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

August 2, 2016
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 August 2, 2016, Genworth Financial, Inc. issued: (1) a press release announcing its financial results for the quarter ended June 30, 2016, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a financial supplement for the quarter ended June 30, 2016, 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 August 2, 2016
99.2	Financial Supplement for the quarter ended June 30, 2016

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: August 2, 2016

By: /s/ Matthew D. Farney
Matthew D. Farney
Vice President and Controller
(Principal Accounting Officer)

Exhibit Index

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99.1	Press Release dated August 2, 2016
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News Release

6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces Second Quarter 2016 Results

Net Income Of $0.34 Per Share And Net Operating Income Of $0.25 Per Share

- Solid Loss Ratio, New Insurance Written (NIW) And Capital Levels In U.S. Mortgage Insurance (MI)
- Improved Loss Ratio In Canada MI Sequentially, But Higher In Australia MI From Pressure In Queensland And Western Australia
- Net Income[1] And Net Operating Income[2] Include $57 Million After-Tax Of Net Unfavorable Items; Long Term Care Insurance (LTC) Results Favorably Impacted By $26 Million Of Lower Reserves From Reduced Benefits Related To Certain Premium Rate Increase Implementations
- Net Income Included $85 Million After-Tax Of Gains From The Sale Of Certain U.S. Government Treasury Inflation Protected Securities (TIPS)
- Update On U.S. Life Insurance Restructuring Plan:
  - Achieved Cash Expense Reduction Target Of Approximately $150 Million Pre-Tax On An Annualized Basis
  - Additional Steps Taken Toward The Repatriation Of Bermuda Subsidiary
- Holding Company Cash And Highly Liquid Securities Increased To $934 Million

Richmond, VA (August 2, 2016) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the period ended June 30, 2016. The company reported net income of $172 million, or $0.34 per diluted share, in the second quarter of 2016, compared with a net loss of $193 million, or $0.39 per diluted share, in the second quarter of 2015. Net operating income for the second quarter of 2016 was $123 million, or $0.25 per diluted share, compared with net operating income of $119 million, or $0.24 per diluted share, in the second quarter of 2015.

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

Strategic Update

In February 2016, the company announced a restructuring plan for its U.S. life insurance businesses to: (1) suspend sales of its traditional life insurance and fixed annuity products; (2) further reduce expense levels in 2016; (3) repatriate existing business from Brookfield Life and Annuity Insurance Company Limited (BLAIC), its primary Bermuda domiciled reinsurance subsidiary, to its U.S. life insurance companies in 2016; and (4) separate and isolate its LTC business. The company made progress on this plan since the end of the first quarter including:

- Reducing cash expenses by approximately $150 million pre-tax on an annualized basis, achieving the targeted level of cash expense reduction; and
- Recapturing two blocks of life insurance business from BLAIC to the U.S. life insurance companies, effective April 1, 2016 and July 1, 2016, and filing for the regulatory approvals to merge BLAIC into Genworth Life Insurance Company. The merger will, if approved, complete the repatriation of BLAIC.

During the second quarter of 2016, the company completed the sale of its European MI business to AmTrust Financial Services, Inc., which resulted in net proceeds of approximately $50 million to the U.S. MI business.

“Our results in the second quarter were solid, and we were especially pleased with the strong performance in U.S. MI,” said Tom McInerney, President and CEO. “We also achieved our cash expense reduction target and remain on track to complete the repatriation of our Bermuda subsidiary in the fourth quarter.”

Financial Performance

Consolidated Net Income (Loss) &
Net Operating Income

	Three months ended June 30 (Unaudited)				
	2016		2015		
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share	Total % change
Net income (loss)	$ 172	$ 0.34	$ (193)	$ (0.39)	189%
Net operating income	$ 123	$ 0.25	$ 119	$ 0.24	3 %
Weighted-average diluted shares	500.4		499.3		

	Three months ended June 30 (Unaudited)	
	2016	2015
Book value per share	$30.37	$27.52
Book value per share, excluding accumulated other comprehensive income (loss)	$20.16	$20.87

Net income was impacted by net investment gains, net of taxes and other adjustments, of $25 million in the quarter, including the gains from the sale of certain TIPS in the quarter, compared to $3 million of net investment gains in the prior year. Total impairments, net of tax, were $14 million in the quarter, compared to none in the prior year.

Net investment income decreased to $779 million in the quarter, down from $789 million in the prior quarter primarily from unfavorable prepayment speed adjustments related to residential mortgage-backed securities and down from $793 million in the prior year primarily from lower variable investment income. The reported yield and core yield[2] for the current quarter were both 4.48 percent.

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

Net Operating Income (Loss)

(Amounts in millions)	**Q2 16**	**Q1 16**	**Q2 15**
U.S. Mortgage Insurance	$ 61	$ 61	$ 49
Canada Mortgage Insurance	38	33	37
Australia Mortgage Insurance	15	19	29
U.S. Life Insurance	55	91	57
Runoff	6	4	9
Corporate and Other	(52)	(105)	(62)
Total Net Operating Income	**$123**	**$ 103**	**$119**

Net operating income (loss) represents net operating income (loss) from continuing operations excluding net investment gains (losses), gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions, restructuring costs and other adjustments, net of taxes. A reconciliation of net operating income (loss) of segments and Corporate and Other activities to net income (loss) is included at the end of this press release.

Unless specifically noted in the discussion of results for the MI businesses in Canada and Australia, references to percentage changes exclude the impact of translating foreign denominated activity into U.S. dollars (foreign exchange). Percentage changes, which include the impact of foreign exchange, are found in a table at the end of this press release. The impact of foreign exchange on net operating income in the second quarter of 2016 was a favorable $4 million versus the prior quarter and an unfavorable $3 million versus the prior year in the MI businesses in Canada and Australia, respectively.

U.S. Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	**Q2 16**	**Q1 16**	**Q2 15**
Net operating income	$ 61	$ 61	$ 49
New insurance written			
Primary Flow	$11,400	$7,400	$8,200
Loss ratio	24%	24%	33%

U.S. MI net operating income was $61 million, compared with $61 million in the prior quarter and $49 million in the prior year. The loss ratio in the current quarter was 24 percent, flat sequentially and down nine points from the prior year primarily reflecting the continued decline and improved performance in delinquencies from the 2005 to 2008 book years.

Flow NIW of $11.4 billion increased 54 percent from the prior quarter from a seasonally larger purchase originations market and increased 39 percent versus the prior year primarily from a larger purchase originations market and growth in market share. During the second quarter of 2016, the company's concentration of single premium flow NIW was slightly lower than the prior quarter, but higher than the prior year as it continues its selective participation in this market.

Canada Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	**Q2 16**	**Q1 16**	**Q2 15**
Net operating income	$ 38	$ 33	$ 37
New insurance written			
Flow	$ 4,400	$2,500	$5,400
Bulk	$19,700	$3,200	$3,300
Loss ratio	20%	24%	17%

Canada MI reported net operating income of $38 million versus $33 million in the prior quarter and $37 million in the prior year. The loss ratio in the quarter was 20 percent, down four points from the prior quarter primarily driven by a seasonal decrease in new delinquencies, net of cures, but up three points compared to the prior year primarily from unfavorable experience in oil-producing regions. Results versus the prior quarter and prior year included increased premiums from a higher level of NIW in recent years.

Flow NIW was up 64 percent[3] sequentially primarily from a seasonally larger originations market and down 15 percent[3] from the prior year primarily from targeted underwriting changes in certain regions and a slowing housing market in oil-producing regions. In addition, the company completed several bulk transactions in the quarter of $19.7 billion, consisting of high quality low loan-to-value prime loans primarily driven by demand from large banks in advance of regulatory changes that took effect on July 1, 2016.

3 Percent change excludes the impact of foreign exchange.

Australia Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	Q2 16	Q1 16	Q2 15
Net operating income	$ 15	$ 19	$ 29
New insurance written			
Flow	$5,000	$4,400	$6,500
Bulk	$ 800	$ —	$1,700
Loss ratio	36%	26%	28%

Australia MI reported net operating income of $15 million versus $19 million in the prior quarter and $29 million in the prior year. The loss ratio in the quarter was 36 percent, up 10 points sequentially and up eight points from the prior year. New delinquencies were up 19 percent versus the prior quarter from seasonal variation and up four percent versus the prior year. Continued unfavorable experience primarily from the commodity dependent regions of Queensland and Western Australia also contributed to higher new delinquencies also versus the prior quarter and prior year. Results versus the prior quarter reflect $5 million of higher customer contract fees. Results versus the prior year were impacted by several unfavorable items totaling $8 million, including unfavorable foreign exchange, less favorable taxes and the company's further sell down of approximately 14 percent of its ownership in the Australia MI business in May 2015.

Flow NIW was up nine percent[3] sequentially from seasonal variation and down 20 percent[3] from the prior year from a smaller high loan-to-value originations market primarily driven by regulatory focus on the market and tightened lender risk appetite as well as the impact from the termination of a customer contract in the second quarter of 2015. In addition, the company completed a bulk transaction in the quarter of approximately $0.8 billion, consisting of high quality low loan-to-value prime loans.

U.S. Life Insurance

Operating Metrics

(Amounts in millions)	Q2 16	Q1 16	Q2 15
Net operating income (loss)			
Long Term Care Insurance	$ 37	$ 34	$ 10
Life Insurance	31	31	22
Fixed Annuities	(13)	26	25
Total U.S. Life Insurance	$ 55	$ 91	$ 57
Sales			
Long Term Care Insurance			
Individual	$ 4	$ 5	$ 8
Group	2	2	1
Life Insurance			
Term Life	2	5	9
Universal Life	1	2	4
Linked Benefits	1	2	2
Fixed Annuities	9	168	224

Long Term Care Insurance

LTC had net operating income of $37 million, compared with $34 million in the prior quarter and $10 million in the prior year. Results versus the prior quarter reflected stable claim experience, a more favorable benefit from rate actions and higher net investment income, partially offset by $29 million after-tax of net unfavorable adjustments, including refinements to the calculations of reserves and a correction to reserves and premiums. The current quarter included $26 million after-tax of lower reserves from reserve releases associated with reduced benefits that related to a higher level of policyholders choosing to reduce benefits instead of accepting premium increases from certain premium rate increase implementations. The company expects these premium rate increase implementations to be fully implemented during the third quarter of 2016, and, as a result, expects the favorable impact of these rate actions to decrease significantly in the second half of 2016.

Results versus the prior year reflect a more favorable benefit from rate actions, partially offset by higher severity given the mix of new claims with a higher average reserve. The prior quarter included a $4 million after-tax unfavorable item and the prior year results included $12 million of after-tax favorable items. The loss ratio in the current quarter was approximately 70 percent. Individual LTC sales were $4 million in the quarter.

LTC had net operating income of $71 million in the first half of 2016 reflecting seasonally favorable terminations that are not expected to recur in the second half of 2016. Additionally, earnings in the first half of 2016 were favorably impacted by $47 million after-tax of lower reserves from reduced benefits related to certain premium rate increase implementations described above.

Life Insurance

Life insurance had net operating income of $31 million, compared with $31 million in the prior quarter and $22 million in the prior year. Results versus the prior quarter reflect favorable mortality experience and lower reinsurance expenses that were offset by lower investment income primarily from unfavorable prepayment speed adjustments related to residential mortgage-backed securities. Results versus the prior year reflected lower reinsurance expenses and favorable mortality experience.

Fixed Annuities

Fixed annuities had a net operating loss of $13 million, compared with net operating income of $26 million in the prior quarter and $25 million in the prior year. Given the significant declines in interest rates in the quarter, the company tested its fixed immediate annuity blocks for recoverability as part of loss recognition testing which resulted in a negative margin. As a result, the remaining deferred acquisition costs (DAC) balance was written off and reserves were increased resulting in a $21 million after-tax unfavorable impact to earnings. Future adverse changes in assumptions would be immediately reflected in earnings if the margin for this block is reduced below zero. Additionally, during the quarter, a third-party reinsurer recaptured a block of single premium immediate annuities (SPIA) resulting in a $7 million after-tax unfavorable impact to earnings. Results versus both the prior quarter and prior year also reflect unfavorable impacts from SPIA mortality experience and less favorable variable investment income.

Runoff

Runoff net operating income was $6 million, compared with $4 million in the prior quarter and $9 million in the prior year.

Corporate And Other

Corporate and Other net operating loss was $52 million, compared with $105 million in the prior quarter and $62 million in the prior year. Results in the prior quarter included expenses of $54 million after-tax related to litigation settlement and legal expenses.

Capital & Liquidity

Genworth maintains solid capital positions in its operating subsidiaries.

Key Capital & Liquidity Metrics

(Dollar amounts in millions)	Q2 16	Q1 16	Q2 15
U.S. MI			
Consolidated Risk-To-Capital Ratio[4]	15.0:1	15.3:1	13.7:1
Genworth Mortgage Insurance Corporation Risk-To-Capital Ratio[4]	15.1:1	15.5:1	13.5:1
Private Mortgage Insurer Eligibility Requirements (PMIERs) Sufficiency Ratio[5]	115%	113%	N/A
Canada MI			
Minimum Capital Test (MCT) Ratio[4]	233%	234%	231%
Australia MI			
Prescribed Capital Amount (PCA) Ratio[4]	156%	168%	164%
U.S. Life Insurance Companies			
Consolidated Risk-Based Capital (RBC) Ratio[4]	370%	391%	455%
Unassigned Surplus[4]	$ (410)	$ (328)	$ 97
Holding Company Cash[6] and Liquid Assets[7]	$ 934	$ 760	$ 1,154

Key Points

- U.S. MI PMIERs sufficiency ratio increased in the quarter and the business remained PMIERs compliant, with a buffer as of June 30, 2016. The U.S. MI business executed two excess of loss reinsurance transactions with a panel of reinsurers covering current and expected NIW for the 2016 and 2017 book years, both effective as of July 1, 2016. Each transaction is expected to provide approximately $150 million of PMIERs capital credit upon completion of each book year. The transactions have been approved by the government-sponsored enterprises (GSEs);

4 Company estimate for the second quarter of 2016, due to timing of the filing of statutory statements.

5 Calculated as available assets divided by required assets as defined within PMIERs. As of June 30, 2016 and March 31, 2016, the PMIERs sufficiency ratios were in excess of $350 million and $300 million, respectively, of available assets above the PMIERs requirements. Company estimate for the second quarter of 2016.

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

7 Comprises cash and cash equivalents of $834 million, $760 million and $904 million, respectively, and U.S. government bonds of $100 million, zero and $250 million, respectively, as of June 30, 2016, March 31, 2016 and June 30, 2015.

