

Corporate Sustainability Assessment



2009

BBVA

Member of DJSI World & DJSI STOXX

BNK Banks

Spain

Corporate Sustainability Assessment Results

Explanations:	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting of Dimension or Criteria in Total Score (%)
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 STOXX 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 weighting in the total score is 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 STOXX 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	is the weighting of the dimension respectively criteria to calculate the total score
Total Scores:								
	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	
Total Score	79	51	90	70	73	50	51	-
Dimension Scores:								
	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Economic Dimension	90	63	96	67	77	60	70	38,7
Environmental Dimension	63	37	87	57	63	32	23	23,
Social Dimension	77	46	87	61	66	44	43	38,3
Criteria Scores:								
Economic Dimension								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Corporate Governance	72	69	94	49	65	67	61	5,6
Risk & Crisis Management	96	77	100	60	84	60	71	6,
Codes of Conduct/Compliance/Corruption&Bribery	80	62	98	41	70	59	64	6,
Customer Relationship Management (IS)	91	63	97	54	77	54	73	5,7
Brand Management (IS)	97	36	100	54	56	21	33	4,6
Stakeholder Engagement (IS)	100	59	100	67	67	48	62	5,7
Anti-Crime Policy/Measures (IS)	95	67	98	78	81	47	73	5,1
Environmental Dimension								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Environmental Reporting	93	49	100	70	70	43	0	3,
Environmental Policy/Management System (IS)	80	52	98	67	80	45	35	4,6
Operational Environmental Footprint (IS)	30	24	87	26	30	11	5	3,4
Climate Change Governance (IS)	55	30	99	49	55	12	23	3,4
Business Risks Large Projects / Export Finance (IS)	77	49	95	59	59	33	30	3,4
Business Opportunities Financial Services/Products (IS)	48	23	80	33	34	14	13	5,1
Social Dimension								
Criteria	Company Score (%)	Average Score (%)	Best Score (%)	Lowest Score DJSI World (%)	Lowest Score DJSI STOXX (%)	Lowest Score DJSI North America (%)	Lowest Score DJSI Asia/Pacific (%)	Weighting in Total Score (%)
Labor Practice Indicators	80	60	95	60	65	56	63	5,2
Human Capital Development	100	44	100	55	55	30	49	5,6
Talent Attraction & Retention	68	41	83	44	44	25	44	5,6
Corporate Citizenship/Philanthropy	96	47	100	41	41	35	28	3,
Social Reporting	100	54	100	63	71	56	34	3,
Occupational Health & Safety (IS)	50	35	100	23	50	33	8	4,6
Standards for Suppliers (IS)	68	51	97	55	64	47	33	3,4
Social Value Added: Financial Inclusion/Capacity Building (IS)	100	46	100	74	74	12	25	3,4
Code of Ethics in investments/financing (IS)	46	41	86	39	39	30	30	4,6

* Criteria assessed based on publicly available information only
 ** Not sufficient significant information available
 (IS) Industry specific criteria (does not apply for all industries)