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

FORM 8-K

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

April 29, 2014
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 April 29, 2014, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended March 31, 2014, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a financial supplement for the quarter ended March 31, 2014, a copy of which is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

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

Item 9.01 Financial Statements and Exhibits.

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

Exhibit Number	Description of Exhibit
99.1	Press Release dated April 29, 2014.
99.2	Financial Supplement for the quarter ended March 31, 2014.

SIGNATURES

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

GENWORTH FINANCIAL, INC.

Date: April 29, 2014

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

Exhibit Index

Exhibit Number	Description of Exhibit
99.1	Press Release dated April 29, 2014.
99.2	Financial Supplement for the quarter ended March 31, 2014.

Exhibit 99.1

News Release

6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces First Quarter 2014 Results
Net Income Improves 79 Percent From Prior Year
Sequentially Higher Mortality In U.S. Life Insurance Division
Strong Loss Performance In Global Mortgage Insurance Division

Richmond, VA (April 29, 2014)—Genworth Financial, Inc. (NYSE: GNW) today reported results for the first quarter of 2014. The company reported net income[1] of $184 million, or $0.37 per diluted share, compared with net income of $103 million, or $0.21 per diluted share, in the first quarter of 2013. Net operating income[2] for the first quarter of 2014 was $194 million, or $0.39 per diluted share, compared with net operating income of $151 million, or $0.30 per diluted share, in the first quarter of 2013.

"Genworth's first quarter 2014 results reflect continued progress in our turnaround strategy," said Tom McInerney, President and CEO. "Our mortgage insurance businesses benefitted from improved loss ratios, and long term care premium increases continued to positively impact earnings in our U.S. Life Insurance Division."

Consolidated Net Income & Net Operating Income

	Three months ended March 31 (Unaudited)				
	2014		2013		
(Amounts in millions, except per share)	**Total**	**Per diluted share**	**Total**	**Per diluted share**	**Total % change**
Net income	$ 184	$ 0.37	$ 103	$ 0.21	79%
Net operating income	$ 194	$ 0.39	$ 151	$ 0.30	28%
Weighted average diluted shares	502.7		496.8		
Book value per share	$31.27		$32.90		
Book value per share, excluding accumulated other comprehensive income (loss)	$24.25		$23.11		

Net investment losses, net of tax and other adjustments, were $10 million in the quarter, compared to $28 million in the prior year. Total investment impairments, net of tax, were $1 million in the current quarter and $7 million in the prior year.

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 operating income results are summarized in the table below:

Net Operating Income (Loss) *(Amounts in millions)*	**Q1 14**	**Q4 13**	**Q1 13**
U.S. Life Insurance Division:			
U.S. Life Insurance	$ 94	$ 119	$ 85
Total U.S. Life Insurance Division	**94**	**119**	**85**
Global Mortgage Insurance Division:			
International Mortgage Insurance	99	101	81
U.S. Mortgage Insurance (U.S. MI)	33	6	21
Total Global Mortgage Insurance Division	**132**	**107**	**102**
Corporate and Other Division:			
International Protection	7	13	6
Runoff	12	19	16
Corporate and Other	(51)	(65)	(58)
Total Corporate and Other Division	**(32)**	**(33)**	**(36)**
Total Net Operating Income	**$ 194**	**$ 193**	**$ 151**

Net operating income excludes net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses, restructuring charges, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and other adjustments, 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 first quarter of 2014 was an unfavorable impact of $5 million versus the prior quarter and an unfavorable impact of $16 million versus the prior year.

U.S. Life Insurance Division

U.S. Life Insurance Division net operating income was $94 million, compared with $119 million in the prior quarter and $85 million a year ago.

U.S. Life Insurance Division
Net Operating Income

(Amounts in millions)	**Q1 14**	**Q4 13**	**Q1 13**
U.S. Life Insurance			
Life Insurance	$ 21	$ 56	$ 36
Long Term Care Insurance	46	42	20
Fixed Annuities	27	21	29
Total U.S. Life Insurance	94	119	85
Total U.S. Life Insurance	**$ 94**	**$ 119**	**$ 85**

Sales

(Amounts in millions)	**Q1 14**	**Q4 13**	**Q1 13**
U.S. Life Insurance			
Life Insurance			
Term Life	$ 13	$ 9	$ 4
Term Universal Life	—	—	1
Universal Life	6	5	9
Linked Benefits	2	3	2
Long Term Care Insurance			
Individual	21	24	35
Group	1	2	5
Fixed Annuities	520	730	107

Account Value

(Amounts in millions)	**Q1 14**	**Q4 13**	**Q1 13**
Fixed Annuities	$19,037	$18,737	$18,301

U.S. Life Insurance Division

Key Points

- U.S. Life Insurance Division net operating income was $94 million, compared with $119 million in the prior quarter and $85 million a year ago.
- Compared to the prior quarter, sales of life insurance products were higher, lower in individual long term care insurance (LTC) and lower in fixed annuities.
- The consolidated risk-based capital (RBC) ratio is estimated to be approximately 480 percent[3], compared to 487 percent at the end of the fourth quarter of 2013.

3 Company estimate for the first quarter of 2014, due to timing of the filing of statutory statements.

- As of March 31, 2014, the number of states approved as part of the 2012 in force premium rate increases remained at 41. The company expects to achieve $250 to $300 million of premium increases when fully implemented.
- 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. As of March 31, 2014, 11 states have approved these rate increases.

Life Insurance

Life insurance net operating income was $21 million, compared with $56 million in the prior quarter and $36 million in the prior year. Results in the current quarter reflected unfavorable mortality experience from higher frequency of claims in both term and universal life insurance versus the prior quarter and from both higher frequency in term life insurance and higher severity of claims in universal life insurance versus the prior year. Higher mortality drove an increase in claims paid and a reduction in product fees partially offset by reduced amortization. Results in the prior quarter included $14 million of favorable items.

Sales increased versus the prior quarter and prior year from increased sales of term life insurance. The company is transitioning to a broader set of competitive product offerings and sales are expected to increase in 2014 from current levels.

Long Term Care Insurance

Long term care insurance net operating income was $46 million, compared with $42 million in the prior quarter and $20 million in the prior year. Results benefitted from premium increases and reduced benefits of $10 million versus the prior quarter and $40 million versus the prior year related to the premium increases approved and implemented to date. Current quarter results included a $5 million favorable correction to investment amortization for preferred stock that was more than offset by lower variable investment income versus the prior quarter. Results versus the prior year included less favorable claim terminations related to mortality and higher reserves related to certain policies with survivorship benefits. The reported loss ratio for the current quarter was approximately 63 percent, five points lower than the prior quarter and three points lower than the prior year.

Individual LTC sales of $21 million were $3 million lower than the prior quarter. The company is continuing to invest in distribution and marketing to increase LTC sales over time and expects to begin seeing some impact from these actions during the second half of the year. In the fourth quarter of 2013, the company announced that it has started to file for regulatory approval of its Privileged Choice Flex 3.0 product and expects to launch this product in July 2014.

Fixed Annuities

Fixed annuities net operating income was $27 million, compared with $21 million in the prior quarter and $29 million in the prior year. Results in the quarter included improved mortality versus the prior quarter, but unfavorable mortality versus the prior year. Sales in the quarter totaled $520 million, down sequentially and consistent with interest rate declines during the current quarter.

U.S. Life Companies Capital

The consolidated RBC ratio is estimated to be approximately 480 percent[3], compared to 487 percent at the end of the fourth quarter of 2013 and the consolidated U.S. life insurance companies unassigned surplus is estimated to be approximately $440 million[3], in line with the end of the fourth quarter of 2013 as positive statutory income was offset by an unfavorable tax reserve correction and lower reinsurance credit.

Global Mortgage Insurance Division

Global Mortgage Insurance Division had net operating income of $132 million, compared with $107 million in the prior quarter and $102 million a year ago.

Global Mortgage Insurance Division
Net Operating Income (Loss)

(Amounts in millions)	Q1 14	Q4 13	Q1 13
International Mortgage Insurance			
Canada	$ 41	$ 44	$ 42
Australia	62	66	46
Other Countries	(4)	(9)	(7)
Total International Mortgage Insurance	99	101	81
U.S. Mortgage Insurance	33	6	21
Total Global Mortgage Insurance	**$ 132**	**$ 107**	**$ 102**

Sales

(Amounts in billions)	Q1 14	Q4 13	Q1 13
International Mortgage Insurance			
Flow			
Canada	$ 2.9	$ 5.0	$ 3.3
Australia	7.8	9.0	7.9
Other Countries	0.4	0.5	0.4
Bulk			
Canada	2.9	2.4	2.4
Australia	—	—	—
Other Countries	—	0.6	—
U.S. Mortgage Insurance			
Primary Flow	3.9	4.9	4.7
Primary Bulk	—	—	—

International Mortgage Insurance Segment

Key Points

- Reported International Mortgage Insurance segment net operating income was $99 million, compared with $101 million in the prior quarter and $81 million a year ago. Foreign exchange had an unfavorable impact of $5 million versus the prior quarter and an unfavorable impact of $16 million versus the prior year. The loss ratio in Canada was 20 percent and the loss ratio in Australia was 17 percent for the quarter.
- In Canada, flow new insurance written (NIW) was down 40 percent[4] sequentially and down three percent[4] year over year. In addition, in the current quarter, the company completed $2.9 billion of bulk transactions, consisting of low loan-to-value prime loans. In Australia, flow NIW was down nine percent[4] sequentially and up 15 percent[4] year over year.
- The Canadian and Australian businesses continue to maintain sound capital positions.
- Dividends of $31 million were paid to the holding company in the first quarter of 2014.
- On April 23, 2014, the Australian mortgage insurance business filed a prospectus related to its IPO with the Australian Securities and Investments Commission[5].

Canada Mortgage Insurance

Canada reported net operating income of $41 million versus $44 million in the prior quarter and $42 million in the prior year. The loss ratio in the quarter was 20 percent, down two points from the prior quarter and down 11 points from the prior year reflecting the strong credit quality of recent books and the overall stable economic environment. Earnings were impacted by unfavorable foreign exchange versus the prior quarter and versus the prior year. Flow NIW was down 40 percent[4] sequentially from normal seasonal variation and the severe winter season and down three percent[4] year over year reflecting the severe winter season. In addition, the company completed several bulk transactions in the quarter, consisting of low loan-to-value prime loans, of approximately $2.9 billion reflecting its selective participation in this market. At quarter end, the Canada mortgage insurance business had a minimum capital test (MCT) ratio of 229 percent[3], in excess of the targeted level. GAAP book value was $2.9 billion, of which $1.6 billion represented Genworth's 57.4 percent ownership interest, in line with the prior quarter.

Australia Mortgage Insurance

Australia reported net operating income of $62 million versus $66 million in the prior quarter and $46 million in the prior year. The loss ratio in the quarter was 17 percent, down four points sequentially and down 30 points from the prior year primarily from favorable aging of late stage delinquencies compared to both the prior quarter and prior year. New delinquencies were up 13 percent from the prior quarter and cures were down five percent from the prior quarter reflecting normal seasonal variation. Results compared to the prior quarter included less favorable taxes and unfavorable foreign exchange partially offset by lower expenses. Results

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4 Percent change excludes the impact of foreign exchange.

5 This document is not intended for circulation or distribution in Australia and does not constitute a prospectus or an offer to sell, or a solicitation of an offer to buy, any shares in Australia, the United States or any other jurisdiction. A prospectus has been filed with the Australian Securities and Investments Commission. The shares referred to in this document will not be and have not been registered under the U.S. Securities Act of 1933, as amended, and may not be offered or sold in the United States absent registration or an applicable exemption from registration requirements.

compared to the prior year included unfavorable foreign exchange of $12 million partially offset by higher revenue from the aging of the in force block. Flow NIW was down nine percent[4] sequentially from normal seasonal variation and up 15 percent[4] year over year from a larger origination market. At quarter end, the Australia mortgage insurance business had a prescribed capital amount (PCA) ratio of 147 percent[3], slightly in excess of the targeted range. The GAAP book value was $2.1 billion as of the end of the quarter, up $0.2 billion from the prior quarter primarily from changes in foreign exchange.

The company previously announced a plan to pursue a sale of up to 40 percent of its Australian mortgage insurance business, which is a strategic priority for 2014[5]. Executing the planned sale through an IPO remains a key priority in reducing its exposure to mortgage insurance risk, rebalancing capital among its three main mortgage insurance platforms and generating capital. As previously announced, on April 8, 2014, institutional investor education activities were commenced in Australia ahead of a possible IPO, and on April 23, 2014, the Australian mortgage insurance business filed a prospectus related to the IPO with the Australian Securities and Investments Commission. The company is seeking to complete the IPO during the first half of 2014, but its execution is subject to market conditions and valuation considerations, including business performance.

<u>Other Countries Mortgage Insurance</u>

Other Countries had a net operating loss of $4 million, compared to net operating losses of $9 million in the prior quarter and $7 million in the prior year as the business had improved loss performance in the current quarter.

U.S. Mortgage Insurance Segment

Key Points

- U.S. MI net operating income was $33 million, compared with $6 million in the prior quarter and $21 million in the prior year. Results in the current quarter included $6 million of unfavorable tax adjustments. The loss ratio in the quarter was 46 percent.
- Flow NIW decreased 20 percent from the prior quarter and decreased 17 percent from the prior year to $3.9 billion.
- The risk-to-capital ratio for Genworth Mortgage Insurance Corporation (GMICO) is estimated at 18.4:1[3] and the combined risk-to-capital ratio is estimated at 18.7:1[3] as of March 31, 2014.

Total flow delinquencies decreased 11 percent sequentially and decreased 27 percent versus the prior year. New flow delinquencies decreased approximately eight percent from the prior quarter and decreased approximately 18 percent from the prior year, reflecting the continued burn through of delinquencies from the 2005 to 2008 book years. The flow average reserve per delinquency was $30,300, up slightly from the prior quarter.

Total losses were down $45 million compared to the prior quarter from the net effect of lower new delinquency development and favorable changes in aging of existing delinquencies, partially offset by a modest strengthening of loss reserves. The increase in loss reserves of approximately $11 million after-tax reflects the expectation of increased severity of claims primarily in late stage delinquencies, partially offset by lower claim rates for early stage delinquencies. Loss mitigation savings were $114 million in the quarter, down $10 million from the prior quarter.

Flow NIW of $3.9 billion decreased 20 percent from the prior quarter reflecting normal seasonal variation in the purchase market, the impact of the severe winter season and a smaller refinance origination market and decreased 17 percent versus the prior year primarily from a smaller refinance origination market. Overall private mortgage insurance market penetration was flat compared with the prior quarter and up approximately five points year over year. The company's estimate of market share at the end of the quarter is approximately 13 percent. Flow persistency was 85 percent.

The combined U.S. MI statutory risk-to-capital ratio is estimated at 18.7:1 at the end of the first quarter with the risk-to-capital ratio for GMICO estimated at 18.4:1. GMICO is in compliance with the maximum state regulatory limit of 25.0:1 and, as a result, GMICO is authorized and currently writes new business in all states.

In December 2013, Genworth Holdings, Inc. completed a $400 million senior notes offering and the company subsequently made capital contributions of $300 million to Genworth Mortgage Holdings, LLC and $100 million to GMICO in anticipation of the higher capital requirements expected to be required by the government-sponsored enterprises (GSEs) as a part of the anticipated revisions to their eligibility standards for qualifying mortgage insurers. The $300 million remains at Genworth Mortgage Holdings, LLC, and if contributed to GMICO as of March 31, 2014, would have resulted in a favorable impact to GMICO's risk-to-capital ratio of approximately four points under the current risk-to-capital framework.

Corporate and Other Division

Corporate and Other Division net operating loss was $32 million, compared with $33 million in the prior quarter and $36 million in the prior year.

Corporate and Other Division
Net Operating Income (Loss)

(Amounts in millions)	Q1 14	Q4 13	Q1 13
International Protection	$ 7	$ 13	$ 6
Runoff	12	19	16
Corporate and Other	(51)	(65)	(58)
Total Corporate and Other	**$ (32)**	**$ (33)**	**$ (36)**

Account Value

(Amounts in millions)	Q1 14	Q4 13	Q1 13
Variable Annuities	$7,901	$8,020	$8,177
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements	891	896	1,970

International Protection Segment

International Protection reported net operating income of $7 million, compared with $13 million in the prior quarter and $6 million in the prior year. Results in the prior quarter reflected $10 million of favorable adjustments, including $8 million of favorable taxes. Results in the current quarter included $4 million of favorable tax adjustments. 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. At quarter end, the lifestyle protection business had a regulatory capital ratio of approximately 362 percent[3], well in excess of regulatory requirements.

