

Company Benchmarking Scorecard

Corporate Sustainability Assessment

2011



BANCO BILBAO VIZCAYA ARGENTA

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-indexes.com contain further information on the assessment methodology.	The actual score of the company	The industry group's average score	The highest score reached by a company in the specific industry	The lowest score of a DJSI World component in the specific industry	The lowest score of a DJSI Europe component in the specific industry	The lowest score of a DJSI North America component in the specific industry	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	53	91	74	75	65	50	

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	88	66	97	76	76	81	59	38
Environmental Dimension	67	42	88	64	64	57	31	24
Social Dimension	76	48	91	65	69	54	36	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	
Anti-crime policy/measures	93	70	98	49	49	61	69	4
Brand Management	97	60	100	55	73	67	42	4
Codes of Conduct/Compliance/Corruption&Bribery	76	67	100	44	44	76	61	6
Corporate Governance	75	69	93	67	67	74	55	6
Customer Relationship Management	96	62	96	67	73	67	46	6
Risk & Crisis Management	81	69	99	81	81	81	62	6
Stakeholder Engagement	100	65	100	76	88	88	48	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	
Business Opportunities Financial Services/Products	54	25	77	33	33	20	2	5
Business Risks Large Projects / Export Finance	91	58	100	76	76	66	38	4
Climate Change Governance	67	40	99	56	56	45	18	4
Environmental Footprint	26	28	91	26	26	30	10	4
Environmental Policy/Management System	84	57	98	76	76	68	48	4
Environmental reporting	89	54	99	64	64	64	19	3

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	
Controversial issues, dilemmas in lending/financing	56	42	89	38	38	34	30	4
Corporate Citizenship and Philanthropy	72	41	96	48	48	38	12	3
Financial Inclusion/Capacity Building	90	47	100	56	57	46	0	3
Human Capital Development	100	49	100	55	64	52	18	6
Labor Practice Indicators	75	62	97	68	68	69	52	5
Occupational Health and Safety	67	31	93	29	47	29	11	5
Social reporting	96	58	99	63	63	66	51	3
Standards for Suppliers	65	55	100	57	61	57	35	3
Talent Attraction & Retention	62	45	88	48	52	48	22	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 the remaining criteria within the same dimension before calculating the dimension score.

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