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

November 3, 2016
Date of Report
(Date of earliest event reported)

Genworth

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 November 3, 2016, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended September 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 September 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 November 3, 2016.
99.2	Financial Supplement for the quarter ended September 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: November 3, 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 November 3, 2016.
99.2	Financial Supplement for the quarter ended September 30, 2016.

News Release

6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces Third Quarter 2016 Results

Net Loss Of $380 Million And Net Operating Loss Of $405 Million

- Net Loss[1] And Net Operating Loss[2] Included $548 Million After-Tax, Or $1.10 Per Diluted Share, Of Net Unfavorable Items Relating To Increase To Long Term Care Insurance (LTC) Claim Reserves & Deferred Tax Charges
- Strong Loss Ratio, New Insurance Written (NIW) And Capital Levels In U.S. Mortgage Insurance (MI)
- Strong Loss Ratio In Canada MI; Loss Ratio Higher In Australia MI From Continued Pressure In Queensland And Western Australia
- Completed Repatriation Of Bermuda Subsidiary On October 1, 2016 As Part Of U.S. Life Insurance Restructuring Plan
- Holding Company Cash And Liquid Assets Increased To Approximately $1.2 Billion

Richmond, VA (November 3, 2016) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the period ended September 30, 2016. The company reported a net loss of $380 million, or $0.76 per diluted share, in the third quarter of 2016, compared with a net loss of $284 million, or $0.57 per diluted share, in the third quarter of 2015. The net operating loss for the third quarter of 2016 was $405 million, or $0.81 per diluted share, compared with net operating income of $64 million, or $0.13 per diluted share, in the third quarter of 2015. The net loss and net operating loss included $548 million after-tax, or $1.10 per diluted share, of net unfavorable items discussed below.

As previously announced, during the third quarter of 2016, the company completed a review of its LTC claim reserves. The company made several changes to its assumptions and methodologies primarily impacting claim terminations, benefit utilization and incurred but not reported reserves. As a result of these changes, claim reserves were increased by approximately $435 million pre-tax resulting in a charge to earnings of $283 million after-tax, or $0.57 per diluted share. Additionally, the company recorded a non-cash charge of $265 million, or $0.53 per diluted share, related to deferred tax assets that are not expected to be utilized before their expiration in light of the company's latest financial projections, including the impact to current and future earnings associated with higher expected claim costs in LTC and sustained low interest rates.

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 and book value per share 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 and book value available to Genworth's common stockholders per share, 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.

"While our mortgage insurance performance remained strong, it was overshadowed by the previously announced charges related to the review of our LTC claim reserves and taxes," said Tom McInerney, President and CEO. "LTC remains challenged, but we continue to receive significant premium rate increases and remain focused on executing our multi-year rate action plan."

Financial Performance

Consolidated Net Loss &
Net Operating Income (Loss)

	Three months ended September 30 (Unaudited)				
	2016		2015		
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share	Total % change
Net loss available to Genworth's common stockholders	$ (380)	$ (0.76)	$ (284)	$ (0.57)	(34)%
Net operating income (loss)	$ (405)	$ (0.81)	$ 64	$ 0.13	NM[3]
Weighted-average diluted shares[4]	498.3		497.4		

	Three months ended September 30 (Unaudited)	
	2016	2015
Book value per common share	$29.84	$27.29
Book value per common share, excluding accumulated other comprehensive income (loss)	$19.40	$20.30

The net loss was impacted by net investment gains, net of taxes and other adjustments, of $12 million in the quarter, compared to net investment losses of $21 million in the prior year. The net loss in the prior year reflected an after-tax loss of $296 million related to a write-off of deferred acquisition costs (DAC) from entering into a life block sale.

Net investment income increased to $805 million in the quarter, up from $779 million in the prior quarter and up from $783 million in the prior year. Prepayment speed adjustments related to residential mortgage-backed securities were favorable versus both the prior quarter and prior year in addition to favorable variable investment income compared to the prior quarter. The reported yield and core yield[2] for the current quarter were 4.62 percent and 4.51 percent, respectively.

3 The company defines "NM" as not meaningful for increases or decreases greater than 200 percent.

4 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 2.2 million and 1.3 million, respectively, for the three months ended September 30, 2016 and 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 500.5 million and 498.7 million, respectively, for the three months ended September 30, 2016 and 2015. Since it had net operating income for the three months ended September 30, 2015, the company used 498.7 million diluted weighted-average common shares outstanding in the calculation of diluted net operating income per common share.

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

Net Operating Income (Loss)

(Amounts in millions)	**Q3 16**	**Q2 16**	**Q3 15**
U.S. Mortgage Insurance	$ 67	$ 61	$ 37
Canada Mortgage Insurance	36	38	38
Australia Mortgage Insurance	14	15	21
U.S. Life Insurance	(207)	55	40
Runoff	12	6	(4)
Corporate and Other	(327)	(52)	(68)
Total Net Operating Income (Loss)	**$ (405)**	**$ 123**	**$ 64**

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.

U.S. Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	**Q3 16**	**Q2 16**	**Q3 15**
Net operating income	$ 67	$ 61	$ 37
New insurance written			
Primary Flow	$12,800	$11,400	$9,300
Loss ratio	21%	24%	43%

U.S. MI net operating income was $67 million, compared with $61 million in the prior quarter and $37 million in the prior year. The loss ratio in the current quarter was 21 percent, down three points sequentially and down 22 points from the prior year primarily reflecting the continued decline and improved performance in delinquencies from the 2005 to 2008 book years. During the quarter, the company made a favorable $6 million after-tax adjustment to its loss reserves associated with lower expected claim rates on early stage delinquencies, partially offset by higher claim severity on late stage delinquencies. This adjustment favorably impacted the loss ratio by six points.

Flow NIW of $12.8 billion increased 12 percent from the prior quarter and 38 percent versus the prior year primarily from a larger purchase originations market and higher refinance originations from lower interest rates. During the third quarter of 2016, the company’s concentration of single premium flow NIW was lower than the prior quarter and the prior year as it continues its selective participation in this market.

Canada Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	**Q3 16**	**Q2 16**	**Q3 15**
Net operating income	$ 36	$ 38	$ 38
New insurance written			
Flow	$5,300	$ 4,400	$6,600
Bulk	$5,100	$19,700	$4,800
Loss ratio	24%	20%	21%

Canada MI reported net operating income of $36 million versus $38 million in the prior quarter and the prior year. The loss ratio in the quarter was 24 percent, up four points from the prior quarter and up three points compared to the prior year primarily from an increase in new delinquencies, net of cures, in oil-producing regions. Results versus the prior quarter and prior year included increased earned premiums from a higher level of NIW in recent years.

Flow NIW was up 20 percent[5] sequentially primarily from a seasonally larger originations market and down 18 percent[5] from the prior year primarily from targeted underwriting changes in select markets and a smaller market size. In addition, the company completed several bulk transactions in the quarter of $5.1 billion, consisting of high quality low loan-to-value prime loans.

5 Percent change excludes the impact of foreign exchange.

Australia Mortgage Insurance

Operating Metrics

(Dollar amounts in millions)	Q3 16	Q2 16	Q3 15
Net operating income	$ 14	$ 15	$ 21
New insurance written			
Flow	$4,600	$5,000	$6,300
Bulk	$ —	$ 800	$ —
Loss ratio	42%	36%	29%

Australia MI reported net operating income of $14 million versus $15 million in the prior quarter and $21 million in the prior year. The loss ratio in the quarter was 42 percent, up six points sequentially and up 13 points from the prior year. Continued unfavorable experience primarily from the commodity dependent regions of Queensland and Western Australia contributed to unfavorable aging of existing delinquencies versus the prior quarter and prior year as well as a 16 percent increase in new delinquencies versus the prior year. Results in the prior year included actuarial updates that had a negligible impact on earnings, but did unfavorably impact the prior year loss ratio by approximately seven points.

Flow NIW was down eight percent[5] sequentially and down 27 percent[5] from the prior year from a smaller high loan-to-value originations market.

U.S. Life Insurance

Operating Metrics

(Amounts in millions)	Q3 16	Q2 16	Q3 15
Net operating income (loss)			
Long Term Care Insurance	$ (270)	$ 37	$ (10)
Life Insurance	48	31	31
Fixed Annuities	15	(13)	19
Total U.S. Life Insurance	$ (207)	$ 55	$ 40
Sales			
Long Term Care Insurance			
Individual	$ 2	$ 4	$ 7
Group	3	2	1
Life Insurance			
Term Life	—	2	7
Universal Life	1	1	2
Linked Benefits	—	1	3
Fixed Annuities	1	9	260

Long Term Care Insurance

LTC had a net operating loss of $270 million, compared with net operating income of $37 million in the prior quarter and a net operating loss of $10 million in the prior year. During the quarter, the company completed its annual review of assumptions and methodologies related to its LTC claim reserves. Based on this review, which included an additional year of claims experience since the last annual review in the third quarter of 2015, the company updated several assumptions and methodologies related to LTC claim reserves. The updates included the following:

- Reflected differences in claim termination rate assumptions between product types and daily benefit amounts;

- Reduced claim termination rate assumptions for longer duration claims for certain product types;
- Modestly refined utilization rate assumptions; and
- Refined methodology primarily related to the calculation of incurred but not reported reserves to better reflect the aging of the block.

As a result of this review, the company increased LTC claim reserves by approximately $435 million pre-tax resulting in an after-tax charge to earnings of $283 million for the third quarter. The updated assumptions also increased new claim severity versus the prior quarter and prior year.

Results for the quarter included a less favorable impact from higher premiums and reduced benefit options of $4 million after-tax versus the prior quarter and a more favorable impact of $35 million after-tax versus the prior year related to premium increases from in force rate actions approved and implemented to date.

Results in the prior quarter included $29 million after-tax of net unfavorable adjustments while results in the prior year included $21 million of after-tax unfavorable items.

Life Insurance

Life insurance had net operating income of $48 million, compared with $31 million in the prior quarter and the prior year. Results versus the prior quarter reflect higher investment income from favorable prepayment speed adjustments related to residential mortgage-backed securities as well as favorable in force performance and lower expenses. Results versus the prior year reflected lower reinsurance expenses.

Fixed Annuities

Fixed annuities had net operating income of $15 million, compared with a net operating loss of $13 million in the prior quarter and net operating income of $19 million in the prior year. Results in the quarter include an $8 million after-tax unfavorable correction related to state guaranty funds, partially offset by favorable variable investment income versus the prior quarter. Results in the prior quarter included $28 million after-tax of unfavorable items.

Runoff

Runoff net operating income was $12 million, compared with net operating income of $6 million in the prior quarter and a net operating loss of $4 million in the prior year.

Corporate And Other

Corporate and Other net operating loss was $327 million, compared with $52 million in the prior quarter and $68 million in the prior year. Results in the quarter reflected $265 million of deferred tax charges.

Capital & Liquidity

The following table summarizes the capital positions of Genworth's operating subsidiaries.

Key Capital & Liquidity Metrics

(Dollar amounts in millions)	Q3 16	Q2 16	Q3 15
U.S. MI			
Consolidated Risk-To-Capital Ratio[6]	15.0:1	15.0:1	14.3:1
Genworth Mortgage Insurance Corporation Risk-To-Capital Ratio[6]	15.0:1	15.1:1	14.3:1
Private Mortgage Insurer Eligibility Requirements (PMIERs) Sufficiency Ratio[7]	117%	115%	N/A
Canada MI			
Minimum Capital Test (MCT) Ratio[6]	236%	233%	228%
Australia MI			
Prescribed Capital Amount (PCA) Ratio[6]	155%	156%	167%
U.S. Life Insurance Companies			
Consolidated Risk-Based Capital (RBC) Ratio[6]	345%	373%	444%
Genworth Life Insurance Company Unassigned Surplus[6]	$ (650)	$ (410)	$ 75
Holding Company Cash[8] and Liquid Assets[9]	$ 1,165	$ 934	$ 983

Key Points

- U.S. MI PMIERs sufficiency ratio increased in the quarter and the business remained PMIERs compliant, with a buffer as of September 30, 2016;
- Canada MI and Australia MI continue to maintain solid capital ratios in excess of management targets;
- U.S. life insurance companies' unassigned surplus and RBC ratio decreased from the prior quarter primarily from the increase in LTC claim reserves;
- The holding company ended the quarter with $1,165 million of cash and liquid assets, representing a buffer of approximately $720 million in excess of one and a half times annual debt service and restricted cash and liquid assets; and
- Holding company cash and liquid assets increased from the prior quarter from $194 million of intercompany tax payments primarily related to the life block transaction completed in the first quarter of 2016, of which $175 million is committed to be used to facilitate the separation and isolation of the LTC business, $65 million of dividends from the international operating companies and $32 million of net other items and expenses, partially offset by $60 million paid for debt interest expense.