Runoff Segment

The Runoff segment's net operating income was $12 million, compared with $19 million in the prior quarter and $16 million in the prior year. Results in the current quarter reflected lower equity market growth versus the prior quarter and prior year primarily impacting the variable annuity business.

Corporate and Other

Corporate and Other's net operating loss was $51 million, compared with $65 million in the prior quarter and $58 million in the prior year. Results in the quarter reflected $17 million of favorable tax adjustments, primarily from the release of a valuation allowance and state and federal true-ups related to the prior year tax return.

Investment Portfolio Performance

Net investment income decreased to $805 million, compared to $835 million in the prior quarter primarily from less favorable limited partnership performance and an unfavorable impact from prepayment speeds on structured securities partially offset by a favorable correction to preferred stock amortization. The reported yield for the current quarter was approximately 4.6 percent. The core yield[2] was down from the prior quarter at approximately 4.4 percent.

Net income in the quarter included $10 million of net investment losses, net of tax, DAC amortization and other items. Total investment impairments, net of tax, were $1 million in the current quarter and $7 million in the prior year.

Net unrealized investment gains were $1.6 billion, net of tax and other items, as of March 31, 2014 compared with $0.9 billion as of December 31, 2013 and $2.4 billion as of March 31, 2013. The fixed maturity securities portfolio had gross unrealized investment gains of $4.3 billion compared with $6.2 billion as of March 31, 2013 and gross unrealized investment losses of $0.6 billion compared with $0.5 billion as of March 31, 2013.

Holding Company

Genworth's holding company[6] ended the quarter with approximately $1.3 billion[7] of cash and liquid assets, down approximately $100 million compared to the prior quarter, from $57 million of debt interest payments and $75 million of net other expenses, partially offset by $31 million of dividends received from the operating companies. The holding company targets maintaining cash balances of at least 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 and cash 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 $780 million at the end of the quarter.

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 first quarter 2014 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 April 30, 2014. Investors are encouraged to review these materials.

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

7 Comprises cash and cash equivalents of $1,118 million and U.S. government bonds of $150 million.

Genworth will conduct a conference call on April 30, 2014 at 8:00 a.m. (ET) to discuss the quarter's results and provide a progress update on the company's strategic priorities. The conference call will be accessible via telephone and the Internet. The dial-in number for the conference call is 877 888.4034 or 913 489.5101 (outside the U.S.); conference ID # 8233528. To participate in the call by webcast, register at http://investor.genworth.com at least 15 minutes prior to the webcast to download and install any necessary software.

Replays of the call will be available through May 14, 2014 at 888 203.1112 or 719 457.0820 (outside the U.S.); conference ID # 8233528. The webcast will also be archived on the company's website.

Use of Non-GAAP Measures

This press release includes the non-GAAP financial measures 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, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and infrequent or unusual non-operating items. Insurance block transactions are defined as gains (losses) on the early extinguishment of non-recourse funding obligations, early termination fees for other financing restructuring and/or resulting gains (losses) on reinsurance restructuring for certain blocks of business. 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, the early extinguishment of debt and insurance block transactions 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.

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.

The tables at the end of this press release reflect net operating income (loss) as determined in accordance with accounting guidance related to segment reporting, and a reconciliation of net operating income (loss) of the company's segments and Corporate and Other activities to net income available to Genworth's common stockholders for the three months ended March 31, 2014 and 2013, as well as for the three months ended December 31, 2013.

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 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, new insurance written, and net written premiums 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 measures of the company's operating performance because they represent measures of the size of the business at a specific date which will generate revenues and profits in a future period, rather than measures 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 the company's 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 the company's loss mitigation actions, the results of which have been included in the company's 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 also regularly monitors and reports a loss ratio for the company's businesses. 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. 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. 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 percent 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 or other events impacting the value of the company's fixed maturity securities portfolio; defaults on the company's commercial mortgage loans or the mortgage loans underlying the company's investments in commercial mortgage-backed securities and volatility in performance; availability, affordability and adequacy of reinsurance; 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 and regulatory constraints on dividend distributions by the company's subsidiaries; competition, including from government-owned and government-sponsored enterprises (GSEs) offering mortgage insurance; loss of key distribution partners; regulatory restrictions on the company’s operations and changes in applicable laws and regulations; legal or regulatory investigations or actions; the failure of or any compromise of the security of the company’s computer systems and confidential information contained therein; the occurrence of natural or man-made disasters or a pandemic; the effect of the Dodd-Frank Wall Street Reform and Consumer Protection Act; ineffective or inadequate risk management program; changes in accounting and reporting standards; goodwill impairments; impairments of or valuation allowances against the company’s deferred tax assets; significant deviations from the company’s assumptions in its insurance policies and annuity contracts; accelerated amortization of deferred acquisition costs and present value of future profits; ability to increase premiums on in force and future long term care insurance products, including any current rate actions and any future rate actions; the failure of demand for life insurance, long term care insurance and fixed annuity products to increase; medical advances, such as genetic research and diagnostic imaging, and related legislation; ability to continue to implement actions to mitigate the impact of statutory reserve requirements; political and economic instability or changes in government policies; fluctuations in foreign currency exchange rates and international securities markets; the significant portion of the company’s international mortgage insurance risk in force with high loan-to-value ratios; increases in U.S. mortgage insurance default rates; failure to meet, or have waived to the extent needed, the company’s U.S. mortgage insurance subsidiaries’ minimum statutory capital requirements and hazardous financial condition standards; the influence of Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) and a small number of large mortgage lenders and investors and changes to the role or structure of Fannie Mae and Freddie Mac; failure to meet the revised GSE eligibility standards; ability to realize the benefits of the company’s rescissions and curtailments; the extent to which loan modifications and other similar programs may provide benefits to the company; deterioration in economic conditions or a decline in home prices in the United States; problems associated with foreclosure process defects in the United States that may defer claim payments; 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; and potential liabilities in connection with the company’s U.S. contract underwriting services;

- Other risks, including the risk that the anticipated benefits of the announced expense reduction are not realized 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; adverse market or other conditions might further delay or impede the planned initial public offering (IPO) of the company’s mortgage insurance business in Australia (the IPO may not be completed due to, among other factors, lack of sufficient investor interest at a price level acceptable to the company or at all, and if the IPO is completed, the amount of the net proceeds to be received by the company’s Australian mortgage insurance business and the company depends on, among other things, the number of shares issued in the IPO, the final offering price, the number of ordinary shares designated as over-allocation shares and reacquired by the company as a result of market stabilization activities (if any), and the amount of commissions and expenses of the IPO);

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; and provisions of the company's certificate of incorporation and bylaws and the tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests; and

- *Risks relating to the company's common stock,* including the suspension of dividends and stock price fluctuations.

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

# # #

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	amy.corbin@genworth.com
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	alfred.orendorff@genworth.com

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

	Three months ended March 31,	
	2014	2013
Revenues:		
Premiums	$ 1,307	$ 1,261
Net investment income	805	814
Net investment gains (losses)	(17)	(61)
Insurance and investment product fees and other	227	289
Total revenues	2,322	2,303
Benefits and expenses:		
Benefits and other changes in policy reserves	1,194	1,201
Interest credited	183	184
Acquisition and operating expenses, net of deferrals	378	433
Amortization of deferred acquisition costs and intangibles	134	122
Interest expense	127	126
Total benefits and expenses	2,016	2,066
Income from continuing operations before income taxes	306	237
Provision for income taxes	87	76
Income from continuing operations	219	161
Loss from discontinued operations, net of taxes	—	(20)
Net income	219	141
Less: net income attributable to noncontrolling interests	35	38
Net income available to Genworth Financial, Inc.’s common stockholders	$ 184	$ 103
Income from continuing operations available to Genworth Financial, Inc.’s common stockholders per common share:		
Basic	$ 0.37	$ 0.25
Diluted	$ 0.37	$ 0.25
Net income available to Genworth Financial, Inc.’s common stockholders per common share:		
Basic	$ 0.37	$ 0.21
Diluted	$ 0.37	$ 0.21
Weighted-average shares outstanding:		
Basic	495.8	492.5
Diluted	502.7	496.8

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

	Three months ended March 31, 2014	Three months ended March 31, 2013	Three months ended December 31, 2013
Net operating income (loss):			
U.S. Life Insurance Division			
U.S. Life Insurance segment			
Life Insurance	$ 21	$ 36	$ 56
Long Term Care	46	20	42
Fixed Annuities	27	29	21
Total U.S. Life Insurance segment	94	85	119
Total U.S. Life Insurance Division	94	85	119
Global Mortgage Insurance Division			
International Mortgage Insurance segment			
Canada	41	42	44
Australia	62	46	66
Other Countries	(4)	(7)	(9)
Total International Mortgage Insurance segment	99	81	101
U.S. Mortgage Insurance segment	33	21	6
Total Global Mortgage Insurance Division	132	102	107
Corporate and Other Division			
International Protection segment	7	6	13
Runoff segment	12	16	19
Corporate and Other	(51)	(58)	(65)
Total Corporate and Other Division	(32)	(36)	(33)
Net operating income	194	151	193
Adjustments to net operating income:			
Net investment gains (losses), net of taxes and other adjustments	(10)	(28)	15
Loss from discontinued operations, net of taxes	—	(20)	—
Net income available to Genworth Financial, Inc.'s common stockholders	184	103	208
Add: net income attributable to noncontrolling interests	35	38	37
Net income	$ 219	$ 141	$ 245
Net income available to Genworth Financial, Inc.'s common stockholders per common share:			
Basic	$ 0.37	$ 0.21	$ 0.42
Diluted	$ 0.37	$ 0.21	$ 0.41
Net operating income per common share:			
Basic	$ 0.39	$ 0.31	$ 0.39
Diluted	$ 0.39	$ 0.30	$ 0.38
Weighted-average shares outstanding:			
Basic	495.8	492.5	494.7
Diluted	502.7	496.8	501.2

Condensed Consolidated Balance Sheets
(Amounts in millions)

	March 31, 2014	December 31, 2013
Assets		
Cash, cash equivalents and invested assets	$ 75,537	$ 73,505
Deferred acquisition costs	5,177	5,278
Intangible assets	327	399
Goodwill	866	867
Reinsurance recoverable	17,234	17,219
Other assets	691	639
Separate account assets	9,933	10,138
Total assets	$109,765	$ 108,045
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	$ 34,076	$ 33,705
Policyholder account balances	25,881	25,528
Liability for policy and contract claims	7,156	7,204
Unearned premiums	4,075	4,107
Deferred tax and other liabilities	4,491	4,302
Borrowings related to securitization entities	239	242
Non-recourse funding obligations	2,030	2,038
Long-term borrowings	5,150	5,161
Separate account liabilities	9,933	10,138
Total liabilities	93,031	92,425
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,124	12,127
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	1,606	914
Net unrealized gains (losses) on other-than-temporarily impaired securities	18	12
Net unrealized investment gains (losses)	1,624	926
Derivatives qualifying as hedges	1,538	1,319
Foreign currency translation and other adjustments	321	297
Total accumulated other comprehensive income (loss)	3,483	2,542
Retained earnings	2,607	2,423
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	15,515	14,393
Noncontrolling interests	1,219	1,227
Total stockholders' equity	16,734	15,620
Total liabilities and stockholders' equity	$109,765	$ 108,045

Impact of Foreign Exchange on Operating Results[8]
Three months ended March 31, 2014

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[9]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(12)%	(3)%
Flow new insurance written (1Q14 vs. 4Q13)	(42)%	(40)%
Australia MI:		
Flow new insurance written	(1)%	15%
Flow new insurance written (1Q14 vs. 4Q13)	(13)%	(9)%

8 All percentages are comparing the first quarter of 2014 to the first quarter of 2013 unless otherwise stated.
9 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 March 31, 2014	Three months ended March 31, 2013	Three months ended December 31, 2013
Net investment gains (losses), gross	$ (17)	$ (61)	$ 26
Adjustments for:			
Deferred acquisition costs and other intangible amortization and certain benefit reserves	1	19	—
Net investment gains (losses) attributable to noncontrolling interests	1	(2)	(2)
Taxes	5	16	(9)
Net investment gains (losses), net of taxes and other adjustments	$ (10)	$ (28)	$ 15

Reconciliation of Core Yield to Reported Yield

(Assets - amounts in billions)	For the three months ended March 31, 2014
Reported Total Invested Assets and Cash	$ 74.8
Subtract:	
Securities lending	0.3
Unrealized gains (losses)	4.3
Derivative counterparty collateral	0.4
Adjusted end of period invested assets and cash	$ 69.8
Average Invested Assets Used in Reported Yield Calculation	$ 69.7
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	0.2
Average Invested Assets Used in Core Yield Calculation	$ 69.5
(Income - amounts in millions)	
Reported Net Investment Income	$ 805
Subtract:	
Bond calls and commercial mortgage loan prepayments	10
Reinsurance[11]	22
Other non-core items[12]	5
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	3
Core Net Investment Income	$ 765
Reported Yield	4.62%
Core Yield	4.40%

10 Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.
11 Represents imputed investment income related to reinsurance agreements in the lifestyle protection insurance business.
12 Includes cost basis adjustments on structured securities, preferred stock income and various other immaterial items.

Table of Contents

Exhibit 99.2

First Quarter Financial Supplement

March 31, 2014

Genworth

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Table of Contents

Table of Contents	Page
Investor Letter	3
Use of Non-GAAP Measures and Selected Operating Performance Measures	4-5
Financial Highlights	6
First Quarter Results	
Consolidated Net Income by Quarter	8
Net Operating Income by Segment by Quarter	9
Consolidated Balance Sheets	10-11
Consolidated Balance Sheets by Segment	12-13
Deferred Acquisition Costs Rollforward	14
Quarterly Results	
Net Operating Income and Sales—U.S. Life Insurance Division	16-23
Net Operating Income and Sales—Global Mortgage Insurance Division	25-47
Net Operating Income (Loss) and Sales—Corporate and Other Division	49-59
Additional Financial Data	
Investments Summary	61
Fixed Maturity Securities Summary	62
Commercial Mortgage Loans Summary	63-64
General Account GAAP Net Investment Income Yields	65
Net Investment Gains (Losses), Net of Taxes and Other Adjustments—Detail	66
Reconciliations of Non-GAAP Measures	
Reconciliation of Operating Return On Equity (ROE)	68
Reconciliation of Core Yield	69
Corporate Information	
Industry Ratings	71-72

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
FIRST QUARTER 2014

Dear Investor,

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

Please feel free to call with any questions or comments.

Regards,

Amy Corbin
Investor Relations
804 662.2685

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and infrequent or unusual non-operating items. Gains (losses) on insurance block transactions are defined as gains (losses) on the early extinguishment of non-recourse funding obligations, early termination fees for other financing restructuring and/or resulting gains (losses) on reinsurance restructuring for blocks of business. 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, the early extinguishment of debt and insurance block transactions 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.

The following transaction was excluded from net operating income (loss) for the periods presented. In the third quarter of 2013, the company paid an after-tax make-whole expense of approximately $20 million related to the early redemption of Genworth Holdings' notes that mature in 2015.

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.

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 9 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 68 and 69 of this financial supplement.