- Canada MI and Australia MI continue to maintain solid capital ratios in excess of management targets;
- U.S. life insurance companies' unassigned surplus decreased from the prior quarter from reinsurance transactions in the life insurance business and the RBC ratio decreased from the prior quarter due, in part, to the impact of lower interest rates on variable annuity products. Both unassigned surplus and RBC ratio reflected an increase in reserves related to universal life insurance policies with secondary guarantees in the company's New York subsidiary as well as the net unfavorable adjustments to LTC reserves, partially offset by favorable impacts from LTC premium rate increases;
- The holding company ended the quarter with approximately $934 million of cash and liquid assets, representing a buffer of approximately $510 million in excess of one and a half times annual debt service and restricted cash. The holding company continues to target maintaining cash balances of at least one and a half times its annual debt service expense plus a risk buffer of $350 million, but may go below the target level at times to proactively address liabilities;
- Holding company cash and liquid assets increased from the prior quarter from $128 million of intercompany tax payments primarily related to realized gains on derivative positions, $88 million of dividends from the operating companies, including the impact of an Australia MI capital reduction initiative, $21 million of net other items and expenses including cash margin posted for hedges, partially offset by $63 million paid for debt interest expense; and
- In July 2016, the holding company received an intercompany tax payment from the U.S. life insurance companies of approximately $175 million attributable to the life block transaction completed in the first quarter of 2016 that is committed to be used to facilitate the separation and isolation of the LTC business, which is subject to ongoing regulatory discussions and approvals.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance. Headquartered in Richmond, Virginia, Genworth 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. From time to time, Genworth's publicly traded subsidiaries, Genworth MI Canada Inc. and Genworth Mortgage Insurance Australia Limited, separately release financial and other information about their operations. This information can be found at http://genworth.ca and http://www.genworth.com.au.

Conference Call and Financial Supplement Information

This press release and the second quarter 2016 financial supplement are now posted on the company's website. Additional information regarding business results and strategic update will be posted on the company's website, http://investor.genworth.com, by 7:30 a.m. on August 3, 2016. Investors are encouraged to review these materials.

Genworth will conduct a conference call on August 3, 2016 at 9:00 a.m. (ET) to discuss business results and provide a progress update on 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 # 3488123. 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 August 17, 2016 at 888 203.1112 or 719 457.0820 (outside the U.S.); conference ID # 3488123. 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 "net operating income (loss) per common share." Net operating income (loss) per common 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, restructuring costs 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 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, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from net operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from net operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

While some of these items may be significant components of net income (loss) available to Genworth's common stockholders in accordance with GAAP, the company believes that net operating income (loss) and measures that are derived from or incorporate net operating income (loss), including net operating income (loss) per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Management also uses net operating income (loss) as a basis for determining awards and compensation for senior management and to evaluate performance on a basis comparable to that used by analysts. However, the items excluded from net operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Net operating income (loss) and net operating income (loss) per common share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth's common stockholders or net income (loss) available to Genworth's common stockholders per common share on a basic and diluted basis determined in accordance with GAAP. In addition, the company's definition of net operating income (loss) may differ from the definitions used by other companies.

Adjustments to reconcile net income (loss) attributable to Genworth's common stockholders and net operating income (loss) assume a 35 percent tax rate (unless otherwise indicated) and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for DAC and other intangible amortization and certain benefit reserves.

In June 2016, the company completed the sale of its term life insurance new business platform and recorded a pre-tax gain of $12 million. In May 2016, the company completed the sale of its mortgage insurance business in Europe and recorded an additional pre-tax loss of $2 million. In the first quarter of 2016, the company recorded a pre-tax estimated loss of $7 million and a tax benefit of $27 million related to the planned sale of the mortgage insurance business in Europe. These transactions were excluded from net operating income (loss) for the periods presented as they related to a gain (loss) on the sale of businesses.

In June 2016, the company settled restricted borrowings of $70 million related to a securitization entity and recorded a $64 million pre-tax gain related to the early extinguishment of debt. In January 2016, the company paid a pre-tax make-whole expense of $20 million related to the early redemption of Genworth Holdings, Inc.'s 2016 notes. The company also repurchased $28 million principal amount of Genworth Holdings, Inc.'s notes with various maturity dates for a pre-tax gain of $4 million in the first quarter of 2016. These transactions were excluded from net operating income (loss) for the periods presented as they related to a gain (loss) on the early extinguishment of debt.

In the first quarter of 2016, the company completed a life block transaction resulting in a pre-tax loss of $9 million in connection with the early extinguishment of non-recourse funding obligations.

In the second and first quarters of 2016, the company recorded a pre-tax expense of $5 million and $15 million, respectively, related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses. In the second quarter of 2015, the company also recorded a pre-tax expense of $3 million related to restructuring costs.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented other than fees incurred during the first quarter of 2016 related to Genworth Holdings, Inc.'s bond consent solicitation of $18 million for broker, advisor and investment banking fees.

The tables at the end of this press release reflect net operating income (loss) as determined in accordance with accounting guidance related to segment reporting, and a reconciliation of net operating income (loss) of the company's segments and Corporate and Other activities to net income (loss) available to Genworth's common stockholders for the three months ended June 30, 2016 and 2015, as well as for the three months ended March 31, 2016.

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 is not a substitute for investment yield determined in accordance with GAAP. 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 "loss ratio" 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) new insurance written for mortgage insurance; (2) annualized first-year premiums for long term care and term life insurance products; (3) annualized first-year deposits plus five percent of excess deposits for universal and term universal life insurance products; (4) 10 percent of premium deposits for linked-benefits products; and (5) new and additional premiums/deposits for fixed annuities. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers new insurance written, annualized first-year premiums/deposits, premium equivalents and new premiums/deposits 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 also regularly monitors and reports a loss ratio for the company's businesses. For the mortgage insurance businesses, the loss ratio is the ratio of incurred losses and loss adjustment expenses to net earned premiums. For the long term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less loss adjustment expenses to net earned premiums. The company considers the loss ratio to be a measure of underwriting performance in these businesses and helps to enhance the understanding of the operating performance of the businesses.

An assumed tax rate of 35 percent is utilized in certain adjustments to net operating income (loss) and in the explanation of specific variances of operating performance and investment results.

These operating performance 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:

- *strategic risks* including: the company's inability to successfully execute strategic plans to effectively address its current business challenges (including with respect to the restructuring of the U.S. life insurance businesses, cost savings, ratings and capital), the company's inability to attract buyers for any businesses or other assets the company may seek to sell, or securities it may seek to issue, in each case, in a timely manner on anticipated terms; failure to obtain any required regulatory, stockholder and/or noteholder approvals or consents, or its challenges changing or being more costly or difficult to successfully address than currently anticipated or the benefits achieved being less than anticipated; inability to achieve anticipated cost-savings in a timely manner; or adverse tax or accounting charges; and inability to increase the capital needed in its businesses in a timely manner and on anticipated terms, including through improved business performance, reinsurance or similar transactions, asset sales, securities offerings or otherwise, in each case as and when required;
- *risks relating to estimates, assumptions and valuations* including: inadequate reserves and the need to increase reserves (including as a result of any changes the company may make to its assumptions, methodologies or

otherwise in connection with periodic or other reviews); inaccurate models; deviations from its estimates and actuarial assumptions or other reasons in the long term care insurance, life insurance and/or annuity businesses; accelerated amortization of DAC and present value of future profits (PVFP) (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews); adverse impact on the company's financial results as a result of projected profits followed by projected losses (as is currently the case with the long term care insurance business); and changes in valuation of fixed maturity, equity and trading securities;

- *risks relating to economic*, market and political conditions including: downturns and volatility in global economies and equity and credit markets; interest rates and changes in rates (particularly given the historically low interest rate environment) have adversely impacted, and may continue to materially adversely impact, the company's business and profitability; deterioration in economic conditions or a decline in home prices that adversely affect the company's loss experience in mortgage insurance; political and economic instability or changes in government policies; and fluctuations in foreign currency exchange rates and international securities markets;
- *regulatory and legal risks* including: extensive regulation of the company's businesses and changes in applicable laws and regulations; litigation and regulatory investigations or other actions; dependence on dividends and other distributions from the company's subsidiaries (particularly its international subsidiaries) and the inability of any subsidiaries to pay dividends or make other distributions to the company, including as a result of the performance of its subsidiaries and insurance, regulatory or corporate law restrictions (including the unwillingness or inability of the subsidiary that indirectly owns most of the interests in the Australian and Canadian mortgage insurance businesses to pay the dividends that it receives from those businesses as a result of the impact on its financial condition of its capital support for certain long term care insurance related reinsurance arrangements); adverse change in regulatory requirements, including RBC; changes in regulations adversely affecting the company's international operations; inability to meet or maintain the PMIERs; inability of the U.S. mortgage insurance subsidiaries to meet 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 on the U.S. mortgage insurance market and adverse changes to the role or structure of Fannie Mae and Freddie Mac; adverse changes in regulations affecting the mortgage insurance businesses; inability to continue to implement actions to mitigate the impact of statutory reserve requirements; impact of additional regulations pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act); and changes in accounting and reporting standards;
- *liquidity, financial strength ratings, credit and counterparty risks* including: insufficient internal sources to meet liquidity needs and limited or no access to capital (including the company's inability to replace the company's credit facility); recent or future adverse rating agency actions, including with respect to rating downgrades or potential downgrades, or being put on review for potential downgrade, all of which could have adverse implications for the company, including with respect to key business relationships, product offerings, business results of operations, financial condition and capital needs, strategic plans, collateral obligations and availability and terms of hedging, reinsurance and borrowings; defaults by counterparties to reinsurance arrangements or derivative instruments; defaults or other events impacting the value of the company's fixed maturity securities portfolio; and defaults on the company's commercial mortgage loans or the mortgage loans underlying its investments in commercial mortgage-backed securities and volatility in performance;
- *operational risks* including: inability to retain, attract and motivate qualified employees or senior management; ineffective or inadequate risk management in identifying, controlling or mitigating risks; reliance on, and loss of, key customer or distribution relationships; availability, affordability and adequacy of reinsurance to protect the company against losses; competition; competition in the mortgage insurance businesses from government and

GSEs offering mortgage insurance; material weakness in, or ineffective, internal control over financial reporting; and failure or any compromise of the security of the company's computer systems, disaster recovery systems and business continuity plans and failures to safeguard, or breaches of, its confidential information;

- *insurance and product-related risks* including: the company's inability to increase sufficiently, and in a timely manner, premiums on in force long term care insurance policies and/or reduce in force benefits, and charge higher premiums on new policies, in each case, as currently anticipated and as may be required from time to time in the future (including as a result of the failure to obtain any necessary regulatory approvals or unwillingness or inability of policyholders to pay increased premiums); the company's inability to reflect future premium increases and other management actions in its margin calculation as anticipated; failure to sufficiently increase new sales for the long term care insurance products; inability to realize anticipated benefits of the rescissions, curtailments, loan modifications or other similar programs in the mortgage insurance businesses; premiums for the significant portion of the mortgage insurance risk in force with high loan-to-value ratios may not be sufficient to compensate the company for the greater risks associated with those policies; decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations; increases in the use of alternatives to private mortgage insurance and reductions in the level of coverage selected; potential liabilities in connection with the U.S. contract underwriting services; and medical advances, such as genetic research and diagnostic imaging, and related legislation that impact policyholder behavior in ways adverse to the company;

- *other risks* including: occurrence of natural or man-made disasters or a pandemic; impairments of or valuation allowances against the company's deferred tax assets; the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if its 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 continued suspension of payment of dividends; and stock price fluctuations.

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

# # #

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

	Three months ended June 30, 2016	Three months ended June 30, 2015
Revenues:		
Premiums	$ 1,127	$ 1,134
Net investment income	779	793
Net investment gains (losses)	30	8
Policy fees and other income	300	222
Total revenues	2,236	2,157
Benefits and expenses:		
Benefits and other changes in policy reserves	1,193	1,232
Interest credited	173	181
Acquisition and operating expenses, net of deferrals	327	295
Amortization of deferred acquisition costs and intangibles	112	101
Interest expense	80	103
Total benefits and expenses	1,885	1,912
Income from continuing operations before income taxes	351	245
Provision for income taxes	110	70
Income from continuing operations	241	175
Loss from discontinued operations, net of taxes	(21)	(314)
Net income (loss)	220	(139)
Less: net income attributable to noncontrolling interests	48	54
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 172	$ (193)
Income from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ 0.39	$ 0.24
Diluted	$ 0.39	$ 0.24
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ 0.35	$ (0.39)
Diluted	$ 0.34	$ (0.39)
Weighted-average shares outstanding:		
Basic	498.5	497.4
Diluted	500.4	499.3

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

	Three months ended June 30, 2016	Three months ended June 30, 2015	Three months ended March 31, 2016
Net operating income (loss):			
U.S. Mortgage Insurance segment	$ 61	$ 49	$ 61
Canada Mortgage Insurance segment	38	37	33
Australia Mortgage Insurance segment	15	29	19
U.S. Life Insurance segment:			
Long Term Care Insurance	37	10	34
Life Insurance	31	22	31
Fixed Annuities	(13)	25	26
Total U.S. Life Insurance segment	55	57	91
Runoff segment	6	9	4
Corporate and Other	(52)	(62)	(105)
Net operating income	123	119	103
Adjustments to net operating income:			
Net investment gains (losses), net (see below for reconciliation)	39	5	(19)
Gains (losses) on sale of business	10	—	(7)
Gains (losses) on early extinguishment of debt	64	—	(16)
Gains (losses) from life block transactions	—	—	(9)
Expenses related to restructuring	(5)	(3)	(15)
Fees associated with bond consent solicitation	—	—	(18)
Taxes on adjustments	(38)	—	53
Income from continuing operations available to Genworth Financial, Inc.'s common stockholders	193	121	72
Add: income from continuing operations attributable to noncontrolling interests	48	54	55
Income from continuing operations	241	175	127
Loss from discontinued operations, net of taxes	(21)	(314)	(19)
Net income (loss)	220	(139)	108
Less: net income attributable to noncontrolling interests	48	54	55
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 172	$ (193)	$ 53
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:			
Basic	$ 0.35	$ (0.39)	$ 0.11
Diluted	$ 0.34	$ (0.39)	$ 0.11
Net operating income per common share:			
Basic	$ 0.25	$ 0.24	$ 0.21
Diluted	$ 0.25	$ 0.24	$ 0.21
Weighted-average shares outstanding:			
Basic	498.5	497.4	498.0
Diluted	500.4	499.3	499.4
Reconciliation of net investment gains (losses):			
Net investment gains (losses), gross	$ 30	$ 8	$ (19)
Adjustments for:			
DAC and other intangible amortization and certain benefit reserves	6	6	9
Net investment (gains) losses attributable to noncontrolling interests	3	(9)	(9)
Net investment gains (losses), net	$ 39	$ 5	$ (19)

Condensed Consolidated Balance Sheets
(Amounts in millions)

	June 30, 2016	December 31, 2015
Assets		
Cash, cash equivalents and invested assets	$ 78,205	$ 75,746
Deferred acquisition costs	4,046	4,398
Intangible assets and goodwill	267	357
Reinsurance recoverable	17,564	17,245
Deferred tax and other assets	640	675
Separate account assets	7,484	7,883
Assets held for sale	—	127
Total assets	$108,206	$ 106,431
Liabilities and equity		
Liabilities:		
Future policy benefits	$ 37,154	$ 36,475
Policyholder account balances	26,182	26,209
Liability for policy and contract claims	8,289	8,095
Unearned premiums	3,412	3,308
Deferred tax and other liabilities	4,090	3,028
Borrowings related to securitization entities	85	179
Non-recourse funding obligations	310	1,920
Long-term borrowings	4,191	4,570
Separate account liabilities	7,484	7,883
Liabilities held for sale	—	127
Total liabilities	91,197	91,794
Equity:		
Common stock	1	1
Additional paid-in capital	11,955	11,949
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	2,770	1,236
Net unrealized gains (losses) on other-than-temporarily impaired securities	19	18
Net unrealized investment gains (losses)	2,789	1,254
Derivatives qualifying as hedges	2,439	2,045
Foreign currency translation and other adjustments	(140)	(289)
Total accumulated other comprehensive income (loss)	5,088	3,010
Retained earnings	789	564
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	15,133	12,824
Noncontrolling interests	1,876	1,813
Total equity	17,009	14,637
Total liabilities and equity	$108,206	$ 106,431

Impact of Foreign Exchange on Operating Results[8]
Three months ended June 30, 2016

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[9]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(19)%	(15)%
Flow new insurance written (2Q16 vs. 1Q16)	76%	64%
Australia MI:		
Flow new insurance written	(23)%	(20)%
Flow new insurance written (2Q16 vs. 1Q16)	14%	9%

8 All percentages are comparing the second quarter of 2016 to the second quarter of 2015 unless otherwise stated.
9 The impact of foreign exchange was calculated using the comparable prior period exchange rates.