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.

6 Company estimate for the third quarter of 2016, due to timing of the filing of statutory statements.

7 Calculated as available assets divided by required assets as defined within PMIERs. As of September 30, 2016 and June 30, 2016, the PMIERs sufficiency ratios were in excess of $400 million and $350 million, respectively, of available assets above the PMIERs requirements. Company estimate for the third quarter of 2016.

8 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.

9 Comprises cash and cash equivalents of $1,065 million, $834 million and $733 million, respectively, and U.S. government bonds of $100 million, $100 million and $250 million, respectively, as of September 30, 2016, June 30, 2016 and September 30, 2015.

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 third quarter 2016 financial supplement are now posted on the company's website. Additional information regarding business results will be posted on the company's website, http://investor.genworth.com, by 7:30 a.m. on November 4, 2016. Investors are encouraged to review these materials.

Genworth will conduct a conference call on November 4, 2016 at 8:00 a.m. (ET) to discuss business results. 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 # 3198608. To participate in the call by webcast, register at http://investor.genworth.com at least 15 minutes prior to the webcast to download and install any necessary software.

Replays of the call will be available through November 21, 2016 at 888 203.1112 or 719 457.0820 (outside the U.S.); conference ID # 3198608. 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. The company also incurred 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 the third quarter of 2015, the company paid an early redemption payment of approximately $1 million, net of the 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, Inc.'s 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 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 third and second quarters of 2016, the company recorded a pre-tax expense of $2 million and $5 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.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented.

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 September 30, 2016 and 2015, as well as for the three months ended June 30, 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 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. In addition, the company’s definition of core yield may differ from the definitions used by other companies. A reconciliation of core yield to reported GAAP yield is included in a table at the end of this press release.

Definition of Selected Operating Performance Measures

The company reports selected operating performance measures including “sales” and “insurance in force” or “risk in force” which are commonly used in the insurance industry as measures of operating performance.

Management regularly monitors and reports sales metrics as a measure of volume of new and renewal business generated in a period. Sales refer to: (1) 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:

- *risks related to the proposed transaction with China Oceanwide Holdings Group Co., Ltd. (China Oceanwide)* including: the company's inability to complete the transaction in a timely manner or at all; the company's inability to obtain stockholder or regulatory approvals, or the possibility that the parties may delay the transaction or that materially burdensome or adverse regulatory conditions may be imposed in connection with any such regulatory approvals; legal proceedings may be instituted against the company in connection with the proposed transaction; the proposed transaction may disrupt the company's current plans and operations; certain restrictions during the pendency of the transaction may impact the company's ability to pursue certain business opportunities or strategic transactions; there may be insufficient continued availability of capital and financing to the company before the consummation of the transaction; there may be further rating agency actions and downgrades in the company's financial strength ratings; there may be changes in applicable laws or regulations; the company may not recognize the anticipated benefits of the transaction; the amount of the costs, fees, expenses and other charges related to the transaction may be material; management's attention may be diverted from the company's ongoing business operations; the merger agreement may be terminated in circumstances that would require the company to pay China Oceanwide a fee; the company's ability to attract, recruit, retain and motivate current and prospective employees may be adversely affected; and disruptions and uncertainty relating to the transaction, whether or not it is completed, may harm the company's relationships with its employees, customers, distributors, vendors or other business partners, and may result in a negative impact on the company's business;

- *strategic risks in the event the proposed transaction with China Oceanwide is not consummated* including: the company's inability to successfully execute alternative strategic plans to effectively address its current business challenges (including with respect to the restructuring of its U.S. life insurance businesses, debt obligations, cost savings, ratings and capital); the company's inability to attract buyers for any businesses or other assets it 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 the company's 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 the company's 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: risks related to the impact of the company's annual review of assumptions and methodologies related to its long term care insurance claim reserves in the third quarter of 2016 and its margin reviews in the fourth quarter of 2016, including risks that additional information obtained in finalizing its margin review in the fourth quarter of 2016 or other changes to assumptions or methodologies materially affect the impact on margins or that the company underestimates the magnitude of impact the updated claim reserves assumptions have on its margins; inadequate reserves and the need to increase reserves (including as a result of changes the company made to its assumptions in the third quarter of 2016 in connection with its annual review of its long term care insurance claim reserves and any changes the company may make in the future to its assumptions, methodologies or otherwise in connection with periodic or other reviews); inaccurate models; deviations from the company's estimates and actuarial assumptions or other reasons in its long term care insurance, life insurance and/or annuity businesses; accelerated amortization of deferred acquisition costs (DAC) and present value of future profits (PVFP) (including as a result of any changes the company made to its assumptions in the third quarter of 2016 in connection with its annual review of its long term care insurance claim reserves and any changes it may make in the future 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 its 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; adverse change in regulatory requirements, including risk-based capital; changes in regulations adversely affecting the company's international operations; inability to meet or maintain the private mortgage insurer eligibility requirements (PMIERs); inability of the company's 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 company's 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 its 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 (including in connection with the company's recent announcement of a material increase to the company's long term care insurance claim reserves), 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 company's mortgage insurance businesses from government and government-owned and government-sponsored enterprises (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 company's failure to obtain any necessary regulatory approvals or unwillingness or inability of policyholders to pay increased premiums), including to offset the impact on the company's margins of updated claim reserves assumptions in connection with its annual review of its long term care insurance claim reserves in the third quarter of 2016 and its margin reviews in the fourth quarter of 2016; the company's inability to reflect future premium increases and other management actions in its margin calculation as anticipated, including in connection with its margin reviews in the fourth quarter of 2016; failure to sufficiently increase new sales for the company's long term care insurance products; inability to realize anticipated benefits of the company's rescissions, curtailments, loan modifications or other similar programs in its mortgage insurance businesses; premiums for the significant portion of the company's 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 company's 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 September 30, 2016	2015
Revenues:		
Premiums	$ 1,108	$ 1,145
Net investment income	805	783
Net investment gains (losses)	20	(51)
Policy fees and other income	217	223
Total revenues	2,150	2,100
Benefits and expenses:		
Benefits and other changes in policy reserves	1,662	1,290
Interest credited	173	179
Acquisition and operating expenses, net of deferrals	269	314
Amortization of deferred acquisition costs and intangibles	94	563
Interest expense	77	105
Total benefits and expenses	2,275	2,451
Loss from continuing operations before income taxes	(125)	(351)
Provision (benefit) for income taxes	222	(134)
Loss from continuing operations	(347)	(217)
Income (loss) from discontinued operations, net of taxes	15	(21)
Net loss	(332)	(238)
Less: net income attributable to noncontrolling interests	48	46
Net loss available to Genworth Financial, Inc.'s common stockholders	$ (380)	$ (284)
Loss from continuing operations available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ (0.79)	$ (0.53)
Diluted	$ (0.79)	$ (0.53)
Net loss available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	$ (0.76)	$ (0.57)
Diluted	$ (0.76)	$ (0.57)
Weighted-average shares outstanding:		
Basic	498.3	497.4
Diluted[4]	498.3	497.4

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

	Three months ended September 30, 2016	Three months ended September 30, 2015	Three months ended June 30, 2016
Net operating income (loss):			
U.S. Mortgage Insurance segment	$ 67	$ 37	$ 61
Canada Mortgage Insurance segment	36	38	38
Australia Mortgage Insurance segment	14	21	15
U.S. Life Insurance segment:			
Long Term Care Insurance	(270)	(10)	37
Life Insurance	48	31	31
Fixed Annuities	15	19	(13)
Total U.S. Life Insurance segment	(207)	40	55
Runoff segment	12	(4)	6
Corporate and Other	(327)	(68)	(52)
Net operating income (loss)	(405)	64	123
Adjustments to net operating income (loss), net of portion attributable to noncontrolling interests:			
Net investment gains (losses), net (see below for reconciliation)	18	(33)	39
Gains (losses) on sale of businesses	—	—	10
Gains (losses) on early extinguishment of debt	—	(2)	64
Gains (losses) from life block transactions	—	(455)	—
Expenses related to restructuring	(2)	—	(5)
Taxes on adjustments	(6)	163	(38)
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders	(395)	(263)	193
Add: income from continuing operations attributable to noncontrolling interests	48	46	48
Income (loss) from continuing operations	(347)	(217)	241
Income (loss) from discontinued operations, net of taxes	15	(21)	(21)
Net income (loss)	(332)	(238)	220
Less: net income attributable to noncontrolling interests	48	46	48
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ (380)	$ (284)	$ 172
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:			
Basic	$ (0.76)	$ (0.57)	$ 0.35
Diluted	$ (0.76)	$ (0.57)	$ 0.34
Net operating income (loss) per common share:			
Basic	$ (0.81)	$ 0.13	$ 0.25
Diluted	$ (0.81)	$ 0.13	$ 0.25
Weighted-average shares outstanding:			
Basic	498.3	497.4	498.5
Diluted[4]	498.3	497.4	500.4
Reconciliation of net investment gains (losses):			
Net investment gains (losses), gross	$ 20	$ (51)	$ 30
Adjustments for:			
Deferred acquisition costs and other intangible amortization and certain benefit reserves	—	10	6
Net investment gains (losses) attributable to noncontrolling interests	(2)	8	3
Net investment gains (losses), net	$ 18	$ (33)	$ 39

Condensed Consolidated Balance Sheets
(Amounts in millions)

	September 30, 2016	December 31, 2015
Assets		
Cash, cash equivalents and invested assets	$ 79,015	$ 75,746
Deferred acquisition costs	3,982	4,398
Intangible assets and goodwill	258	357
Reinsurance recoverable	17,542	17,245
Deferred tax and other assets	570	675
Separate account assets	7,485	7,883
Assets held for sale	—	127
Total assets	$ 108,852	$ 106,431
Liabilities and equity		
Liabilities:		
Future policy benefits	$ 37,405	$ 36,475
Policyholder account balances	25,867	26,209
Liability for policy and contract claims	8,869	8,095
Unearned premiums	3,464	3,308
Deferred tax and other liabilities	4,431	3,028
Borrowings related to securitization entities	78	179
Non-recourse funding obligations	310	1,920
Long-term borrowings	4,194	4,570
Separate account liabilities	7,485	7,883
Liabilities held for sale	—	127
Total liabilities	92,103	91,794
Equity:		
Common stock	1	1
Additional paid-in capital	11,959	11,949
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	2,836	1,236
Net unrealized gains (losses) on other-than-temporarily impaired securities	24	18
Net unrealized investment gains (losses)	2,860	1,254
Derivatives qualifying as hedges	2,493	2,045
Foreign currency translation and other adjustments	(151)	(289)
Total accumulated other comprehensive income (loss)	5,202	3,010
Retained earnings	409	564
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,871	12,824
Noncontrolling interests	1,878	1,813
Total equity	16,749	14,637
Total liabilities and equity	$ 108,852	$ 106,431

Impact of Foreign Exchange on Operating Results[10]
Three months ended September 30, 2016

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange[11]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(20)%	(18)%
Flow new insurance written (3Q16 vs. 2Q16)	20%	20%
Australia MI:		
Flow new insurance written	(27)%	(27)%
Flow new insurance written (3Q16 vs. 2Q16)	(8)%	(8)%

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

Reconciliation of Core Yield to Reported Yield

	Three months ended September 30, 2016
(Assets - amounts in billions)	
Reported Total Invested Assets and Cash	$ 78.3
Subtract:	
Securities lending	0.4
Unrealized gains (losses)	7.7
Adjusted end of period invested assets	$ 70.2
Average Invested Assets Used in Reported Yield Calculation	$ 69.7
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities[12]	0.3
Average Invested Assets Used in Core Yield Calculation	$ 69.4
(Income - amounts in millions)	
Reported Net Investment Income	$ 805
Subtract:	
Bond calls and commercial mortgage loan prepayments	14
Other non-core items[13]	8
Restricted commercial mortgage loans and other invested assets related to securitization entities[12]	1
Core Net Investment Income	$ 782
Reported Yield	4.62%
Core Yield	4.51%

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

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

Exhibit 99.2

Third Quarter Financial Supplement

September 30, 2016

Genworth

GENWORTH FINANCIAL, INC.
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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.