(1) U.S. Generally Accepted Accounting Principles

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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, new insurance written and net premiums 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 measures of the company’s operating performance because they represent measures of the size of the business at a specific date which will generate revenues and profits in a future period, rather than measures 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 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 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 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 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 also regularly monitors and reports a loss ratio for the company’s businesses. 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. 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. 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Balance Sheet Data	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$ 12,032	$ 11,851	$ 11,665	$11,547	$ 11,398
Total accumulated other comprehensive income	3,483	2,542	2,939	3,142	4,824
Total Genworth Financial, Inc.'s stockholders' equity	$ 15,515	$ 14,393	$ 14,604	$14,689	$ 16,222
Book value per common share	$ 31.27	$ 29.08	$ 29.55	$ 29.76	$ 32.90
Book value per common share, excluding accumulated other comprehensive income	$ 24.25	$ 23.95	$ 23.60	$ 23.39	$ 23.11
Common shares outstanding as of the balance sheet date	496.2	494.8	494.2	493.6	493.1

	Twelve months ended				
Twelve Month Rolling Average ROE	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
GAAP Basis ROE	5.5%	4.8%	4.6%	4.0%	3.4%
Operating ROE(1)	5.6%	5.3%	5.1%	5.0%	4.4%

	Three months ended				
Quarterly Average ROE	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
GAAP Basis ROE	6.2%	7.1%	3.7%	4.9%	3.6%
Operating ROE(1)	6.5%	6.6%	4.8%	4.6%	5.3%

Basic and Diluted Shares	Three months ended March 31, 2014
Weighted-average shares used in basic earnings per common share calculations	495.8
Potentially dilutive securities:	
Stock options, restricted stock units and stock appreciation rights	6.9
Weighted-average shares used in diluted earnings per common share calculations	502.7

(1) See page 68 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

First Quarter Results

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$1,307	$1,310	$1,291	$1,286	$1,261	$5,148
Net investment income	805	835	801	821	814	3,271
Net investment gains (losses)	(17)	26	(23)	21	(61)	(37)
Insurance and investment product fees and other	227	241	248	243	289	1,021
Total revenues	2,322	2,412	2,317	2,371	2,303	9,403
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	1,194	1,256	1,169	1,269	1,201	4,895
Interest credited	183	186	184	184	184	738
Acquisition and operating expenses, net of deferrals	378	406	407	413	433	1,659
Amortization of deferred acquisition costs and intangibles	134	128	182	137	122	569
Interest expense	127	121	124	121	126	492
Total benefits and expenses	2,016	2,097	2,066	2,124	2,066	8,353
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	306	315	251	247	237	1,050
Provision for income taxes	87	70	105	73	76	324
INCOME FROM CONTINUING OPERATIONS	219	245	146	174	161	726
Income (loss) from discontinued operations, net of taxes(1)	—	—	2	6	(20)	(12)
NET INCOME	219	245	148	180	141	714
Less: net income attributable to noncontrolling interests	35	37	40	39	38	154
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 184	$ 208	$ 108	$ 141	$ 103	$ 560
Earnings Per Share Data:						
Income from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.37	$ 0.42	$ 0.21	$ 0.27	$ 0.25	$ 1.16
Diluted	$ 0.37	$ 0.42	$ 0.21	$ 0.27	$ 0.25	$ 1.15
Net income available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.37	$ 0.42	$ 0.22	$ 0.29	$ 0.21	$ 1.13
Diluted	$ 0.37	$ 0.41	$ 0.22	$ 0.28	$ 0.21	$ 1.12
Weighted-average shares outstanding						
Basic	495.8	494.7	494.0	493.4	492.5	493.6
Diluted	502.7	501.2	499.3	497.5	496.8	498.7

(1) Income (loss) from discontinued operations related to the wealth management business, which was sold on August 30, 2013.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
U.S. Life Insurance Division						
U.S. Life Insurance segment:						
Life Insurance	$ 21	$ 56	$ 54	$ 27	$ 36	$ 173
Long-Term Care Insurance	46	42	41	26	20	129
Fixed Annuities	27	21	16	26	29	92
Total U.S. Life Insurance segment	94	119	111	79	85	394
Total U.S. Life Insurance Division	94	119	111	79	85	394
Global Mortgage Insurance Division						
International Mortgage Insurance segment:						
Canada	41	44	41	43	42	170
Australia	62	66	61	55	46	228
Other Countries	(4)	(9)	(12)	(9)	(7)	(37)
Total International Mortgage Insurance segment	99	101	90	89	81	361
U.S. Mortgage Insurance segment	33	6	(3)	13	21	37
Total Global Mortgage Insurance Division	132	107	87	102	102	398
Corporate and Other Division						
International Protection segment	7	13	4	1	6	24
Runoff segment	12	19	25	6	16	66
Corporate and Other	(51)	(65)	(88)	(55)	(58)	(266)
Total Corporate and Other Division	(32)	(33)	(59)	(48)	(36)	(176)
NET OPERATING INCOME	194	193	139	133	151	616
ADJUSTMENTS TO NET OPERATING INCOME:						
Net investment gains (losses), net of taxes and other adjustments	(10)	15	(13)	15	(28)	(11)
Expenses related to restructuring, net of taxes	—	—	—	(13)	—	(13)
Gains (losses) on early extinguishment of debt, net of taxes	—	—	(20)	—	—	(20)
Income (loss) from discontinued operations, net of taxes	—	—	2	6	(20)	(12)
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	184	208	108	141	103	560
Add: net income attributable to noncontrolling interests	35	37	40	39	38	154
NET INCOME	$ 219	$ 245	$ 148	$ 180	$ 141	$ 714
Earnings Per Share Data:						
Net income available to Genworth Financial, Inc.'s common stockholders per common share						
Basic	$ 0.37	$ 0.42	$ 0.22	$ 0.29	$ 0.21	$ 1.13
Diluted	$ 0.37	$ 0.41	$ 0.22	$ 0.28	$ 0.21	$ 1.12
Net operating income per common share						
Basic	$ 0.39	$ 0.39	$ 0.28	$ 0.27	$ 0.31	$ 1.25
Diluted	$ 0.39	$ 0.38	$ 0.28	$ 0.27	$ 0.30	$ 1.24
Weighted-average shares outstanding						
Basic	495.8	494.7	494.0	493.4	492.5	493.6
Diluted	502.7	501.2	499.3	497.5	496.8	498.7

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Consolidated Balance Sheets
(amounts in millions)

	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 60,244	$ 58,629	$ 59,086	$ 58,008	$ 61,082
Equity securities available-for-sale, at fair value	349	341	379	411	490
Commercial mortgage loans	5,894	5,899	5,858	5,831	5,866
Restricted commercial mortgage loans related to securitization entities	227	233	290	309	324
Policy loans	1,438	1,434	1,668	1,671	1,606
Other invested assets	1,875	1,686	1,826	1,976	2,982
Restricted other invested assets related to securitization entities	398	391	392	392	399
Total investments	70,425	68,613	69,499	68,598	72,749
Cash and cash equivalents	4,360	4,214	3,554	3,613	3,797
Accrued investment income	752	678	705	639	769
Deferred acquisition costs	5,177	5,278	5,256	5,237	5,050
Intangible assets	327	399	404	433	346
Goodwill	866	867	867	867	868
Reinsurance recoverable	17,234	17,219	17,224	17,236	17,211
Other assets	691	639	668	704	706
Separate account assets	9,933	10,138	9,957	9,806	10,140
Assets associated with discontinued operations[(1)]	—	—	—	443	439
Total assets	$109,765	$ 108,045	$ 108,134	$107,576	$112,075

(1) The assets associated with discontinued operations related to the wealth management business prior to the sale on August 30, 2013.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Consolidated Balance Sheets
(amounts in millions)

	March 31, 2014	December 31, 2013(2)	September 30, 2013	June 30, 2013	March 31, 2013
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	$ 34,076	$ 33,705	$ 33,612	$ 33,437	$ 33,601
Policyholder account balances	25,881	25,528	25,266	24,935	25,886
Liability for policy and contract claims	7,156	7,204	7,271	7,302	7,343
Unearned premiums	4,075	4,107	4,160	4,022	4,193
Other liabilities	3,777	4,096	4,607	4,629	5,028
Borrowings related to securitization entities	239	242	297	317	329
Non-recourse funding obligations	2,030	2,038	2,046	2,054	2,062
Long-term borrowings	5,150	5,161	4,780	4,720	4,766
Deferred tax liability	714	206	293	369	1,132
Separate account liabilities	9,933	10,138	9,957	9,806	10,140
Liabilities associated with discontinued operations(1)	—	—	—	83	86
Total liabilities	93,031	92,425	92,289	91,674	94,566
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,124	12,127	12,149	12,139	12,131
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains on securities not other-than-temporarily impaired	1,606	914	1,106	1,296	2,471
Net unrealized gains (losses) on other-than-temporarily impaired securities	18	12	3	(2)	(28)
Net unrealized investment gains (losses)	1,624	926	1,109	1,294	2,443
Derivatives qualifying as hedges	1,538	1,319	1,442	1,581	1,799
Foreign currency translation and other adjustments	321	297	388	267	582
Total accumulated other comprehensive income	3,483	2,542	2,939	3,142	4,824
Retained earnings	2,607	2,423	2,215	2,107	1,966
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	15,515	14,393	14,604	14,689	16,222
Noncontrolling interests	1,219	1,227	1,241	1,213	1,287
Total stockholders' equity	16,734	15,620	15,845	15,902	17,509
Total liabilities and stockholders' equity	$ 109,765	$ 108,045	$ 108,134	$107,576	$ 112,075

(1) The liabilities associated with discontinued operations related to the wealth management business prior to the sale on August 30, 2013.
(2) The amounts previously presented as of December 31, 2013 have been revised to conform to the amounts published in the Form 10-K filed on March 3, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Consolidated Balance Sheet by Segment
(amounts in millions)

	March 31, 2014						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other[1]	Total
ASSETS							
Cash and investments	$ 57,260	$ 8,736	$ 2,210	$ 1,626	$ 3,057	$ 2,648	$ 75,537
Deferred acquisition costs and intangible assets	5,529	181	20	275	343	22	6,370
Reinsurance recoverable	16,267	21	41	31	874	—	17,234
Deferred tax and other assets	331	100	34	172	9	45	691
Separate account assets	—	—	—	—	9,933	—	9,933
Total assets	$ 79,387	$ 9,038	$ 2,305	$ 2,104	$14,216	$ 2,715	$109,765
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$ 34,071	$ —	$ —	$ —	$ 5	$ —	$ 34,076
Policyholder account balances	22,507	—	—	15	3,359	—	25,881
Liability for policy and contract claims	5,298	372	1,355	114	17	—	7,156
Unearned premiums	613	2,772	135	546	9	—	4,075
Non-recourse funding obligations	2,060	—	—	—	—	(30)	2,030
Deferred tax and other liabilities	4,236	190	(801)	405	393	68	4,491
Borrowings and capital securities	—	514	—	—	12	4,863	5,389
Separate account liabilities	—	—	—	—	9,933	—	9,933
Total liabilities	68,785	3,848	689	1,080	13,728	4,901	93,031
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	7,624	3,540	1,606	944	528	(2,210)	12,032
Allocated accumulated other comprehensive income (loss)	2,978	431	10	80	(40)	24	3,483
Total Genworth Financial, Inc.'s stockholders' equity	10,602	3,971	1,616	1,024	488	(2,186)	15,515
Noncontrolling interests	—	1,219	—	—	—	—	1,219
Total stockholders' equity	10,602	5,190	1,616	1,024	488	(2,186)	16,734
Total liabilities and stockholders' equity	$ 79,387	$ 9,038	$ 2,305	$ 2,104	$14,216	$ 2,715	$109,765

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Consolidated Balance Sheet by Segment
(amounts in millions)

	December 31, 2013						
	U.S. Life Insurance	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff	Corporate and Other[(1), (2)]	Total[(2)]
ASSETS							
Cash and investments	$ 55,027	$ 8,895	$ 2,255	$ 1,635	$ 2,672	$ 3,021	$ 73,505
Deferred acquisition costs and intangible assets	5,687	189	19	268	357	24	6,544
Reinsurance recoverable	16,245	20	51	28	875	—	17,219
Deferred tax and other assets	302	90	36	130	20	61	639
Separate account assets	—	—	—	—	10,138	—	10,138
Total assets	$ 77,261	$ 9,194	$ 2,361	$ 2,061	$14,062	$ 3,106	$108,045
LIABILITIES AND STOCKHOLDERS' EQUITY							
Liabilities:							
Future policy benefits	$ 33,700	$ —	$ —	$ —	$ 5	$ —	$ 33,705
Policyholder account balances	22,210	—	—	16	3,302	—	25,528
Liability for policy and contract claims	5,216	378	1,482	108	20	—	7,204
Unearned premiums	632	2,815	129	522	9	—	4,107
Non-recourse funding obligations	2,068	—	—	—	—	(30)	2,038
Deferred tax and other liabilities	3,950	385	(818)	410	(50)	425	4,302
Borrowings and capital securities	—	525	—	—	12	4,866	5,403
Separate account liabilities	—	—	—	—	10,138	—	10,138
Total liabilities	67,776	4,103	793	1,056	13,436	5,261	92,425
Stockholders' equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	7,380	3,468	1,570	940	656	(2,163)	11,851
Allocated accumulated other comprehensive income (loss)	2,105	396	(2)	65	(30)	8	2,542
Total Genworth Financial, Inc.'s stockholders' equity	9,485	3,864	1,568	1,005	626	(2,155)	14,393
Noncontrolling interests	—	1,227	—	—	—	—	1,227
Total stockholders' equity	9,485	5,091	1,568	1,005	626	(2,155)	15,620
Total liabilities and stockholders' equity	$ 77,261	$ 9,194	$ 2,361	$ 2,061	$14,062	$ 3,106	$108,045

(1) Includes inter-segment eliminations and non-core products.
(2) The amounts previously presented as of December 31, 2013 have been revised to conform to the amounts published in the Form 10-K filed on March 3, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Deferred Acquisition Costs Rollforward
(amounts in millions)

	U.S. Life Insurance[1]	International Mortgage Insurance	U.S. Mortgage Insurance	International Protection	Runoff[2]	Corporate and Other	Total
Unamortized balance as of December 31, 2013	$ 4,713	$ 152	$ 12	$ 243	$ 334	$ —	$5,454
Costs deferred	72	11	2	34	—	—	119
Amortization, net of interest accretion	(68)	(14)	(1)	(28)	(9)	—	(120)
Impact of foreign currency translation	—	(2)	—	1	—	—	(1)
Unamortized balance as of March 31, 2014	4,717	147	13	250	325	—	5,452
Effect of accumulated net unrealized investment (gains) losses	(272)	—	—	—	(3)	—	(275)
Balance as of March 31, 2014	$ 4,445	$ 147	$ 13	$ 250	$ 322	$ —	$5,177

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

U.S. Life Insurance Division

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 759	$ 761	$ 751	$ 738	$ 707	$2,957
Net investment income	660	675	650	658	638	2,621
Net investment gains (losses)	3	(2)	(6)	17	(12)	(3)
Insurance and investment product fees and other	171	185	192	190	188	755
Total revenues	1,593	1,619	1,587	1,603	1,521	6,330
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	1,030	1,036	924	1,041	974	3,975
Interest credited	154	156	156	155	152	619
Acquisition and operating expenses, net of deferrals	161	164	154	177	163	658
Amortization of deferred acquisition costs and intangibles	75	78	139	80	87	384
Interest expense	21	25	25	24	23	97
Total benefits and expenses	1,441	1,459	1,398	1,477	1,399	5,733
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	152	160	189	126	122	597
Provision for income taxes	57	40	82	46	45	213
INCOME FROM CONTINUING OPERATIONS	95	120	107	80	77	384
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(1)	4	(10)	8	1
Expenses related to restructuring, net of taxes	—	—	—	9	—	9
NET OPERATING INCOME	$ 94	$ 119	$ 111	$ 79	$ 85	$ 394
Effective tax rate (operating income)(1)	*37.3%*	*25.3%*	*43.0%*	*37.1%*	*36.4%*	*35.7%*

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Three months ended March 31, 2014	U.S. Life Insurance Segment: Life Insurance	Long-Term Care Insurance	Fixed Annuities	Total U.S. Life Insurance Segment	Total
REVENUES:					
Premiums	$ 183	$ 565	$ 11	$ 759	$ 759
Net investment income	128	290	242	660	660
Net investment gains (losses)	1	—	2	3	3
Insurance and investment product fees and other	168	1	2	171	171
Total revenues	480	856	257	1,593	1,593
BENEFITS AND EXPENSES:					
Benefits and other changes in policy reserves	281	664	85	1,030	1,030
Interest credited	66	—	88	154	154
Acquisition and operating expenses, net of deferrals	50	93	18	161	161
Amortization of deferred acquisition costs and intangibles	26	26	23	75	75
Interest expense	21	—	—	21	21
Total benefits and expenses	444	783	214	1,441	1,441
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	36	73	43	152	152
Provision for income taxes	14	27	16	57	57
INCOME FROM CONTINUING OPERATIONS	22	46	27	95	95
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:					
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	—	(1)	(1)
NET OPERATING INCOME	$ 21	$ 46	$ 27	$ 94	$ 94
Effective tax rate (operating income)	*39.3%*	*37.0%*	*36.2%*	*37.3%*	*37.3%*

