

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	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Weightings of Dimensions or Criteria
				World	Europe	North America	Asia Pacific	
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	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Total Score	79	50	90	73	75	54	47	

Dimension Scores:

	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Economic Dimension	85	63	97	81	81	75	68	38
Environmental Dimension	68	37	88	66	66	32	23	24
Social Dimension	79	44	87	61	68	45	41	38

Criteria Scores:

Economic Dimension

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

Environmental Dimension

	Company Score	Average Score	Best Score	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	Lowest Score DJSI	
				World	Europe	North America	Asia Pacific	
Climate Change Governance	59	33	98	59	59	16	26	4
Environmental Footprint	40	23	87	27	27	11	0	4
Business Risks Large Projects / Export Finance	91	51	96	67	67	33	30	4
Environmental Policy/Management System	84	53	98	84	84	65	45	4
Environmental reporting	90	50	100	64	64	46	5	3
Business Opportunities Financial Services/Products	54	22	77	36	36	20	5	5

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	77	43	51	47	44	6
Occupational Health and Safety	79	31	100	33	52	18	11	5
Financial Inclusion/Capacity Building	90	40	100	56	78	12	22	3
Controversial issues, dilemmas in lending/financing	54	38	89	34	37	32	30	4
Labor Practice Indicators	85	58	95	61	61	59	63	5
Social reporting	96	58	100	65	75	68	36	3
Corporate Citizenship and Philanthropy	72	36	86	38	44	28	8	3
Standards for Suppliers	65	52	100	57	65	51	35	3
Human Capital Development	100	45	100	55	67	52	41	6

Explanations:

The scores reflect the company's performance across economic, environmental and social criteria compared to its industry average (calculated as the average score of all assessed companies eligible for the DJSI World, regional indices or country indices), the best score in the company's industry and the lowest score of the worst performing Index member in the DJSI World and DJSI regional indices in that 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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