GENWORTH FINANCIAL, INC.
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Dear Investor,

During the third quarter of 2016, the company completed a review of its long-term care insurance claim reserves. The company made changes to its assumptions and methodologies impacting claim terminations, benefit utilization and incurred but not reported reserves. As a result of these changes, long-term care insurance claim reserves were increased $435 million pre-tax, or $283 million after-tax.

The company also recorded a non-cash charge of $265 million related to deferred tax assets that are not expected to be utilized before their expiration in light of the company's latest financial projections, including the impact to current and future earnings associated with higher expected claim costs in its long-term care insurance business and sustained low interest rates.

Thank you for your continued interest in Genworth Financial.

Regards,

David Rosenbaum
Investor Relations
InvestorInfo@genworth.com

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
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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 the 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 third, second and first quarters of 2016, the company recorded a pre-tax expense of $2 million, $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.

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

Balance Sheet Data	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$ 9,669	$10,045	$ 9,870	$ 9,814	$ 10,101
Total accumulated other comprehensive income	5,202	5,088	4,185	3,010	3,478
Total Genworth Financial, Inc.'s stockholders' equity	$ 14,871	$15,133	$ 14,055	$ 12,824	$ 13,579
Book value per common share	$ 29.84	$ 30.37	$ 28.19	$ 25.76	$ 27.29
Book value per common share, excluding accumulated other comprehensive income	$ 19.40	$ 20.16	$ 19.80	$ 19.71	$ 20.30
Common shares outstanding as of the balance sheet date	498.4	498.3	498.5	497.8	497.5

	Twelve months ended				
Twelve Month Rolling Average ROE	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
GAAP Basis ROE	-4.5%	-3.5%	-7.0%	-6.0%	-10.3%
Operating ROE(1)	-2.6%	2.1%	2.0%	2.5%	-0.7%

	Three months ended				
Quarterly Average ROE	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
GAAP Basis ROE	-15.4%	6.9%	2.2%	-11.7%	-11.1%
Operating ROE(1)	-16.4%	4.9%	4.2%	-3.3%	2.5%

Basic and Diluted Shares	Three months ended September 30, 2016	Nine months ended September 30, 2016
Weighted-average common shares used in basic earnings per common share calculations	498.3	498.3
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	—	—
Weighted-average common shares used in diluted earnings per common share calculations(2)	498.3	498.3

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

(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 for the three and nine months ended September 30, 2016, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share for the three and nine months ended September 30, 2016, as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 2.2 million and 1.8 million, respectively, would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations for the three and nine months ended September 30, 2016, dilutive potential weighted-average common shares outstanding would have been 500.5 million and 500.1 million, respectively.

Consolidated Quarterly Results

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$1,108	$1,127	$ 794	$3,029	$1,157	$1,145	$1,134	$1,143	$4,579
Net investment income	805	779	789	2,373	781	783	793	781	3,138
Net investment gains (losses)	20	30	(19)	31	(16)	(51)	8	(16)	(75)
Policy fees and other income	217	300	221	738	234	223	222	227	906
Total revenues	2,150	2,236	1,785	6,171	2,156	2,100	2,157	2,135	8,548
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,662	1,193	860	3,715	1,435	1,290	1,232	1,192	5,149
Interest credited	173	173	177	523	180	179	181	180	720
Acquisition and operating expenses, net of deferrals	269	327	394	990	433	314	295	267	1,309
Amortization of deferred acquisition costs and intangibles	94	112	99	305	207	563	101	95	966
Interest expense	77	80	105	262	104	105	103	107	419
Total benefits and expenses	2,275	1,885	1,635	5,795	2,359	2,451	1,912	1,841	8,563
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(125)	351	150	376	(203)	(351)	245	294	(15)
Provision (benefit) for income taxes	222	110	23	355	(36)	(134)	70	91	(9)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(347)	241	127	21	(167)	(217)	175	203	(6)
Income (loss) from discontinued operations, net of taxes(1)	15	(21)	(19)	(25)	(73)	(21)	(314)	1	(407)
NET INCOME (LOSS)	(332)	220	108	(4)	(240)	(238)	(139)	204	(413)
Less: net income attributable to noncontrolling interests	48	48	55	151	52	46	54	50	202
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ (380)	$ 172	$ 53	$ (155)	$ (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	$ (0.79)	$ 0.39	$ 0.14	$ (0.26)	$ (0.44)	$ (0.53)	$ 0.24	$ 0.31	$ (0.42)
Diluted	$ (0.79)	$ 0.39	$ 0.14	$ (0.26)	$ (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	$ (0.76)	$ 0.35	$ 0.11	$ (0.31)	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Diluted	$ (0.76)	$ 0.34	$ 0.11	$ (0.31)	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Weighted-average common shares outstanding									
Basic	498.3	498.5	498.0	498.3	497.6	497.4	497.4	497.0	497.4
Diluted(2)	498.3	500.4	499.4	498.3	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 third, second and first quarters of 2016, the company recorded an additional after-tax gain (loss) of approximately $15 million, $(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 2.2 million, 1.4 million and 1.3 million, respectively, for the three months ended September 30, 2016, December 31, 2015 and September 30, 2015 and 1.8 million and 1.6 million, respectively, for the nine months ended September 30, 2016 and 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 500.5 million, 499.0 million and 498.7 million, respectively, for the three months ended September 30, 2016, December 31, 2015 and September 30, 2015 and 500.1 million and 499.0 million, respectively, for the nine months ended September 30, 2016 and the twelve months ended December 31, 2015.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
NET OPERATING INCOME (LOSS):									
U.S. Mortgage Insurance segment	$ 67	$ 61	$ 61	$ 189	$ 41	$ 37	$ 49	$ 52	$ 179
Canada Mortgage Insurance segment	36	38	33	107	37	38	37	40	152
Australia Mortgage Insurance segment	14	15	19	48	22	21	29	30	102
U.S. Life Insurance segment:									
Long-Term Care Insurance	(270)	37	34	(199)	19	(10)	10	10	29
Life Insurance	48	31	31	110	(173)	31	22	40	(80)
Fixed Annuities	15	(13)	26	28	19	19	25	31	94
Total U.S. Life Insurance segment	(207)	55	91	(61)	(135)	40	57	81	43
Runoff segment	12	6	4	22	11	(4)	9	11	27
Corporate and Other	(327)	(52)	(105)	(484)	(58)	(68)	(62)	(60)	(248)
NET OPERATING INCOME (LOSS)	(405)	123	103	(179)	(82)	64	119	154	255
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):									
Net investment gains (losses), net(1)	18	39	(19)	38	(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	(2)	(5)	(15)	(22)	(5)	—	(3)	—	(8)
Fees associated with bond consent solicitation	—	—	(18)	(18)	—	—	—	—	—
Taxes on adjustments	(6)	(38)	53	9	9	163	—	—	172
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL INC.'S COMMON STOCKHOLDERS	(395)	193	72	(130)	(219)	(263)	121	153	(208)
Add: income from continuing operations attributable to noncontrolling interests	48	48	55	151	52	46	54	50	202
INCOME (LOSS) FROM CONTINUING OPERATIONS	(347)	241	127	21	(167)	(217)	175	203	(6)
Income (loss) from discontinued operations, net of taxes	15	(21)	(19)	(25)	(73)	(21)	(314)	1	(407)
NET INCOME (LOSS)	(332)	220	108	(4)	(240)	(238)	(139)	204	(413)
Less: net income attributable to noncontrolling interests	48	48	55	151	52	46	54	50	202
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ (380)	$ 172	$ 53	$ (155)	$ (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	$ (0.76)	$ 0.35	$ 0.11	$ (0.31)	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Diluted	$ (0.76)	$ 0.34	$ 0.11	$ (0.31)	$ (0.59)	$ (0.57)	$ (0.39)	$ 0.31	$ (1.24)
Net operating income (loss) per common share									
Basic	$ (0.81)	$ 0.25	$ 0.21	$ (0.36)	$ (0.17)	$ 0.13	$ 0.24	$ 0.31	$ 0.51
Diluted	$ (0.81)	$ 0.25	$ 0.21	$ (0.36)	$ (0.17)	$ 0.13	$ 0.24	$ 0.31	$ 0.51
Weighted-average common shares outstanding									
Basic	498.3	498.5	498.0	498.3	497.6	497.4	497.4	497.0	497.4
Diluted(3)	498.3	500.4	499.4	498.3	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 2.2 million, 1.4 million and 1.3 million, respectively, for the three months ended September 30, 2016, December 31, 2015 and September 30, 2015 and 1.8 million and 1.6 million, respectively, for the nine months ended September 30, 2016 and 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 500.5 million, 499.0 million and 498.7 million, respectively, for the three months ended September 30, 2016, December 31, 2015 and September 30, 2015 and 500.1 million and 499.0 million, respectively, for the nine months ended September 30, 2016 and 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
THIRD QUARTER 2016

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 63,780	$ 62,828	$ 60,290	$ 58,197	$ 60,646
Equity securities available-for-sale, at fair value	590	481	431	310	273
Commercial mortgage loans	6,017	6,121	6,179	6,170	6,133
Restricted commercial mortgage loans related to securitization entities	134	141	155	161	175
Policy loans	1,751	1,754	1,565	1,568	1,567
Other invested assets	2,676	2,510	2,923	2,309	2,764
Restricted other invested assets related to securitization entities	312	312	422	413	412
Total investments	75,260	74,147	71,965	69,128	71,970
Cash and cash equivalents	3,078	3,457	4,043	5,965	3,635
Accrued investment income	677	601	720	653	682
Deferred acquisition costs	3,982	4,046	4,235	4,398	4,441
Intangible assets and goodwill	258	267	291	357	297
Reinsurance recoverable	17,542	17,564	17,587	17,245	17,255
Other assets	570	640	577	520	523
Deferred tax asset	—	—	—	155	—
Separate account assets	7,485	7,484	7,624	7,883	7,893
Assets held for sale(1)	—	—	131	127	1,484
Total assets	$ 108,852	$108,206	$107,173	$ 106,431	$ 108,180

(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
THIRD QUARTER 2016

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
LIABILITIES AND EQUITY					
Liabilities:					
Future policy benefits	$ 37,405	$ 37,154	$ 36,776	$ 36,475	$ 36,472
Policyholder account balances	25,867	26,182	26,354	26,209	26,000
Liability for policy and contract claims	8,869	8,289	8,177	8,095	8,009
Unearned premiums	3,464	3,412	3,378	3,308	3,281
Other liabilities	3,280	3,197	3,596	3,004	3,225
Borrowings related to securitization entities	78	85	173	179	188
Non-recourse funding obligations	310	310	310	1,920	1,937
Long-term borrowings	4,194	4,191	4,232	4,570	4,573
Deferred tax liability	1,151	893	449	24	200
Separate account liabilities	7,485	7,484	7,624	7,883	7,893
Liabilities held for sale (1)	—	—	131	127	986
Total liabilities	92,103	91,197	91,200	91,794	92,764
Equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	11,959	11,955	11,952	11,949	11,944
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains (losses) on securities not other-than-temporarily impaired	2,836	2,770	2,043	1,236	1,709
Net unrealized gains (losses) on other-than-temporarily impaired securities	24	19	14	18	22
Net unrealized investment gains (losses)	2,860	2,789	2,057	1,254	1,731
Derivatives qualifying as hedges	2,493	2,439	2,302	2,045	2,130
Foreign currency translation and other adjustments	(151)	(140)	(174)	(289)	(383)
Total accumulated other comprehensive income	5,202	5,088	4,185	3,010	3,478
Retained earnings	409	789	617	564	856
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	14,871	15,133	14,055	12,824	13,579
Noncontrolling interests	1,878	1,876	1,918	1,813	1,837
Total equity	16,749	17,009	15,973	14,637	15,416
Total liabilities and equity	$ 108,852	$108,206	$ 107,173	$ 106,431	$ 108,180