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

U.S. Life Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 183	$ 164	$ 166	$ 173	$ 181	$ 684
Net investment income	128	139	138	133	131	541
Net investment gains (losses)	1	8	—	9	(4)	13
Insurance and investment product fees and other	168	183	188	187	186	744
Total revenues	480	494	492	502	494	1,982
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	281	241	160	280	264	945
Interest credited	66	66	68	68	64	266
Acquisition and operating expenses, net of deferrals	50	47	47	50	50	194
Amortization of deferred acquisition costs and intangibles	26	31	88	33	40	192
Interest expense	21	25	25	24	23	97
Total benefits and expenses	444	410	388	455	441	1,694
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	36	84	104	47	53	288
Provision for income taxes	14	22	50	16	20	108
INCOME FROM CONTINUING OPERATIONS	22	62	54	31	33	180
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(6)	—	(6)	3	(9)
Expenses related to restructuring, net of taxes	—	—	—	2	—	2
NET OPERATING INCOME	$ 21	$ 56	$ 54	$ 27	$ 36	$ 173
Effective tax rate (operating income)	*39.3%*	*25.6%*	*47.5%*	*34.4%*	*37.6%*	*37.6%*
SALES:						
Sales by Product:						
Term Life	$ 13	$ 9	$ 5	$ 4	$ 4	$ 22
Term Universal Life	—	—	—	—	1	1
Universal Life	6	5	5	5	9	24
Linked-Benefits	2	3	2	3	2	10
Total Sales	$ 21	$ 17	$ 12	$ 12	$ 16	$ 57
Sales by Distribution Channel:						
Financial Intermediaries	$ 1	$ 1	$—	$ 1	$ 1	$ 3
Independent Producers	20	16	12	10	15	53
Dedicated Sales Specialist	—	—	—	1	—	1
Total Sales	$ 21	$ 17	$ 12	$ 12	$ 16	$ 57

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Life Insurance In-Force
(amounts in millions)

	2014	2013			
	1Q	4Q	3Q	2Q	1Q
Term and Whole Life Insurance					
Life insurance in-force, net of reinsurance	$338,372	$336,015	$335,039	$336,008	$338,014
Life insurance in-force before reinsurance	$523,925	$523,694	$525,171	$528,874	$534,194
Term Universal Life Insurance					
Life insurance in-force, net of reinsurance	$131,256	$132,293	$133,500	$134,868	$136,222
Life insurance in-force before reinsurance	$132,294	$133,348	$134,555	$135,937	$137,297
Universal Life Insurance					
Life insurance in-force, net of reinsurance	$ 42,814	$ 43,150	$ 43,447	$ 43,773	$ 44,051
Life insurance in-force before reinsurance	$ 49,418	$ 49,790	$ 50,203	$ 50,558	$ 50,906
Total Life Insurance					
Life insurance in-force, net of reinsurance	$512,442	$511,458	$511,986	$514,649	$518,287
Life insurance in-force before reinsurance	$705,637	$706,832	$709,929	$715,369	$722,397

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 565	$ 582	$ 564	$ 550	$ 513	$2,209
Net investment income	290	291	282	277	264	1,114
Net investment gains (losses)	—	(4)	(2)	(2)	(3)	(11)
Insurance and investment product fees and other	1	—	2	1	1	4
Total revenues	856	869	846	826	775	3,316
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	664	701	659	663	628	2,651
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	93	94	90	107	94	385
Amortization of deferred acquisition costs and intangibles	26	27	31	24	25	107
Interest expense	—	—	—	—	—	—
Total benefits and expenses	783	822	780	794	747	3,143
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	73	47	66	32	28	173
Provision for income taxes	27	8	26	13	10	57
INCOME FROM CONTINUING OPERATIONS	46	39	40	19	18	116
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	—	3	1	1	2	7
Expenses related to restructuring, net of taxes	—	—	—	6	—	6
NET OPERATING INCOME	$ 46	$ 42	$ 41	$ 26	$ 20	$ 129
Effective tax rate (operating income)	*37.0%*	*19.8%*	*38.6%*	*40.2%*	*35.4%*	*33.3%*
SALES:						
Sales by Distribution Channel:						
Financial Intermediaries	$ 2	$ 2	$ 4	$ 3	$ 4	$ 13
Independent Producers	16	17	20	23	21	81
Dedicated Sales Specialist	3	5	13	12	10	40
Total Individual Long-Term Care Insurance	21	24	37	38	35	134
Group Long-Term Care Insurance	1	2	3	5	5	15
Total Sales	$ 22	$ 26	$ 40	$ 43	$ 40	$ 149
RATIOS:						
Loss Ratio(1)	63.3%	68.2%	63.7%	66.6%	66.2%	66.2%
Gross Benefits Ratio(2)	117.5%	120.4%	116.8%	120.3%	122.8%	120.0%

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

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 11	$ 15	$ 21	$ 15	$ 13	$ 64
Net investment income	242	245	230	248	243	966
Net investment gains (losses)	2	(6)	(4)	10	(5)	(5)
Insurance and investment product fees and other	2	2	2	2	1	7
Total revenues	257	256	249	275	252	1,032
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	85	94	105	98	82	379
Interest credited	88	90	88	87	88	353
Acquisition and operating expenses, net of deferrals	18	23	17	20	19	79
Amortization of deferred acquisition costs and intangibles	23	20	20	23	22	85
Interest expense	—	—	—	—	—	—
Total benefits and expenses	214	227	230	228	211	896
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	43	29	19	47	41	136
Provision for income taxes	16	10	6	17	15	48
INCOME FROM CONTINUING OPERATIONS	27	19	13	30	26	88
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	—	2	3	(5)	3	3
Expenses related to restructuring, net of taxes	—	—	—	1	—	1
NET OPERATING INCOME	$ 27	$ 21	$ 16	$ 26	$ 29	$ 92
Effective tax rate (operating income)	*36.2%*	*33.6%*	*35.4%*	*36.3%*	*35.5%*	*35.3%*
SALES:						
Sales by Product:						
Single Premium Immediate Annuities	$ 28	$ 52	$ 53	$ 48	$ 40	$ 193
Single Premium Deferred Annuities	492	678	707	164	67	1,616
Total Sales	$ 520	$ 730	$ 760	$ 212	$ 107	$1,809
Sales by Distribution Channel:						
Financial Intermediaries	$ 318	$ 425	$ 528	$ 134	$ 47	$1,134
Independent Producers	194	292	226	71	56	645
Dedicated Sales Specialists	8	13	6	7	4	30
Total Sales	$ 520	$ 730	$ 760	$ 212	$ 107	$1,809

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Single Premium Deferred Annuities						
Account value, beginning of the period	$11,807	$11,341	$10,842	$10,881	$11,038	$11,038
Deposits	496	686	714	166	68	1,634
Surrenders, benefits and product charges	(312)	(300)	(293)	(281)	(302)	(1,176)
Net flows	184	386	421	(115)	(234)	458
Interest credited	79	80	78	76	77	311
Account value, end of the period	12,070	11,807	11,341	10,842	10,881	11,807
Single Premium Immediate Annuities						
Account value, beginning of the period	5,837	5,931	6,010	6,319	6,442	6,442
Premiums and deposits	49	91	80	71	65	307
Surrenders, benefits and product charges	(215)	(221)	(214)	(228)	(235)	(898)
Net flows	(166)	(130)	(134)	(157)	(170)	(591)
Interest credited	68	69	71	72	73	285
Effect of accumulated net unrealized investment gains (losses)	136	(33)	(16)	(224)	(26)	(299)
Account value, end of the period	5,875	5,837	5,931	6,010	6,319	5,837
Structured Settlements						
Account value, net of reinsurance, beginning of the period	1,093	1,095	1,097	1,101	1,101	1,101
Surrenders, benefits and product charges	(15)	(16)	(17)	(18)	(15)	(66)
Net flows	(15)	(16)	(17)	(18)	(15)	(66)
Interest credited	14	14	15	14	15	58
Account value, net of reinsurance, end of the period	1,092	1,093	1,095	1,097	1,101	1,093
Total Fixed Annuities	$19,037	$18,737	$18,367	$17,949	$18,301	$18,737

Global Mortgage Insurance Division

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 372	$ 390	$ 380	$ 392	$ 388	$1,550
Net investment income	92	93	98	95	107	393
Net investment gains (losses)	(3)	9	7	13	3	32
Insurance and investment product fees and other	2	1	—	—	1	2
Total revenues	463	493	485	500	499	1,977
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	110	172	196	177	184	729
Acquisition and operating expenses, net of deferrals	82	107	91	96	91	385
Amortization of deferred acquisition costs and intangibles	17	15	15	19	17	66
Interest expense	8	7	9	8	9	33
Total benefits and expenses	217	301	311	300	301	1,213
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	246	192	174	200	198	764
Provision for income taxes	80	44	45	55	57	201
INCOME FROM CONTINUING OPERATIONS	166	148	129	145	141	563
Less: net income attributable to noncontrolling interests	35	37	40	39	38	154
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	131	111	89	106	103	409
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	1	(4)	(2)	(5)	(1)	(12)
Expenses related to restructuring, net of taxes	—	—	—	1	—	1
NET OPERATING INCOME(1)	$ 132	$ 107	$ 87	$ 102	$ 102	$ 398
Effective tax rate (operating income)	*33.9%*	*20.7%*	*25.3%*	*27.2%*	*30.0%*	*25.9%*

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the Global Mortgage Insurance Division was $148 million for the three months ended March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Three months ended March 31, 2014	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 130	$ 97	$ 8	$ 235	$ 137	$ 372
Net investment income	39	34	1	74	18	92
Net investment gains (losses)	(3)	—	—	(3)	—	(3)
Insurance and investment product fees and other	2	—	—	2	—	2
Total revenues	168	131	9	308	155	463
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	26	17	4	47	63	110
Acquisition and operating expenses, net of deferrals	21	19	9	49	33	82
Amortization of deferred acquisition costs and intangibles	10	5	—	15	2	17
Interest expense	5	3	—	8	—	8
Total benefits and expenses	62	44	13	119	98	217
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	106	87	(4)	189	57	246
Provision for income taxes	31	25	—	56	24	80
INCOME (LOSS) FROM CONTINUING OPERATIONS	75	62	(4)	133	33	166
Less: net income attributable to noncontrolling interests	35	—	—	35	—	35
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	40	62	(4)	98	33	131
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	1	—	—	1	—	1
NET OPERATING INCOME (LOSS)	$ 41	$ 62	$ (4)	$ 99	$ 33	$ 132
Effective tax rate (operating income (loss))	*31.6%*	*29.0%*	*10.3%*	*30.7%*	*42.0%*	*33.9%*

Three months ended March 31, 2013	Canada	Australia	Other Countries	Total International Mortgage Insurance Segment	U.S. Mortgage Insurance Segment	Total
	International Mortgage Insurance Segment					
REVENUES:						
Premiums	$ 144	$ 101	$ 9	$ 254	$ 134	$ 388
Net investment income	44	43	1	88	19	107
Net investment gains (losses)	4	(1)	—	3	—	3
Insurance and investment product fees and other	—	—	—	—	1	1
Total revenues	192	143	10	345	154	499
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	44	48	8	100	84	184
Acquisition and operating expenses, net of deferrals	19	24	9	52	39	91
Amortization of deferred acquisition costs and intangibles	10	6	—	16	1	17
Interest expense	6	3	—	9	—	9
Total benefits and expenses	79	81	17	177	124	301
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	113	62	(7)	168	30	198
Provision for income taxes	32	16	—	48	9	57
INCOME (LOSS) FROM CONTINUING OPERATIONS	81	46	(7)	120	21	141
Less: net income attributable to noncontrolling interests	38	—	—	38	—	38
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	43	46	(7)	82	21	103
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	—	(1)	—	(1)
NET OPERATING INCOME (LOSS)	$ 42	$ 46	$ (7)	$ 81	$ 21	$ 102
Effective tax rate (operating income (loss))	*30.2%*	*26.7%*	*4.9%*	*29.9%*	*30.1%*	*30.0%*

International Mortgage Insurance Segment

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 235	$ 248	$ 243	$ 251	$ 254	$ 996
Net investment income	74	80	80	85	88	333
Net investment gains (losses)	(3)	9	7	13	3	32
Insurance and investment product fees and other	2	1	(1)	—	—	—
Total revenues	308	338	329	349	345	1,361
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	47	64	73	80	100	317
Acquisition and operating expenses, net of deferrals	49	72	56	61	52	241
Amortization of deferred acquisition costs and intangibles	15	14	13	17	16	60
Interest expense	8	7	9	8	9	33
Total benefits and expenses	119	157	151	166	177	651
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	189	181	178	183	168	710
Provision for income taxes	56	39	46	51	48	184
INCOME FROM CONTINUING OPERATIONS	133	142	132	132	120	526
Less: net income attributable to noncontrolling interests	35	37	40	39	38	154
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	98	105	92	93	82	372
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	1	(4)	(2)	(5)	(1)	(12)
Expenses related to restructuring, net of taxes	—	—	—	1	—	1
NET OPERATING INCOME (1)	$ 99	$ 101	$ 90	$ 89	$ 81	$ 361
Effective tax rate (operating income)	*30.7%*	*18.8%*	*25.0%*	*27.8%*	*29.9%*	*25.3%*

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the International Mortgage Insurance segment was $115 million for the three months ended March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 130	$ 137	$ 138	$ 141	$ 144	$ 560
Net investment income	39	41	43	42	44	170
Net investment gains (losses)	(3)	6	9	12	4	31
Insurance and investment product fees and other	2	—	—	(1)	—	(1)
Total revenues	168	184	190	194	192	760
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	26	30	30	35	44	139
Acquisition and operating expenses, net of deferrals	21	29	23	22	19	93
Amortization of deferred acquisition costs and intangibles	10	8	9	10	10	37
Interest expense	5	5	6	5	6	22
Total benefits and expenses	62	72	68	72	79	291
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	106	112	122	122	113	469
Provision for income taxes	31	28	38	35	32	133
INCOME FROM CONTINUING OPERATIONS	75	84	84	87	81	336
Less: net income attributable to noncontrolling interests	35	37	40	39	38	154
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	40	47	44	48	43	182
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	1	(3)	(3)	(5)	(1)	(12)
NET OPERATING INCOME(1)	$ 41	$ 44	$ 41	$ 43	$ 42	$ 170
Effective tax rate (operating income)	*31.6%*	*22.9%*	*35.0%*	*29.3%*	*30.2%*	*29.5%*
SALES:						
New Insurance Written (NIW)						
Flow	$2,900	$5,000	$6,000	$ 4,700	$3,300	$19,000
Bulk	2,900	2,400	3,900	6,400	2,400	15,100
Total Canada NIW(2)	$5,800	$7,400	$9,900	$11,100	$5,700	$34,100

(1) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $45 million for the three months ended March 31, 2014.

(2) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $6,400 million for the three months ended March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 97	$ 98	$ 98	$ 101	$ 101	$ 398
Net investment income	34	38	36	42	43	159
Net investment gains (losses)	—	—	(2)	1	(1)	(2)
Insurance and investment product fees and other	—	1	(1)	—	—	—
Total revenues	131	137	131	144	143	555
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	17	21	29	36	48	134
Acquisition and operating expenses, net of deferrals	19	34	25	27	24	110
Amortization of deferred acquisition costs and intangibles	5	5	5	6	6	22
Interest expense	3	2	3	3	3	11
Total benefits and expenses	44	62	62	72	81	277
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	87	75	69	72	62	278
Provision for income taxes	25	9	9	17	16	51
INCOME FROM CONTINUING OPERATIONS	62	66	60	55	46	227
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	62	66	60	55	46	227
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:						
Net investment (gains) losses, net of taxes and other adjustments	—	—	1	—	—	1
NET OPERATING INCOME(1)	$ 62	$ 66	$ 61	$ 55	$ 46	$ 228
Effective tax rate (operating income)	*29.0%*	*12.0%*	*13.7%*	*23.5%*	*26.7%*	*18.6%*
SALES:						
New Insurance Written (NIW)						
Flow	$7,800	$9,000	$8,000	$8,700	$7,900	$33,600
Bulk	—	—	100	900	—	1,000
Total Australia NIW(2)	$7,800	$9,000	$8,100	$9,600	$7,900	$34,600

(1) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was $74 million for the three months ended March 31, 2014.
(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $9,100 million for the three months ended March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 8	$ 13	$ 7	$ 9	$ 9	$ 38
Net investment income	1	1	1	1	1	4
Net investment gains (losses)	—	3	—	—	—	3
Insurance and investment product fees and other	—	—	—	1	—	1
Total revenues	9	17	8	11	10	46
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	4	13	14	9	8	44
Acquisition and operating expenses, net of deferrals	9	9	8	12	9	38
Amortization of deferred acquisition costs and intangibles	—	1	(1)	1	—	1
Interest expense	—	—	—	—	—	—
Total benefits and expenses	13	23	21	22	17	83
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(4)	(6)	(13)	(11)	(7)	(37)
Provision (benefit) for income taxes	—	2	(1)	(1)	—	—
LOSS FROM CONTINUING OPERATIONS	(4)	(8)	(12)	(10)	(7)	(37)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—
LOSS FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	(4)	(8)	(12)	(10)	(7)	(37)
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)	—	—	—	(1)
Expenses related to restructuring, net of taxes	—	—	—	1	—	1
NET OPERATING LOSS(1)	$ (4)	$ (9)	$ (12)	$ (9)	$ (7)	$ (37)
Effective tax rate (operating loss)	*10.3%*	*-15.3%*	*11.2%*	*5.7%*	*4.9%*	*3.1%*
SALES:						
New Insurance Written (NIW)						
Flow	$ 400	$ 500	$ 500	$400	$400	$1,800
Bulk	—	600	—	—	—	600
Total Other Countries NIW(2)	$ 400	$1,100	$ 500	$400	$400	$2,400