Reconciliation of Core Yield to Reported Yield

	Three months ended June 30, 2016
(Assets - amounts in billions)	
Reported Total Invested Assets and Cash	$ 77.6
Subtract:	
Securities lending	0.3
Unrealized gains (losses)	7.6
Adjusted end of period invested assets	$ 69.7
Average Invested Assets Used in Reported Yield Calculation	$ 69.5
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	0.1
Average Invested Assets Used in Core Yield Calculation	$ 69.4
(Income - amounts in millions)	
Reported Net Investment Income	$ 779
Subtract:	
Bond calls and commercial mortgage loan prepayments	5
Other non-core items[11]	(6)
Restricted commercial mortgage loans and other invested assets related to securitization entities[10]	2
Core Net Investment Income	$ 778
Reported Yield	4.48%
Core Yield	4.48%

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

11 Includes cost basis adjustments on structured securities and various other immaterial items.

Exhibit 99.2

Second Quarter Financial Supplement

June 30, 2016

Genworth

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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, net operating income (loss), net operating income (loss) per common 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, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders per share, book value available to Genworth Financial, Inc.'s common stockholders and book value available to Genworth Financial, Inc.'s common stockholders per share, respectively.

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GENWORTH FINANCIAL, INC.
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Dear Investor,

Thank you for your continued interest in Genworth Financial.

Regards,

David Rosenbaum
Investor Relations
InvestorInfo@genworth.com

GENWORTH FINANCIAL, INC.
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Use of Non-GAAP Measures

This financial supplement includes the non-GAAP (1) financial measures entitled "net operating income (loss)" and "net operating income (loss) per common share." Net operating income (loss) per common 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, restructuring costs 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 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, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from net operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from net operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

While some of these items may be significant components of net income (loss) available to Genworth 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.

Adjustments to reconcile net income (loss) attributable to Genworth Financial, Inc.'s common stockholders and net operating income (loss) assume a 35% tax rate (unless otherwise indicated) and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for DAC and other intangible amortization and certain benefit reserves (see page 46).

In June 2016, the company completed the sale of its term life insurance new business platform and recorded a pre-tax gain of $12 million. In May 2016, the company completed the sale of its mortgage insurance business in Europe and recorded an additional pre-tax loss of $2 million. In the first quarter of 2016, the company recorded an estimated pre-tax loss of $7 million and a tax benefit of $27 million related to the planned sale of the mortgage insurance business in Europe. The company also recognized an estimated pre-tax loss of $140 million in the fourth quarter of 2015 for the planned sale of this business. The company also incurred a $6 million tax benefit in the fourth quarter of 2015 related to the planned sale as well as a tax charge of $7 million in the third quarter of 2015 from potential business portfolio changes related to this business. These transactions were excluded from net operating income (loss) for the periods presented as they related to a gain (loss) on the sale of businesses.

In June 2016, the company settled restricted borrowings of $70 million related to a securitization entity and recorded a $64 million pre-tax gain related to the early extinguishment of debt. In January 2016, the company paid a pre-tax make-whole expense of $20 million related to the early redemption of Genworth Holdings, Inc.'s (Genworth Holdings) 2016 notes. The company also repurchased $28 million principal amount of Genworth Holdings' notes with various maturity dates for a pre-tax gain of $4 million in the first quarter of 2016. In the third quarter of 2015, the company paid an early redemption payment of approximately $1 million, net of portion attributable to noncontrolling interests, related to the early redemption of Genworth Financial Mortgage Insurance Pty Limited's notes that were scheduled to mature in 2021. In the third quarter of 2015, the company also repurchased approximately $50 million principal amount of Genworth Holdings' notes with various maturity dates for a pre-tax loss of $1 million. These transactions were excluded from net operating income (loss) for the periods presented as they related to a gain (loss) on the early extinguishment of debt.

In the first quarter of 2016, the company completed a life block transaction resulting in a pre-tax loss of $9 million in connection with the early extinguishment of non-recourse funding obligations. In the third quarter of 2015, the company recorded a pre-tax DAC impairment of $455 million on certain term life insurance policies in connection with entering into an agreement to complete a life block transaction.

In the second and first quarters of 2016, the company recorded a pre-tax expense of $5 million and $15 million, respectively, related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses. In the fourth and second quarters of 2015, the company also recorded a pre-tax expense of $5 million and $3 million, respectively, related to restructuring costs.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented other than fees incurred during the first quarter of 2016 related to Genworth Holdings' bond consent solicitation of $18 million for broker, advisor and investment banking fees.

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 48 and 49 of this financial supplement.

(1) U.S. Generally Accepted Accounting Principles

GENWORTH FINANCIAL, INC.
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Results of Operations and Selected Operating Performance Measures

The company's chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss). 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.

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) new insurance written for mortgage insurance; (2) annualized first-year premiums for long-term care and term life insurance products; (3) annualized first-year deposits plus 5% of excess deposits for universal and term universal life insurance products; (4) 10% of premium deposits for linked-benefits products; and (5) new and additional premiums/deposits for fixed annuities. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers new insurance written, annualized first-year premiums/deposits, premium equivalents and new premiums/deposits 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 mortgage insurance businesses is a measure of the aggregate original loan balance for outstanding insurance policies as of the respective reporting date. Risk in-force for the U.S. mortgage insurance business is based on the coverage percentage applied to the estimated current outstanding loan balance. For risk in-force in the mortgage insurance businesses in Canada and Australia, 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 mortgage insurance businesses in Canada and Australia. In Australia, the company has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor. 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.

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

These operating performance 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.
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Financial Highlights
(amounts in millions, except per share data)

Balance Sheet Data	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$10,045	$ 9,870	$ 9,814	$ 10,101	$ 10,381
Total accumulated other comprehensive income	5,088	4,185	3,010	3,478	3,309
Total Genworth Financial, Inc.'s stockholders' equity	$15,133	$ 14,055	$ 12,824	$ 13,579	$ 13,690
Book value per common share	$ 30.37	$ 28.19	$ 25.76	$ 27.29	$ 27.52
Book value per common share, excluding accumulated other comprehensive income	$ 20.16	$ 19.80	$ 19.71	$ 20.30	$ 20.87
Common shares outstanding as of the balance sheet date	498.3	498.5	497.8	497.5	497.4

Twelve Month Rolling Average ROE	Twelve months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
GAAP Basis ROE	-3.5%	-7.0%	-6.0%	-10.3%	-15.0%
Operating ROE(1)	2.1%	2.0%	2.5%	-0.7%	-4.2%

Quarterly Average ROE	Three months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
GAAP Basis ROE	6.9%	2.2%	-11.7%	-11.1%	-7.3%
Operating ROE(1)	4.9%	4.2%	-3.3%	2.5%	4.5%

Basic and Diluted Shares	Three months ended June 30, 2016	Six months ended June 30, 2016
Weighted-average common shares used in basic earnings per common share calculations	498.5	498.3
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	1.9	1.6
Weighted-average common shares used in diluted earnings per common share calculations	500.4	499.9

(1) See page 48 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Consolidated Quarterly Results

GENWORTH FINANCIAL, INC.
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Consolidated Net Income (Loss) by Quarter
(amounts in millions, except per share amounts)

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$1,127	$ 794	$1,921	$1,157	$1,145	$1,134	$1,143	$4,579
Net investment income	779	789	1,568	781	783	793	781	3,138
Net investment gains (losses)	30	(19)	11	(16)	(51)	8	(16)	(75)
Policy fees and other income	300	221	521	234	223	222	227	906
Total revenues	2,236	1,785	4,021	2,156	2,100	2,157	2,135	8,548
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,193	860	2,053	1,435	1,290	1,232	1,192	5,149
Interest credited	173	177	350	180	179	181	180	720
Acquisition and operating expenses, net of deferrals	327	394	721	433	314	295	267	1,309
Amortization of deferred acquisition costs and intangibles	112	99	211	207	563	101	95	966
Interest expense	80	105	185	104	105	103	107	419
Total benefits and expenses	1,885	1,635	3,520	2,359	2,451	1,912	1,841	8,563
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	351	150	501	(203)	(351)	245	294	(15)
Provision (benefit) for income taxes	110	23	133	(36)	(134)	70	91	(9)
INCOME (LOSS) FROM CONTINUING OPERATIONS	241	127	368	(167)	(217)	175	203	(6)
Income (loss) from discontinued operations, net of taxes(1)	(21)	(19)	(40)	(73)	(21)	(314)	1	(407)
NET INCOME (LOSS)	220	108	328	(240)	(238)	(139)	204	(413)
Less: net income attributable to noncontrolling interests	48	55	103	52	46	54	50	202
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 172	$ 53	$ 225	$ (292)	$ (284)	$ (193)	$ 154	$ (615)
Earnings (Loss) Per Share Data:								
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share								
Basic	$ 0.39	$ 0.14	$ 0.53	$ (0.44)	$ (0.53)	$ 0.24	$ 0.31	$ (0.42)
Diluted	$ 0.39	$ 0.14	$ 0.53	$ (0.44)	$ (0.53)	$ 0.24	$ 0.31	$ (0.42)
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share								
Basic	$ 0.35	$ 0.11	$ 0.45	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Diluted	$ 0.34	$ 0.11	$ 0.45	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Weighted-average common shares outstanding								
Basic	498.5	498.0	498.3	497.6	497.4	497.4	497.0	497.4
Diluted(2)	500.4	499.4	499.9	497.6	497.4	499.3	498.9	497.4

(1) Income (loss) from discontinued operations related to the lifestyle protection business that was sold on December 1, 2015. During the second and first quarters of 2016, the company recorded an additional after-tax loss of approximately $21 million and $19 million, respectively, as it finalized the closing balance sheet purchase price adjustments.

(2) Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 1.4 million and 1.3 million, respectively, for the three months ended December 31, 2015 and September 30, 2015 and 1.6 million for the twelve months ended December 31, 2015 would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations in these periods, dilutive potential weighted-average common shares outstanding would have been 499.0 million and 498.7 million, respectively, for the three months ended December 31, 2015 and September 30, 2015 and 499.0 million for the twelve months ended December 31, 2015.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
NET OPERATING INCOME (LOSS):								
U.S. Mortgage Insurance segment	$ 61	$ 61	$ 122	$ 41	$ 37	$ 49	$ 52	$ 179
Canada Mortgage Insurance segment	38	33	71	37	38	37	40	152
Australia Mortgage Insurance segment	15	19	34	22	21	29	30	102
U.S. Life Insurance segment:								
Long-Term Care Insurance	37	34	71	19	(10)	10	10	29
Life Insurance	31	31	62	(173)	31	22	40	(80)
Fixed Annuities	(13)	26	13	19	19	25	31	94
Total U.S. Life Insurance segment	55	91	146	(135)	40	57	81	43
Runoff segment	6	4	10	11	(4)	9	11	27
Corporate and Other	(52)	(105)	(157)	(58)	(68)	(62)	(60)	(248)
NET OPERATING INCOME (LOSS)	123	103	226	(82)	64	119	154	255
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):								
Net investment gains (losses), net(1)	39	(19)	20	(1)	(33)	5	(1)	(30)
Gains (losses) on sale of businesses	10	(7)	3	(140)	—	—	—	(140)
Gains (losses) on early extinguishment of debt (2)	64	(16)	48	—	(2)	—	—	(2)
Gains (losses) from life block transactions	—	(9)	(9)	—	(455)	—	—	(455)
Expenses related to restructuring	(5)	(15)	(20)	(5)	—	(3)	—	(8)
Fees associated with bond consent solicitation	—	(18)	(18)	—	—	—	—	—
Taxes on adjustments	(38)	53	15	9	163	—	—	172
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL INC.'S COMMON STOCKHOLDERS	193	72	265	(219)	(263)	121	153	(208)
Add: income from continuing operations attributable to noncontrolling interests	48	55	103	52	46	54	50	202
INCOME (LOSS) FROM CONTINUING OPERATIONS	241	127	368	(167)	(217)	175	203	(6)
Income (loss) from discontinued operations, net of taxes	(21)	(19)	(40)	(73)	(21)	(314)	1	(407)
NET INCOME (LOSS)	220	108	328	(240)	(238)	(139)	204	(413)
Less: net income attributable to noncontrolling interests	48	55	103	52	46	54	50	202
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 172	$ 53	$ 225	$ (292)	$ (284)	$ (193)	$ 154	$ (615)
Earnings (Loss) Per Share Data:								
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share								
Basic	$ 0.35	$ 0.11	$ 0.45	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Diluted	$ 0.34	$ 0.11	$ 0.45	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Net operating income (loss) per common share								
Basic	$ 0.25	$ 0.21	$ 0.45	$ (0.17)	$ 0.13	$ 0.24	$ 0.31	$ 0.51
Diluted	$ 0.25	$ 0.21	$ 0.45	$ (0.17)	$ 0.13	$ 0.24	$ 0.31	$ 0.51
Weighted-average common shares outstanding								
Basic	498.5	498.0	498.3	497.6	497.4	497.4	497.0	497.4
Diluted(3)	500.4	499.4	499.9	497.6	497.4	499.3	498.9	497.4

(1) Net investment gains (losses) were adjusted for the portion attributable to noncontrolling interests and DAC and other intangible amortization and certain benefit reserves (see page 46 for reconciliation).

(2) For the three months ended September 30, 2015, gains (losses) on early extinguishment of debt were adjusted by $1 million related to the mortgage insurance business in Australia for the portion attributable to noncontrolling interests.