(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).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

Consolidated Balance Sheet by Segment
(amounts in millions)

	September 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	$ 2,582	$ 4,796	$ 2,731	$ 64,157	$ 3,003	$ 1,746	$ 79,015
Deferred acquisition costs and intangible assets	43	140	50	3,746	253	8	4,240
Reinsurance recoverable	2	—	—	16,736	804	—	17,542
Other assets	40	47	13	377	(42)	135	570
Separate account assets	—	—	—	—	7,485	—	7,485
Total assets	$ 2,667	$ 4,983	$ 2,794	$ 85,016	$11,503	$ 1,889	$108,852
LIABILITIES AND EQUITY							
Liabilities:							
Future policy benefits	$ —	$ —	$ —	$ 37,402	$ 3	$ —	$ 37,405
Policyholder account balances	—	—	—	22,436	3,431	—	25,867
Liability for policy and contract claims	658	112	215	7,861	16	7	8,869
Unearned premiums	329	1,628	922	579	6	—	3,464
Non-recourse funding obligations	—	—	—	310	—	—	310
Deferred tax and other liabilities	(409)	140	114	3,531	(65)	1,120	4,431
Borrowings and capital securities	—	330	150	—	11	3,781	4,272
Separate account liabilities	—	—	—	—	7,485	—	7,485
Total liabilities	578	2,210	1,401	72,119	10,887	4,908	92,103
Equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	2,049	1,716	544	7,713	612	(2,965)	9,669
Allocated accumulated other comprehensive income (loss)	40	(115)	143	5,184	4	(54)	5,202
Total Genworth Financial, Inc.'s stockholders' equity	2,089	1,601	687	12,897	616	(3,019)	14,871
Noncontrolling interests	—	1,172	706	—	—	—	1,878
Total equity	2,089	2,773	1,393	12,897	616	(3,019)	16,749
Total liabilities and equity	$ 2,667	$ 4,983	$ 2,794	$ 85,016	$11,503	$ 1,889	$108,852

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD 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
THIRD 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	Corporate and Other	Total
Unamortized balance as of June 30, 2016	$ 25	$ 120	$ 34	$ 4,057	$ 255	$ —	$4,491
Costs deferred	5	13	2	12	1	—	33
Amortization, net of interest accretion	(3)	(9)	(3)	(58)	(7)	—	(80)
Impact of foreign currency translation	—	(1)	1	—	—	—	—
Unamortized balance as of September 30, 2016	27	123	34	4,011	249	—	4,444
Effect of accumulated net unrealized investment (gains) losses	—	—	—	(453)	(9)	—	(462)
Balance as of September 30, 2016	$ 27	$ 123	$ 34	$ 3,558	$ 240	$ —	$3,982

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

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 169	$ 160	$ 160	$ 489	$ 153	$ 146	$ 153	$ 150	$ 602
Net investment income	16	15	15	46	14	12	13	19	58
Net investment gains (losses)	—	—	(1)	(1)	—	1	—	—	1
Policy fees and other income	1	1	1	3	1	2	—	1	4
Total revenues	186	176	175	537	168	161	166	170	665
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	36	38	38	112	59	63	50	50	222
Acquisition and operating expenses, net of deferrals	45	41	39	125	42	38	38	37	155
Amortization of deferred acquisition costs and intangibles	3	2	3	8	3	3	2	2	10
Total benefits and expenses	84	81	80	245	104	104	90	89	387
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	102	95	95	292	64	57	76	81	278
Provision for income taxes	36	34	34	104	23	20	27	29	99
INCOME FROM CONTINUING OPERATIONS	66	61	61	188	41	37	49	52	179
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	—	—	1	1	—	(1)	—	—	(1)
Expenses related to restructuring	1	—	—	1	—	—	—	—	—
Taxes on adjustments	—	—	(1)	(1)	—	1	—	—	1
NET OPERATING INCOME	$ 67	$ 61	$ 61	$ 189	$ 41	$ 37	$ 49	$ 52	$ 179
SALES:									
New Insurance Written (NIW)									
Flow	$12,800	$11,400	$7,400	$31,600	$7,800	$9,300	$8,200	$6,300	$31,600
Bulk	—	—	—	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$12,800	$11,400	$7,400	$31,600	$7,800	$9,300	$8,200	$6,300	$31,600

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016						2015							
	3Q		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)	Flow NIW	Premium Rate (bps)
Product														
Monthly(1)	$10,000	54	$ 8,400	55	$5,400	59	$5,900	60	$7,000	60	$6,500	60	$4,400	60
Single	2,800	167	3,000	161	2,000	164	1,900	168	2,300	171	1,700	172	1,900	160
Total Flow	$12,800		$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	Flow NIW	% of Flow NIW
FICO Scores														
Over 735	$ 8,100	63%	$ 7,100	62%	$4,400	60%	$4,600	59%	$5,500	59%	$5,000	61%	$3,700	59%
680-735	3,800	30	3,400	30	2,400	32	2,500	32	3,000	32	2,500	30	2,100	33
660-679(2)	500	4	500	4	300	4	400	5	500	6	400	5	300	5
620-659	400	3	400	4	300	4	300	4	300	3	300	4	200	3
<620	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total Flow	$12,800	100%	$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	$ 1,000	8%	$ 700	6%	$ 400	5%	$ 400	5%	$ 500	5%	$ 400	5%	$ 300	5%
90.01% to 95.00%	6,100	48	5,900	52	3,700	50	4,000	51	4,900	53	4,200	51	3,100	49
85.01% to 90.00%	4,000	31	3,400	30	2,400	33	2,500	32	3,000	32	2,600	32	2,000	32
85.00% and below	1,700	13	1,400	12	900	12	900	12	900	10	1,000	12	900	14
Total Flow	$12,800	100%	$11,400	100%	$7,400	100%	$7,800	100%	$9,300	100%	$8,200	100%	$6,300	100%
Origination														
Purchase	$10,500	82%	$ 9,400	82%	$6,000	81%	$6,500	83%	$8,100	87%	$6,500	79%	$4,300	68%
Refinance	2,300	18	2,000	18	1,400	19	1,300	17	1,200	13	1,700	21	2,000	32
Total Flow	$12,800	100%	$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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 193	$ 190	$ 176	$ 559	$ 171	$ 171	$ 170	$ 170	$ 682
New Risk Written									
Flow	$ 3,188	$ 2,865	$ 1,845	$7,898	$ 1,964	$ 2,364	$ 2,040	$ 1,557	$7,925
Bulk	—	—	—	—	—	—	—	—	—
Total Primary	3,188	2,865	1,845	7,898	1,964	2,364	2,040	1,557	7,925
Pool	—	—	—	—	—	—	—	—	—
Total New Risk Written	$ 3,188	$ 2,865	$ 1,845	$7,898	$ 1,964	$ 2,364	$ 2,040	$ 1,557	$7,925
Primary Insurance In-Force(1)	$133,700	$128,400	$124,100		$122,400	$120,400	$117,100	$115,200	
Risk In-Force									
Flow(2)	$ 32,067	$ 30,760	$ 29,620		$ 29,142	$ 28,563	$ 27,623	$ 27,025	
Bulk(3)	290	314	318		326	349	360	387	
Total Primary	32,357	31,074	29,938		29,468	28,912	27,983	27,412	
Pool	104	111	116		120	129	137	142	
Total Risk In-Force	$ 32,461	$ 31,185	$ 30,054		$ 29,588	$ 29,041	$ 28,120	$ 27,554	
Primary Risk In-Force That Is GSE Conforming	96%	96%	96%		96%	97%	97%	97%	
Expense Ratio (Net Earned Premiums)(4)	28%	27%	26%	27%	29%	28%	26%	26%	27%
Expense Ratio (Net Premiums Written)(5)	24%	23%	24%	24%	26%	24%	23%	23%	24%
Flow Persistency	77%	77%	82%		81%	80%	79%	81%	
Risk To Capital Ratio(6)	15.0:1	15.0:1	15.3:1		16.3:1	14.3:1	13.7:1	14.1:1	
PMIERs Sufficiency Ratio(7)	117%	115%	113%		109%	NA	NA	NA	
Average Primary Loan Size (in thousands)	$ 195	$ 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) Flow risk in-force represents current loan balances as provided by servicers, lenders and investors and conform to the presentation under the Private Mortgage Insurer Eligibility Requirements (PMIERs).
(3) As of September 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 September 30, 2016, June 30, 2016, March 31, 2016 and December 31, 2015, the PMIERs sufficiency ratios were in excess of $400 million, $350 million, $300 million and $200 million, respectively, of available assets above the PMIERs requirements.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims									
Flow									
Direct(1)	$ 80	$ 94	$ 112	$ 286	$ 158	$ 98	$ 131	$ 130	$ 517
Assumed(2)	1	1	2	4	1	3	4	5	13
Ceded	—	(1)	(3)	(4)	(1)	—	(1)	(16)	(18)
Loss adjustment expenses	2	3	3	8	3	3	3	4	13
Total Flow	83	97	114	294	161	104	137	123	525
Bulk	1	1	2	4	1	1	2	2	6
Total Primary	84	98	116	298	162	105	139	125	531
Pool	—	1	—	1	1	—	1	1	3
Total Paid Claims	$ 84	$ 99	$ 116	$ 299	$ 163	$ 105	$ 140	$ 126	$ 534
Average Paid Claim (in thousands)(3)	$53.6	$50.8	$51.9		$63.6	$54.0	$ 50.8	$ 46.5	
Average Reserve Per Delinquency (in thousands)									
Flow	$25.9	$27.8	$28.3		$27.2	$29.4	$ 30.6	$ 31.0	
Bulk loans with established reserve	18.8	21.1	21.2		19.9	20.0	21.5	21.2	
Reserves:									
Flow direct case	$ 599	$ 640	$ 698		$ 775	$ 870	$ 909	$ 992	
Bulk direct case	14	14	15		17	17	18	20	
Assumed(2)	6	6	7		8	9	12	15	
All other(4)	39	47	48		49	57	57	60	
Total Reserves	$ 658	$ 707	$ 768		$ 849	$ 953	$ 996	$1,087	
Beginning Reserves	$ 707	$ 768	$ 849	$ 849	$ 953	$ 996	$1,087	$1,180	$1,180
Paid claims(1)	(84)	(99)	(119)	(302)	(164)	(105)	(141)	(142)	(552)
Increase in reserves	35	38	38	111	60	62	50	49	221
Ending Reserves	$ 658	$ 707	$ 768	$ 658	$ 849	$ 953	$ 996	$1,087	$ 849
Beginning Reinsurance Recoverable(5)	$ 2	$ 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	$ 2	$ 5	$ 6	$ 6	$ 7	$ 5
Loss Ratio(6)	21%	24%	24%	23%	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 included 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 reflected 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016 3Q	2016 2Q	2016 1Q	2016 Total	2015 4Q	2015 3Q	2015 2Q	2015 1Q	2015 Total
Number of Primary Delinquencies									
Flow	24,720	24,753	26,491		30,416	31,678	31,876	34,220	
Bulk loans with an established reserve	778	732	776		889	917	908	984	
Bulk loans with no reserve (1)	305	313	335		358	394	415	461	
Total Number of Primary Delinquencies	25,803	25,798	27,602		31,663	32,989	33,199	35,665	
Beginning Number of Primary Delinquencies	25,798	27,602	31,663	31,663	32,989	33,199	35,665	39,786	39,786
New delinquencies	9,609	8,265	8,761	26,635	10,043	10,192	9,061	9,554	38,850
Delinquency cures	(8,043)	(8,137)	(10,602)	(26,782)	(8,835)	(8,484)	(8,800)	(10,988)	(37,107)
Paid claims	(1,561)	(1,932)	(2,220)	(5,713)	(2,534)	(1,918)	(2,727)	(2,687)	(9,866)
Ending Number of Primary Delinquencies	25,803	25,798	27,602	25,803	31,663	32,989	33,199	35,665	31,663
Composition of Cures									
Reported delinquent and cured-intraquarter	1,798	1,597	2,503		1,740	1,805	1,658	2,271	
Number of missed payments delinquent prior to cure:									
3 payments or less	4,276	4,335	5,775		5,005	4,630	4,260	6,112	
4 - 11 payments	1,413	1,577	1,443		1,330	1,487	2,250	1,912	
12 payments or more	556	628	881		760	562	632	693	
Total	8,043	8,137	10,602		8,835	8,484	8,800	10,988	
Primary Delinquencies by Missed Payment Status									
3 payments or less	9,405	8,529	8,395		10,487	10,226	9,432	9,271	
4 - 11 payments	6,212	6,323	7,254		7,577	7,376	7,824	9,086	
12 payments or more	10,186	10,946	11,953		13,599	15,387	15,943	17,308	
Primary Delinquencies	25,803	25,798	27,602		31,663	32,989	33,199	35,665	