(1) Net operating loss for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $(4) million for the three months ended March 31, 2014.
(2) New insurance written for the Other Countries platform adjusted for foreign exchange as compared to the prior year period was $400 million for the three months ended March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Net Premiums Written						
Canada	$ 77	$125	$156	$134	$ 84	$ 499
Australia	126	147	123	132	117	519
Other Countries(1)	6	6	6	7	5	24
Total Net Premiums Written	$209	$278	$285	$273	$206	$1,042
Loss Ratio(2)						
Canada	20%	22%	22%	25%	31%	25%
Australia	17%	21%	31%	35%	47%	34%
Other Countries	55%	102%	170%	110%	90%	115%
Total Loss Ratio	20%	25%	31%	32%	39%	32%
GAAP Basis Expense Ratio(3)						
Canada	23%	27%	23%	22%	20%	23%
Australia	25%	39%	30%	32%	31%	33%
Other Countries(1)	107%	69%	106%	129%	113%	101%
Total GAAP Basis Expense Ratio	27%	34%	29%	30%	27%	30%
Adjusted Expense Ratio(4)						
Canada	39%	30%	20%	23%	35%	26%
Australia	20%	26%	24%	25%	27%	25%
Other Countries(1)	142%	146%	136%	177%	174%	158%
Total Adjusted Expense Ratio	30%	31%	24%	28%	34%	29%

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 $282 million, $316 million, $285 million, $250 million and $225 million of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, 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) 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013			
	1Q	4Q	3Q	2Q	1Q
Primary Insurance In-Force					
Canada(1)	$291,900	$298,000	$300,700	$285,200	$284,700
Australia	281,000	267,900	275,500	266,500	299,000
Other Countries	26,200	26,300	32,500	31,300	31,400
Total Primary Insurance In-Force	$599,100	$592,200	$608,700	$583,000	$615,100
Primary Risk In-Force(2)					
Canada					
Flow	$ 80,100	$ 82,300	$ 83,400	$ 79,700	$ 80,900
Bulk	22,100	22,000	21,900	20,100	18,800
Total Canada	102,200	104,300	105,300	99,800	99,700
Australia					
Flow	91,100	86,700	88,800	85,700	96,100
Bulk	7,200	7,100	7,600	7,600	8,500
Total Australia	98,300	93,800	96,400	93,300	104,600
Other Countries					
Flow(3)	3,300	3,200	4,000	3,900	3,900
Bulk	400	400	300	300	300
Total Other Countries	3,700	3,600	4,300	4,200	4,200
Total Primary Risk In-Force	$204,200	$201,700	$206,000	$197,300	$208,500

(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 $152.0 billion as of December 31, 2013, $155.0 billion as of September 30, 2013 and $150.0 billion as of June 30, 2013 and March 31, 2013. 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 $282 million, $316 million, $285 million, $250 million and $225 million of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Primary Insurance	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
Insured loans in-force(1)	1,549,650	1,527,554	1,501,139	1,464,060	1,428,163
Insured delinquent loans	1,860	1,830	1,778	1,778	1,963
Insured delinquency rate(2)	0.12%	0.12%	0.12%	0.12%	0.14%
Flow loans in-force(1)	1,197,083	1,187,753	1,171,486	1,151,957	1,136,321
Flow delinquent loans	1,634	1,591	1,566	1,562	1,726
Flow delinquency rate(2)	0.14%	0.13%	0.13%	0.14%	0.15%
Bulk loans in-force(1)	352,567	339,801	329,653	312,103	291,842
Bulk delinquent loans	226	239	212	216	237
Bulk delinquency rate(2)	0.06%	0.07%	0.06%	0.07%	0.08%

Loss Metrics	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
Beginning Reserves	$ 102	$ 108	$ 112	$ 118	$ 130
Paid claims(3)	(27)	(33)	(33)	(39)	(53)
Increase in reserves	26	30	27	36	44
Impact of changes in foreign exchange rates	(4)	(3)	2	(3)	(3)
Ending Reserves	$ 97	$ 102	$ 108	$ 112	$ 118

	March 31, 2014		December 31, 2013		March 31, 2013	
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%	46%	0.08%	47%	0.08%
British Columbia	15	0.17%	15	0.17%	15	0.20%
Alberta	16	0.12%	17	0.14%	16	0.18%
Quebec	14	0.19%	14	0.17%	14	0.19%
Nova Scotia	2	0.24%	2	0.19%	2	0.22%
Saskatchewan	2	0.11%	2	0.08%	2	0.12%
Manitoba	2	0.08%	2	0.09%	2	0.06%
New Brunswick	1	0.24%	1	0.24%	1	0.23%
All Other	1	0.11%	1	0.12%	1	0.11%
Total	100%	0.12%	100%	0.12%	100%	0.14%
By Policy Year						
2006 and prior	34%	0.04%	35%	0.04%	38%	0.06%
2007	10	0.21%	10	0.23%	11	0.31%
2008	8	0.25%	8	0.27%	9	0.29%
2009	5	0.25%	5	0.25%	6	0.26%
2010	9	0.26%	9	0.25%	10	0.29%
2011	8	0.27%	8	0.24%	10	0.22%
2012	12	0.14%	13	0.10%	14	0.04%
2013	12	0.04%	12	0.03%	2	— %
2014	2	— %	—	— %	—	— %
Total	100%	0.12%	100%	0.12%	100%	0.14%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims(1)						
Flow	$ 28	$ 32	$ 32	$ 39	$ 51	$154
Bulk	1	2	2	1	2	7
Total Paid Claims	$ 29	$ 34	$ 34	$ 40	$ 53	$161
Average Paid Claim (in thousands)	$66.4	$72.2	$69.4	$73.1	$84.9	
Average Reserve Per Delinquency (in thousands)	$57.5	$59.0	$62.5	$66.1	$61.3	
Loss Metrics						
Beginning Reserves	$ 108	$ 111	$ 118	$ 120	$ 129	
Paid claims	(29)	(34)	(34)	(40)	(53)	
Increase in reserves	28	31	27	38	44	
Ending Reserves	$ 107	$ 108	$ 111	$ 118	$ 120	
Loan Amount						
Over $550K	5%	5%	5%	5%	5%	
$400K to $550K	11	10	10	10	10	
$250K to $400K	32	32	32	32	31	
$100K to $250K	47	48	48	48	49	
$100K or Less	5	5	5	5	5	
Total	100%	100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 208	$ 207	$ 206	$ 205	$ 203	
Average Effective Loan-To-Value Ratios By Policy Year(2)						
2006 and prior	39%	39%	36%	38%	39%	
2007	65%	65%	64%	66%	68%	
2008	71%	72%	69%	71%	72%	
2009	70%	70%	71%	73%	74%	
2010	77%	77%	77%	80%	81%	
2011	81%	82%	83%	86%	87%	
2012	87%	87%	87%	90%	91%	
2013	91%	92%	91%	92%	— %	
Total Flow	57%	57%	55%	56%	56%	
Total Bulk	41%	41%	34%	31%	31%	
Total	54%	53%	51%	50%	50%	

All amounts presented in Canadian dollars.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Primary Insurance	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
Insured loans in-force	1,477,063	1,474,181	1,463,148	1,459,376	1,448,090
Insured delinquent loans	5,070	4,980	5,454	5,820	5,868
Insured delinquency rate	0.34%	0.34%	0.37%	0.40%	0.41%
Flow loans in-force	1,355,635	1,350,571	1,336,901	1,330,157	1,320,701
Flow delinquent loans	4,813	4,760	5,192	5,513	5,567
Flow delinquency rate	0.36%	0.35%	0.39%	0.41%	0.42%
Bulk loans in-force	121,428	123,610	126,247	129,219	127,389
Bulk delinquent loans	257	220	262	307	301
Bulk delinquency rate	0.21%	0.18%	0.21%	0.24%	0.24%

Loss Metrics	March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
Beginning Reserves	$ 172	$ 198	$ 200	$ 238	$ 251
Paid claims	(27)	(39)	(37)	(45)	(61)
Increase in reserves	17	20	30	35	48
Impact of changes in foreign exchange rates	6	(7)	5	(28)	—
Ending Reserves	$ 168	$ 172	$ 198	$ 200	$ 238

	March 31, 2014		December 31, 2013		March 31, 2013	
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	29%	0.31%	30%	0.30%	30%	0.39%
Victoria	23	0.31%	23	0.30%	23	0.33%
Queensland	23	0.45%	22	0.46%	22	0.54%
Western Australia	11	0.33%	11	0.29%	11	0.36%
South Australia	6	0.42%	6	0.40%	6	0.48%
New Zealand	2	0.34%	2	0.38%	2	0.57%
Australian Capital Territory	3	0.11%	3	0.10%	3	0.09%
Tasmania	2	0.29%	2	0.31%	2	0.38%
Northern Territory	1	0.20%	1	0.25%	1	0.17%
Total	100%	0.34%	100%	0.34%	100%	0.41%
By Policy Year						
2006 and prior	34%	0.22%	35%	0.21%	38%	0.26%
2007	9	0.69%	9	0.69%	10	0.86%
2008	8	0.89%	8	0.85%	10	1.01%
2009	10	0.64%	10	0.62%	11	0.72%
2010	7	0.36%	8	0.34%	8	0.33%
2011	8	0.34%	8	0.31%	9	0.22%
2012	10	0.22%	11	0.19%	11	0.06%
2013	11	0.05%	11	0.02%	3	— %
2014	3	— %	—	— %	—	— %
Total	100%	0.34%	100%	0.34%	100%	0.41%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims						
Flow	$ 30	$ 41	$ 39	$ 44	$ 59	$183
Bulk	—	—	2	—	—	2
Total Paid Claims	$ 30	$ 41	$ 41	$ 44	$ 59	$185
Average Paid Claim (in thousands)	$65.1	$71.5	$79.9	$80.3	$81.4	
Average Reserve Per Delinquency (in thousands)	$35.7	$38.6	$38.8	$37.7	$38.9	
Loss Metrics						
Beginning Reserves	$ 192	$ 212	$ 220	$ 228	$ 241	
Paid claims	(30)	(41)	(41)	(44)	(59)	
Increase in reserves	19	21	33	36	46	
Ending Reserves	$ 181	$ 192	$ 212	$ 220	$ 228	
Loan Amount						
Over $550K	12%	12%	12%	12%	12%	
$400K to $550K	18	17	17	17	16	
$250K to $400K	37	37	37	37	37	
$100K to $250K	27	28	28	28	29	
$100K or Less	6	6	6	6	6	
Total	100%	100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 205	$ 203	$ 202	$ 200	$ 198	
Average Effective Loan-To-Value Ratios By Policy Year(1), (2)						
2006 and prior	40%	41%	43%	47%	48%	
2007	63%	64%	66%	67%	68%	
2008	70%	72%	74%	74%	76%	
2009	73%	75%	77%	77%	79%	
2010	78%	80%	83%	83%	85%	
2011	80%	82%	85%	85%	87%	
2012	80%	82%	85%	85%	86%	
2013	84%	85%	87%	87%	— %	
Total Flow	62%	64%	65%	68%	69%	
Total Bulk	30%	31%	32%	37%	38%	
Total	59%	60%	61%	65%	66%	

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. 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
FIRST QUARTER 2014

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

Risk In-Force by Loan-To-Value Ratio[1]	March 31, 2014			December 31, 2013		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	$ 36,468	$36,468	$ —	$ 37,366	$37,366	$ —
90.01% to 95.00%	24,835	24,833	2	25,591	25,589	2
80.01% to 90.00%	18,985	15,739	3,246	19,443	16,256	3,187
80.00% and below	21,888	3,032	18,856	21,896	3,114	18,782
Total Canada	$102,176	$80,072	$22,104	$104,296	$82,325	$21,971
Australia						
95.01% and above	$ 18,860	$18,860	$ —	$ 17,901	$17,900	$ 1
90.01% to 95.00%	23,525	23,517	8	22,139	22,131	8
80.01% to 90.00%	25,478	25,386	92	24,290	24,200	90
80.00% and below	30,489	23,375	7,114	29,425	22,430	6,995
Total Australia	$ 98,352	$91,138	$ 7,214	$ 93,755	$86,661	$ 7,094
Other Countries(2)						
95.01% and above	$ 629	$ 629	$ —	$ 593	$ 593	$ —
90.01% to 95.00%	1,766	1,701	64	1,770	1,705	65
80.01% to 90.00%	1,052	772	280	1,047	763	284
80.00% and below	223	181	42	228	184	43
Total Other Countries	$ 3,670	$ 3,283	$ 386	$ 3,638	$ 3,246	$ 392

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 $282 million and $316 million, respectively, of risk in-force in Europe ceded under quota share reinsurance agreements as of March 31, 2014 and December 31, 2013.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 137	$ 142	$ 137	$ 141	$ 134	$ 554
Net investment income	18	13	18	10	19	60
Net investment gains (losses)	—	—	—	—	—	—
Insurance and investment product fees and other	—	—	1	—	1	2
Total revenues	155	155	156	151	154	616
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	63	108	123	97	84	412
Acquisition and operating expenses, net of deferrals	33	35	35	35	39	144
Amortization of deferred acquisition costs and intangibles	2	1	2	2	1	6
Total benefits and expenses	98	144	160	134	124	562
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	57	11	(4)	17	30	54
Provision (benefit) for income taxes	24	5	(1)	4	9	17
INCOME (LOSS) FROM CONTINUING OPERATIONS	33	6	(3)	13	21	37
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	—	—	—	—	—	—
NET OPERATING INCOME (LOSS)	$ 33	$ 6	$ (3)	$ 13	$ 21	$ 37
Effective tax rate (operating income (loss))	*42.0%*	*45.0%*	*14.0%*	*22.9%*	*30.1%*	*31.6%*
SALES:						
New Insurance Written (NIW)						
Flow	$3,900	$4,900	$6,400	$6,300	$4,700	$22,300
Bulk	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$3,900	$4,900	$6,400	$6,300	$4,700	$22,300

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 144	$ 148	$ 140	$ 144	$ 135	$ 567
New Risk Written						
Flow	$ 960	$ 1,196	$ 1,577	$ 1,478	$ 1,091	$5,342
Bulk	—	—	—	—	—	—
Total Primary	960	1,196	1,577	1,478	1,091	5,342
Pool	—	—	—	—	—	—
Total New Risk Written	$ 960	$ 1,196	$ 1,577	$ 1,478	$ 1,091	$5,342
Primary Insurance In-Force	$109,100	$109,300	$109,000	$108,800	$109,300	
Risk In-Force						
Flow	$ 26,405	$ 26,327	$ 26,194	$ 25,957	$ 25,626	
Bulk(1)	442	448	456	463	485	
Total Primary	26,847	26,775	26,650	26,420	26,111	
Pool	171	177	187	196	205	
Total Risk In-Force	$ 27,018	$ 26,952	$ 26,837	$ 26,616	$ 26,316	
Primary Risk In-Force Subject To Captives	8%	9%	10%	11%	12%	
Primary Risk In-Force That Is GSE Conforming	97%	97%	97%	97%	97%	
GAAP Basis Expense Ratio(2)	25%	26%	26%	26%	30%	27%
Adjusted Expense Ratio(3)	24%	25%	26%	25%	30%	27%
Flow Persistency	85%	83%	79%	81%	80%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	3%	3%	4%	4%	4%	
Risk To Capital Ratio(4)	18.7:1	19.5:1	22.4:1	22.4:1	24.2:1	
Average Primary Loan Size (in thousands)	$ 176	$ 175	$ 174	$ 172	$ 168	
Estimated Savings For Loss Mitigation Activities(5)	$ 114	$ 124	$ 136	$ 144	$ 159	$ 563