(3) Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 1.4 million and 1.3 million, respectively, for the three months ended December 31, 2015 and September 30, 2015 and 1.6 million for the twelve months ended December 31, 2015 would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations in these periods, dilutive potential weighted-average common shares outstanding would have been 499.0 million and 498.7 million, respectively, for the three months ended December 31, 2015 and September 30, 2015 and 499.0 million for the twelve months ended December 31, 2015. Since it had net operating income for the three months ended September 30, 2015 and the twelve months ended December 31, 2015, the company used 498.7 million and 499.0 million, respectively, diluted weighted-average common shares outstanding in the calculation of diluted net operating income per common share.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 62,828	$ 60,290	$ 58,197	$ 60,646	$ 60,368
Equity securities available-for-sale, at fair value	481	431	310	273	299
Commercial mortgage loans	6,121	6,179	6,170	6,133	6,175
Restricted commercial mortgage loans related to securitization entities	141	155	161	175	181
Policy loans	1,754	1,565	1,568	1,567	1,584
Other invested assets	2,510	2,923	2,309	2,764	2,176
Restricted other invested assets related to securitization entities	312	422	413	412	410
Total investments	74,147	71,965	69,128	71,970	71,193
Cash and cash equivalents	3,457	4,043	5,965	3,635	4,069
Accrued investment income	601	720	653	682	612
Deferred acquisition costs	4,046	4,235	4,398	4,441	4,899
Intangible assets and goodwill	267	291	357	297	300
Reinsurance recoverable	17,564	17,587	17,245	17,255	17,276
Other assets	640	577	520	523	580
Deferred tax asset	—	—	155	—	—
Separate account assets	7,484	7,624	7,883	7,893	8,702
Assets held for sale(1)	—	131	127	1,484	1,493
Total assets	$108,206	$107,173	$ 106,431	$ 108,180	$109,124

(1) Assets held for sale related to the lifestyle protection insurance business (prior to its sale on December 1, 2015) and the European mortgage insurance business (prior to its sale on May 9, 2016).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
LIABILITIES AND EQUITY					
Liabilities:					
Future policy benefits	$ 37,154	$ 36,776	$ 36,475	$ 36,472	$ 36,298
Policyholder account balances	26,182	26,354	26,209	26,000	25,987
Liability for policy and contract claims	8,289	8,177	8,095	8,009	7,936
Unearned premiums	3,412	3,378	3,308	3,281	3,373
Other liabilities	3,197	3,596	3,004	3,225	3,125
Borrowings related to securitization entities	85	173	179	188	199
Non-recourse funding obligations	310	310	1,920	1,937	1,953
Long-term borrowings	4,191	4,232	4,570	4,573	4,581
Deferred tax liability	893	449	24	200	258
Separate account liabilities	7,484	7,624	7,883	7,893	8,702
Liabilities held for sale (1)	—	131	127	986	985
Total liabilities	91,197	91,200	91,794	92,764	93,397
Equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	11,955	11,952	11,949	11,944	11,940
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains (losses) on securities not other-than-temporarily impaired	2,770	2,043	1,236	1,709	1,606
Net unrealized gains (losses) on other-than-temporarily impaired securities	19	14	18	22	22
Net unrealized investment gains (losses)	2,789	2,057	1,254	1,731	1,628
Derivatives qualifying as hedges	2,439	2,302	2,045	2,130	1,913
Foreign currency translation and other adjustments	(140)	(174)	(289)	(383)	(232)
Total accumulated other comprehensive income	5,088	4,185	3,010	3,478	3,309
Retained earnings	789	617	564	856	1,140
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	15,133	14,055	12,824	13,579	13,690
Noncontrolling interests	1,876	1,918	1,813	1,837	2,037
Total equity	17,009	15,973	14,637	15,416	15,727
Total liabilities and equity	$108,206	$ 107,173	$ 106,431	$ 108,180	$109,124

(1) Liabilities held for sale related to the lifestyle protection insurance business (prior to its sale on December 1, 2015) and the European mortgage insurance business (prior to its sale on May 9, 2016).

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Consolidated Balance Sheet by Segment
(amounts in millions)

	June 30, 2016						
	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance	Runoff	Corporate and Other[1]	Total
ASSETS							
Cash and investments	$ 2,494	$ 4,707	$ 2,730	$ 62,646	$ 2,893	$ 2,735	$ 78,205
Deferred acquisition costs and intangible assets	39	137	52	3,818	260	7	4,313
Reinsurance recoverable	2	—	—	16,744	818	—	17,564
Other assets	41	47	17	369	10	156	640
Separate account assets	—	—	—	—	7,484	—	7,484
Total assets	$ 2,576	$ 4,891	$ 2,799	$ 83,577	$11,465	$ 2,898	$108,206
LIABILITIES AND EQUITY							
Liabilities:							
Future policy benefits	$ —	$ —	$ —	$ 37,151	$ 3	$ —	$ 37,154
Policyholder account balances	—	—	—	22,709	3,473	—	26,182
Liability for policy and contract claims	707	104	190	7,264	16	8	8,289
Unearned premiums	304	1,598	926	578	6	—	3,412
Non-recourse funding obligations	—	—	—	310	—	—	310
Deferred tax and other liabilities	(450)	103	117	3,697	(85)	708	4,090
Borrowings and capital securities	—	333	145	—	11	3,787	4,276
Separate account liabilities	—	—	—	—	7,484	—	7,484
Total liabilities	561	2,138	1,378	71,709	10,908	4,503	91,197
Equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	1,975	1,691	578	6,770	554	(1,523)	10,045
Allocated accumulated other comprehensive income (loss)	40	(99)	128	5,098	3	(82)	5,088
Total Genworth Financial, Inc.'s stockholders' equity	2,015	1,592	706	11,868	557	(1,605)	15,133
Noncontrolling interests	—	1,161	715	—	—	—	1,876
Total equity	2,015	2,753	1,421	11,868	557	(1,605)	17,009
Total liabilities and equity	$ 2,576	$ 4,891	$ 2,799	$ 83,577	$11,465	$ 2,898	$108,206

(1) Includes inter-segment eliminations and other businesses that are managed outside the operating segments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Consolidated Balance Sheet by Segment
(amounts in millions)

	March 31, 2016						
	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance	Runoff	Corporate and Other[1]	Total
ASSETS							
Cash and investments	$ 2,283	$ 4,552	$ 2,969	$ 61,287	$ 2,987	$ 2,650	$ 76,728
Deferred acquisition costs and intangible assets	35	130	55	4,023	276	7	4,526
Reinsurance recoverable	6	—	—	16,754	827	—	17,587
Other assets	43	45	29	346	15	99	577
Separate account assets	—	—	—	—	7,624	—	7,624
Assets held for sale	—	—	—	—	—	131	131
Total assets	$ 2,367	$ 4,727	$ 3,053	$ 82,410	$11,729	$ 2,887	$107,173
LIABILITIES AND EQUITY							
Liabilities:							
Future policy benefits	$ —	$ —	$ —	$ 36,773	$ 3	$ —	$ 36,776
Policyholder account balances	—	—	—	22,915	3,439	—	26,354
Liability for policy and contract claims	768	102	181	7,097	21	8	8,177
Unearned premiums	274	1,527	976	595	6	—	3,378
Non-recourse funding obligations	—	—	—	310	—	—	310
Deferred tax and other liabilities	(489)	84	147	3,440	(49)	912	4,045
Borrowings and capital securities	—	333	188	—	10	3,874	4,405
Separate account liabilities	—	—	—	—	7,624	—	7,624
Liabilities held for sale	—	—	—	—	—	131	131
Total liabilities	553	2,046	1,492	71,130	11,054	4,925	91,200
Equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	1,794	1,668	641	7,022	682	(1,937)	9,870
Allocated accumulated other comprehensive income (loss)	20	(117)	132	4,258	(7)	(101)	4,185
Total Genworth Financial, Inc.'s stockholders' equity	1,814	1,551	773	11,280	675	(2,038)	14,055
Noncontrolling interests	—	1,130	788	—	—	—	1,918
Total equity	1,814	2,681	1,561	11,280	675	(2,038)	15,973
Total liabilities and equity	$ 2,367	$ 4,727	$ 3,053	$ 82,410	$11,729	$ 2,887	$107,173

(1) Includes inter-segment eliminations and other businesses that are managed outside the operating segments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Deferred Acquisition Costs Rollforward
(amounts in millions)

	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance[1]	Runoff[2]	Corporate and Other	Total
Unamortized balance as of March 31, 2016	$ 23	$ 114	$ 36	$ 4,108	$ 267	$ —	$4,548
Costs deferred	4	15	3	19	—	—	41
Amortization, net of interest accretion	(2)	(9)	(4)	(70)	(12)	—	(97)
Impact of foreign currency translation	—	—	(1)	—	—	—	(1)
Unamortized balance as of June 30, 2016	25	120	34	4,057	255	—	4,491
Effect of accumulated net unrealized investment (gains) losses	—	—	—	(437)	(8)	—	(445)
Balance as of June 30, 2016	$ 25	$ 120	$ 34	$ 3,620	$ 247	$ —	$4,046

(1) Amortization, net of interest accretion, included $4 million of amortization related to net investment gains 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. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 160	$ 160	$ 320	$ 153	$ 146	$ 153	$ 150	$ 602
Net investment income	15	15	30	14	12	13	19	58
Net investment gains (losses)	—	(1)	(1)	—	1	—	—	1
Policy fees and other income	1	1	2	1	2	—	1	4
Total revenues	176	175	351	168	161	166	170	665
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	38	38	76	59	63	50	50	222
Acquisition and operating expenses, net of deferrals	41	39	80	42	38	38	37	155
Amortization of deferred acquisition costs and intangibles	2	3	5	3	3	2	2	10
Total benefits and expenses	81	80	161	104	104	90	89	387
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	95	95	190	64	57	76	81	278
Provision for income taxes	34	34	68	23	20	27	29	99
INCOME FROM CONTINUING OPERATIONS	61	61	122	41	37	49	52	179
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	—	1	1	—	(1)	—	—	(1)
Taxes on adjustments	—	(1)	(1)	—	1	—	—	1
NET OPERATING INCOME	$ 61	$ 61	$ 122	$ 41	$ 37	$ 49	$ 52	$ 179
SALES:								
New Insurance Written (NIW)								
Flow	$11,400	$7,400	$18,800	$7,800	$9,300	$8,200	$6,300	$31,600
Bulk	—	—	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$11,400	$7,400	$18,800	$7,800	$9,300	$8,200	$6,300	$31,600

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Flow New Insurance Written Metrics—U.S. Mortgage Insurance Segment
(amounts in millions)

	2016				2015							
	2Q		1Q		4Q		3Q		2Q		1Q	
	Flow NIW	Premium Rate (bps)	Flow NIW	Premium Rate (bps)	Flow NIW	Premium Rate (bps)	Flow NIW	Premium Rate (bps)	Flow NIW	Premium Rate (bps)	Flow NIW	Premium Rate (bps)
Product												
Monthly(1)	$ 8,400	55	$5,400	59	$5,900	60	$7,000	60	$6,500	60	$4,400	60
Single	3,000	161	2,000	164	1,900	168	2,300	171	1,700	172	1,900	160
Total Flow	$11,400		$7,400		$7,800		$9,300		$8,200		$6,300	
	Flow NIW	**% of Flow NIW**	**Flow NIW**	**% of Flow NIW**	**Flow NIW**	**% of Flow NIW**	**Flow NIW**	**% of Flow NIW**	**Flow NIW**	**% of Flow NIW**	**Flow NIW**	**% of Flow NIW**
FICO Scores												
Over 735	$ 7,100	62%	$4,400	60%	$4,600	59%	$5,500	59%	$5,000	61%	$3,700	59%
680-735	3,400	30	2,400	32	2,500	32	3,000	32	2,500	30	2,100	33
660-679(2)	500	4	300	4	400	5	500	6	400	5	300	5
620-659	400	4	300	4	300	4	300	3	300	4	200	3
<620	—	—	—	—	—	—	—	—	—	—	—	—
Total Flow	$11,400	100%	$7,400	100%	$7,800	100%	$9,300	100%	$8,200	100%	$6,300	100%
Loan-To-Value Ratio												
95.01% and above	$ 700	6%	$ 400	5%	$ 400	5%	$ 500	5%	$ 400	5%	$ 300	5%
90.01% to 95.00%	5,900	52	3,700	50	4,000	51	4,900	53	4,200	51	3,100	49
85.01% to 90.00%	3,400	30	2,400	33	2,500	32	3,000	32	2,600	32	2,000	32
85.00% and below	1,400	12	900	12	900	12	900	10	1,000	12	900	14
Total Flow	$11,400	100%	$7,400	100%	$7,800	100%	$9,300	100%	$8,200	100%	$6,300	100%
Origination												
Purchase	$ 9,400	82%	$6,000	81%	$6,500	83%	$8,100	87%	$6,500	79%	$4,300	68%
Refinance	2,000	18	1,400	19	1,300	17	1,200	13	1,700	21	2,000	32
Total Flow	$11,400	100%	$7,400	100%	$7,800	100%	$9,300	100%	$8,200	100%	$6,300	100%

(1) Includes loans with annual and split payment types.
(2) Loans with unknown FICO scores are included in the 660-679 category.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 190	$ 176	$ 366	$ 171	$ 171	$ 170	$ 170	$ 682
New Risk Written								
Flow	$ 2,865	$ 1,845	$4,710	$ 1,964	$ 2,364	$ 2,040	$ 1,557	$7,925
Bulk	—	—	—	—	—	—	—	—
Total Primary	2,865	1,845	4,710	1,964	2,364	2,040	1,557	7,925
Pool	—	—	—	—	—	—	—	—
Total New Risk Written	$ 2,865	$ 1,845	$4,710	$ 1,964	$ 2,364	$ 2,040	$ 1,557	$7,925
Primary Insurance In-Force(1)	$128,400	$124,100		$122,400	$120,400	$117,100	$115,200	
Risk In-Force(2)								
Flow	$ 30,760	$ 29,620		$ 29,142	$ 28,563	$ 27,623	$ 27,025	
Bulk(3)	314	318		326	349	360	387	
Total Primary	31,074	29,938		29,468	28,912	27,983	27,412	
Pool	111	116		120	129	137	142	
Total Risk In-Force	$ 31,185	$ 30,054		$ 29,588	$ 29,041	$ 28,120	$ 27,554	
Primary Risk In-Force That Is GSE Conforming	96%	96%		96%	97%	97%	97%	
Expense Ratio (Net Earned Premiums)(4)	27%	26%	27%	29%	28%	26%	26%	27%
Expense Ratio (Net Premiums Written)(5)	23%	24%	23%	26%	24%	23%	23%	24%
Flow Persistency	77%	82%		81%	80%	79%	81%	
Risk To Capital Ratio(6)	15.0:1	15.3:1		16.3:1	14.3:1	13.7:1	14.1:1	
PMIERs Sufficiency Ratio(7)	115%	113%		109%	NA	NA	NA	
Average Primary Loan Size (in thousands)	$ 192	$ 189		$ 188	$ 186	$ 184	$ 182	

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) Primary insurance in-force represents aggregate loan balances for outstanding insurance policies and is used to determine premiums. Original loan balances are presented for policies with level renewal premiums. Amortized loan balances are presented for policies with annual, amortizing renewal premiums.

(2) In the second quarter of 2016, all flow risk in-force metrics were based upon more current loan balances as provided by servicers, lenders and investors and conform to the presentation under the Private Mortgage Insurer Eligibility Requirements (PMIERs). Previously, certain flow risk in-force metrics were based on original loan balances when current loan balances were not available. All prior periods have been re-presented to reflect these modified metrics.

(3) As of June 30, 2016, 89% of the bulk risk in-force was related to loans financed by lenders who participated in the mortgage programs sponsored by the Federal Home Loan Banks.

(4) 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.

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

(6) 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 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.