Flow Delinquencies and Percentage Reserved by Payment Status	September 30, 2016 Delinquencies	Direct Case Reserves(2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	9,048	$ 45	$ 371	12%
4 - 11 payments in default	6,053	144	252	57%
12 payments or more in default	9,619	410	466	88%
Total	24,720	$ 599	$ 1,089	55%

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
THIRD QUARTER 2016

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2016			2015			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Primary Loans							
Primary loans in-force	686,789	668,951	655,300	651,668	647,126	636,640	631,591
Primary delinquent loans	25,803	25,798	27,602	31,663	32,989	33,199	35,665
Primary delinquency rate	3.76%	3.86%	4.21%	4.86%	5.10%	5.21%	5.65%
Flow loans in-force	665,821	647,100	632,010	627,349	620,430	608,615	601,472
Flow delinquent loans	24,720	24,753	26,491	30,416	31,678	31,876	34,220
Flow delinquency rate	3.71%	3.83%	4.19%	4.85%	5.11%	5.24%	5.69%
Bulk loans in-force	20,968	21,851	23,290	24,319	26,696	28,025	30,119
Bulk delinquent loans	1,083	1,045	1,111	1,247	1,311	1,323	1,445
Bulk delinquency rate	5.17%	4.78%	4.77%	5.13%	4.91%	4.72%	4.80%
A minus and sub-prime loans in-force	24,281	25,552	26,995	28,332	29,745	31,051	33,805
A minus and sub-prime delinquent loans	5,306	5,220	5,546	6,448	6,642	6,530	7,019
A minus and sub-prime delinquency rate	21.85%	20.43%	20.54%	22.76%	22.33%	21.03%	20.76%
Pool Loans							
Pool loans in-force	5,896	6,196	6,406	6,620	7,284	7,709	7,979
Pool delinquent loans	343	356	369	386	426	447	468
Pool delinquency rate	5.82%	5.75%	5.76%	5.83%	5.85%	5.80%	5.87%
Primary Risk In-Force by Credit Quality							
Over 735	55%	54%	53%	53%	52%	52%	52%
680-735	31%	32%	32%	31%	31%	31%	31%
660-679[1]	6%	6%	6%	7%	7%	7%	7%
620-659	6%	6%	7%	7%	7%	7%	7%
< 620	2%	2%	2%	2%	3%	3%	3%

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

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	September 30, 2016						
Policy Year	Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Deliquency Rate
2004 and prior	6.02%	11.6%	$ 3,205	2.4%	$ 627	1.9%	13.75%
2005	5.63%	11.2	2,887	2.2	697	2.2	12.97%
2006	5.79%	17.0	4,992	3.7	1,177	3.6	12.76%
2007	5.71%	35.3	12,757	9.5	3,001	9.3	11.61%
2008	5.26%	16.5	10,891	8.2	2,555	7.9	6.40%
2009	4.95%	0.8	1,350	1.0	290	0.9	2.44%
2010	4.68%	0.7	1,755	1.3	401	1.2	1.74%
2011	4.53%	0.7	2,430	1.8	580	1.8	1.60%
2012	3.84%	0.8	6,432	4.8	1,567	4.8	0.78%
2013	4.03%	1.4	11,409	8.5	2,795	8.6	0.74%
2014	4.41%	2.3	16,562	12.4	4,063	12.6	0.86%
2015	4.10%	1.5	28,053	21.0	6,911	21.4	0.43%
2016	3.91%	0.2	31,007	23.2	7,693	23.8	0.07%
Total	4.59%	100.0%	$ 133,730	100.0%	$ 32,357	100.0%	3.76%

	September 30, 2016		June 30, 2016		September 30, 2015	
	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force(3)	Primary Delinquency Rate
Lender concentration (by original applicant)	$ 32,357	3.76%	$ 31,074	3.86%	$ 28,912	5.10%
Top 10 lenders	10,538	4.63%	10,533	4.71%	11,156	6.68%
Top 20 lenders	13,696	4.56%	13,532	4.67%	13,539	5.91%
Loan-to-value ratio						
95.01% and above	$ 5,685	6.92%	$ 5,682	6.80%	$ 6,002	8.15%
90.01% to 95.00%	16,168	2.55%	15,247	2.62%	13,270	3.66%
80.01% to 90.00%	10,235	3.41%	9,858	3.60%	9,326	4.85%
80.00% and below	269	3.19%	287	3.19%	314	3.44%
Total	$ 32,357	3.76%	$ 31,074	3.86%	$ 28,912	5.10%
Loan grade						
Prime	$ 31,503	3.09%	$ 30,175	3.20%	$ 27,866	4.27%
A minus and sub-prime	854	21.85%	899	20.43%	1,046	22.33%
Total	$ 32,357	3.76%	$ 31,074	3.86%	$ 28,912	5.10%

(1) Average Annual Mortgage Interest Rate.
(2) Total reserves were $658 million as of September 30, 2016.
(3) Beginning in the second quarter of 2016, all flow risk in-force metrics are based upon more current loan balances as provided by servicers, lenders and investors and conform to the presentation under PMIERs. Previously, certain flow risk in-force metrics were based on original loan balances when current loan balances were not available. The prior period has been re-presented to reflect these modified metrics.

Canada Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 124	$ 122	$ 111	$ 357	$ 115	$ 116	$ 116	$ 119	$ 466
Net investment income	33	32	29	94	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	156	147	160	463	135	124	169	136	564
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	30	25	26	81	26	24	21	25	96
Acquisition and operating expenses, net of deferrals	21	19	18	58	16	16	22	12	66
Amortization of deferred acquisition costs and intangibles	10	10	9	29	9	9	9	9	36
Interest expense	5	4	4	13	4	5	4	5	18
Total benefits and expenses	66	58	57	181	55	54	56	51	216
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	90	89	103	282	80	70	113	85	348
Provision for income taxes	24	23	29	76	20	17	31	22	90
INCOME FROM CONTINUING OPERATIONS	66	66	74	206	60	53	82	63	258
Less: income from continuing operations attributable to noncontrolling interests	30	30	34	94	27	24	38	29	118
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	36	36	40	112	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)	$ 36	$ 38	$ 33	$ 107	$ 37	$ 38	$ 37	$ 40	$ 152
SALES:									
New Insurance Written (NIW)									
Flow	$ 5,300	$ 4,400	$ 2,500	$ 12,200	$ 4,700	$ 6,600	$ 5,400	$ 3,300	$ 20,000
Bulk	5,100	19,700	3,200	28,000	7,300	4,800	3,300	5,000	20,400
Total Canada NIW(3)	$10,400	$24,100	$5,700	$40,200	$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 $36 million and $115 million for the three and nine months ended September 30, 2016, respectively.

(3) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $10,600 million and $42,500 million for the three and nine months ended September 30, 2016, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 172	$ 191	$ 84	$ 447	$ 162	$ 204	$ 166	$ 109	$641
Loss Ratio(1)	24%	20%	24%	23%	23%	21%	17%	22%	21%
Expense Ratio (Net Earned Premiums)(2)	24%	24%	24%	24%	22%	22%	27%	18%	22%
Expense Ratio (Net Premiums Written)(3)	18%	15%	32%	19%	15%	12%	19%	20%	16%
Primary Insurance In-Force(4)	$347,300	$341,600	$317,400		$292,600	$292,000	$300,900	$288,800	
Primary Risk In-Force(5)									
Flow	$ 82,300	$ 81,400	$ 79,900		$ 74,300	$ 75,500	$ 78,500	$ 75,700	
Bulk	39,200	38,100	31,200		28,100	26,700	26,800	25,400	
Total	$121,500	$119,500	$111,100		$102,400	$102,200	$105,300	$101,100	

	September 30, 2016			June 30, 2016		
Risk In-Force by Loan-To-Value Ratio(6)	Primary	Flow	Bulk	Primary	Flow	Bulk
95.01% and above	$ 39,938	$ 39,938	$ —	$ 39,332	$ 39,332	$ —
90.01% to 95.00%	24,616	24,616	—	24,401	24,401	—
80.01% to 90.00%	14,787	14,784	3	14,756	14,753	3
80.00% and below	42,198	2,973	39,225	41,058	2,960	38,098
Total	$121,539	$ 82,311	$ 39,228	$119,547	$ 81,446	$ 38,101

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 $170.0 billion, $152.0 billion, $139.0 billion, $138.0 billion, $142.0 billion and $137.0 billion as of June 30, 2016, 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
THIRD QUARTER 2016

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

Primary Insurance	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
Insured loans in-force(1),(2)	2,006,484	1,968,171	1,860,978	1,835,916	1,785,541
Insured delinquent loans	2,027	1,961	2,034	1,829	1,715
Insured delinquency rate(2),(3)	0.10%	0.10%	0.11%	0.10%	0.10%
Flow loans in-force(1)	1,379,020	1,358,927	1,341,636	1,331,773	1,313,034
Flow delinquent loans	1,715	1,669	1,711	1,550	1,449
Flow delinquency rate(3)	0.12%	0.12%	0.13%	0.12%	0.11%
Bulk loans in-force(1)	627,464	609,244	519,342	504,143	472,507
Bulk delinquent loans	312	292	323	279	266
Bulk delinquency rate(3)	0.05%	0.05%	0.06%	0.06%	0.06%

Loss Metrics	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
Beginning Reserves	$ 104	$ 102	$ 87	$ 83	$ 85
Paid claims(4)	(20)	(21)	(18)	(18)	(20)
Increase in reserves	29	23	26	25	23
Impact of changes in foreign exchange rates	(1)	—	7	(3)	(5)
Ending Reserves	$ 112	$ 104	$ 102	$ 87	$ 83