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

(1) As of March 31, 2014, 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 all 50 states in its primary writing entity, which has maintained a risk to capital ratio below the maximum requirement since June 30, 2013. 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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Paid Claims						
Flow						
Direct	$ 178	$ 198	$ 216	$ 197	$ 253	$ 864
Assumed(1)	6	8	9	12	13	42
Ceded	(15)	(8)	(9)	(11)	(17)	(45)
Loss adjustment expenses	5	6	6	6	6	24
Total Flow	174	204	222	204	255	885
Bulk	2	2	3	6	3	14
Total Primary	176	206	225	210	258	899
Pool	1	1	1	2	1	5
Total Paid Claims	$ 177	$ 207	$ 226	$ 212	$ 259	$ 904
Average Paid Claim (in thousands)	$ 43.6	$ 45.3	$ 45.3	$ 45.0	$ 44.2	
Average Direct Paid Claim (in thousands)(2)	$ 44.5	$ 43.5	$ 43.5	$ 42.3	$ 43.5	
Average Reserve Per Delinquency (in thousands)						
Flow	$ 30.3	$ 29.4	$ 29.6	$ 30.0	$ 29.8	
Bulk loans with established reserve	19.2	19.7	20.0	20.8	21.9	
Bulk loans with no reserve(3)	—	—	—	—	—	
Reserves:						
Flow direct case	$1,172	$1,277	$1,377	$1,471	$1,566	
Bulk direct case	25	27	28	29	33	
Assumed(1)	29	35	39	51	57	
All other(4)	129	143	143	145	164	
Total Reserves	$1,355	$1,482	$1,587	$1,696	$1,820	
Beginning Reserves	$1,482	$1,587	$1,696	$1,820	$2,009	$2,009
Paid claims	(192)	(215)	(235)	(223)	(276)	(949)
Increase in reserves	65	110	126	99	87	422
Ending Reserves	$1,355	$1,482	$1,587	$1,696	$1,820	$1,482
Beginning Reinsurance Recoverable(5)	$ 44	$ 50	$ 56	$ 66	$ 80	$ 80
Ceded paid claims	(15)	(8)	(9)	(11)	(17)	(45)
Increase in recoverable	2	2	3	1	3	9
Ending Reinsurance Recoverable	$ 31	$ 44	$ 50	$ 56	$ 66	$ 44
Loss Ratio(6)	46%	76%	90%	70%	62%	74%

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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Number of Primary Delinquencies						
Flow	43,733	49,255	52,509	55,413	59,789	
Bulk loans with an established reserve	1,434	1,491	1,509	1,526	1,603	
Bulk loans with no reserve (1)	694	713	726	1,260	1,412	
Total Number of Primary Delinquencies	45,861	51,459	54,744	58,199	62,804	
Beginning Number of Primary Delinquencies	51,459	54,744	58,199	62,804	69,239	69,239
New delinquencies	12,100	13,205	14,105	13,192	15,060	55,562
Delinquency cures	(13,678)	(11,974)	(12,603)	(13,127)	(15,677)	(53,381)
Paid claims	(4,020)	(4,516)	(4,957)	(4,670)	(5,818)	(19,961)
Ending Number of Primary Delinquencies	45,861	51,459	54,744	58,199	62,804	51,459
Composition of Cures						
Reported delinquent and cured-intraquarter	3,141	2,107	2,488	2,447	3,519	
Number of missed payments delinquent prior to cure:						
3 payments or less	7,252	6,253	6,291	6,748	8,125	
4 - 11 payments	2,391	2,385	2,387	2,737	2,856	
12 payments or more	894	1,229	1,437	1,195	1,177	
Total	13,678	11,974	12,603	13,127	15,677	
Primary Delinquencies by Missed Payment Status						
3 payments or less	11,351	13,992	14,078	13,871	14,674	
4 - 11 payments	11,463	12,410	13,134	14,503	16,804	
12 payments or more	23,047	25,057	27,532	29,825	31,326	
Primary Delinquencies	45,861	51,459	54,744	58,199	62,804	

	March 31, 2014			
Flow Delinquencies and Percentage Reserved by Payment Status	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	10,863	$ 77	$ 437	18%
4 - 11 payments in default	10,940	273	445	61%
12 payments or more in default	21,930	822	1,088	76%
Total	43,733	$ 1,172	$ 1,970	59%

	December 31, 2013			
Flow Delinquencies and Percentage Reserved by Payment Status	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	13,436	$ 121	$ 523	23%
4 - 11 payments in default	11,854	305	486	63%
12 payments or more in default	23,965	851	1,178	72%
Total	49,255	$ 1,277	$ 2,187	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.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2014	2013			
	1Q	4Q	3Q	2Q	1Q
Risk In-Force by Credit Quality(1)					
Primary by FICO Scores >679	80%	79%	79%	78%	76%
Primary by FICO Scores 620-679	16%	17%	17%	18%	19%
Primary by FICO Scores 575-619	3%	3%	3%	3%	4%
Primary by FICO Scores <575	1%	1%	1%	1%	1%
Flow by FICO Scores >679	80%	79%	79%	77%	76%
Flow by FICO Scores 620-679	16%	17%	17%	19%	19%
Flow by FICO Scores 575-619	3%	3%	3%	3%	4%
Flow by FICO Scores <575	1%	1%	1%	1%	1%
Bulk by FICO Scores >679	89%	89%	89%	89%	89%
Bulk by FICO Scores 620-679	9%	9%	9%	9%	9%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%
Primary A minus	3%	3%	3%	3%	4%
Primary sub-prime(2)	2%	2%	2%	3%	3%
Primary Loans					
Primary loans in-force	618,442	624,236	627,536	633,685	649,570
Primary delinquent loans	45,861	51,459	54,744	58,199	62,804
Primary delinquency rate	7.42%	8.24%	8.72%	9.18%	9.67%
Flow loans in-force	582,553	586,546	589,703	590,949	590,051
Flow delinquent loans	43,733	49,255	52,509	55,413	59,789
Flow delinquency rate	7.51%	8.40%	8.90%	9.38%	10.13%
Bulk loans in-force	35,889	37,690	37,833	42,736	59,519
Bulk delinquent loans	2,128	2,204	2,235	2,786	3,015
Bulk delinquency rate	5.93%	5.85%	5.91%	6.52%	5.07%
A minus and sub-prime loans in-force	37,714	39,307	41,081	42,993	44,873
A minus and sub-prime delinquent loans	8,789	10,023	10,548	10,803	11,484
A minus and sub-prime delinquency rate	23.30%	25.50%	25.68%	25.13%	25.59%
Pool Loans					
Pool loans in-force	10,710	11,354	11,657	12,063	12,558
Pool delinquent loans	575	628	670	634	674
Pool delinquency rate	5.37%	5.53%	5.75%	5.26%	5.37%

(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
FIRST QUARTER 2014

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	March 31, 2014			December 31, 2013			March 31, 2013		
	% 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)	31%	20%	9.85%	32%	20%	11.02%	34%	21%	13.46%
South Central(3)	8	16	5.10%	8	16	5.85%	9	16	6.79%
Northeast(4)	23	15	11.60%	20	15	12.30%	16	15	12.73%
Pacific(5)	10	12	5.77%	11	12	6.47%	13	12	8.73%
North Central(6)	10	11	6.59%	11	11	7.39%	11	11	8.99%
Great Lakes(7)	6	10	5.33%	6	10	6.03%	6	9	7.17%
New England(8)	5	6	7.15%	4	6	7.74%	4	6	9.12%
Mid-Atlantic(9)	5	5	7.32%	5	5	8.18%	4	5	9.41%
Plains(10)	2	5	4.76%	3	5	5.46%	3	5	5.99%
Total	100%	100%	7.42%	100%	100%	8.24%	100%	100%	9.67%
By State									
California	4%	7%	3.78%	4%	7%	4.27%	5%	6%	6.26%
Texas	3%	7%	4.89%	3%	7%	5.68%	3%	7%	6.03%
New York	11%	7%	11.34%	9%	7%	11.90%	7%	7%	11.54%
Florida	22%	6%	17.49%	22%	6%	19.50%	23%	7%	24.46%
Illinois	7%	5%	8.73%	7%	5%	9.67%	8%	5%	13.02%
New Jersey	9%	4%	16.27%	8%	4%	16.76%	6%	4%	18.53%
Pennsylvania	3%	4%	8.67%	3%	4%	9.73%	3%	4%	10.42%
Georgia	3%	4%	7.37%	3%	4%	8.48%	3%	4%	10.63%
North Carolina	2%	4%	6.58%	2%	4%	7.43%	3%	4%	9.24%
Ohio	2%	4%	6.01%	2%	4%	6.69%	2%	3%	7.51%

(1) Total reserves were $1,355 million, $1,482 million and $1,820 million as of March 31, 2014, December 31, 2013 and March 31, 2013, respectively.
(2) Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee.
(3) Arizona, Colorado, Louisiana, New Mexico, Oklahoma, Texas and Utah.
(4) New Jersey, New York and Pennsylvania.
(5) Alaska, California, Hawaii, Nevada, Oregon and Washington.
(6) Illinois, Minnesota, Missouri and Wisconsin.
(7) Indiana, Kentucky, Michigan and Ohio.
(8) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont.
(9) Delaware, Maryland, Virginia, Washington D.C. and West Virginia.
(10) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	March 31, 2014		December 31, 2013		March 31, 2013	
	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)	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%
Top 10 lenders	12,450	8.41%	12,603	9.36%	12,720	11.54%
Top 20 lenders	14,337	8.32%	14,447	9.26%	14,408	11.17%
Loan-to-value ratio						
95.01% and above	$ 7,267	9.24%	$ 7,377	10.40%	$ 7,340	11.78%
90.01% to 95.00%	10,187	6.57%	9,966	7.41%	9,258	9.23%
80.01% to 90.00%	8,999	7.30%	9,032	7.96%	9,084	9.77%
80.00% and below	394	3.59%	400	3.69%	429	3.62%
Total	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%
Loan grade						
Prime	$ 25,446	6.38%	$ 25,320	7.08%	$ 24,490	8.49%
A minus and sub-prime	1,401	23.30%	1,455	25.50%	1,621	25.59%
Total	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%
Loan type(1)						
First mortgages						
Fixed rate mortgage						
Flow	$ 26,090	7.30%	$ 25,996	8.18%	$ 25,228	9.89%
Bulk	427	5.66%	432	5.58%	467	4.86%
Adjustable rate mortgage						
Flow	315	27.84%	331	29.08%	398	28.54%
Bulk	15	14.48%	16	14.37%	18	14.17%
Second mortgages	—	— %	—	— %	—	— %
Total	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%
Type of documentation						
Alt-A						
Flow	$ 453	30.16%	$ 475	30.82%	$ 559	33.09%
Bulk	30	11.88%	30	12.44%	34	6.29%
Standard(2)						
Flow	25,952	7.15%	25,852	8.03%	25,067	9.69%
Bulk	412	5.56%	418	5.45%	451	4.89%
Total	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%
Mortgage term						
15 years and under	$ 1,118	0.77%	$ 1,111	0.86%	$ 899	1.18%
More than 15 years	25,729	7.91%	25,664	8.79%	25,212	10.29%
Total	$ 26,847	7.42%	$ 26,775	8.24%	$ 26,111	9.67%

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

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	March 31, 2014						
Policy Year	Average Rate[(1)]	% of Total Reserves[(2)]	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Deliquency Rate
2003 and prior	6.43%	7.5%	$ 4,401	4.0%	$ 1,013	3.8%	15.07%
2004	5.75%	5.2	2,814	2.5	672	2.5	12.47%
2005	5.72%	12.5	5,448	5.0	1,448	5.4	14.63%
2006	5.98%	18.0	8,161	7.5	2,067	7.7	14.80%
2007	5.92%	37.5	19,231	17.6	4,816	17.9	13.76%
2008	5.45%	17.5	17,237	15.8	4,346	16.2	7.48%
2009	4.99%	0.6	3,227	3.0	716	2.7	1.67%
2010	4.69%	0.5	4,213	3.9	978	3.6	1.10%
2011	4.48%	0.4	5,672	5.2	1,389	5.2	0.78%
2012	3.77%	0.2	13,463	12.3	3,287	12.2	0.23%
2013	3.95%	0.1	21,358	19.6	5,159	19.2	0.08%
2014	4.50%	—	3,891	3.6	956	3.6	0.02%
Total	5.13%	100.0%	$ 109,116	100.0%	$ 26,847	100.0%	7.42%

	March 31, 2014		December 31, 2013	
Occupancy and Property Type	% of Primary Risk In-Force	Deliquency Rate	% of Primary Risk In-Force	Deliquency Rate
Occupancy Status				
Primary residence	94.6%	7.34%	94.5%	8.19%
Second home	2.8	8.09%	2.9	8.63%
Non-owner occupied	2.6	8.60%	2.6	9.17%
Total	100.0%	7.42%	100.0%	8.24%
Property Type				
Single family detached	88.2%	7.12%	88.1%	7.95%
Condominium and co-operative	10.1	8.59%	10.2	9.45%
Multi-family and other	1.7	14.81%	1.7	15.39%
Total	100.0%	7.42%	100.0%	8.24%

(1) Average Annual Mortgage Interest Rate.
(2) Total reserves were $1,355 million as of March 31, 2014.

Corporate and Other Division

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 176	$ 159	$ 160	$ 156	$ 166	$ 641
Net investment income	53	67	53	68	69	257
Net investment gains (losses)	(17)	19	(24)	(9)	(52)	(66)
Insurance and investment product fees and other	54	55	56	53	100	264
Total revenues	266	300	245	268	283	1,096
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	54	48	49	51	43	191
Interest credited	29	30	28	29	32	119
Acquisition and operating expenses, net of deferrals	135	135	162	140	179	616
Amortization of deferred acquisition costs and intangibles	42	35	28	38	18	119
Interest expense	98	89	90	89	94	362
Total benefits and expenses	358	337	357	347	366	1,407
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(92)	(37)	(112)	(79)	(83)	(311)
Benefit for income taxes	(50)	(14)	(22)	(28)	(26)	(90)
LOSS FROM CONTINUING OPERATIONS	(42)	(23)	(90)	(51)	(57)	(221)
Income (loss) from discontinued operations, net of taxes	—	—	2	6	(20)	(12)
NET LOSS	(42)	(23)	(88)	(45)	(77)	(233)
ADJUSTMENTS TO NET LOSS:						
Net investment (gains) losses, net of taxes and other adjustments	10	(10)	11	—	21	22
(Gains) losses on early extinguishment of debt, net of taxes	—	—	20	—	—	20
Expenses related to restructuring, net of taxes	—	—	—	3	—	3
(Income) loss from discontinued operations, net of taxes	—	—	(2)	(6)	20	12
NET OPERATING LOSS	$ (32)	$ (33)	$ (59)	$ (48)	$ (36)	$ (176)
Effective tax rate (operating loss)	*57.5%*	*37.5%*	*8.1%*	*35.9%*	*28.2%*	*27.4%*

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

Three months ended March 31, 2014	International Protection Segment	Runoff Segment	Corporate and Other[1]	Total
REVENUES:				
Premiums	$ 175	$ 1	$ —	$ 176
Net investment income	30	32	(9)	53
Net investment gains (losses)	1	(13)	(5)	(17)
Insurance and investment product fees and other	1	53	—	54
Total revenues	207	73	(14)	266
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	46	8	—	54
Interest credited	—	29	—	29
Acquisition and operating expenses, net of deferrals	109	20	6	135
Amortization of deferred acquisition costs and intangibles	30	11	1	42
Interest expense	15	—	83	98
Total benefits and expenses	200	68	90	358
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	5	(104)	(92)
Benefit for income taxes	(1)	—	(49)	(50)
INCOME (LOSS) FROM CONTINUING OPERATIONS	8	5	(55)	(42)
NET INCOME (LOSS)	8	5	(55)	(42)
ADJUSTMENT TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(1)	7	4	10
NET OPERATING INCOME (LOSS)	$ 7	$ 12	$ (51)	$ (32)
Effective tax rate (operating income (loss))	*-22.3%*	*25.1%*	*47.8%*	*57.5%*

Three months ended March 31, 2013	International Protection Segment	Runoff Segment	Corporate and Other[1]	Total
REVENUES:				
Premiums	$ 165	$ 1	$ —	$ 166
Net investment income	33	34	2	69
Net investment gains (losses)	6	(48)	(10)	(52)
Insurance and investment product fees and other	1	56	43	100
Total revenues	205	43	35	283
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	39	4	—	43
Interest credited	—	32	—	32
Acquisition and operating expenses, net of deferrals	110	20	49	179
Amortization of deferred acquisition costs and intangibles	28	(13)	3	18
Interest expense	14	—	80	94
Total benefits and expenses	191	43	132	366
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	14	—	(97)	(83)
Provision (benefit) for income taxes	4	3	(33)	(26)
INCOME (LOSS) FROM CONTINUING OPERATIONS	10	(3)	(64)	(57)
Loss from discontinued operations, net of taxes	—	—	(20)	(20)
NET INCOME (LOSS)	10	(3)	(84)	(77)
ADJUSTMENTS TO NET INCOME (LOSS):				
Net investment (gains) losses, net of taxes and other adjustments	(4)	19	6	21
Loss from discontinued operations, net of taxes	—	—	20	20
NET OPERATING INCOME (LOSS)	$ 6	$ 16	$ (58)	$ (36)
Effective tax rate (operating income (loss))	*26.1%*	*44.8%*	*33.5%*	*28.2%*

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

International Protection Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 175	$ 158	$ 159	$ 154	$ 165	$ 636
Net investment income	30	29	26	31	33	119
Net investment gains (losses)	1	4	1	16	6	27
Insurance and investment product fees and other	1	1	1	1	1	4
Total revenues	207	192	187	202	205	786
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	46	39	40	41	39	159
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	109	107	106	110	110	433
Amortization of deferred acquisition costs and intangibles	30	27	25	26	28	106
Interest expense	15	8	9	11	14	42
Total benefits and expenses	200	181	180	188	191	740
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	11	7	14	14	46
Provision (benefit) for income taxes	(1)	(5)	3	5	4	7
INCOME FROM CONTINUING OPERATIONS	8	16	4	9	10	39
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	(1)	(3)	—	(11)	(4)	(18)
Expenses related to restructuring, net of taxes	—	—	—	3	—	3
NET OPERATING INCOME(1)	$ 7	$ 13	$ 4	$ 1	$ 6	$ 24
Effective tax rate (operating income)	*-22.3%*	*-95.6%*	*36.7%*	*38.7%*	*26.1%*	*-5.1%*
Net Premiums Written						
Northern Europe	$ 115	$ 104	$ 113	$ 106	$ 106	$ 429
Southern Europe	108	72	71	74	78	295
Structured Deals(2)	30	37	37	49	28	151
New Markets	11	9	9	14	21	53
Pre-Deposit Accounting Basis(3)	264	222	230	243	233	928
Deposit Accounting Adjustments	68	70	76	94	80	320
Total(4)	$ 196	$ 152	$ 154	$ 149	$ 153	$ 608
Loss Ratio	26%	25%	25%	26%	24%	25%

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 $7 million for the three months ended March 31, 2014.
(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 were $193 million for the three months ended March 31, 2014.

