

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**To Company Name/Scheme Genworth Mortgage Insurance Australia LimitedACN/ARSN 154 890 730**1. Details of substantial holder (1)**Name Vanguard Group (The Vanguard Group, Inc. and its controlled entities including those listed in Annexure A)ACN/ARSN (if applicable) N/AThe holder became a substantial holder on 1 November 2021**2. Details of voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Ordinary	20,730,574	20,730,574	5.025%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Vanguard Group	Vanguard Group is the manager of various Mutual funds and accounts and in that capacity has the power to dispose of the shares. The other members of Vanguard Group have a relevant interest under section 608(3) of the Corporations Act.	Ordinary – 20,730,574

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Vanguard Group	Brown Brothers Harriman	Various funds and other accounts of Vanguard Group	Ordinary – 215,979
Vanguard Group	BNY Mellon	Various funds and other accounts of Vanguard Group	Ordinary – 1,787,100
Vanguard Group	JP Morgan Chase Bank, N.A.	Various funds and other accounts of Vanguard Group	Ordinary – 13,604,082
Vanguard Group	State Street Bank and Trust Company	Various funds and other accounts of Vanguard Group	Ordinary – 3,053,041
Vanguard Group	Various others	Various funds and other accounts of Vanguard Group	Ordinary – 2,070,372

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)	Class and number of securities
See Annexure A			

6. Associates

The reasons the persons named in paragraph 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Vanguard Group	P.O. Box 2600, V26 Valley Forge, PA 19482 USA

print name Shawn Acker capacity Compliance Manager

sign here  date 4 November 2021

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 7 of the form.
 - (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
 - (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
 - (4) The voting shares of a company constitute one class unless divided into separate classes.
 - (5) The total number of votes attached to all the voting shares in the company or voting interests in the scheme (if any) that the person or an Associate has a relevant interest in.
 - (6) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
 - (7) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
 - (9) Details of the consideration must include any and all benefits, moneys and other, that any person from whom a relevant interest has acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder of its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

To Company Genworth Mortgage Insurance Australia Limited
 ACN/ARSN 154 890 730

Substantial Holder Name Vanguard Group
 ACN/ARSN N/A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
7-Jul-2021	The Vanguard Group, Inc.	BUY	2.21	Ordinary	334,615	334,615
8-Jul-2021	The Vanguard Group, Inc.	BUY	2.20	Ordinary	335,552	335,552
9-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	146,883	146,883
9-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	4,753	4,753
12-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	68,128	68,128
12-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	40,657	40,657
12-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	65,699	65,699
12-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	39,207	39,207
13-Jul-2021	The Vanguard Group, Inc.	BUY	2.21	Ordinary	177,058	177,058
14-Jul-2021	The Vanguard Group, Inc.	BUY	2.24	Ordinary	130,462	130,462
16-Jul-2021	The Vanguard Group, Inc.	BUY	2.26	Ordinary	283,681	283,681
20-Jul-2021	The Vanguard Group, Inc.	BUY	2.18	Ordinary	2,970	2,970
21-Jul-2021	The Vanguard Group, Inc.	BUY	2.19	Ordinary	303,630	303,630
27-Jul-2021	The Vanguard Group, Inc.	BUY	2.16	Ordinary	122,233	122,233
28-Jul-2021	The Vanguard Group, Inc.	BUY	2.08	Ordinary	17,820	17,820
5-Aug-2021	The Vanguard Group, Inc.	BUY	2.31	Ordinary	14,850	14,850
17-Aug-2021	The Vanguard Group, Inc.	BUY	2.17	Ordinary	8,910	8,910
19-Aug-2021	The Vanguard Group, Inc.	BUY	2.25	Ordinary	30,919	30,919
26-Aug-2021	The Vanguard Group, Inc.	BUY	2.21	Ordinary	6,028	6,028
1-Sep-2021	The Vanguard Group, Inc.	BUY	2.23	Ordinary	9,042	9,042
17-Sep-2021	The Vanguard Group, Inc.	SALE	2.29	Ordinary	(22,452)	(22,452)
29-Sep-2021	The Vanguard Group, Inc.	BUY	2.23	Ordinary	148,299	148,299
30-Sep-2021	The Vanguard Group, Inc.	BUY	2.23	Ordinary	75,006	75,006
8-Oct-2021	The Vanguard Group, Inc.	BUY	2.23	Ordinary	99,045	99,045
1-Nov-2021	The Vanguard Group, Inc.	BUY	2.34	Ordinary	114,104	114,104
2-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.16	Ordinary	834	834
9-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.20	Ordinary	5,932	5,932
12-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.18	Ordinary	4,235	4,235
13-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.21	Ordinary	2,224	2,224
13-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.21	Ordinary	1,112	1,112
20-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.17	Ordinary	4,467	4,467
27-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.15	Ordinary	5,956	5,956
29-Jul-2021	Vanguard Investments Australia Ltd.	BUY	2.09	Ordinary	279	279
3-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.12	Ordinary	7,335	7,335
5-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.31	Ordinary	6,020	6,020
5-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.31	Ordinary	837	837
6-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.28	Ordinary	1,116	1,116
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.27	Ordinary	840	840
18-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.27	Ordinary	4,890	4,890
23-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.18	Ordinary	560	560
25-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.23	Ordinary	6,024	6,024
30-Aug-2021	Vanguard Investments Australia Ltd.	BUY	2.24	Ordinary	840	840
2-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.15	Ordinary	77,397	77,397
2-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.16	Ordinary	840	840
3-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.20	Ordinary	1,120	1,120
7-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.09	Ordinary	5,996	5,996
9-Sep-2021	Vanguard Investments Australia Ltd.	SALE	2.07	Ordinary	(8,390)	(8,390)
17-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.30	Ordinary	4,500	4,500
17-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.30	Ordinary	1,124	1,124
20-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.15	Ordinary	1,132	1,132
22-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.08	Ordinary	566	566
22-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.08	Ordinary	5,675	5,675
27-Sep-2021	Vanguard Investments Australia Ltd.	BUY	2.24	Ordinary	2,820	2,820
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.19	Ordinary	1,400	1,400
1-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.19	Ordinary	1,120	1,120
5-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.19	Ordinary	5,992	5,992
5-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.19	Ordinary	2,240	2,240
8-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.24	Ordinary	67,346	67,346
11-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.16	Ordinary	1,405	1,405
12-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.14	Ordinary	5,988	5,988

Annexure A

Date of change	Person whose relevant interest changed	Nature of Change(6)	Consideration given in relation to change(7)	Class	Number of securities affected	Person's votes affected
12-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.14	Ordinary	1,967	1,967
18-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.23	Ordinary	1,124	1,124
19-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.20	Ordinary	4,491	4,491
19-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.20	Ordinary	1,124	1,124
26-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.23	Ordinary	1,124	1,124
27-Oct-2021	Vanguard Investments Australia Ltd.	IN SPECIE	2.22	Ordinary	(203,996)	(203,996)
29-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.30	Ordinary	5,988	5,988
29-Oct-2021	Vanguard Investments Australia Ltd.	BUY	2.30	Ordinary	1,124	1,124
1-Nov-2021	Vanguard Investments Australia Ltd.	SALE	2.33	Ordinary	(4,557)	(4,557)

This is Annexure A of 2 pages referred to in Form 603, notice of initial substantial holder.

Signature: 

Name: Shawn Acker

Capacity: Compliance Manager

Date: 4-November-2021