	September 30, 2016		June 30, 2016		September 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	46%	0.04%	47%	0.04%	46%	0.05%
Alberta	16	0.22%	16	0.17%	17	0.10%
British Columbia	15	0.07%	15	0.07%	14	0.10%
Quebec	13	0.15%	13	0.17%	13	0.18%
Saskatchewan	3	0.27%	3	0.25%	3	0.15%
Nova Scotia	2	0.20%	2	0.20%	2	0.20%
Manitoba	2	0.08%	2	0.09%	2	0.08%
New Brunswick	1	0.15%	1	0.18%	1	0.19%
All Other	2	0.14%	1	0.12%	2	0.11%
Total	100%	0.10%	100%	0.10%	100%	0.10%
By Policy Year						
2007 and prior	30%	0.04%	31%	0.04%	37%	0.04%
2008	4	0.16%	6	0.19%	6	0.17%
2009	4	0.16%	4	0.17%	4	0.15%
2010	6	0.19%	6	0.20%	7	0.21%
2011	6	0.27%	6	0.26%	7	0.25%
2012	7	0.21%	8	0.21%	9	0.21%
2013	8	0.19%	8	0.18%	9	0.13%
2014	9	0.17%	9	0.15%	11	0.06%
2015	13	0.06%	13	0.03%	10	— %
2016	13	0.01%	9	— %	—	— %
Total	100%	0.10%	100%	0.10%	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 968,000 as of June 30, 2016, 883,000 as of March 31, 2016, 870,000 as of December 31, 2015, 836,000 as of September 30, 2015 and 828,000 as of June 30, 2015. This is based on the extrapolation of the amounts reported by lenders to the entire insured population. The corresponding insured delinquency rate was 0.20% as of June 30, 2016, 0.23% as of March 31, 2016, 0.21% as of December 31, 2015 and September 30, 2015 and 0.20% as of June 30, 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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims(1)									
Flow	$ 26	$ 25	$ 24	$ 75	$ 23	$ 25	$ 25	$ 25	$ 98
Bulk	1	2	1	4	1	1	1	2	5
Total Paid Claims	$ 27	$ 27	$ 25	$ 79	$ 24	$ 26	$ 26	$ 27	$103
Average Paid Claim (in thousands)	$62.0	$62.5	$67.8		$63.7	$66.2	$58.7	$67.9	
Average Reserve Per Delinquency (in thousands)	$72.8	$69.1	$65.0		$65.7	$64.2	$63.6	$60.4	
Loss Metrics									
Beginning Reserves	$ 136	$ 132	$ 120		$ 110	$ 106	$ 108	$ 106	
Paid claims(1)	(27)	(27)	(25)		(24)	(26)	(26)	(27)	
Increase in reserves	39	31	37		34	30	24	29	
Ending Reserves	$ 148	$ 136	$ 132		$ 120	$ 110	$ 106	$ 108	
Loan Amount(2)									
Over $550K	8%	8%	7%		7%	7%	6%	6%	
$400K to $550K	14	14	13		13	12	12	12	
$250K to $400K	33	34	34		33	33	33	33	
$100K to $250K	41	40	42		43	44	44	44	
$100K or Less	4	4	4		4	4	5	5	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 227	$ 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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 88	$ 86	$ 81	$ 255	$ 86	$ 92	$ 90	$ 89	$ 357
Net investment income	23	25	24	72	25	28	29	32	114
Net investment gains (losses)	4	2	—	6	2	3	—	1	6
Policy fees and other income	—	—	—	—	1	(1)	1	(4)	(3)
Total revenues	115	113	105	333	114	122	120	118	474
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	37	31	21	89	15	27	25	14	81
Acquisition and operating expenses, net of deferrals	23	25	19	67	24	27	25	22	98
Amortization of deferred acquisition costs and intangibles	4	4	3	11	4	4	5	5	18
Interest expense	2	3	3	8	3	3	2	2	10
Total benefits and expenses	66	63	46	175	46	61	57	43	207
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	49	50	59	158	68	61	63	75	267
Provision for income taxes	16	16	19	51	20	18	18	24	80
INCOME FROM CONTINUING OPERATIONS	33	34	40	107	48	43	45	51	187
Less: income from continuing operations attributable to noncontrolling interests	18	18	21	57	25	22	16	21	84
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	15	16	19	50	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)	(2)	(1)	—	(3)	(2)	(1)	—	—	(3)
(Gains) losses on early extinguishment of debt(2)	—	—	—	—	—	1	—	—	1
Taxes on adjustments	1	—	—	1	1	—	—	—	1
NET OPERATING INCOME(3)	$ 14	$ 15	$ 19	$ 48	$ 22	$ 21	$ 29	$ 30	$ 102
SALES:									
New Insurance Written (NIW)									
Flow	$4,600	$5,000	$4,400	$14,000	$4,600	$6,300	$6,500	$5,800	$23,200
Bulk	—	800	—	800	—	—	1,700	—	1,700
Total Australia NIW(4)	$4,600	$5,800	$4,400	$14,800	$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	$ (4)	$(2)	$—	$ (6)	$ (2)	$ (3)	$—	$ (1)	$ (6)
Adjustment for net investment gains (losses) attributable to noncontrolling interests	2	1	—	3	—	2	—	1	3
Net investment (gains) losses, net	$ (2)	$(1)	$—	$ (3)	$ (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 $13 million and $51 million for the three and nine months ended September 30, 2016, respectively.

(4) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $4,600 million and $15,500 million for the three and nine months ended September 30, 2016, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 57	$ 65	$ 47	$ 169	$ 55	$ 79	$ 107	$ 87	$ 328
Loss Ratio(1),(2)	42%	36%	26%	35%	17%	29%	28%	15%	23%
Expense Ratio (Net Earned Premiums)(3)	31%	33%	27%	31%	31%	34%	33%	30%	32%
Expense Ratio (Net Premiums Written)(4)	48%	44%	47%	46%	49%	40%	28%	31%	35%
Primary Insurance In-Force	$247,900	$241,100	$246,800		$233,600	$224,100	$243,800	$240,900	
Primary Risk In-Force(5)									
Flow	$ 80,400	$ 78,300	$ 80,300		$ 76,000	$ 72,900	$ 79,100	$ 78,600	
Bulk	5,900	5,700	5,700		5,500	5,500	6,200	5,700	
Total	$ 86,300	$ 84,000	$ 86,000		$ 81,500	$ 78,400	$ 85,300	$ 84,300	

	September 30, 2016			June 30, 2016		
Risk In-Force by Loan-To-Value Ratio(6)	Primary	Flow	Bulk	Primary	Flow	Bulk
95.01% and above	$ 14,933	$ 14,933	$ —	$ 14,812	$ 14,812	$ —
90.01% to 95.00%	22,670	22,664	6	21,843	21,837	6
80.01% to 90.00%	23,153	23,087	66	22,356	22,291	65
80.00% and below	25,536	19,743	5,793	25,037	19,368	5,669
Total	$ 86,292	$ 80,427	$ 5,865	$ 84,048	$ 78,308	$ 5,740

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
THIRD QUARTER 2016

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

Primary Insurance	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
Insured loans in-force	1,470,302	1,477,826	1,479,544	1,478,434	1,479,676
Insured delinquent loans	6,844	6,413	5,889	5,552	5,804
Insured delinquency rate	0.47%	0.43%	0.40%	0.38%	0.39%
Flow loans in-force	1,358,286	1,364,756	1,366,914	1,364,628	1,364,537
Flow delinquent loans	6,574	6,143	5,633	5,317	5,545
Flow delinquency rate	0.48%	0.45%	0.41%	0.39%	0.41%
Bulk loans in-force	112,016	113,070	112,630	113,806	115,139
Bulk delinquent loans	270	270	256	235	259
Bulk delinquency rate	0.24%	0.24%	0.23%	0.21%	0.22%

Loss Metrics	September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
Beginning Reserves	$ 190	$ 181	$ 165	$ 156	$ 160
Paid claims(1)	(18)	(17)	(13)	(14)	(16)
Increase in reserves	37	31	20	17	27
Impact of changes in foreign exchange rates	6	(5)	9	6	(15)
Ending Reserves	$ 215	$ 190	$ 181	$ 165	$ 156

	September 30, 2016		June 30, 2016		September 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	28%	0.32%	29%	0.30%	29%	0.30%
Queensland	23	0.67%	23	0.62%	23	0.57%
Victoria	23	0.39%	23	0.37%	23	0.35%
Western Australia	12	0.69%	11	0.61%	11	0.45%
South Australia	6	0.62%	6	0.59%	6	0.50%
Australian Capital Territory	3	0.20%	3	0.19%	3	0.15%
Tasmania	2	0.37%	2	0.36%	2	0.31%
New Zealand	2	0.10%	2	0.10%	2	0.23%
Northern Territory	1	0.33%	1	0.27%	1	0.21%
Total	100%	0.47%	100%	0.43%	100%	0.39%
By Policy Year						
2007 and prior	34%	0.31%	35%	0.31%	36%	0.31%
2008	6	1.07%	6	1.01%	7	0.93%
2009	7	0.93%	7	0.84%	8	0.75%
2010	5	0.59%	6	0.55%	6	0.44%
2011	6	0.66%	6	0.58%	6	0.46%
2012	8	0.72%	8	0.64%	9	0.51%
2013	9	0.62%	9	0.54%	10	0.37%
2014	10	0.45%	10	0.36%	11	0.16%
2015	9	0.17%	9	0.11%	7	0.01%
2016	6	0.01%	4	— %	—	— %
Total	100%	0.47%	100%	0.43%	100%	0.39%

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

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FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims(1)									
Flow	$ 24	$ 23	$ 18	$ 65	$ 22	$ 21	$ 19	$ 17	$ 79
Bulk	—	—	—	—	—	—	—	1	1
Total Paid Claims	$ 24	$ 23	$ 18	$ 65	$ 22	$ 21	$ 19	$ 18	$ 80
Average Paid Claim (in thousands)	$73.3	$79.2	$65.8		$71.0	$65.9	$66.9	$62.5	
Average Reserve Per Delinquency (in thousands)	$41.0	$39.9	$40.1		$40.7	$38.3	$35.2	$36.4	
Loss Metrics									
Beginning Reserves	$ 256	$ 236	$ 226		$ 222	$ 208	$ 196	$ 186	
Paid claims(1)	(24)	(23)	(18)		(22)	(21)	(19)	(18)	
Increase in reserves	49	43	28		26	35	31	28	
Ending Reserves	$ 281	$ 256	$ 236		$ 226	$ 222	$ 208	$ 196	
Loan Amount(2)									
Over $550K	15%	15%	15%		15%	15%	14%	13%	
$400K to $550K	20	20	20		19	19	19	19	
$250K to $400K	36	36	36		36	36	36	37	
$100K to $250K	24	24	24		25	25	25	26	
$100K or Less	5	5	5		5	5	6	5	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 220	$ 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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 725	$ 756	$ 436	$1,917	$ 797	$ 784	$ 769	$ 778	$3,128
Net investment income	695	670	684	2,049	673	680	677	671	2,701
Net investment gains (losses)	21	114	(16)	119	17	(16)	(7)	(4)	(10)
Policy fees and other income	175	180	177	532	187	177	182	180	726
Total revenues	1,616	1,720	1,281	4,617	1,674	1,625	1,621	1,625	6,545
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,556	1,089	758	3,403	1,324	1,155	1,122	1,091	4,692
Interest credited	140	143	144	427	148	148	150	150	596
Acquisition and operating expenses, net of deferrals	149	199	165	513	178	176	167	163	684
Amortization of deferred acquisition costs and intangibles	69	84	78	231	194	530	75	73	872
Interest expense	2	5	28	35	23	22	22	25	92
Total benefits and expenses	1,916	1,520	1,173	4,609	1,867	2,031	1,536	1,502	6,936
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(300)	200	108	8	(193)	(406)	85	123	(391)
Provision (benefit) for income taxes	(106)	70	39	3	(68)	(144)	31	43	(138)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(194)	130	69	5	(125)	(262)	54	80	(253)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net[(1)]	(21)	(119)	11	(129)	(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	1	3	15	19	3	—	2	—	5
Taxes on adjustments	7	42	(13)	36	7	(163)	(3)	—	(159)
NET OPERATING INCOME (LOSS)	$ (207)	$ 55	$ 91	$ (61)	$ (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	$ (21)	$(114)	$16	$(119)	$(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	$ (21)	$(119)	$11	$(129)	$(20)	$10	$ 4	$ 1	$ (5)