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	1Q 2014		
	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis
REVENUES:			
Premiums	$ 175	$ 43	$ 218
Net investment income	30	(10)	20
Net investment gains (losses)	1	—	1
Insurance and investment product fees and other	1	—	1
Total revenues	207	33	240
BENEFITS AND EXPENSES:			
Benefits and other changes in policy reserves	46	20	66
Interest credited	—	—	—
Acquisition and operating expenses, net of deferrals	109	9	118
Amortization of deferred acquisition costs and intangibles	30	10	40
Interest expense	15	(6)	9
Total benefits and expenses	200	33	233
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	7	—	7
Provision (benefit) for income taxes	(1)	—	(1)
INCOME FROM CONTINUING OPERATIONS	8	—	8
ADJUSTMENT TO INCOME FROM CONTINUING OPERATIONS:			
Net investment (gains) losses, net of taxes and other adjustments	(1)	—	(1)
NET OPERATING INCOME(1)	$ 7	$ —	$ 7
Effective tax rate (operating income)	*-22.3%*		*-22.3%*
Other Metrics:			
Premiums	$ 175	$ 43	$ 218
Benefits and other changes in policy reserves	46	20	66
Commissions(2)	81	9	90
Margin before profit sharing	48	14	62
Profit share(2)	19	9	28
Underwriting profit(3)	$ 29	$ 5	$ 34
Loss Ratio	26%		30%
Underwriting Margin(3)	17%		16%
Combined Ratio(4)	106%		103%

This page is provided as supplemental analysis related to the lifestyle protection insurance business. This business has reinsurance agreements that do not qualify for risk transfer under GAAP. This analysis shows the income statement activity as if these reinsurance agreements, except for 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 $7 million for the three months ended March 31, 2014.
(2) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.
(3) The underwriting margin is calculated as underwriting profit divided by net earned premiums.
(4) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	4Q 2013			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	Reported	Deposit Accounting Adjustments	Pre-Deposit Accounting Basis
REVENUES:															
Premiums	$ 158	$ 43	$ 201	$ 159	$ 47	$ 206	$ 154	$ 52	$ 206	$ 165	$ 62	$ 227	$ 636	$ 204	$ 840
Net investment income	29	(8)	21	26	(6)	20	31	(9)	22	33	(11)	22	119	(34)	85
Net investment gains (losses)	4	—	4	1	—	1	16	—	16	6	—	6	27	—	27
Insurance and investment product fees and other	1	—	1	1	—	1	1	—	1	1	—	1	4	—	4
Total revenues	192	35	227	187	41	228	202	43	245	205	51	256	786	170	956
BENEFITS AND EXPENSES:															
Benefits and other changes in policy reserves	39	15	54	40	22	62	41	21	62	39	33	72	159	91	250
Interest credited	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	107	11	118	106	6	112	110	13	123	110	9	119	433	39	472
Amortization of deferred acquisition costs and intangibles	27	8	35	25	13	38	26	11	37	28	14	42	106	46	152
Interest expense	8	1	9	9	—	9	11	(2)	9	14	(5)	9	42	(6)	36
Total benefits and expenses	181	35	216	180	41	221	188	43	231	191	51	242	740	170	910
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	11	—	11	7	—	7	14	—	14	14	—	14	46	—	46
Provision (benefit) for income taxes	(5)	—	(5)	3	—	3	5	—	5	4	—	4	7	—	7
INCOME FROM CONTINUING OPERATIONS	16	—	16	4	—	4	9	—	9	10	—	10	39	—	39
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:															
Net investment (gains) losses, net of taxes and other adjustments	(3)	—	(3)	—	—	—	(11)	—	(11)	(4)	—	(4)	(18)	—	(18)
Expenses related to restructuring, net of taxes	—	—	—	—	—	—	3	—	3	—	—	—	3	—	3
NET OPERATING INCOME	$ 13	$ —	$ 13	$ 4	$ —	$ 4	$ 1	$ —	$ 1	$ 6	$ —	$ 6	$ 24	$ —	$ 24
Effective tax rate (operating income)	*-95.6%*		*-95.6%*	*36.7%*		*36.7%*	*38.7%*		*38.7%*	*26.1%*		*26.1%*	*-5.1%*		*-5.1%*
Other Metrics:															
Premiums	$ 158	$ 43	$ 201	$ 159	$ 47	$ 206	$ 154	$ 52	$ 206	$ 165	$ 62	$ 227	$ 636	$ 204	$ 840
Benefits and other changes in policy reserves	39	15	54	40	22	62	41	21	62	39	33	72	159	91	250
Commissions(1)	74	10	84	75	12	87	75	11	86	80	12	92	304	45	349
Margin before profit sharing	45	18	63	44	13	57	38	20	58	46	17	63	173	68	241
Profit share(1)	20	10	30	18	8	26	18	13	31	18	11	29	74	42	116
Underwriting profit(2)	$ 25	$ 8	$ 33	$ 26	$ 5	$ 31	$ 20	$ 7	$ 27	$ 28	$ 6	$ 34	$ 99	$ 26	$ 125
Loss Ratio	25%		27%	25%		30%	26%		30%	24%		32%	25%		30%
Underwriting Margin(2)	16%		16%	16%		15%	13%		13%	17%		15%	16%		15%
Combined Ratio(3)	109%		103%	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) Commissions include commissions which are included above in acquisition and operating expenses, net of deferrals, and amortization of DAC.
(2) The underwriting margin is calculated as underwriting profit divided by net earned premiums.
(3) The combined ratio is calculated as benefits and other changes in policy reserves, commissions (including amortization of DAC), profit share and other operating expenses divided by net earned premiums.

Runoff Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Net Operating Income—Runoff Segment
(amounts in millions)

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ 1	$ 1	$ 1	$ 2	$ 1	$ 5
Net investment income	32	38	33	34	34	139
Net investment gains (losses)	(13)	24	(14)	(20)	(48)	(58)
Insurance and investment product fees and other	53	54	53	53	56	216
Total revenues	73	117	73	69	43	302
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	8	9	9	10	4	32
Interest credited	29	30	28	29	32	119
Acquisition and operating expenses, net of deferrals	20	21	18	22	20	81
Amortization of deferred acquisition costs and intangibles	11	9	2	8	(13)	6
Interest expense	—	1	—	1	—	2
Total benefits and expenses	68	70	57	70	43	240
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	5	47	16	(1)	—	62
Provision (benefit) for income taxes	—	15	(5)	—	3	13
INCOME (LOSS) FROM CONTINUING OPERATIONS	5	32	21	(1)	(3)	49
ADJUSTMENT TO INCOME (LOSS) FROM CONTINUING OPERATIONS:						
Net investment (gains) losses, net of taxes and other adjustments	7	(13)	4	7	19	17
NET OPERATING INCOME	$ 12	$ 19	$ 25	$ 6	$ 16	$ 66
Effective tax rate (operating income)	*25.1%*	*28.1%*	*-6.9%*	*40.9%*	*44.8%*	*25.5%*

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Variable Annuities—Income Distribution Series						
Account value, beginning of the period	$6,061	$6,044	$5,983	$6,202	$6,141	$ 6,141
Deposits	16	19	19	18	20	76
Surrenders, benefits and product charges	(198)	(212)	(186)	(183)	(173)	(754)
Net flows	(182)	(193)	(167)	(165)	(153)	(678)
Interest credited and investment performance	111	210	228	(54)	214	598
Account value, end of the period	5,990	6,061	6,044	5,983	6,202	6,061
Traditional Variable Annuities						
Account value, net of reinsurance, beginning of the period	1,643	1,620	1,601	1,674	1,662	1,662
Deposits	3	4	4	2	3	13
Surrenders, benefits and product charges	(78)	(71)	(67)	(80)	(81)	(299)
Net flows	(75)	(67)	(63)	(78)	(78)	(286)
Interest credited and investment performance	30	90	82	5	90	267
Account value, net of reinsurance, end of the period	1,598	1,643	1,620	1,601	1,674	1,643
Variable Life Insurance						
Account value, beginning of the period	316	302	293	301	292	292
Deposits	2	3	2	2	2	9
Surrenders, benefits and product charges	(11)	(9)	(10)	(11)	(9)	(39)
Net flows	(9)	(6)	(8)	(9)	(7)	(30)
Interest credited and investment performance	6	20	17	1	16	54
Account value, end of the period	313	316	302	293	301	316
Total	$7,901	$8,020	$7,966	$7,877	$8,177	$ 8,020
Guaranteed Investment Contracts, Funding Agreements Backing Notes and Funding Agreements						
Account value, beginning of the period	$ 896	$1,036	$1,077	$1,970	$2,153	$ 2,153
Surrenders and benefits	(7)	(142)	(43)	(900)	(167)	(1,252)
Net flows	(7)	(142)	(43)	(900)	(167)	(1,252)
Interest credited	2	2	2	7	15	26
Foreign currency translation	—	—	—	—	(31)	(31)
Account value, end of the period	$ 891	$ 896	$1,036	$1,077	$1,970	$ 896

Corporate and Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
REVENUES:						
Premiums	$ —	$ —	$ —	$ —	$ —	$ —
Net investment income	(9)	—	(6)	3	2	(1)
Net investment gains (losses)	(5)	(9)	(11)	(5)	(10)	(35)
Insurance and investment product fees and other	—	—	2	(1)	43	44
Total revenues	(14)	(9)	(15)	(3)	35	8
BENEFITS AND EXPENSES:						
Benefits and other changes in policy reserves	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	6	7	38	8	49	102
Amortization of deferred acquisition costs and intangibles	1	(1)	1	4	3	7
Interest expense	83	80	81	77	80	318
Total benefits and expenses	90	86	120	89	132	427
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(104)	(95)	(135)	(92)	(97)	(419)
Benefit for income taxes	(49)	(24)	(20)	(33)	(33)	(110)
LOSS FROM CONTINUING OPERATIONS	(55)	(71)	(115)	(59)	(64)	(309)
Income (loss) from discontinued operations, net of taxes(2)	—	—	2	6	(20)	(12)
NET LOSS	(55)	(71)	(113)	(53)	(84)	(321)
ADJUSTMENTS TO NET LOSS:						
Net investment (gains) losses, net of taxes and other adjustments	4	6	7	4	6	23
(Gains) losses on early extinguishment of debt, net of taxes	—	—	20	—	—	20
(Income) loss from discontinued operations, net of taxes	—	—	(2)	(6)	20	12
NET OPERATING LOSS	$ (51)	$ (65)	$ (88)	$ (55)	$ (58)	$(266)
Effective tax rate (operating loss)	*47.8%*	*24.8%*	*6.3%*	*36.7%*	*33.5%*	*24.9%*

(1) Includes inter-segment eliminations and non-core products.
(2) Operating results associated with discontinued operations related to the wealth management business prior to the sale on August 30, 2013.

Additional Financial Data

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Investments Summary
(amounts in millions)

	March 31, 2014 Carrying Amount	March 31, 2014 % of Total	December 31, 2013 Carrying Amount	December 31, 2013 % of Total	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
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 35,526	48%	$ 34,666	48%	$ 35,503	49%	$ 34,486	48%	$ 36,577	48%
Private fixed maturity securities	11,125	15	10,563	15	10,277	14	10,368	14	10,572	14
Residential mortgage-backed securities(1)	4,945	7	5,069	7	5,187	7	5,282	7	5,551	7
Commercial mortgage-backed securities	2,656	4	2,639	4	2,520	4	2,533	4	2,731	4
Other asset-backed securities	3,343	4	3,119	4	2,992	4	2,655	4	2,572	3
Tax-exempt	317	—	295	—	263	—	262	—	270	—
Non-investment grade fixed maturity securities	2,332	3	2,278	3	2,344	3	2,422	3	2,809	4
Equity securities:										
Common stocks and mutual funds	260	—	258	—	303	1	332	1	401	1
Preferred stocks	89	—	83	—	76	—	79	—	89	—
Commercial mortgage loans	5,894	8	5,899	8	5,858	8	5,831	8	5,866	8
Restricted commercial mortgage loans related to securitization entities	227	—	233	—	290	—	309	—	324	—
Policy loans	1,438	2	1,434	2	1,668	2	1,671	2	1,606	2
Cash, cash equivalents and short-term investments	4,492	6	4,434	6	3,767	5	3,777	5	4,104	5
Securities lending	261	—	187	—	154	—	163	—	183	—
Other invested assets: Limited partnerships	267	—	282	1	297	1	318	1	326	1
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	137	—	79	—	147	—	166	—	353	—
Other cash flow	30	—	46	—	3	—	3	—	9	—
Fair value	—	—	1	—	1	—	1	—	4	—
Equity index options—non-qualified	11	—	13	—	6	—	13	—	17	—
Other non-qualified	352	1	332	1	370	1	397	1	554	1
Trading portfolio	247	—	239	—	278	—	287	—	468	1
Counterparty collateral	355	1	199	—	272	—	377	1	615	1
Restricted other invested assets related to securitization entities	398	1	391	1	392	1	392	1	399	—
Other	83	—	88	—	85	—	87	—	146	—
Total invested assets and cash	$ 74,785	100%	$ 72,827	100%	$ 73,053	100%	$ 72,211	100%	$ 76,546	100%
Public Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 15,338	34%	$ 15,148	34%	$ 15,859	35%	$ 15,928	36%	$ 17,050	36%
AA	4,759	10	4,627	11	4,776	11	4,204	10	4,664	10
A	12,920	29	12,488	28	12,674	28	12,530	28	13,133	28
BBB	10,847	24	10,720	24	10,426	23	10,044	23	10,345	22
BB	1,251	3	1,148	3	1,134	3	1,096	3	1,260	3
B	87	—	132	—	128	—	145	—	135	—
CCC and lower	114	—	112	—	130	—	182	—	257	1
Total public fixed maturity securities	$ 45,316	100%	$ 44,375	100%	$ 45,127	100%	$ 44,129	100%	$ 46,844	100%
Private Fixed Maturity Securities—Credit Quality:										
NRSRO(2) Designation										
AAA	$ 1,554	10%	$ 1,483	11%	$ 1,453	10%	$ 1,326	10%	$ 1,354	10%
AA	1,661	11	1,570	11	1,551	11	1,499	11	1,462	10
A	4,593	31	4,331	30	4,247	31	4,198	30	4,419	31
BBB	6,240	42	5,984	42	5,756	41	5,857	42	5,846	41
BB	740	5	736	5	798	6	819	6	886	6
B	57	—	56	—	63	—	83	—	154	1
CCC and lower	83	1	94	1	91	1	97	1	117	1
Total private fixed maturity securities	$ 14,928	100%	$ 14,254	100%	$ 13,959	100%	$ 13,879	100%	$ 14,238	100%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Fixed Maturity Securities Summary
(amounts in millions)