(7) PMIERs became effective December 31, 2015. The PMIERs sufficiency ratio is calculated as available assets divided by required assets as defined within PMIERs. The current period PMIERs sufficiency ratio is an estimate due to the timing of the PMIERs filing for the U.S. mortgage insurance business. As of June 30, 2016, March 31, 2016 and December 31, 2015, the PMIERs sufficiency ratios were in excess of $350 million, $300 million and $200 million, respectively, of available assets above the PMIERs requirements.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims								
Flow								
Direct(1)	$ 94	$ 112	$ 206	$ 158	$ 98	$ 131	$ 130	$ 517
Assumed(2)	1	2	3	1	3	4	5	13
Ceded	(1)	(3)	(4)	(1)	—	(1)	(16)	(18)
Loss adjustment expenses	3	3	6	3	3	3	4	13
Total Flow	97	114	211	161	104	137	123	525
Bulk	1	2	3	1	1	2	2	6
Total Primary	98	116	214	162	105	139	125	531
Pool	1	—	1	1	—	1	1	3
Total Paid Claims	$ 99	$ 116	$ 215	$ 163	$ 105	$ 140	$ 126	$ 534
Average Paid Claim (in thousands)(3)	$50.8	$51.9		$63.6	$54.0	$ 50.8	$ 46.5	
Average Reserve Per Delinquency (in thousands)								
Flow	$27.8	$28.3		$27.2	$29.4	$ 30.6	$ 31.0	
Bulk loans with established reserve	21.1	21.2		19.9	20.0	21.5	21.2	
Reserves:								
Flow direct case	$ 640	$ 698		$ 775	$ 870	$ 909	$ 992	
Bulk direct case	14	15		17	17	18	20	
Assumed(2)	6	7		8	9	12	15	
All other(4)	47	48		49	57	57	60	
Total Reserves	$ 707	$ 768		$ 849	$ 953	$ 996	$1,087	
Beginning Reserves	$ 768	$ 849	$ 849	$ 953	$ 996	$1,087	$1,180	$1,180
Paid claims(1)	(99)	(119)	(218)	(164)	(105)	(141)	(142)	(552)
Increase in reserves	38	38	76	60	62	50	49	221
Ending Reserves	$ 707	$ 768	$ 707	$ 849	$ 953	$ 996	$1,087	$ 849
Beginning Reinsurance Recoverable(5)	$ 2	$ 5	$ 5	$ 6	$ 6	$ 7	$ 24	$ 24
Ceded paid claims	—	(3)	(3)	(1)	—	(1)	(16)	(18)
Decrease in recoverable	—	—	—	—	—	—	(1)	(1)
Ending Reinsurance Recoverable	$ 2	$ 2	$ 2	$ 5	$ 6	$ 6	$ 7	$ 5
Loss Ratio(6)	24%	24%	24%	39%	43%	33%	33%	37%

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) Direct paid claims and paid claims in the fourth quarter of 2015 include payment of a previously disclosed negotiated servicer settlement reached in 2014 and payment in relation to an agreement on non-performing loans.
(2) Assumed is comprised of reinsurance arrangements with state governmental housing finance agencies.
(3) Average paid claim in the fourth quarter of 2015 reflects the non-recurring payment to extinguish the risk on prior paid claims pursuant to a previously disclosed servicer settlement reached in 2014.
(4) Other includes loss adjustment expenses, pool and incurred but not reported reserves.
(5) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
(6) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Number of Primary Delinquencies								
Flow	24,753	26,491		30,416	31,678	31,876	34,220	
Bulk loans with an established reserve	732	776		889	917	908	984	
Bulk loans with no reserve (1)	313	335		358	394	415	461	
Total Number of Primary Delinquencies	25,798	27,602		31,663	32,989	33,199	35,665	
Beginning Number of Primary Delinquencies	27,602	31,663	31,663	32,989	33,199	35,665	39,786	39,786
New delinquencies	8,265	8,761	17,026	10,043	10,192	9,061	9,554	38,850
Delinquency cures	(8,137)	(10,602)	(18,739)	(8,835)	(8,484)	(8,800)	(10,988)	(37,107)
Paid claims	(1,932)	(2,220)	(4,152)	(2,534)	(1,918)	(2,727)	(2,687)	(9,866)
Ending Number of Primary Delinquencies	25,798	27,602	25,798	31,663	32,989	33,199	35,665	31,663
Composition of Cures								
Reported delinquent and cured-intraquarter	1,597	2,503		1,740	1,805	1,658	2,271	
Number of missed payments delinquent prior to cure:								
3 payments or less	4,335	5,775		5,005	4,630	4,260	6,112	
4 - 11 payments	1,577	1,443		1,330	1,487	2,250	1,912	
12 payments or more	628	881		760	562	632	693	
Total	8,137	10,602		8,835	8,484	8,800	10,988	
Primary Delinquencies by Missed Payment Status								
3 payments or less	8,529	8,395		10,487	10,226	9,432	9,271	
4 - 11 payments	6,323	7,254		7,577	7,376	7,824	9,086	
12 payments or more	10,946	11,953		13,599	15,387	15,943	17,308	
Primary Delinquencies	25,798	27,602		31,663	32,989	33,199	35,665	

Flow Delinquencies and Percentage Reserved by Payment Status	June 30, 2016			
	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	8,230	$ 45	$ 337	13%
4 - 11 payments in default	6,159	159	261	61%
12 payments or more in default	10,364	435	510	85%
Total	24,753	$ 639	$ 1,108	58%

Flow Delinquencies and Percentage Reserved by Payment Status	December 31, 2015			
	Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	10,103	$ 52	$ 405	13%
4 - 11 payments in default	7,366	180	307	59%
12 payments or more in default	12,947	543	638	85%
Total	30,416	$ 775	$ 1,350	57%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2016		2015			
	2Q	1Q	4Q	3Q	2Q	1Q
Primary Loans						
Primary loans in-force	668,951	655,300	651,668	647,126	636,640	631,591
Primary delinquent loans	25,798	27,602	31,663	32,989	33,199	35,665
Primary delinquency rate	3.86%	4.21%	4.86%	5.10%	5.21%	5.65%
Flow loans in-force	647,100	632,010	627,349	620,430	608,615	601,472
Flow delinquent loans	24,753	26,491	30,416	31,678	31,876	34,220
Flow delinquency rate	3.83%	4.19%	4.85%	5.11%	5.24%	5.69%
Bulk loans in-force	21,851	23,290	24,319	26,696	28,025	30,119
Bulk delinquent loans	1,045	1,111	1,247	1,311	1,323	1,445
Bulk delinquency rate	4.78%	4.77%	5.13%	4.91%	4.72%	4.80%
A minus and sub-prime loans in-force	25,552	26,995	28,332	29,745	31,051	33,805
A minus and sub-prime delinquent loans	5,220	5,546	6,448	6,642	6,530	7,019
A minus and sub-prime delinquency rate	20.43%	20.54%	22.76%	22.33%	21.03%	20.76%
Pool Loans						
Pool loans in-force	6,196	6,406	6,620	7,284	7,709	7,979
Pool delinquent loans	356	369	386	426	447	468
Pool delinquency rate	5.75%	5.76%	5.83%	5.85%	5.80%	5.87%
Primary Risk In-Force by Credit Quality						
Over 735	54%	53%	53%	52%	52%	52%
680-735	32%	32%	31%	31%	31%	31%
660-679(1)	6%	6%	7%	7%	7%	7%
620-659	6%	7%	7%	7%	7%	7%
< 620	2%	2%	2%	3%	3%	3%

(1) Loans with unknown FICO scores are included in the 660-679 category.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	June 30, 2016						
Policy Year	Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Delinquency Rate
2004 and prior	6.03%	11.6%	$ 3,403	2.6%	$ 677	2.2%	13.41%
2005	5.64%	11.3	3,061	2.4	746	2.4	12.60%
2006	5.81%	17.2	5,229	4.1	1,241	4.0	12.13%
2007	5.72%	36.8	13,348	10.4	3,154	10.1	11.15%
2008	5.27%	16.8	11,525	9.0	2,723	8.8	6.20%
2009	4.95%	0.7	1,519	1.2	326	1.1	2.22%
2010	4.69%	0.7	1,943	1.5	444	1.4	1.68%
2011	4.53%	0.6	2,715	2.1	647	2.1	1.40%
2012	3.83%	0.6	7,088	5.5	1,723	5.5	0.61%
2013	4.02%	1.0	12,569	9.8	3,075	9.9	0.62%
2014	4.40%	1.7	17,984	14.0	4,417	14.2	0.70%
2015	4.10%	0.9	29,407	22.9	7,259	23.4	0.26%
2016	4.00%	0.1	18,628	14.5	4,642	14.9	0.04%
Total	4.66%	100.0%	$ 128,419	100.0%	$ 31,074	100.0%	3.86%

	June 30, 2016		March 31, 2016		June 30, 2015	
	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)	$ 31,074	3.86%	$ 29,938	4.21%	$ 27,983	5.21%
Top 10 lenders	10,533	4.71%	10,671	5.60%	11,313	6.61%
Top 20 lenders	13,532	4.67%	13,450	5.01%	13,420	5.88%
Loan-to-value ratio						
95.01% and above	$ 5,682	6.80%	$ 5,771	7.14%	$ 6,118	7.87%
90.01% to 95.00%	15,247	2.62%	14,314	2.90%	12,457	3.86%
80.01% to 90.00%	9,858	3.60%	9,556	3.99%	9,086	5.07%
80.00% and below	287	3.19%	297	3.17%	322	3.33%
Total	$ 31,074	3.86%	$ 29,938	4.21%	$ 27,983	5.21%
Loan grade						
Prime	$ 30,175	3.20%	$ 28,987	3.51%	$ 26,891	4.40%
A minus and sub-prime	899	20.43%	951	20.54%	1,092	21.03%
Total	$ 31,074	3.86%	$ 29,938	4.21%	$ 27,983	5.21%

(1) Average Annual Mortgage Interest Rate.
(2) Total reserves were $707 million as of June 30, 2016.

Canada Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 122	$ 111	$ 233	$ 115	$ 116	$ 116	$ 119	$ 466
Net investment income	32	29	61	31	32	33	34	130
Net investment gains (losses)	(8)	20	12	(11)	(23)	20	(18)	(32)
Policy fees and other income	1	—	1	—	(1)	—	1	—
Total revenues	147	160	307	135	124	169	136	564
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	25	26	51	26	24	21	25	96
Acquisition and operating expenses, net of deferrals	19	18	37	16	16	22	12	66
Amortization of deferred acquisition costs and intangibles	10	9	19	9	9	9	9	36
Interest expense	4	4	8	4	5	4	5	18
Total benefits and expenses	58	57	115	55	54	56	51	216
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	89	103	192	80	70	113	85	348
Provision for income taxes	23	29	52	20	17	31	22	90
INCOME FROM CONTINUING OPERATIONS	66	74	140	60	53	82	63	258
Less: income from continuing operations attributable to noncontrolling interests	30	34	64	27	24	38	29	118
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	36	40	76	33	29	44	34	140
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net(1)	4	(11)	(7)	7	13	(11)	10	19
Taxes on adjustments	(2)	4	2	(3)	(4)	4	(4)	(7)
NET OPERATING INCOME (2)	$ 38	$ 33	$ 71	$ 37	$ 38	$ 37	$ 40	$ 152
SALES:								
New Insurance Written (NIW)								
Flow	$ 4,400	$2,500	$ 6,900	$ 4,700	$ 6,600	$5,400	$3,300	$20,000
Bulk	19,700	3,200	22,900	7,300	4,800	3,300	5,000	20,400
Total Canada NIW (3)	$24,100	$5,700	$29,800	$12,000	$11,400	$8,700	$8,300	$40,400

(1) Net investment (gains) losses were adjusted for the portion of net investment gains (losses) attributable to noncontrolling interests as reconciled below:

Net investment (gains) losses, gross	$ 8	$ (20)	$ (12)	$ 11	$ 23	$ (20)	$ 18	$ 32
Adjustment for net investment gains (losses) attributable to noncontrolling interests	(4)	9	5	(4)	(10)	9	(8)	(13)
Net investment (gains) losses, net	$ 4	$ (11)	$ (7)	$ 7	$ 13	$ (11)	$ 10	$ 19

(2) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $40 million and $79 million for the three and six months ended June 30, 2016, respectively.

(3) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $25,300 million and $31,900 million for the three and six months ended June 30, 2016, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
Net Premiums Written	$ 191	$ 84	$ 275	$ 162	$ 204	$ 166	$ 109	$641
Loss Ratio(1)	20%	24%	22%	23%	21%	17%	22%	21%
Expense Ratio (Net Earned Premiums)(2)	24%	24%	24%	22%	22%	27%	18%	22%
Expense Ratio (Net Premiums Written)(3)	15%	32%	20%	15%	12%	19%	20%	16%
Primary Insurance In-Force(4)	$341,600	$317,400		$292,600	$292,000	$300,900	$288,800	
Primary Risk In-Force(5)								
Flow	$ 81,400	$ 79,900		$ 74,300	$ 75,500	$ 78,500	$ 75,700	
Bulk	38,100	31,200		28,100	26,700	26,800	25,400	
Total	$119,500	$111,100		$102,400	$102,200	$105,300	$101,100	

Risk In-Force by Loan-To-Value Ratio(6)	June 30, 2016			March 31, 2016		
	Primary	**Flow**	**Bulk**	**Primary**	**Flow**	**Bulk**
95.01% and above	$ 39,332	$ 39,332	$ —	$ 38,398	$ 38,398	$ —
90.01% to 95.00%	24,401	24,401	—	24,011	24,011	—
80.01% to 90.00%	14,756	14,753	3	14,602	14,599	3
80.00% and below	41,058	2,960	38,098	34,078	2,928	31,150
Total	$119,547	$ 81,446	$38,101	$111,089	$ 79,936	$ 31,153

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.

Amounts may not total due to rounding.

(1) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

(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 premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.

(4) As part of an ongoing effort to improve the estimate of outstanding insurance exposure, the company is receiving updated outstanding balances in Canada from most of its customers on a quarter lag. As a result, the company estimates that the outstanding balance of insured mortgages was approximately $152.0 billion, $139.0 billion, $138.0 billion, $142.0 billion and $137.0 billion as of March 31, 2016, December 31, 2015, September 30, 2015, June 30, 2015 and March 31, 2015, respectively. This is based on the extrapolation of the amounts reported by lenders to the entire insured population.

