

BUPA 2010 HALF YEAR RESULTS SNAPSHOT

WORLDWIDE



Bupa is an international healthcare group with significant operations in Europe, North America and Asia Pacific.

Bupa's purpose is to help people lead longer, healthier, happier lives. We do this by providing a broad range of healthcare services, support and advice to people.

A leading international healthcare group, we offer personal and company health insurance, run hospitals and care homes for older people, and provide workplace health services, health assessments and chronic disease management services, including health coaching, and home healthcare.

With no shareholders, we invest our profits to provide more and better healthcare.

We have over 10 million customers in more than 190 countries and employ over 52,000 people around the world.

We are a prudently run organisation with a strong balance sheet and a low-risk cash and investments portfolio.

We are committed to making quality, affordable, patient-centred healthcare more accessible in the areas of wellness, chronic disease management and ageing.

OUR DIVISIONS

Europe and North America

Bupa's Europe and North America division incorporates:

- **Bupa Health and Wellbeing UK**, which offers a portfolio of services including health insurance, health assessments, health at work services and insurance protection products;

- **Health Dialog**, based in Boston, which provides healthcare analytics and decision support services to around 18 million people in the US and a growing number of customers in the UK, Spain and France;
- **Sanitas**, Bupa's Spanish business offering health insurance, hospitals, clinics and health services. Sanitas also works with the public sector and operates the Hospital de Manises in Valencia, providing acute and primary care services to people in the region, through an innovative public-private partnership with the Valencian Regional Government;
- **The Bupa Cromwell Hospital**, a leading 126-bed London hospital caring mainly for health insurance, self-pay and embassy-sponsored customers.

International Markets

Bupa's International Markets division incorporates:

- **Bupa Australia**, a leading health insurer in Australia. The business serves customers through the long-established MBF, HBA and Mutual Community brands. As well as its core health insurance offering, Bupa Australia provides travel, home and car insurance;
- **Bupa International**, a leading international expatriate health insurer with customers in over 190 countries;
- **Bupa Latin America**, based in Miami, which provides international health insurance for customers in Latin America and the Caribbean;
- Our wholly-owned businesses in **Hong Kong** and **Thailand** and our minority stakes in **Bupa Arabia** and **Max Bupa** in India.

Care Services

Bupa's Care Services division incorporates:

- **Bupa Care Services UK**, providing aged care in 304 care homes across the UK;
- **Bupa Care Services Australia**, providing aged care in 48 care homes;
- **Bupa Care Services New Zealand**, which runs 45 care homes and 16 retirement villages and provides telecare services via a personal medical alarm network;
- **Sanitas Residencial**, providing aged care in 41 care homes in Spain;
- In addition, **Bupa Home Healthcare** is a leading UK provider of specialist healthcare services to patients in their homes or in local communities.



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The Bupa Group delivered a robust performance in the first half of 2010, despite mixed economic conditions in our key markets.

£3,713.5m

Group Revenues: Half Year 2010

Europe and North America

£1,492m

Revenue Half Year 2010

40%

Contribution to Group Revenues

£27.3m

Surplus Half Year 2010

£162.1m

Group Surplus before Tax:
Half Year 2010

International Markets

£1,639m

Revenue Half Year 2010

44%

Contribution to Group Revenues

£88.7m

Surplus Half Year 2010

10.9m

Total Group customers
at Half Year 2010

Care Services

£584m

Revenue Half Year 2010

16%

Contribution to Group Revenues

£66.1m

Surplus Half Year 2010

Outlook: Health insurance markets in Europe and North America continue to be affected by high levels of unemployment and UK aged care is being impacted by government funding constraints. Notwithstanding these conditions, Bupa has continued to trade very well due to its balanced international portfolio and strong market positions.

We do not expect trading conditions to change materially in the second half, although continuing economic growth should allow our markets to begin to recover in 2011.

The future for Bupa is bright, given the long term trends of ageing populations, the rising burden of chronic disease,

advances in medical technology and the desire of individuals to have greater choice in healthcare. Bupa will continue to invest in its strong brands and market positions, capitalising on these growth opportunities and delivering value for our customers.

FIND OUT MORE:

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