	March 31, 2014 Fair Value	March 31, 2014 % of Total	December 31, 2013 Fair Value	December 31, 2013 % of Total	September 30, 2013 Fair Value	September 30, 2013 % of Total	June 30, 2013 Fair Value	June 30, 2013 % of Total	March 31, 2013 Fair Value	March 31, 2013 % of Total
Fixed Maturity Securities—Security Sector:										
U.S. government, agencies and government-sponsored enterprises	$ 5,214	9%	$ 4,810	8%	$ 5,325	9%	$ 5,048	9%	$ 5,381	9%
Tax-exempt	317	—	295	—	263	—	262	—	270	—
Foreign government	2,153	4	2,146	4	2,232	4	2,247	4	2,345	4
U.S. corporate	26,060	43	25,035	43	24,782	42	24,742	43	25,936	43
Foreign corporate	15,141	25	15,071	26	15,276	26	14,618	25	15,540	25
Residential mortgage-backed securities	5,102	8	5,225	9	5,397	9	5,590	10	5,942	10
Commercial mortgage-backed securities	2,881	5	2,898	5	2,790	5	2,814	5	3,056	5
Other asset-backed securities	3,376	6	3,149	5	3,021	5	2,687	4	2,612	4
Total fixed maturity securities	$ 60,244	100%	$ 58,629	100%	$ 59,086	100%	$ 58,008	100%	$ 61,082	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 7,506	19%	$ 7,382	19%	$ 7,344	19%	$ 7,167	19%	$ 7,746	20%
Utilities and energy	9,494	24	9,213	24	9,084	24	9,097	24	9,438	24
Consumer—non-cyclical	4,837	12	4,669	12	4,722	12	4,674	12	4,979	13
Consumer—cyclical	2,337	6	2,282	6	2,185	6	2,157	6	2,217	6
Capital goods	2,335	6	2,238	6	2,276	6	2,332	6	2,460	6
Industrial	2,734	7	2,595	7	2,592	7	2,507	7	2,546	6
Technology and communications	2,978	8	2,867	8	2,928	8	2,864	8	2,916	7
Transportation	1,653	4	1,595	4	1,593	4	1,550	4	1,581	4
Other	5,469	14	5,471	14	5,534	14	5,245	14	5,650	14
Subtotal	39,343	100%	38,312	100%	38,258	100%	37,593	100%	39,533	100%
Non-Investment Grade:										
Finance and insurance	332	18%	337	19%	376	21%	376	21%	413	21%
Utilities and energy	335	18	297	16	338	19	332	19	372	19
Consumer—non-cyclical	229	12	194	11	170	9	186	11	161	8
Consumer—cyclical	60	3	71	4	107	6	107	6	119	6
Capital goods	291	15	295	16	272	15	250	14	247	13
Industrial	254	14	267	15	243	14	236	13	322	17
Technology and communications	330	18	316	18	257	14	234	13	241	12
Transportation	15	1	5	—	26	1	29	2	53	3
Other	12	1	12	1	11	1	17	1	15	1
Subtotal	1,858	100%	1,794	100%	1,800	100%	1,767	100%	1,943	100%
Total	$ 41,201	100%	$ 40,106	100%	$ 40,058	100%	$ 39,360	100%	$ 41,476	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 3,118	5%	$ 2,974	5%	$ 2,772	5%	$ 2,670	4%	$ 2,731	4%
Due after one year through five years	10,257	17	10,187	17	10,563	18	10,313	18	10,997	18
Due after five years through ten years	12,915	21	12,526	22	12,570	21	11,880	20	12,243	20
Due after ten years	22,595	38	21,670	37	21,973	37	22,054	38	23,501	39
Subtotal	48,885	81	47,357	81	47,878	81	46,917	80	49,472	81
Mortgage and asset-backed securities	11,359	19	11,272	19	11,208	19	11,091	20	11,610	19
Total fixed maturity securities	$ 60,244	100%	$ 58,629	100%	$ 59,086	100%	$ 58,008	100%	$ 61,082	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Commercial Mortgage Loans Summary
(amounts in millions)

	March 31, 2014		December 31, 2013		September 30, 2013		June 30, 2013		March 31, 2013	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Geographic Region										
Pacific	$ 1,601	27%	$ 1,590	27%	$ 1,624	28%	$ 1,621	28%	$ 1,582	27%
South Atlantic	1,526	26	1,535	26	1,558	26	1,515	26	1,549	26
Middle Atlantic	823	14	828	14	792	13	780	13	750	13
Mountain	494	8	478	8	462	8	466	8	458	8
East North Central	399	7	404	7	384	7	389	7	451	8
West North Central	370	6	377	6	366	6	368	6	374	6
New England	335	6	337	6	327	6	340	6	341	6
West South Central	238	4	241	4	237	4	247	4	259	4
East South Central	138	2	142	2	143	2	142	2	140	2
Subtotal	5,924	100%	5,932	100%	5,893	100%	5,868	100%	5,904	100%
Allowance for losses	(30)		(33)		(36)		(38)		(40)	
Unamortized fees and costs	—		—		1		1		2	
Total	$ 5,894		$ 5,899		$ 5,858		$ 5,831		$ 5,866	
Property Type										
Retail	$ 2,103	36%	$ 2,073	35%	$ 2,005	34%	$ 2,000	34%	$ 1,953	33%
Industrial	1,580	27	1,581	27	1,571	27	1,565	27	1,584	27
Office	1,509	25	1,558	26	1,610	27	1,585	27	1,595	27
Apartments	493	8	491	8	473	8	490	8	542	9
Mixed use/other	239	4	229	4	234	4	228	4	230	4
Subtotal	5,924	100%	5,932	100%	5,893	100%	5,868	100%	5,904	100%
Allowance for losses	(30)		(33)		(36)		(38)		(40)	
Unamortized fees and costs	—		—		1		1		2	
Total	$ 5,894		$ 5,899		$ 5,858		$ 5,831		$ 5,866	
Allowance for Losses on Commercial Mortgage Loans										
Beginning balance	$ 33		$ 36		$ 38		$ 40		$ 42	
Release	(3)		(3)		(2)		(2)		(2)	
Ending balance	$ 30		$ 33		$ 36		$ 38		$ 40	

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Commercial Mortgage Loans Summary
(amounts in millions)

Loan Size	March 31, 2014 Principal Balance	March 31, 2014 % of Total	December 31, 2013 Principal Balance	December 31, 2013 % of Total	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
Under $5 million	$ 2,405	41%	$ 2,435	41%	$ 2,393	41%	$ 2,384	41%	$ 2,425	41%
$5 million but less than $10 million	1,645	28	1,638	28	1,594	27	1,594	27	1,573	27
$10 million but less than $20 million	1,376	23	1,358	23	1,315	22	1,321	23	1,255	21
$20 million but less than $30 million	204	3	205	3	227	4	204	3	205	3
$30 million and over	294	5	296	5	364	6	365	6	446	8
Total	$ 5,924	100%	$ 5,932	100%	$ 5,893	100%	$ 5,868	100%	$ 5,904	100%

Commercial Mortgage Loan Information by Vintage as of March 31, 2014
(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	$ 885	463	$ 2	41%	$ 4	2	$ 2
2005	1,002	247	$ 4	55%	1	1	$ 1
2006	935	238	$ 4	62%	33	6	$ 5
2007	806	157	$ 5	68%	—	—	$ —
2008	235	51	$ 5	68%	6	1	$ 6
2009	—	—	$ —	— %	—	—	$ —
2010	138	62	$ 2	44%	—	—	$ —
2011	270	53	$ 5	57%	—	—	$ —
2012	661	96	$ 7	63%	—	—	$ —
2013	860	138	$ 6	67%	—	—	$ —
2014	132	20	$ —	70%	—	—	$ —
Total	$ 5,924	1,525	$ 4	59%	$ 44	10	$ 4

(1) Total recorded investment reflects the balance sheet carrying value gross of related allowance and the unamortized balance of loan origination fees and costs.
(2) Represents weighted-average loan-to-value as of March 31, 2014.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income						
Fixed maturity securities—taxable	$ 648	$ 663	$ 651	$ 672	$ 656	$2,642
Fixed maturity securities—non-taxable	3	2	3	2	2	9
Commercial mortgage loans	83	91	81	81	82	335
Restricted commercial mortgage loans related to securitization entities	4	1	8	7	7	23
Equity securities	4	4	3	6	4	17
Other invested assets	39	33	33	33	46	145
Limited partnerships	11	24	8	6	2	40
Restricted other invested assets related to securitization entities	1	4	—	—	—	4
Policy loans	31	32	33	32	32	129
Cash, cash equivalents and short-term investments	5	4	4	5	7	20
Gross investment income before expenses and fees	829	858	824	844	838	3,364
Expenses and fees	(24)	(23)	(23)	(23)	(24)	(93)
Net investment income	$ 805	$ 835	$ 801	$ 821	$ 814	$3,271
Annualized Yields						
Fixed maturity securities—taxable	4.6%	4.7%	4.7%	4.9%	4.7%	4.8%
Fixed maturity securities—non-taxable	3.7%	2.6%	4.2%	2.9%	2.7%	3.1%
Commercial mortgage loans	5.6%	6.2%	5.5%	5.5%	5.6%	5.7%
Restricted commercial mortgage loans related to securitization entities	7.0%	1.5%	10.5%	8.6%	8.4%	7.6%
Equity securities	5.1%	4.7%	3.2%	5.7%	3.4%	4.2%
Other invested assets	56.9%	44.9%	42.1%	29.4%	28.3%	32.8%
Limited partnerships(1)	16.1%	33.2%	10.4%	7.5%	2.4%	12.8%
Restricted other invested assets related to securitization entities	1.0%	4.2%	— %	— %	— %	1.1%
Policy loans	8.6%	8.3%	7.9%	7.8%	8.0%	8.1%
Cash, cash equivalents and short-term investments	0.4%	0.4%	0.4%	0.5%	0.7%	0.5%
Gross investment income before expenses and fees	4.7%	4.9%	4.8%	4.9%	4.8%	4.8%
Expenses and fees	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
Net investment income	4.6%	4.8%	4.7%	4.8%	4.7%	4.7%

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 69 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
FIRST QUARTER 2014

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

	2014	2013				
	1Q	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:						
Fixed maturity securities:						
U.S. corporate	$ (9)	$ (5)	$ 1	$ 22	$ 4	$ 22
U.S. government, agencies and government-sponsored enterprises	—	5	2	1	—	8
Foreign corporate	(2)	1	—	8	1	10
Foreign government	—	2	(2)	8	4	12
Tax-exempt	(1)	—	—	—	(2)	(2)
Mortgage-backed securities	—	(2)	(9)	(15)	(20)	(46)
Asset-backed securities	—	(6)	(5)	(11)	(8)	(30)
Equity securities	1	5	6	8	3	22
Total net realized gains (losses) on available-for-sale securities	(11)	—	(7)	21	(18)	(4)
Impairments:						
Sub-prime residential mortgage-backed securities	—	(1)	(1)	—	(2)	(4)
Commercial mortgage-backed securities	—	(2)	(1)	(2)	(1)	(6)
Corporate fixed maturity securities	—	—	—	—	(4)	(4)
Commercial mortgage loans	(1)	—	(1)	(2)	—	(3)
Total impairments	(1)	(3)	(3)	(4)	(7)	(17)
Net unrealized gains (losses) on trading securities	8	(5)	(5)	(11)	6	(15)
Derivative instruments	(14)	9	(12)	(2)	(27)	(32)
Limited partnerships	—	—	(2)	—	—	(2)
Commercial mortgage loans held-for-sale market valuation allowance	2	(1)	2	1	1	3
Contingent purchase price valuation change	—	—	—	(1)	1	—
Net gains (losses) related to securitization entities	4	17	13	9	6	45
Other	—	—	—	—	(1)	(1)
Net investment gains (losses), net of taxes	(12)	17	(14)	13	(39)	(23)
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	1	—	4	5	12	21
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	1	(2)	(3)	(3)	(1)	(9)
Net investment gains (losses), net of taxes and other adjustments	$ (10)	$ 15	$ (13)	$ 15	$ (28)	$ (11)

(1) All adjustments for income taxes assume a 35% tax rate.

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended (1)	$ 641	$ 560	$ 520	$ 447	$ 382
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 11,699	$ 11,550	$ 11,412	$ 11,302	$ 11,200
GAAP Basis ROE (1)/(2)	5.5%	4.8%	4.6%	4.0%	3.4%
Operating ROE					
Net operating income (loss) for the twelve months ended(1)	$ 659	$ 616	$ 584	$ 562	$ 496
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 11,699	$ 11,550	$ 11,412	$ 11,302	$ 11,200
Operating ROE (1)/(2)	5.6%	5.3%	5.1%	5.0%	4.4%

Quarterly Average ROE	Three months ended March 31, 2014	December 31, 2013	September 30, 2013	June 30, 2013	March 31, 2013
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended (3)	$ 184	$ 208	$ 108	$ 141	$ 103
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 11,942	$ 11,758	$ 11,606	$ 11,473	$ 11,345
Annualized GAAP Quarterly Basis ROE (3)/(4)	6.2%	7.1%	3.7%	4.9%	3.6%
Operating ROE					
Net operating income (loss) for the period ended(3)	$ 194	$ 193	$ 139	$ 133	$ 151
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 11,942	$ 11,758	$ 11,606	$ 11,473	$ 11,345
Annualized Operating Quarterly Basis ROE (3)/(4)	6.5%	6.6%	4.8%	4.6%	5.3%

Non-GAAP Definition for Operating ROE

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

(1) The twelve months ended information is derived by adding the four quarters of net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 9 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 9 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
FIRST QUARTER 2014

Reconciliation of Core Yield

		2014	2013				
	(Assets— amounts in billions)	**1Q**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$74.8	$72.8	$73.1	$72.2	$76.5	$ 72.8
	Subtract:						
	Securities lending	0.3	0.2	0.2	0.2	0.2	0.2
	Unrealized gains (losses)	4.3	2.8	3.3	3.7	6.7	2.8
	Derivative counterparty collateral	0.4	0.2	0.3	0.4	0.6	0.2
	Adjusted end of period invested assets and cash	$69.8	$69.6	$69.3	$67.9	$69.0	$ 69.6
(A)	**Average Invested Assets And Cash Used in Reported Yield Calculation**	$69.7	$69.5	$68.6	$68.5	$69.4	$ 69.0
	Subtract:						
	Restricted commercial mortgage loans and other invested assets related to securitization entities	0.2	0.3	0.3	0.2	0.3	0.3
(B)	**Average Invested Assets And Cash Used in Core Yield Calculation**	69.5	69.2	68.3	68.3	69.1	68.7
	Subtract:						
	Portfolios supporting floating products and non-recourse funding obligations(1)	4.3	4.4	4.6	5.2	5.7	5.0
(C)	**Average Invested Assets And Cash Used in Core Yield (excl. Floating and Non-Recourse Funding) Calculation**	$65.2	$64.8	$63.7	$63.1	$63.4	$ 63.7
	(Income—amounts in millions)						
(D)	**Reported—Net Investment Income**	$ 805	$ 835	$ 801	$ 821	$ 814	$3,271
	Subtract:						
	Bond calls and commercial mortgage loan prepayments	10	8	15	14	10	47
	Reinsurance(2)	22	20	17	21	22	80
	Other non-core items(3)	5	17	4	19	2	42
	Restricted commercial mortgage loans and other invested assets related to securitization entities	3	3	4	4	4	15
(E)	**Core Net Investment Income**	765	787	761	763	776	3,087
	Subtract:						
	Investment income from portfolios supporting floating products and non-recourse funding obligations (1)	21	27	24	25	25	101
(F)	**Core Net Investment Income (excl. Floating and Non-Recourse Funding)**	$ 744	$ 760	$ 737	$ 738	$ 751	$2,986
(D) / (A)	**Reported Yield**	4.62%	4.81%	4.67%	4.79%	4.69%	4.74%
(E) / (B)	**Core Yield**	4.40%	4.55%	4.46%	4.47%	4.49%	4.49%
(F) / (C)	**Core Yield (excl. Floating and Non-Recourse Funding)**	4.56%	4.69%	4.63%	4.68%	4.74%	4.68%

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.

Table of Contents

Corporate Information

Table of Contents

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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	BB-	Ba1
Genworth Residential Mortgage Insurance Corporation of NC	BB-	Ba1
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

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

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

The 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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014

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 “BB” (Marginal) have very strong, strong, good, or marginal financial security characteristics, respectively. The “AA,” “A,” “BBB” and “BB” ranges are the second-, third-, fourth- and fifth-highest of nine financial strength rating ranges assigned by S&P, which range from “AAA” to “R.” A plus (+) or minus (-) shows relative standing in a rating category. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “AA-,” “A-,” “BBB-” and “BB-” ratings are the fourth-, seventh-, tenth- and thirteenth-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 “Ba1” ratings are the seventh- and eleventh-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.

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