(5) The business currently provides 100% coverage on the majority of the loans the company insures. For the purpose of representing the risk in-force, Canada 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 business. This factor was 35% for all periods presented.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

Primary Insurance	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Insured loans in-force(1),(2)	1,968,171	1,860,978	1,835,916	1,785,541	1,737,083
Insured delinquent loans	1,961	2,034	1,829	1,715	1,666
Insured delinquency rate(2),(3)	0.10%	0.11%	0.10%	0.10%	0.10%
Flow loans in-force(1)	1,358,927	1,341,636	1,331,773	1,313,034	1,287,744
Flow delinquent loans	1,669	1,711	1,550	1,449	1,435
Flow delinquency rate(3)	0.12%	0.13%	0.12%	0.11%	0.11%
Bulk loans in-force(1)	609,244	519,342	504,143	472,507	449,339
Bulk delinquent loans	292	323	279	266	231
Bulk delinquency rate(3)	0.05%	0.06%	0.06%	0.06%	0.05%

Loss Metrics	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Beginning Reserves	$ 102	$ 87	$ 83	$ 85	$ 85
Paid claims(4)	(21)	(18)	(18)	(20)	(21)
Increase in reserves	23	26	25	23	19
Impact of changes in foreign exchange rates	—	7	(3)	(5)	2
Ending Reserves	$ 104	$ 102	$ 87	$ 83	$ 85

	June 30, 2016		March 31, 2016		June 30, 2015	
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%	0.04%	47%	0.05%	46%	0.04%
Alberta	16	0.17%	17	0.16%	17	0.09%
British Columbia	15	0.07%	14	0.08%	14	0.11%
Quebec	13	0.17%	13	0.20%	14	0.19%
Saskatchewan	3	0.25%	3	0.21%	3	0.13%
Nova Scotia	2	0.20%	2	0.20%	2	0.20%
Manitoba	2	0.09%	2	0.10%	2	0.07%
New Brunswick	1	0.18%	1	0.21%	1	0.18%
All Other	1	0.12%	1	0.14%	1	0.12%
Total	100%	0.10%	100%	0.11%	100%	0.10%
By Policy Year						
2007 and prior	31%	0.04%	35%	0.05%	37%	0.05%
2008	6	0.19%	6	0.19%	7	0.20%
2009	4	0.17%	4	0.18%	4	0.16%
2010	6	0.20%	6	0.22%	7	0.20%
2011	6	0.26%	6	0.29%	7	0.25%
2012	8	0.21%	8	0.24%	10	0.19%
2013	8	0.18%	9	0.19%	10	0.10%
2014	9	0.15%	10	0.12%	12	0.05%
2015	13	0.03%	14	0.02%	6	— %
2016	9	— %	2	— %	—	— %
Total	100%	0.10%	100%	0.11%	100%	0.10%

(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) As part of an ongoing effort to improve the estimate of outstanding insurance exposure, the company is receiving updated outstanding loans in-force in Canada from most of its customers on a quarter lag. As a result, the company estimates that the outstanding loans in-force were 883,000 as of March 31, 2016, 870,000 as of December 31, 2015, 836,000 as of September 30, 2015, 828,000 as of June 30, 2015, and 809,100 as of March 31, 2015. This is based on the extrapolation of the amounts reported by lenders to the entire insured population. The corresponding insured delinquency rate was 0.23% as of March 31, 2016, 0.21% as of December 31, 2015 and September 30, 2015, 0.20% as of June 30, 2015 and 0.22% as of March 31, 2015.

(3) Delinquency rates are based on insured loans in-force.

(4) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims(1)								
Flow	$ 25	$ 24	$ 49	$ 23	$ 25	$ 25	$ 25	$ 98
Bulk	2	1	3	1	1	1	2	5
Total Paid Claims	$ 27	$ 25	$ 52	$ 24	$ 26	$ 26	$ 27	$103
Average Paid Claim (in thousands)	$62.5	$67.8		$63.7	$66.2	$58.7	$67.9	
Average Reserve Per Delinquency (in thousands)	$69.1	$65.0		$65.7	$64.2	$63.6	$60.4	
Loss Metrics								
Beginning Reserves	$ 132	$ 120		$ 110	$ 106	$ 108	$ 106	
Paid claims(1)	(27)	(25)		(24)	(26)	(26)	(27)	
Increase in reserves	31	37		34	30	24	29	
Ending Reserves	$ 136	$ 132		$ 120	$ 110	$ 106	$ 108	
Loan Amount(2)								
Over $550K	8%	7%		7%	7%	6%	6%	
$400K to $550K	14	13		13	12	12	12	
$250K to $400K	34	34		33	33	33	33	
$100K to $250K	40	42		43	44	44	44	
$100K or Less	4	4		4	4	5	5	
Total	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 225	$ 222		$ 221	$ 218	$ 216	$ 215	

All amounts presented in Canadian dollars.

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.
(2) The percentages in this table are based on the amount of primary insurance in-force in each loan band as a percentage of total insurance in-force.

Australia Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
REVENUES:								
Premiums	$ 86	$ 81	$ 167	$ 86	$ 92	$ 90	$ 89	$ 357
Net investment income	25	24	49	25	28	29	32	114
Net investment gains (losses)	2	—	2	2	3	—	1	6
Policy fees and other income	—	—	—	1	(1)	1	(4)	(3)
Total revenues	113	105	218	114	122	120	118	474
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	31	21	52	15	27	25	14	81
Acquisition and operating expenses, net of deferrals	25	19	44	24	27	25	22	98
Amortization of deferred acquisition costs and intangibles	4	3	7	4	4	5	5	18
Interest expense	3	3	6	3	3	2	2	10
Total benefits and expenses	63	46	109	46	61	57	43	207
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	50	59	109	68	61	63	75	267
Provision for income taxes	16	19	35	20	18	18	24	80
INCOME FROM CONTINUING OPERATIONS	34	40	74	48	43	45	51	187
Less: income from continuing operations attributable to noncontrolling interests	18	21	39	25	22	16	21	84
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	16	19	35	23	21	29	30	103
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net(1)	(1)	—	(1)	(2)	(1)	—	—	(3)
(Gains) losses on early extinguishment of debt(2)	—	—	—	—	1	—	—	1
Taxes on adjustments	—	—	—	1	—	—	—	1
NET OPERATING INCOME(3)	$ 15	$ 19	$ 34	$ 22	$ 21	$ 29	$ 30	$ 102
SALES:								
New Insurance Written (NIW)								
Flow	$5,000	$4,400	$ 9,400	$4,600	$6,300	$6,500	$5,800	$23,200
Bulk	800	—	800	—	—	1,700	—	1,700
Total Australia NIW(4)	$5,800	$4,400	$10,200	$4,600	$6,300	$8,200	$5,800	$24,900

(1) Net investment (gains) losses were adjusted for the portion of net investment gains (losses) attributable to noncontrolling interests as reconciled below:

Net investment (gains) losses, gross	$ (2)	$—	$ (2)	$ (2)	$ (3)	$—	$ (1)	$ (6)
Adjustment for net investment gains (losses) attributable to noncontrolling interests	1	—	1	—	2	—	1	3
Net investment (gains) losses, net	$ (1)	$—	$ (1)	$ (2)	$ (1)	$—	$—	$ (3)

(2) For the three months ended September 30, 2015, (gains) losses on early extinguishment of debt were adjusted by $1 million for the portion attributable to noncontrolling interests.

(3) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was $16 million and $38 million for the three and six months ended June 30, 2016, respectively.

(4) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $6,000 million and $10,900 million for the three and six months ended June 30, 2016, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 65	$ 47	$ 112	$ 55	$ 79	$ 107	$ 87	$ 328
Loss Ratio(1),(2)	36%	26%	31%	17%	29%	28%	15%	23%
Expense Ratio (Net Earned Premiums) (3)	33%	27%	30%	31%	34%	33%	30%	32%
Expense Ratio (Net Premiums Written) (4)	44%	47%	45%	49%	40%	28%	31%	35%
Primary Insurance In-Force	$241,100	$246,800		$233,600	$224,100	$243,800	$240,900	
Primary Risk In-Force(5)								
Flow	$ 78,300	$ 80,300		$ 76,000	$ 72,900	$ 79,100	$ 78,600	
Bulk	5,700	5,700		5,500	5,500	6,200	5,700	
Total	$ 84,000	$ 86,000		$ 81,500	$ 78,400	$ 85,300	$ 84,300	

Risk In-Force by Loan-To-Value Ratio(6)	June 30, 2016			March 31, 2016		
	Primary	Flow	Bulk	Primary	Flow	Bulk
95.01% and above	$ 14,812	$ 14,812	$ —	$ 15,585	$ 15,585	$ —
90.01% to 95.00%	21,843	21,837	6	22,243	22,237	6
80.01% to 90.00%	22,356	22,291	65	22,803	22,736	67
80.00% and below	25,037	19,368	5,669	25,392	19,744	5,648
Total	$ 84,048	$ 78,308	$5,740	$ 86,023	$ 80,302	$ 5,721

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.

Amounts may not total due to rounding.

(1) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

(2) During the third quarter of 2015, the company increased reserves $9 million mainly related to the estimate of the period of time it takes for a delinquent loan to be reported and increased net earned premiums $8 million from refinements to premium recognition factors. These adjustments unfavorably impacted the loss ratio by seven percentage points for the three months ended September 30, 2015. During the first quarter of 2015, the company accrued a $7 million pre-tax receivable for expected recoveries relating to paid claims reflecting its experience of successful borrower recovery activity, which favorably impacted the loss ratio by nine percentage points for the three months ended March 31, 2015.

(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. The debt early redemption payment of $2 million in the third quarter of 2015 unfavorably impacted this expense ratio by two percentage points for the three months ended September 30, 2015.

(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. The debt early redemption payment of $2 million in the third quarter of 2015 unfavorably impacted this expense ratio by two percentage points for the three months ended September 30, 2015.

(5) The business currently provides 100% coverage on the majority of the loans the company insures. For the purpose of representing the risk in-force, Australia 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 business. This factor was 35% for all periods presented. Australia also has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor.

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

Primary Insurance	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Insured loans in-force	1,477,826	1,479,544	1,478,434	1,479,676	1,481,755
Insured delinquent loans	6,413	5,889	5,552	5,804	5,900
Insured delinquency rate	0.43%	0.40%	0.38%	0.39%	0.40%
Flow loans in-force	1,364,756	1,366,914	1,364,628	1,364,537	1,364,653
Flow delinquent loans	6,143	5,633	5,317	5,545	5,623
Flow delinquency rate	0.45%	0.41%	0.39%	0.41%	0.41%
Bulk loans in-force	113,070	112,630	113,806	115,139	117,102
Bulk delinquent loans	270	256	235	259	277
Bulk delinquency rate	0.24%	0.23%	0.21%	0.22%	0.24%

Loss Metrics	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
Beginning Reserves	$ 181	$ 165	$ 156	$ 160	$ 149
Paid claims (1)	(17)	(13)	(14)	(16)	(15)
Increase in reserves	31	20	17	27	25
Impact of changes in foreign exchange rates	(5)	9	6	(15)	1
Ending Reserves	$ 190	$ 181	$ 165	$ 156	$ 160

	June 30, 2016		March 31, 2016		June 30, 2015	
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%	0.30%	29%	0.29%	29%	0.30%
Queensland	23	0.62%	23	0.55%	23	0.57%
Victoria	23	0.37%	23	0.35%	23	0.34%
Western Australia	11	0.61%	11	0.53%	11	0.45%
South Australia	6	0.59%	6	0.52%	6	0.52%
Australian Capital Territory	3	0.19%	3	0.18%	3	0.14%
Tasmania	2	0.36%	2	0.38%	2	0.35%
New Zealand	2	0.10%	2	0.13%	2	0.27%
Northern Territory	1	0.27%	1	0.21%	1	0.24%
Total	100%	0.43%	100%	0.40%	100%	0.40%
By Policy Year						
2007 and prior	35%	0.31%	36%	0.29%	37%	0.32%
2008	6	1.01%	6	0.98%	7	0.97%
2009	7	0.84%	7	0.73%	8	0.73%
2010	6	0.55%	6	0.51%	6	0.45%
2011	6	0.58%	6	0.52%	7	0.46%
2012	8	0.64%	8	0.54%	9	0.49%
2013	9	0.54%	9	0.47%	10	0.32%
2014	10	0.36%	11	0.26%	11	0.12%
2015	9	0.11%	9	0.06%	5	— %
2016	4	— %	2	— %	—	— %
Total	100%	0.43%	100%	0.40%	100%	0.40%

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims(1)								
Flow	$ 23	$ 18	$ 41	$ 22	$ 21	$ 19	$ 17	$ 79
Bulk	—	—	—	—	—	—	1	1
Total Paid Claims	$ 23	$ 18	$ 41	$ 22	$ 21	$ 19	$ 18	$ 80
Average Paid Claim (in thousands)	$79.2	$65.8		$71.0	$65.9	$66.9	$62.5	
Average Reserve Per Delinquency (in thousands)	$39.9	$40.1		$40.7	$38.3	$35.2	$36.4	
Loss Metrics								
Beginning Reserves	$ 236	$ 226		$ 222	$ 208	$ 196	$ 186	
Paid claims(1)	(23)	(18)		(22)	(21)	(19)	(18)	
Increase in reserves	43	28		26	35	31	28	
Ending Reserves	$ 256	$ 236		$ 226	$ 222	$ 208	$ 196	
Loan Amount(2)								
Over $550K	15%	15%		15%	15%	14%	13%	
$400K to $550K	20	20		19	19	19	19	
$250K to $400K	36	36		36	36	36	37	
$100K to $250K	24	24		25	25	25	26	
$100K or Less	5	5		5	5	6	5	
Total	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 219	$ 218		$ 217	$ 216	$ 213	$ 211	

All amounts presented in Australian dollars.

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.
(2) The percentages in this table are based on the amount of primary insurance in-force in each loan band as a percentage of total insurance in-force.

