

BCO BILBAO VIZCAYA ARGENTRIA

Member of DJSI World, DJSI Europe

BNK Banks

Spain

Corporate Sustainability Assessment Results

Explanations:	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	Weightings of Dimensions or Criteria
The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average, best and worst performing company in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their weightings as a percentage are shown in the last column. The DJSI Guidebooks on www.sustainability-index.com contain further information on the assessment methodology.	is the actual score of the company	is the industry group's average score	is the highest score reached by a company in the specific industry	is the lowest score of a DJSI World component in the specific industry	is the lowest score of a DJSI Europe component in the specific industry	is the lowest score of a DJSI North America component in the specific industry	is the lowest score of a DJSI Asia Pacific component in the specific industry	The weightings are displayed as a percentage of the total score.

Total Scores:

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Total Score	78	50	90	72	75	54	47	-

Dimension Scores:

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Economic Dimension	85	63	97	81	81	75	68	38
Environmental Dimension	67	37	87	65	65	33	22	24
Social Dimension	79	45	87	61	67	45	42	38

Criteria Scores:

Economic Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Customer Relationship Management	80	60	97	76	80	74	62	6
Brand Management	97	55	100	62	62	55	54	4
Risk & Crisis Management	81	63	99	63	81	66	50	6
Corporate Governance	76	68	93	68	68	86	64	6
Codes of Conduct/Compliance/Corruption&Bribery	80	65	100	67	67	69	65	6
Anti-crime policy/measures	90	68	100	65	65	65	71	4
Stakeholder Engagement	100	61	100	82	82	83	64	6

Environmental Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Environmental Footprint	40	22	87	27	27	11	0	4
Business Opportunities Financial Services/Products	54	22	77	36	36	20	5	5
Environmental reporting	90	50	100	64	64	46	5	3
Environmental Policy/Management System	84	53	98	84	84	65	45	4
Business Risks Large Projects / Export Finance	91	50	96	67	67	33	30	4
Climate Change Governance	54	31	93	54	54	20	23	4

Criteria Scores:

Social Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI World	Lowest Score DJSI Europe	Lowest Score DJSI North America	Lowest Score DJSI Asia Pacific	
Talent Attraction & Retention	63	42	76	43	52	47	44	6
Standards for Suppliers	65	52	100	57	65	51	35	3
Human Capital Development	100	45	100	55	67	52	41	6
Social reporting	96	58	100	65	75	68	36	3
Labor Practice Indicators	85	65	95	65	65	68	68	5
Occupational Health and Safety	79	31	100	33	53	18	11	5
Financial Inclusion/Capacity Building	90	39	100	56	78	12	22	3
Corporate Citizenship and Philanthropy	72	33	86	24	24	20	8	3
Controversial issues, dilemmas in lending/financing	54	38	89	34	37	32	30	4

Explanations:

The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average, best and worst performing company in the DJSI World and DJSI regional indices in the company's industry. The values for the total score, the dimension and the criteria scores are on a scale from 0 to 100%. Their standard weighting in the total score is shown in the last column. If the issue is not applicable to the company (i.e. it is not exposed to this source of risks or opportunity), the criterion score displays NAP ("Not applicable"). In such cases, the weight of the criterion shown in the last column has been redistributed equally onto remaining criteria within the same dimension before calculating the dimension score. As mentioned in the email information received on Sept. 3, the Operational Eco-Efficiency scores had to be adapted for the 2010 assessment.

Since the company was assessed last year, its 2009 score provides a good proxy of its Operational Eco-Efficiency performance, hence the 2009 score was awarded in the 2010 assessment.

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