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 610	$ 636	$ 618	$1,864	$ 633	$ 618	$ 597	$ 589	$2,437
Net investment income	353	344	329	1,026	325	327	320	313	1,285
Net investment gains (losses)	17	139	4	160	24	4	(3)	3	28
Policy fees and other income	—	—	1	1	1	—	1	—	2
Total revenues	980	1,119	952	3,051	983	949	915	905	3,752
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,262	806	776	2,844	797	825	780	766	3,168
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	95	93	95	283	110	112	98	95	415
Amortization of deferred acquisition costs and intangibles	25	26	26	77	25	24	24	26	99
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	1,382	925	897	3,204	932	961	902	887	3,682
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(402)	194	55	(153)	51	(12)	13	18	70
Provision (benefit) for income taxes	(142)	68	20	(54)	19	(5)	5	6	25
INCOME (LOSS) FROM CONTINUING OPERATIONS	(260)	126	35	(99)	32	(7)	8	12	45
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	(17)	(139)	(4)	(160)	(24)	(4)	3	(3)	(28)
Expenses related to restructuring	1	2	3	6	2	—	1	—	3
Taxes on adjustments	6	48	—	54	9	1	(2)	1	9
NET OPERATING INCOME (LOSS)	$ (270)	$ 37	$ 34	$ (199)	$ 19	$ (10)	$ 10	$ 10	$ 29
SALES:									
Individual Long-Term Care Insurance	$ 2	$ 4	$ 5	$ 11	$ 8	$ 7	$ 8	$ 10	$ 33
Group Long-Term Care Insurance	3	2	2	7	2	1	1	1	5
Total Sales	$ 5	$ 6	$ 7	$ 18	$ 10	$ 8	$ 9	$ 11	$ 38
RATIOS:									
Loss Ratio(1)	145.5%	70.1%	67.6%	93.9%	72.9%	76.4%	72.6%	72.4%	73.6%
Gross Benefits Ratio(2)	207.0%	126.7%	125.5%	152.6%	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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums(1)	$115	$120	$(185)	$ 50	$ 160	$ 162	$169	$179	$ 670
Net investment income	128	117	133	378	125	126	127	127	505
Net investment gains (losses)	4	(1)	2	5	15	(8)	3	3	13
Policy fees and other income	171	176	173	520	183	175	178	178	714
Total revenues	418	412	123	953	483	455	477	487	1,902
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves(1)	216	231	(87)	360	446	248	266	250	1,210
Interest credited	64	65	64	193	68	66	68	66	268
Acquisition and operating expenses, net of deferrals	31	39	51	121	50	48	52	51	201
Amortization of deferred acquisition costs and intangibles	27	27	33	87	150	487	33	30	700
Interest expense	2	5	28	35	23	22	22	25	92
Total benefits and expenses	340	367	89	796	737	871	441	422	2,471
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	78	45	34	157	(254)	(416)	36	65	(569)
Provision (benefit) for income taxes	28	16	12	56	(90)	(147)	13	23	(201)
INCOME (LOSS) FROM CONTINUING OPERATIONS	50	29	22	101	(164)	(269)	23	42	(368)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	(4)	1	(2)	(5)	(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	2	—	(6)	(4)	6	(163)	1	1	(155)
NET OPERATING INCOME (LOSS)	$ 48	$ 31	$ 31	$110	$(173)	$ 31	$ 22	$ 40	$ (80)
SALES:									
Term Life	$—	$ 2	$ 5	$ 7	$ 6	$ 7	$ 9	$ 9	$ 31
Universal Life	1	1	2	4	3	2	4	4	13
Linked-Benefits	—	1	2	3	1	3	2	4	10
Total Sales	$ 1	$ 4	$ 9	$ 14	$ 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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$—	$—	$ 3	$ 3	$ 4	$ 4	$ 3	$ 10	$ 21
Net investment income	214	209	222	645	223	227	230	231	911
Net investment gains (losses)	—	(24)	(22)	(46)	(22)	(12)	(7)	(10)	(51)
Policy fees and other income	4	4	3	11	3	2	3	2	10
Total revenues	218	189	206	613	208	221	229	233	891
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves(1)	78	52	69	199	81	82	76	75	314
Interest credited	76	78	80	234	80	82	82	84	328
Acquisition and operating expenses, net of deferrals(2)	23	67	19	109	18	16	17	17	68
Amortization of deferred acquisition costs and intangibles	17	31	19	67	19	19	18	17	73
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	194	228	187	609	198	199	193	193	783
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	24	(39)	19	4	10	22	36	40	108
Provision (benfit) for income taxes	8	(14)	7	1	3	8	13	14	38
INCOME (LOSS) FROM CONTINUING OPERATIONS	16	(25)	12	3	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	(1)	(6)	(7)	(14)	(8)	(1)	(2)	(2)	(13)
NET OPERATING INCOME (LOSS)	$ 15	$ (13)	$ 26	$ 28	$ 19	$ 19	$ 25	$ 31	$ 94
SALES:									
Single Premium Deferred Annuities	$ 1	$ 8	$159	$168	$297	$248	$211	$306	$1,062
Single Premium Immediate Annuities	—	1	9	10	17	12	13	20	62
Total Sales	$ 1	$ 9	$168	$178	$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
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$—	$—	$—	$—	$—	$—	$ 1	$—	$ 1
Net investment income	37	36	35	108	35	32	40	31	138
Net investment gains (losses)	4	(13)	(8)	(17)	(30)	(25)	(8)	(6)	(69)
Policy fees and other income	43	42	42	127	45	46	49	49	189
Total revenues	84	65	69	218	50	53	82	74	259
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	2	9	15	26	8	18	11	7	44
Interest credited	33	30	33	96	32	31	31	30	124
Acquisition and operating expenses, net of deferrals	20	18	16	54	19	17	21	19	76
Amortization of deferred acquisition costs and intangibles	7	12	6	25	(3)	17	10	5	29
Interest expense	1	—	—	1	—	—	1	—	1
Total benefits and expenses	63	69	70	202	56	83	74	61	274
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	21	(4)	(1)	16	(6)	(30)	8	13	(15)
Provision (benefit) for income taxes	6	(2)	(2)	2	(3)	(12)	2	3	(10)
INCOME (LOSS) FROM CONTINUING OPERATIONS	15	(2)	1	14	(3)	(18)	6	10	(5)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net[(1)]	(4)	12	4	12	22	21	5	1	49
Taxes on adjustments	1	(4)	(1)	(4)	(8)	(7)	(2)	—	(17)
NET OPERATING INCOME (LOSS)	$ 12	$ 6	$ 4	$ 22	$ 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	$ (4)	$13	$ 8	$17	$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	$ (4)	$12	$ 4	$12	$22	$21	$ 5	$ 1	$ 49

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Corporate and Other

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 2	$ 3	$ 6	$ 11	$ 6	$ 7	$ 5	$ 7	$ 25
Net investment income	1	1	2	4	3	(1)	1	(6)	(3)
Net investment gains (losses)(2)	(9)	(65)	(14)	(88)	6	9	3	11	29
Policy fees and other income(3)	(1)	76	1	76	—	—	(10)	—	(10)
Total revenues	(7)	15	(5)	3	15	15	(1)	12	41
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1	1	2	4	3	3	3	5	14
Acquisition and operating expenses, net of deferrals(4)	11	25	137	173	154	40	22	14	230
Amortization of deferred acquisition costs and intangibles	1	—	—	1	—	—	—	1	1
Interest expense	67	68	70	205	74	75	74	75	298
Total benefits and expenses	80	94	209	383	231	118	99	95	543
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(87)	(79)	(214)	(380)	(216)	(103)	(100)	(83)	(502)
Provision (benefit) for income taxes	246	(31)	(96)	119	(28)	(33)	(39)	(30)	(130)
LOSS FROM CONTINUING OPERATIONS	(333)	(48)	(118)	(499)	(188)	(70)	(61)	(53)	(372)
ADJUSTMENTS TO LOSS FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	9	65	14	88	(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	(3)	2	(42)	(43)	(6)	10	1	4	9
NET OPERATING LOSS	$(327)	$ (52)	$(105)	$(484)	$ (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

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

Investments Summary
(amounts in millions)

	September 30, 2016		June 30, 2016		March 31, 2016		December 31, 2015		September 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	$ 35,544	45%	$ 35,003	45%	$ 33,362	44%	$ 31,969	43%	$ 33,541	44%
Private fixed maturity securities	11,669	15	11,370	15	10,867	14	10,822	15	10,908	15
Residential mortgage-backed securities[1]	4,742	6	4,981	6	5,041	7	4,998	7	5,008	7
Commercial mortgage-backed securities	3,148	4	2,940	4	2,633	4	2,475	3	2,492	3
Other asset-backed securities	3,310	4	3,279	4	3,287	4	3,253	4	3,904	5
State and political subdivisions	2,823	4	2,751	4	2,517	3	2,428	3	2,447	3
Non-investment grade fixed maturity securities	2,544	3	2,504	3	2,583	3	2,252	3	2,346	3
Equity securities:										
Common stocks and mutual funds	175	—	140	—	108	—	37	—	37	—
Preferred stocks	415	1	341	1	323	—	273	—	236	—
Commercial mortgage loans	6,017	8	6,121	8	6,179	8	6,170	8	6,133	8
Restricted commercial mortgage loans related to securitization entities	134	—	141	—	155	—	161	—	175	—
Policy loans	1,751	2	1,754	2	1,565	2	1,568	2	1,567	2
Cash, cash equivalents and short-term investments	3,420	4	3,730	5	4,217	6	6,162	8	4,003	6
Securities lending	417	1	328	—	415	1	347	—	367	—
Other invested assets: Limited partnerships	188	—	181	—	177	—	188	—	195	—
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	735	1	627	1	1,087	1	629	1	768	1
Other cash flow	6	—	7	—	7	—	8	—	8	—
Equity index options—non-qualified	61	—	57	—	36	—	30	—	15	—
Other non-qualified	529	1	578	1	537	1	445	1	534	1
Trading portfolio	384	1	441	1	471	1	447	1	458	1
Restricted other invested assets related to securitization entities	312	—	312	—	422	1	413	1	412	1
Other	14	—	18	—	19	—	18	—	51	—
Total invested assets and cash	$ 78,338	100%	$ 77,604	100%	$ 76,008	100%	$ 75,093	100%	$ 75,605	100%
Public Fixed Maturity Securities—Credit Quality:										
NRSRO[2] Designation										
AAA	$ 15,608	33%	$ 15,714	33%	$ 15,385	34%	$ 14,785	34%	$ 15,057	33%
AA	4,536	9	4,455	10	4,174	10	4,121	10	4,603	10
A	13,317	28	13,122	28	12,664	28	12,155	28	13,485	30
BBB	12,632	27	12,154	26	11,213	25	10,720	25	10,667	24
BB	1,464	3	1,440	3	1,464	3	1,200	3	1,234	3
B	145	—	149	—	141	—	63	—	50	—
CCC and lower	53	—	56	—	77	—	92	—	95	—
Total public fixed maturity securities	$ 47,755	100%	$ 47,090	100%	$ 45,118	100%	$ 43,136	100%	$ 45,191	100%
Private Fixed Maturity Securities—Credit Quality:										
NRSRO[2] Designation										
AAA	$ 1,731	11%	$ 1,683	10%	$ 1,614	10%	$ 1,531	10%	$ 1,725	11%
AA	2,071	13	2,013	13	1,923	13	1,899	13	1,966	13
A	4,937	31	4,864	31	4,725	31	4,731	31	4,737	31
BBB	6,404	40	6,319	40	6,009	40	6,003	40	6,060	39
BB	815	5	734	5	772	5	777	5	839	5
B	51	—	102	1	104	1	104	1	114	1
CCC and lower	16	—	23	—	25	—	16	—	14	—
Total private fixed maturity securities	$ 16,025	100%	$ 15,738	100%	$ 15,172	100%	$ 15,061	100%	$ 15,455	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.