U.S. Life Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 756	$ 436	$1,192	$ 797	$ 784	$ 769	$ 778	$3,128
Net investment income	670	684	1,354	673	680	677	671	2,701
Net investment gains (losses)	114	(16)	98	17	(16)	(7)	(4)	(10)
Policy fees and other income	180	177	357	187	177	182	180	726
Total revenues	1,720	1,281	3,001	1,674	1,625	1,621	1,625	6,545
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,089	758	1,847	1,324	1,155	1,122	1,091	4,692
Interest credited	143	144	287	148	148	150	150	596
Acquisition and operating expenses, net of deferrals	199	165	364	178	176	167	163	684
Amortization of deferred acquisition costs and intangibles	84	78	162	194	530	75	73	872
Interest expense	5	28	33	23	22	22	25	92
Total benefits and expenses	1,520	1,173	2,693	1,867	2,031	1,536	1,502	6,936
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	200	108	308	(193)	(406)	85	123	(391)
Provision (benefit) for income taxes	70	39	109	(68)	(144)	31	43	(138)
INCOME (LOSS) FROM CONTINUING OPERATIONS	130	69	199	(125)	(262)	54	80	(253)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses, net[(1)]	(119)	11	(108)	(20)	10	4	1	(5)
(Gains) losses on sale of businesses	(1)	—	(1)	—	—	—	—	—
(Gains) losses from life block transactions	—	9	9	—	455	—	—	455
Expenses related to restructuring	3	15	18	3	—	2	—	5
Taxes on adjustments	42	(13)	29	7	(163)	(3)	—	(159)
NET OPERATING INCOME (LOSS)	$ 55	$ 91	$ 146	$ (135)	$ 40	$ 57	$ 81	$ 43

(1) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

Net investment (gains) losses, gross	$(114)	$16	$ (98)	$(17)	$16	$ 7	$ 4	$ 10
Adjustment for DAC and other intangible amortization and certain benefit reserves	(5)	(5)	(10)	(3)	(6)	(3)	(3)	(15)
Net investment (gains) losses, net	$(119)	$11	$(108)	$(20)	$10	$ 4	$ 1	$ (5)

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 636	$ 618	$1,254	$ 633	$ 618	$ 597	$ 589	$2,437
Net investment income	344	329	673	325	327	320	313	1,285
Net investment gains (losses)	139	4	143	24	4	(3)	3	28
Policy fees and other income	—	1	1	1	—	1	—	2
Total revenues	1,119	952	2,071	983	949	915	905	3,752
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	806	776	1,582	797	825	780	766	3,168
Interest credited	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	93	95	188	110	112	98	95	415
Amortization of deferred acquisition costs and intangibles	26	26	52	25	24	24	26	99
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	925	897	1,822	932	961	902	887	3,682
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	194	55	249	51	(12)	13	18	70
Provision (benefit) for income taxes	68	20	88	19	(5)	5	6	25
INCOME (LOSS) FROM CONTINUING OPERATIONS	126	35	161	32	(7)	8	12	45
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	(139)	(4)	(143)	(24)	(4)	3	(3)	(28)
Expenses related to restructuring	2	3	5	2	—	1	—	3
Taxes on adjustments	48	—	48	9	1	(2)	1	9
NET OPERATING INCOME (LOSS)	$ 37	$ 34	$ 71	$ 19	$ (10)	$ 10	$ 10	$ 29
SALES:								
Individual Long-Term Care Insurance	$ 4	$ 5	$ 9	$ 8	$ 7	$ 8	$ 10	$ 33
Group Long-Term Care Insurance	2	2	4	2	1	1	1	5
Total Sales	$ 6	$ 7	$ 13	$ 10	$ 8	$ 9	$ 11	$ 38
RATIOS:								
Loss Ratio(1)	70.1%	67.6%	68.9%	72.9%	76.4%	72.6%	72.4%	73.6%
Gross Benefits Ratio(2)	126.7%	125.5%	126.1%	125.9%	133.5%	130.5%	130.2%	130.0%

(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 benefits and other changes in policy reserves by net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums(1)	$120	$(185)	$ (65)	$ 160	$ 162	$169	$179	$ 670
Net investment income	117	133	250	125	126	127	127	505
Net investment gains (losses)	(1)	2	1	15	(8)	3	3	13
Policy fees and other income	176	173	349	183	175	178	178	714
Total revenues	412	123	535	483	455	477	487	1,902
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves(1)	231	(87)	144	446	248	266	250	1,210
Interest credited	65	64	129	68	66	68	66	268
Acquisition and operating expenses, net of deferrals	39	51	90	50	48	52	51	201
Amortization of deferred acquisition costs and intangibles	27	33	60	150	487	33	30	700
Interest expense	5	28	33	23	22	22	25	92
Total benefits and expenses	367	89	456	737	871	441	422	2,471
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	45	34	79	(254)	(416)	36	65	(569)
Provision (benefit) for income taxes	16	12	28	(90)	(147)	13	23	(201)
INCOME (LOSS) FROM CONTINUING OPERATIONS	29	22	51	(164)	(269)	23	42	(368)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	1	(2)	(1)	(15)	8	(3)	(3)	(13)
(Gains) losses on sale of businesses	(1)	—	(1)	—	—	—	—	—
(Gains) losses from life block transactions	—	9	9	—	455	—	—	455
Expenses related to restructuring	2	8	10	—	—	1	—	1
Taxes on adjustments	—	(6)	(6)	6	(163)	1	1	(155)
NET OPERATING INCOME (LOSS)	$ 31	$ 31	$ 62	$(173)	$ 31	$ 22	$ 40	$ (80)
SALES:								
Term Life	$ 2	$ 5	$ 7	$ 6	$ 7	$ 9	$ 9	$ 31
Universal Life	1	2	3	3	2	4	4	13
Linked-Benefits	1	2	3	1	3	2	4	10
Total Sales	$ 4	$ 9	$ 13	$ 10	$ 12	$ 15	$ 17	$ 54

(1) In January 2016, as part of a life block transaction, the company entered into a new reinsurance agreement to cede certain of its term life insurance policies. This new reinsurance agreement primarily reduced premiums by $326 million and reduced benefits and other changes in policy reserves by $331 million for the amounts initially ceded.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$—	$ 3	$ 3	$ 4	$ 4	$ 3	$ 10	$ 21
Net investment income	209	222	431	223	227	230	231	911
Net investment gains (losses)	(24)	(22)	(46)	(22)	(12)	(7)	(10)	(51)
Policy fees and other income	4	3	7	3	2	3	2	10
Total revenues	189	206	395	208	221	229	233	891
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves(1)	52	69	121	81	82	76	75	314
Interest credited	78	80	158	80	82	82	84	328
Acquisition and operating expenses, net of deferrals(2)	67	19	86	18	16	17	17	68
Amortization of deferred acquisition costs and intangibles	31	19	50	19	19	18	17	73
Interest expense	—	—	—	—	—	—	—	—
Total benefits and expenses	228	187	415	198	199	193	193	783
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(39)	19	(20)	10	22	36	40	108
Provision (benefit) for income taxes	(14)	7	(7)	3	8	13	14	38
INCOME (LOSS) FROM CONTINUING OPERATIONS	(25)	12	(13)	7	14	23	26	70
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses, net(3)	19	17	36	19	6	4	7	36
Expenses related to restructuring	(1)	4	3	1	—	—	—	1
Taxes on adjustments	(6)	(7)	(13)	(8)	(1)	(2)	(2)	(13)
NET OPERATING INCOME (LOSS)	$ (13)	$ 26	$ 13	$ 19	$ 19	$ 25	$ 31	$ 94
SALES:								
Single Premium Deferred Annuities	$ 8	$159	$167	$297	$248	$211	$306	$1,062
Single Premium Immediate Annuities	1	9	10	17	12	13	20	62
Total Sales	$ 9	$168	$177	$314	$260	$224	$326	$1,124

(1) In the second quarter of 2016, benefits and other changes in policy reserves included $45 million of lower assumed reinsurance in connection with the recapture by a third party.
(2) In the second quarter of 2016, acquisition and operating expenses, net of deferrals, included a $55 million ceding commission paid in connection with the recapture by a third party.
(3) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

Net investment (gains) losses, gross	$24	$22	$ 46	$22	$12	$ 7	$10	$ 51
Adjustment for DAC and other intangible amortization and certain benefit reserves	(5)	(5)	(10)	(3)	(6)	(3)	(3)	(15)
Net investment (gains) losses, net	$19	$17	$ 36	$19	$ 6	$ 4	$ 7	$ 36

Runoff Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$—	$—	$—	$—	$—	$ 1	$—	$ 1
Net investment income	36	35	71	35	32	40	31	138
Net investment gains (losses)	(13)	(8)	(21)	(30)	(25)	(8)	(6)	(69)
Policy fees and other income	42	42	84	45	46	49	49	189
Total revenues	65	69	134	50	53	82	74	259
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	9	15	24	8	18	11	7	44
Interest credited	30	33	63	32	31	31	30	124
Acquisition and operating expenses, net of deferrals	18	16	34	19	17	21	19	76
Amortization of deferred acquisition costs and intangibles	12	6	18	(3)	17	10	5	29
Interest expense	—	—	—	—	—	1	—	1
Total benefits and expenses	69	70	139	56	83	74	61	274
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(4)	(1)	(5)	(6)	(30)	8	13	(15)
Provision (benefit) for income taxes	(2)	(2)	(4)	(3)	(12)	2	3	(10)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(2)	1	(1)	(3)	(18)	6	10	(5)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses, net[1]	12	4	16	22	21	5	1	49
Taxes on adjustments	(4)	(1)	(5)	(8)	(7)	(2)	—	(17)
NET OPERATING INCOME (LOSS)	$ 6	$ 4	$ 10	$ 11	$ (4)	$ 9	$ 11	$ 27

(1) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

Net investment (gains) losses, gross	$13	$ 8	$21	$30	$25	$ 8	$ 6	$ 69
Adjustment for DAC and other intangible amortization and certain benefit reserves	(1)	(4)	(5)	(8)	(4)	(3)	(5)	(20)
Net investment (gains) losses, net	$12	$ 4	$16	$22	$21	$ 5	$ 1	$ 49

Corporate and Other

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 3	$ 6	$ 9	$ 6	$ 7	$ 5	$ 7	$ 25
Net investment income	1	2	3	3	(1)	1	(6)	(3)
Net investment gains (losses)(2)	(65)	(14)	(79)	6	9	3	11	29
Policy fees and other income(3)	76	1	77	—	—	(10)	—	(10)
Total revenues	15	(5)	10	15	15	(1)	12	41
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1	2	3	3	3	3	5	14
Acquisition and operating expenses, net of deferrals(4)	25	137	162	154	40	22	14	230
Amortization of deferred acquisition costs and intangibles	—	—	—	—	—	—	1	1
Interest expense	68	70	138	74	75	74	75	298
Total benefits and expenses	94	209	303	231	118	99	95	543
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(79)	(214)	(293)	(216)	(103)	(100)	(83)	(502)
Benefit for income taxes	(31)	(96)	(127)	(28)	(33)	(39)	(30)	(130)
LOSS FROM CONTINUING OPERATIONS	(48)	(118)	(166)	(188)	(70)	(61)	(53)	(372)
ADJUSTMENTS TO LOSS FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	65	14	79	(6)	(9)	(3)	(11)	(29)
(Gains) losses on sale of businesses	(9)	7	(2)	140	—	—	—	140
(Gains) losses on early extinguishment of debt	(64)	16	(48)	—	1	—	—	1
Expenses related to restructuring	2	—	2	2	—	1	—	3
Fees associated with bond consent solicitation	—	18	18	—	—	—	—	—
Taxes on adjustments	2	(42)	(40)	(6)	10	1	4	9
NET OPERATING LOSS	$ (52)	$(105)	$(157)	$ (58)	$ (68)	$ (62)	$ (60)	$(248)

(1) Includes inter-segment eliminations and the results of other businesses that are managed outside the operating segments, including certain smaller international mortgage insurance businesses.

(2) In the second quarter of 2016, net investment gains (losses) included a $64 million loss from the write-off of residual interest in certain policy loan securitization entities.

(3) In the second quarter of 2016, the company settled restricted borrowings of $70 million related to a securitization entity and recorded a $64 million pre-tax gain related to the early extinguishment of debt, which was included in policy fees and other income.

(4) In the first quarter of 2016, acquisition and operating expenses, net of deferrals, included the following: $83 million of legal fees and expenses, including $69 million related to the settlement of the long-term care insurance class action lawsuit; $20 million of make-whole expense on the early redemption of Genworth Holdings' 2016 senior notes in January 2016; $18 million associated with Genworth Holdings' bond consent solicitation for broker, advisor and investment banking fees; and an additional estimated loss of $7 million related to the planned sale of the mortgage insurance business in Europe. In the fourth quarter of 2015, acquisition and operating expenses, net of deferrals, included an estimated loss of $140 million related to the planned sale of the mortgage insurance business in Europe.

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Investments Summary
(amounts in millions)

	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 35,003	45%	$ 33,362	44%	$ 31,969	43%	$ 33,541	44%	$ 33,407	45%
Private fixed maturity securities	11,370	15	10,867	14	10,822	15	10,908	15	10,777	14
Residential mortgage-backed securities[1]	4,981	6	5,041	7	4,998	7	5,008	7	4,954	7
Commercial mortgage-backed securities	2,940	4	2,633	4	2,475	3	2,492	3	2,475	3
Other asset-backed securities	3,279	4	3,287	4	3,253	4	3,904	5	3,837	5
State and political subdivisions	2,751	4	2,517	3	2,428	3	2,447	3	2,388	3
Non-investment grade fixed maturity securities	2,504	3	2,583	3	2,252	3	2,346	3	2,530	3
Equity securities:										
Common stocks and mutual funds	140	—	108	—	37	—	37	—	62	—
Preferred stocks	341	1	323	—	273	—	236	—	237	1
Commercial mortgage loans	6,121	8	6,179	8	6,170	8	6,133	8	6,175	8
Restricted commercial mortgage loans related to securitization entities	141	—	155	—	161	—	175	—	181	—
Policy loans	1,754	2	1,565	2	1,568	2	1,567	2	1,584	2
Cash, cash equivalents and short-term investments	3,730	5	4,217	6	6,162	8	4,003	6	4,413	6
Securities lending	328	—	415	1	347	—	367	—	337	—
Other invested assets: Limited partnerships	181	—	177	—	188	—	195	—	216	—
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	627	1	1,087	1	629	1	768	1	423	1
Other cash flow	7	—	7	—	8	—	8	—	8	—
Equity index options—non-qualified	57	—	36	—	30	—	15	—	12	—
Other non-qualified	578	1	537	1	445	1	534	1	416	—
Trading portfolio	441	1	471	1	447	1	458	1	368	1
Restricted other invested assets related to securitization entities	312	—	422	1	413	1	412	1	410	1
Other	18	—	19	—	18	—	51	—	52	—
Total invested assets and cash	$ 77,604	100%	$ 76,008	100%	$ 75,093	100%	$ 75,605	100%	$ 75,262	100%

Public Fixed Maturity Securities—Credit Quality:										
NRSRO[2] Designation										
AAA	$ 15,714	33%	$ 15,385	34%	$ 14,785	34%	$ 15,057	33%	$ 14,920	33%
AA	4,455	10	4,174	10	4,121	10	4,603	10	4,763	11
A	13,122	28	12,664	28	12,155	28	13,485	30	13,376	30
BBB	12,154	26	11,213	25	10,720	25	10,667	24	10,576	23
BB	1,440	3	1,464	3	1,200	3	1,234	3	1,276	3
B	149	—	141	—	63	—	50	—	68	—
CCC and lower	56	—	77	—	92	—	95	—	99	—
Total public fixed maturity securities	$ 47,090	100%	$ 45,118	100%	$ 43,136	100%	$ 45,191	100%	$ 45,078	100%

Private Fixed Maturity Securities—Credit Quality:										
NRSRO[2] Designation										
AAA	$ 1,683	10%	$ 1,614	10%	$ 1,531	10%	$ 1,725	11%	$ 1,641	11%
AA	2,013	13	1,923	13	1,899	13	1,966	13	1,941	13
A	4,864	31	4,725	31	4,731	31	4,737	31	4,781	31
BBB	6,319	40	6,009	40	6,003	40	6,060	39	5,840	38
BB	734	5	772	5	777	5	839	5	973	6
B	102	1	104	1	104	1	114	1	101	1
CCC and lower	23	—	25	—	16	—	14	—	13	—
Total private fixed maturity securities	$ 15,738	100%	$ 15,172	100%	$ 15,061	100%	$ 15,455	100%	$ 15,290	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
SECOND QUARTER 2016

Fixed Maturity Securities Summary
(amounts in millions)

