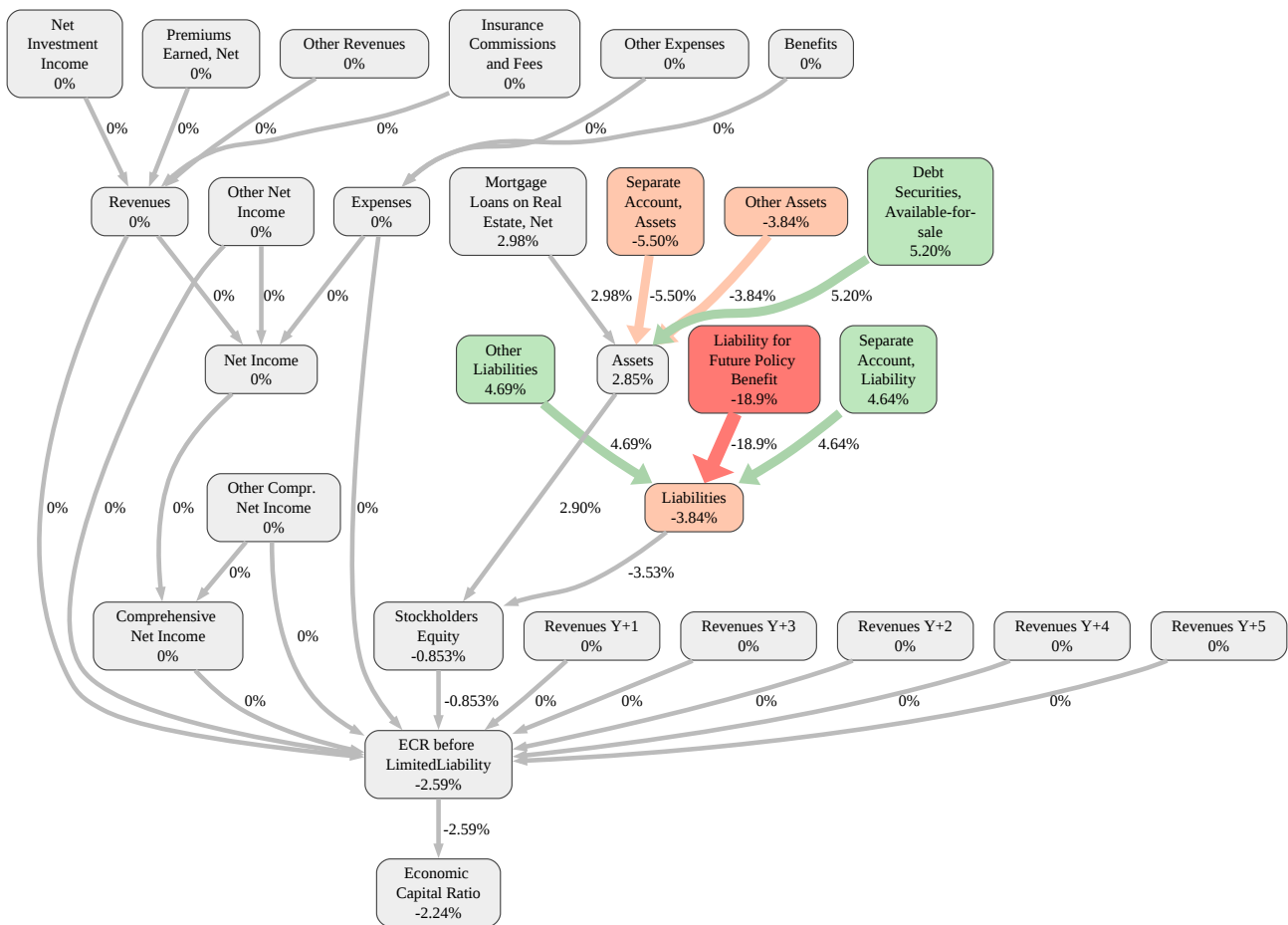




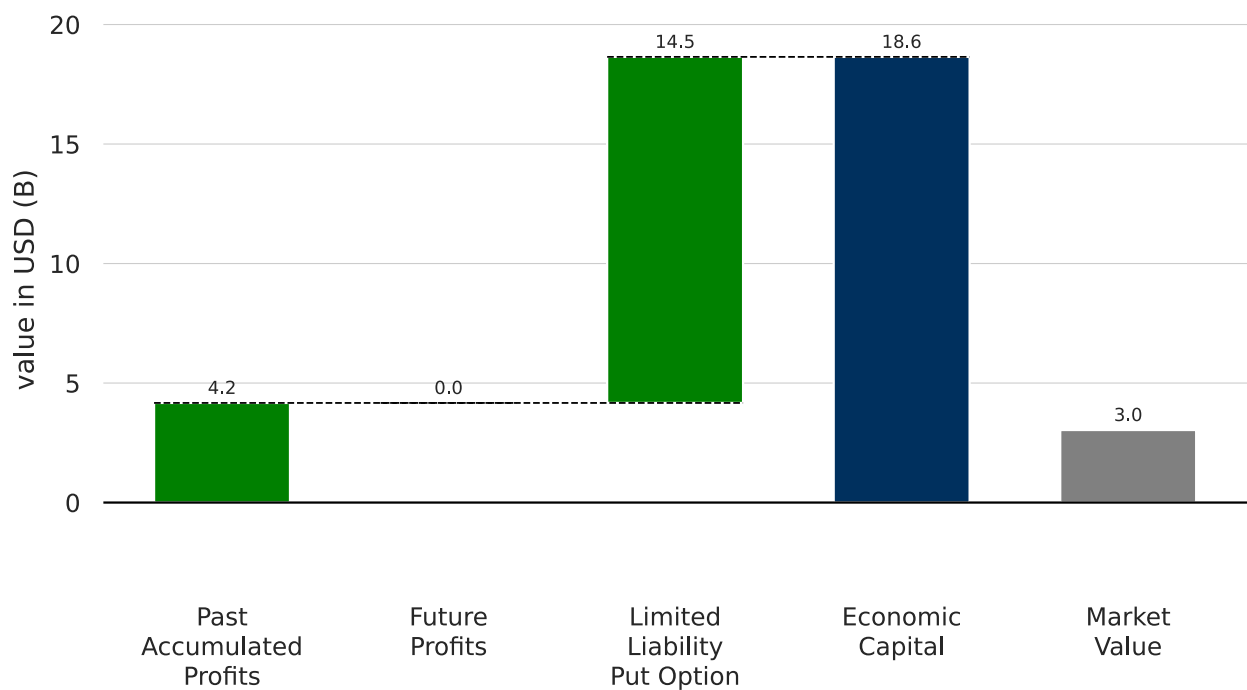
The relative strengths and weaknesses of Genworth Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Genworth Financial INC compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 5.2% points. The greatest weakness of Genworth Financial INC is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 2.2% points below the market average of 24%.

Input Variable	Value in 1000 USD
Benefits	5,286,000
Debt Securities, Available-for-sale	46,781,000
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	57,655,000
Mortgage Loans on Real Estate, Net	6,802,000
Net Investment Income	3,206,000
Other Assets	32,725,000
Other Compr. Net Income	-64,000
Other Expenses	2,003,000
Other Liabilities	20,318,000
Other Net Income	0
Other Revenues	646,000
Premiums Earned, Net	3,636,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account, Assets	4,509,000
Separate Account, Liability	4,509,000

Output Variable	Value in 1000 USD
Liabilities	82,482,000
Assets	90,817,000
Expenses	7,289,000
Revenues	7,488,000
Stockholders Equity	8,335,000
Net Income	199,000
Comprehensive Net Income	135,000
BaseVar	271,239,052
ECR before Limited Liability	4.8%
Economic Capital Ratio	22%

Company Valuation: Genworth Financial INC

The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.