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

Fixed Maturity Securities Summary
(amounts in millions)

	September 30, 2016		June 30, 2016		March 31, 2016		December 31, 2015		September 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	$ 6,703	11%	$ 6,806	11%	$ 6,524	11%	$ 6,203	11%	$ 5,913	10%
State and political subdivisions	2,824	4	2,751	4	2,517	4	2,438	4	2,448	4
Foreign government	2,227	3	2,113	3	2,080	3	2,015	3	1,935	3
U.S. corporate	27,695	44	26,984	43	25,389	43	24,401	42	25,679	43
Foreign corporate	13,008	20	12,833	21	12,629	21	12,199	21	13,027	22
Residential mortgage-backed securities	4,823	8	5,055	8	5,122	8	5,101	9	5,118	8
Commercial mortgage-backed securities	3,173	5	2,979	5	2,713	4	2,559	4	2,587	4
Other asset-backed securities	3,327	5	3,307	5	3,316	6	3,281	6	3,939	6
Total fixed maturity securities	$ 63,780	100%	$ 62,828	100%	$ 60,290	100%	$ 58,197	100%	$ 60,646	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 8,756	23%	$ 8,499	23%	$ 8,128	23%	$ 7,746	22%	$ 8,290	23%
Utilities	5,637	15	5,507	15	5,275	15	4,453	13	4,618	12
Energy	2,961	8	2,949	8	2,908	8	3,839	11	4,249	11
Consumer—non-cyclical	5,483	14	5,292	14	4,894	14	4,619	13	4,647	13
Consumer—cyclical	2,034	5	2,039	5	2,150	6	2,119	6	2,288	6
Capital goods	2,623	7	2,613	7	2,444	7	2,361	7	2,461	7
Industrial	2,006	5	1,971	5	1,980	5	1,915	6	2,130	6
Technology and communications	3,418	9	3,272	9	3,019	8	2,872	8	3,095	8
Transportation	1,868	5	1,860	5	1,750	5	1,689	5	1,695	5
Other	3,605	9	3,538	9	3,162	9	3,049	9	3,213	9
Subtotal	38,391	100%	37,540	100%	35,710	100%	34,662	100%	36,686	100%
Non-Investment Grade:										
Finance and insurance	242	11%	285	13%	306	13%	359	19%	381	19%
Utilities	73	3	74	3	78	4	83	4	67	3
Energy	713	31	679	30	693	30	348	18	400	20
Consumer—non-cyclical	217	9	217	9	226	10	229	12	230	11
Consumer—cyclical	131	6	131	6	86	4	82	4	98	5
Capital goods	152	7	153	7	216	9	193	10	204	10
Industrial	303	13	263	11	279	12	244	13	254	13
Technology and communications	355	15	335	15	320	14	309	16	293	14
Transportation	30	1	30	1	2	—	2	—	2	—
Other	96	4	110	5	102	4	89	4	91	5
Subtotal	2,312	100%	2,277	100%	2,308	100%	1,938	100%	2,020	100%
Total	$ 40,703	100%	$ 39,817	100%	$ 38,018	100%	$ 36,600	100%	$ 38,706	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 1,775	3%	$ 1,851	3%	$ 1,879	3%	$ 1,744	3%	$ 2,075	4%
Due after one year through five years	11,309	18	11,024	18	10,730	18	10,192	18	10,817	18
Due after five years through ten years	13,129	20	12,708	20	11,964	20	11,917	20	12,155	20
Due after ten years	26,244	41	25,904	41	24,566	41	23,403	40	23,955	40
Subtotal	52,457	82	51,487	82	49,139	82	47,256	81	49,002	82
Mortgage and asset-backed securities	11,323	18	11,341	18	11,151	18	10,941	19	11,644	18
Total fixed maturity securities	$ 63,780	100%	$ 62,828	100%	$ 60,290	100%	$ 58,197	100%	$ 60,646	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

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

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income									
Fixed maturity securities—taxable	$ 655	$ 634	$ 641	$1,930	$ 634	$ 647	$ 645	$ 632	$2,558
Fixed maturity securities—non-taxable	3	3	3	9	3	3	3	3	12
Commercial mortgage loans	79	77	81	237	85	84	83	85	337
Restricted commercial mortgage loans related to securitization entities	3	3	2	8	4	3	3	4	14
Equity securities	8	7	5	20	4	3	4	4	15
Other invested assets	29	33	32	94	30	22	17	33	102
Limited partnerships	5	—	6	11	2	4	20	7	33
Restricted other invested assets related to securitization entities	—	1	2	3	2	1	1	1	5
Policy loans	38	34	35	107	36	33	35	33	137
Cash, cash equivalents and short-term investments	5	6	5	16	3	3	4	3	13
Gross investment income before expenses and fees	825	798	812	2,435	803	803	815	805	3,226
Expenses and fees	(20)	(19)	(23)	(62)	(22)	(20)	(22)	(24)	(88)
Net investment income	$ 805	$ 779	$ 789	$2,373	$ 781	$ 783	$ 793	$ 781	$3,138
Annualized Yields									
Fixed maturity securities—taxable	4.6%	4.6%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
Fixed maturity securities—non-taxable	3.7%	3.6%	3.6%	3.6%	3.5%	3.5%	3.5%	3.5%	3.5%
Commercial mortgage loans	5.2%	5.0%	5.2%	5.2%	5.5%	5.5%	5.4%	5.6%	5.5%
Restricted commercial mortgage loans related to securitization entities	7.4%	8.0%	5.1%	7.2%	9.5%	6.4%	7.2%	8.2%	8.0%
Equity securities	5.8%	5.8%	5.1%	5.7%	5.1%	4.0%	5.6%	6.1%	5.2%
Other invested assets	31.6%	31.9%	29.4%	31.3%	27.4%	22.2%	24.2%	60.6%	30.7%
Limited partnerships(1)	10.9%	— %	13.2%	8.0%	4.2%	7.8%	37.0%	12.0%	15.5%
Restricted other invested assets related to securitization entities	— %	1.1%	2.0%	1.1%	2.0%	1.0%	1.0%	1.0%	1.3%
Policy loans	8.7%	8.2%	8.9%	8.6%	9.2%	8.4%	9.1%	8.8%	8.9%
Cash, cash equivalents and short-term investments	0.6%	0.6%	0.4%	0.5%	0.2%	0.3%	0.3%	0.2%	0.3%
Gross investment income before expenses and fees	4.7%	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%	-0.1%
Net investment income	4.6%	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
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Net Investment Gains (Losses), Net—Detail
(amounts in millions)

	2016				2015				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:									
Fixed maturity securities:									
U.S. corporate	$ 2	$—	$ (7)	$ (5)	$ 12	$ (3)	$—	$—	$ 9
U.S. government, agencies and government-sponsored enterprises	15	137	7	159	3	—	—	1	4
Foreign corporate	(1)	(6)	(8)	(15)	(6)	(1)	(2)	(7)	(16)
Foreign government	4	—	—	4	(2)	—	1	1	—
Tax-exempt	—	—	—	—	(1)	—	—	—	(1)
Mortgage-backed securities	(1)	—	—	(1)	—	(3)	2	—	(1)
Asset-backed securities	(5)	(10)	—	(15)	(2)	(2)	—	—	(4)
Equity securities	1	—	1	2	1	3	12	7	23
Foreign exchange	—	1	—	1	2	2	1	1	6
Total net realized gains (losses) on available-for-sale securities	15	122	(7)	130	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)
Equity securities	(2)	—	—	(2)	—	—	—	—	—
Total impairments	(2)	(22)	(11)	(35)	(15)	(9)	—	(3)	(27)
Net unrealized gains (losses) on trading securities	(4)	16	28	40	(9)	12	(16)	6	(7)
Commercial mortgage loans held-for-sale market valuation allowance	(1)	1	1	1	2	1	2	2	7
Net gains (losses) related to securitization entities	2	(61)	8	(51)	(4)	(1)	2	8	5
Derivative instruments	10	(24)	(38)	(52)	3	(53)	6	(32)	(76)
Contingent purchase price valuation change	—	(2)	—	(2)	—	2	—	—	2
Other	—	—	—	—	—	1	—	—	1
Net investment gains (losses), gross	20	30	(19)	31	(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	(2)	3	(9)	(8)	4	8	(9)	7	10
Net investment gains (losses), net	$ 18	$ 39	$ (19)	$ 38	$ (1)	$ (33)	$ 5	$ (1)	$ (30)

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2016

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended(1)	$ (447)	$ (351)	$ (716)	$ (615)	$ (1,083)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 9,900	$ 10,042	$ 10,160	$ 10,281	$ 10,564
GAAP Basis ROE (1)/(2)	-4.5%	-3.5%	-7.0%	-6.0%	-10.3%
Operating ROE					
Net operating income (loss) for the twelve months ended(1)	$ (261)	$ 208	$ 204	$ 255	$ (78)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)(2)	$ 9,900	$ 10,042	$ 10,160	$ 10,281	$ 10,564
Operating ROE (1)/(2)	-2.6%	2.1%	2.0%	2.5%	-0.7%

Quarterly Average ROE	Three months ended September 30, 2016	June 30, 2016	March 31, 2016	December 31, 2015	September 30, 2015
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended(3)	$ (380)	$ 172	$ 53	$ (292)	$ (284)
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 9,857	$ 9,958	$ 9,842	$ 9,958	$ 10,241
Annualized GAAP Quarterly Basis ROE (3)/(4)	-15.4%	6.9%	2.2%	-11.7%	-11.1%
Operating ROE					
Net operating income (loss) for the period ended(3)	$ (405)	$ 123	$ 103	$ (82)	$ 64
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)(4)	$ 9,857	$ 9,958	$ 9,842	$ 9,958	$ 10,241
Annualized Operating Quarterly Basis ROE (3)/(4)	-16.4%	4.9%	4.2%	-3.3%	2.5%

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
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Reconciliation of Core Yield

		2016				2015				
	(Assets—amounts in billions)	**3Q**	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$78.3	$77.6	$76.0	$ 78.3	$75.1	$75.6	$75.3	$77.9	$ 75.1
	Subtract:									
	Securities lending	0.4	0.3	0.4	0.4	0.3	0.4	0.3	0.3	0.3
	Unrealized gains (losses)	7.7	7.6	6.3	7.7	4.2	5.4	4.9	7.8	4.2
	Adjusted end of period invested assets and cash	$70.2	$69.7	$69.3	$ 70.2	$70.6	$69.8	$70.1	$69.8	$ 70.6
(A)	**Average Invested Assets and Cash Used in Reported Yield Calculation**	$69.7	$69.5	$70.0	$ 69.7	$70.2	$70.0	$70.0	$69.7	$ 70.0
	Subtract:									
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	0.3	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	$69.4	$69.8	$ 69.5	$70.0	$69.8	$69.8	$69.5	$ 69.8
	(Income—amounts in millions)									
(C)	**Reported—Net Investment Income**	$ 805	$ 779	$ 789	$2,373	$ 781	$ 783	$ 793	$ 781	$3,138
	Subtract:									
	Bond calls and commercial mortgage loan prepayments	14	5	11	30	18	12	17	14	61
	Other non-core items(2)	8	(6)	15	17	(2)	1	(4)	7	2
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	1	2	3	6	3	2	2	3	10
(D)	**Core Net Investment Income**	$ 782	$ 778	$ 760	$2,320	$ 762	$ 768	$ 778	$ 757	$3,065
(C) / (A)	**Reported Yield**	4.62%	4.48%	4.51%	4.54%	4.45%	4.47%	4.53%	4.48%	4.48%
(D) / (B)	**Core Yield**	4.51%	4.48%	4.36%	4.45%	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.

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Corporate Information

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
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Financial Strength Ratings As Of November 2, 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-	Ba2	B
Genworth Life and Annuity Insurance Company	BB-	Baa2	B++
Genworth Life Insurance Company of New York	BB-	Ba2	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 thirteenth-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," "Ba1" and "Ba2" ratings are the seventh-, ninth-, eleventh- and twelfth-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 while "B" (Fair) is assigned to those companies that have, in its opinion, a fair ability to meet their ongoing insurance obligations. The "B++" (Good) and "B" (Fair) ratings are the fifth- and seventh-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.