	June 30, 2016		March 31, 2016		December 31, 2015		September 30, 2015		June 30, 2015	
	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total
Fixed Maturity Securities—Security Sector:										
U.S. government, agencies and government-sponsored enterprises	$ 6,806	11%	$ 6,524	11%	$ 6,203	11%	$ 5,913	10%	$ 5,721	9%
State and political subdivisions	2,751	4	2,517	4	2,438	4	2,448	4	2,389	4
Foreign government	2,113	3	2,080	3	2,015	3	1,935	3	1,955	3
U.S. corporate	26,984	43	25,389	43	24,401	42	25,679	43	25,135	42
Foreign corporate	12,833	21	12,629	21	12,199	21	13,027	22	13,628	23
Residential mortgage-backed securities	5,055	8	5,122	8	5,101	9	5,118	8	5,085	9
Commercial mortgage-backed securities	2,979	5	2,713	4	2,559	4	2,587	4	2,582	4
Other asset-backed securities	3,307	5	3,316	6	3,281	6	3,939	6	3,873	6
Total fixed maturity securities	$ 62,828	100%	$ 60,290	100%	$ 58,197	100%	$ 60,646	100%	$ 60,368	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 8,499	23%	$ 8,128	23%	$ 7,746	22%	$ 8,290	23%	$ 8,047	22%
Utilities	5,507	15	5,275	15	4,453	13	4,618	12	4,568	12
Energy	2,949	8	2,908	8	3,839	11	4,249	11	4,403	12
Consumer—non-cyclical	5,292	14	4,894	14	4,619	13	4,647	13	4,504	12
Consumer—cyclical	2,039	5	2,150	6	2,119	6	2,288	6	2,319	6
Capital goods	2,613	7	2,444	7	2,361	7	2,461	7	2,434	7
Industrial	1,971	5	1,980	5	1,915	6	2,130	6	2,224	6
Technology and communications	3,272	9	3,019	8	2,872	8	3,095	8	3,107	9
Transportation	1,860	5	1,750	5	1,689	5	1,695	5	1,629	5
Other	3,538	9	3,162	9	3,049	9	3,213	9	3,356	9
Subtotal	37,540	100%	35,710	100%	34,662	100%	36,686	100%	36,591	100%
Non-Investment Grade:										
Finance and insurance	285	13%	306	13%	359	19%	381	19%	443	20%
Utilities	74	3	78	4	83	4	67	3	68	3
Energy	679	30	693	30	348	18	400	20	409	19
Consumer—non-cyclical	217	9	226	10	229	12	230	11	257	12
Consumer—cyclical	131	6	86	4	82	4	98	5	99	5
Capital goods	153	7	216	9	193	10	204	10	234	11
Industrial	263	11	279	12	244	13	254	13	240	11
Technology and communications	335	15	320	14	309	16	293	14	336	15
Transportation	30	1	2	—	2	—	2	—	3	—
Other	110	5	102	4	89	4	91	5	83	4
Subtotal	2,277	100%	2,308	100%	1,938	100%	2,020	100%	2,172	100%
Total	$ 39,817	100%	$ 38,018	100%	$ 36,600	100%	$ 38,706	100%	$ 38,763	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 1,851	3%	$ 1,879	3%	$ 1,744	3%	$ 2,075	4%	$ 2,003	3%
Due after one year through five years	11,024	18	10,730	18	10,192	18	10,817	18	10,935	19
Due after five years through ten years	12,708	20	11,964	20	11,917	20	12,155	20	12,212	20
Due after ten years	25,904	41	24,566	41	23,403	40	23,955	40	23,678	39
Subtotal	51,487	82	49,139	82	47,256	81	49,002	82	48,828	81
Mortgage and asset-backed securities	11,341	18	11,151	18	10,941	19	11,644	18	11,540	19
Total fixed maturity securities	$ 62,828	100%	$ 60,290	100%	$ 58,197	100%	$ 60,646	100%	$ 60,368	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

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

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income								
Fixed maturity securities—taxable	$ 634	$ 641	$1,275	$ 634	$ 647	$ 645	$ 632	$2,558
Fixed maturity securities—non-taxable	3	3	6	3	3	3	3	12
Commercial mortgage loans	77	81	158	85	84	83	85	337
Restricted commercial mortgage loans related to securitization entities	3	2	5	4	3	3	4	14
Equity securities	7	5	12	4	3	4	4	15
Other invested assets	33	32	65	30	22	17	33	102
Limited partnerships	—	6	6	2	4	20	7	33
Restricted other invested assets related to securitization entities	1	2	3	2	1	1	1	5
Policy loans	34	35	69	36	33	35	33	137
Cash, cash equivalents and short-term investments	6	5	11	3	3	4	3	13
Gross investment income before expenses and fees	798	812	1,610	803	803	815	805	3,226
Expenses and fees	(19)	(23)	(42)	(22)	(20)	(22)	(24)	(88)
Net investment income	$ 779	$ 789	$1,568	$ 781	$ 783	$ 793	$ 781	$3,138
Annualized Yields								
Fixed maturity securities—taxable	4.6%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
Fixed maturity securities—non-taxable	3.6%	3.6%	3.6%	3.5%	3.5%	3.5%	3.5%	3.5%
Commercial mortgage loans	5.0%	5.2%	5.1%	5.5%	5.5%	5.4%	5.6%	5.5%
Restricted commercial mortgage loans related to securitization entities	8.0%	5.1%	6.6%	9.5%	6.4%	7.2%	8.2%	8.0%
Equity securities	5.8%	5.1%	5.6%	5.1%	4.0%	5.6%	6.1%	5.2%
Other invested assets	31.9%	29.4%	30.8%	27.4%	22.2%	24.2%	60.6%	30.7%
Limited partnerships(1)	0.0%	13.2%	6.6%	4.2%	7.8%	37.0%	12.0%	15.5%
Restricted other invested assets related to securitization entities	1.1%	2.0%	1.6%	2.0%	1.0%	1.0%	1.0%	1.3%
Policy loans	8.2%	8.9%	8.5%	9.2%	8.4%	9.1%	8.8%	8.9%
Cash, cash equivalents and short-term investments	0.6%	0.4%	0.5%	0.2%	0.3%	0.3%	0.2%	0.3%
Gross investment income before expenses and fees	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
Expenses and fees	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
Net investment income	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%

Yields are based on net investment income as reported under 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 49 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
SECOND QUARTER 2016

Net Investment Gains (Losses), Net—Detail
(amounts in millions)

	2016			2015				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:								
Fixed maturity securities:								
U.S. corporate	$—	$ (7)	$ (7)	$ 12	$ (3)	$—	$—	$ 9
U.S. government, agencies and government-sponsored enterprises	137	7	144	3	—	—	1	4
Foreign corporate	(6)	(8)	(14)	(6)	(1)	(2)	(7)	(16)
Foreign government	—	—	—	(2)	—	1	1	—
Tax-exempt	—	—	—	(1)	—	—	—	(1)
Mortgage-backed securities	—	—	—	—	(3)	2	—	(1)
Asset-backed securities	(10)	—	(10)	(2)	(2)	—	—	(4)
Equity securities	—	1	1	1	3	12	7	23
Foreign exchange	1	—	1	2	2	1	1	6
Total net realized gains (losses) on available-for-sale securities	122	(7)	115	7	(4)	14	3	20
Impairments:								
Corporate fixed maturity securities	(16)	(8)	(24)	(15)	(6)	—	—	(21)
Foreign government	(1)	—	(1)	—	—	—	—	—
Limited partnerships	—	(3)	(3)	—	—	—	—	—
Commercial mortgage loans	(4)	—	(4)	—	(1)	—	(3)	(4)
Commercial mortgage-backed securities	(1)	—	(1)	—	—	—	—	—
Other asset-backed securities	—	—	—	—	(2)	—	—	(2)
Total impairments	(22)	(11)	(33)	(15)	(9)	—	(3)	(27)
Net unrealized gains (losses) on trading securities	16	28	44	(9)	12	(16)	6	(7)
Commercial mortgage loans held-for-sale market valuation allowance	1	1	2	2	1	2	2	7
Net gains (losses) related to securitization entities	(61)	8	(53)	(4)	(1)	2	8	5
Derivative instruments	(24)	(38)	(62)	3	(53)	6	(32)	(76)
Contingent purchase price valuation change	(2)	—	(2)	—	2	—	—	2
Other	—	—	—	—	1	—	—	1
Net investment gains (losses), gross	30	(19)	11	(16)	(51)	8	(16)	(75)
Adjustment for DAC and other intangible amortization and certain benefit reserves	6	9	15	11	10	6	8	35
Adjustment for net investment (gains) losses attributable to noncontrolling interests	3	(9)	(6)	4	8	(9)	7	10
Net investment gains (losses), net	$ 39	$ (19)	$ 20	$ (1)	$ (33)	$ 5	$ (1)	$ (30)

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended(1)	$ (351)	$ (716)	$ (615)	$ (1,083)	$ (1,643)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 10,042	$ 10,160	$ 10,281	$ 10,564	$ 10,958
GAAP Basis ROE (1)/(2)	-3.5%	-7.0%	-6.0%	-10.3%	-15.0%
Operating ROE					
Net operating income (loss) for the twelve months ended(1)	$ 208	$ 204	$ 255	$ (78)	$ (465)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 10,042	$ 10,160	$ 10,281	$ 10,564	$ 10,958
Operating ROE (1)/(2)	2.1%	2.0%	2.5%	-0.7%	-4.2%

Quarterly Average ROE	Three months ended June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015	June 30, 2015
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended(3)	$ 172	$ 53	$ (292)	$ (284)	$ (193)
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 9,958	$ 9,842	$ 9,958	$ 10,241	$ 10,507
Annualized GAAP Quarterly Basis ROE (3)/(4)	6.9%	2.2%	-11.7%	-11.1%	-7.3%
Operating ROE					
Net operating income (loss) for the period ended(3)	$ 123	$ 103	$ (82)	$ 64	$ 119
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 9,958	$ 9,842	$ 9,958	$ 10,241	$ 10,507
Annualized Operating Quarterly Basis ROE (3)/(4)	4.9%	4.2%	-3.3%	2.5%	4.5%

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 is not a substitute for net income (loss) available to Genworth Financial, Inc.'s common stockholders divided by average ending Genworth Financial, Inc.'s stockholders' equity determined in accordance with GAAP.

(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), 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).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Reconciliation of Core Yield

		2016			2015				
	(Assets—amounts in billions)	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$77.6	$76.0	$ 77.6	$75.1	$75.6	$75.3	$77.9	$ 75.1
	Subtract:								
	Securities lending	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.3
	Unrealized gains (losses)	7.6	6.3	7.6	4.2	5.4	4.9	7.8	4.2
	Adjusted end of period invested assets and cash	$69.7	$69.3	$ 69.7	$70.6	$69.8	$70.1	$69.8	$ 70.6
(A)	**Average Invested Assets and Cash Used in Reported Yield Calculation**	$69.5	$70.0	$ 69.8	$70.2	$70.0	$70.0	$69.7	$ 70.0
	Subtract:								
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2
(B)	**Average Invested Assets and Cash Used in Core Yield Calculation**	$69.4	$69.8	$ 69.6	$70.0	$69.8	$69.8	$69.5	$ 69.8
	(Income—amounts in millions)								
(C)	**Reported—Net Investment Income**	$ 779	$ 789	$1,568	$ 781	$ 783	$ 793	$ 781	$3,138
	Subtract:								
	Bond calls and commercial mortgage loan prepayments	5	11	16	18	12	17	14	61
	Other non-core items(2)	(6)	15	9	(2)	1	(4)	7	2
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	2	3	5	3	2	2	3	10
(D)	**Core Net Investment Income**	$ 778	$ 760	$1,538	$ 762	$ 768	$ 778	$ 757	$3,065
(C) / (A)	**Reported Yield**	4.48%	4.51%	4.49%	4.45%	4.47%	4.53%	4.48%	4.48%
(D) / (B)	**Core Yield**	4.48%	4.36%	4.42%	4.35%	4.40%	4.46%	4.36%	4.39%

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 is not a substitute for investment yield determined in accordance with GAAP.

(1) Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.
(2) Includes cost basis adjustments on structured securities and various other immaterial items.

Corporate Information

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2016

Financial Strength Ratings As Of August 1, 2016

Company	Standard & Poor's Financial Services LLC (S&P)	Moody's Investors Service, Inc. (Moody's)	A.M. Best Company, Inc. (A.M. Best)
Genworth Mortgage Insurance Corporation	BB+	Ba1	Not rated
Genworth Financial Mortgage Insurance Company Canada (1)	A+	Not rated	Not rated
Genworth Financial Mortgage Insurance Pty Limited (Australia) (2)	A+	A3	Not rated
Genworth Life Insurance Company	BB	Ba1	B++
Genworth Life and Annuity Insurance Company	BB	Baa2	B++
Genworth Life Insurance Company of New York	BB	Ba1	B++

The S&P, Moody's, A.M. Best, Dominion Bond Rating Service (DBRS) and Fitch Rating Service (Fitch) 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.

S&P states that insurers rated "A" (Strong) or "BB" (Marginal) have strong or marginal financial security characteristics, respectively. The "A" and "BB" ranges are the third- 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 within a major rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "CCC" category. Accordingly, the "A+," "BB+" and "BB" ratings are the fifth-, eleventh- and twelfth-highest of S&P's 21 ratings categories.

Moody's states that insurance companies rated "A" (Good) offer good financial security, that insurance companies rated "Baa" (Adequate) offer adequate financial security and that insurance companies rated "Ba" (Questionable) offer questionable financial security. The "A" (Good), "Baa" (Adequate) and "Ba" (Questionable) ranges are the third-, fourth- and fifth-highest, respectively, of nine financial strength rating ranges assigned by Moody's, which range from "Aaa" to "C." Numeric modifiers are used to refer to the ranking within the group, with 1 being the highest and 3 being the lowest. These modifiers are not added to ratings in the "Aaa" category or to ratings below the "Caa" category. Accordingly, the "A3," "Baa2" and "Ba1" ratings are the seventh-, ninth- and eleventh-highest, respectively, of Moody's 21 ratings categories.

A.M. Best states that the "B++" (Good) rating is assigned to those companies that have, in its opinion, a good ability to meet their ongoing insurance obligations. The "B++" (Good) rating is the fifth-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.

The Australian mortgage insurance subsidiary also solicits a rating from Fitch. Fitch states that "A" (Strong) rated insurance companies are viewed as possessing strong capacity to meet policyholder and contract obligations. The "A" rating category is the third-highest of nine financial strength rating categories, which range from "AAA" to "C." The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "B" category. Accordingly, the "A+" rating is the fifth-highest of Fitch's 21 ratings categories.

The company also solicits a rating from HR Ratings on a local scale for Genworth Seguros de Credito a la Vivienda S.A. de C.V., its Mexican mortgage insurance subsidiary, with a short-term rating of "HR1" and long-term rating of "HR AA." For short-term ratings, HR Ratings states that "HR1" rated companies are viewed as exhibiting high capacity for timely payment of debt obligations in the short-term and maintain low credit risk. The "HR1" short-term rating category is the highest of six short-term rating categories, which range from "HR1" to "HR D." For long-term ratings, HR Ratings states that "HR AA" rated companies are viewed as having high credit quality and offer high safety for timely payment of debt obligations and maintain low credit risk under adverse economic scenarios. The "HR AA" long-term rating is the second-highest of HR Rating's eight long-term rating categories, which range from "HR AAA" to "HR D."

S&P, Moody's, A.M. Best, DBRS, Fitch and HR Ratings 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.

(1) Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by DBRS.
(2) Genworth Financial Mortgage Insurance Pty Limited (Australia) is also rated "A+" by Fitch.