2	6.6	6.8	7.5	6.8
(C)	**Average Invested Assets And Cash Used in Core Yield (excl. Floating and Non-Recourse Funding) Calculation**	$63.7	$63.1	$63.4	$ 63.3	$63.5	$62.6	$62.3	$61.9	$ 62.5
	(Income—amounts in millions)									
(D)	**Reported—Net Investment Income**	$ 801	$ 821	$ 814	$2,436	$ 840	$ 825	$ 846	$ 832	$3,343
	Subtract:									
	Bond calls and commercial mortgage loan prepayments	15	14	10	39	13	14	4	5	36
	Reinsurance(2)	17	21	22	60	16	19	24	22	81
	Other non-core items (3)	4	19	2	25	13	3	8	4	28
	Restricted commercial mortgage loans and other invested assets related to securitization entities	4	4	4	12	5	6	5	5	21
(E)	**Core Net Investment Income**	761	763	776	2,300	793	783	805	796	3,177
	Subtract:									
	Investment income from portfolios supporting floating products and non-recourse funding obligations (1)	24	25	25	74	31	29	30	33	123
(F)	**Core Net Investment Income (excl. Floating and Non-Recourse Funding)**	$ 737	$ 738	$ 751	$2,226	$ 762	$ 754	$ 775	$ 763	$3,054
(D) / (A)	**Reported Yield**	4.67%	4.79%	4.69%	4.72%	4.80%	4.74%	4.88%	4.77%	4.80%
(E) / (B)	**Core Yield**	4.46%	4.47%	4.49%	4.47%	4.55%	4.53%	4.66%	4.59%	4.58%
(F) / (C)	**Core Yield (excl. Floating and Non-Recourse Funding)**	4.63%	4.68%	4.74%	4.68%	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 items that do not reflect the underlying performance of the investment portfolio. 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 cost basis adjustments on structured securities, preferred stock income and various other immaterial items.

Corporate Information

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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 and Annuity Insurance Company	A-	A3	A
Genworth Life Insurance Company of New York	A-	A3	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)	Not rated	Aa3.mx

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

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

(1) Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by Dominion Bond Rating Service (DBRS).
(2) Genworth Seguros de Credito a la Vivienda S.A. de C.V. is also rated "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.

Table of Contents

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.

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 groups, 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. 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 services company meeting the retirement, longevity and lifestyle protection, investment and mortgage insurance needs of its customers, with a presence in more than 25 countries. For more information, visit www.genworth.com.

Inquiries:

Georgette Nicholas, 804-662-2248
Georgette.Nicholas@genworth.com