



CUSTOMER STORY

How Creand Crèdit Andorrà Is Building New Sustainable Products Powered By Clarity AI's Solutions

Clarity AI Solutions Used:

Sustainable Investment | PaB Solution
ESG Risk | Carbon Footprint





Overview



The Opportunity

In 2023, Creand Crèdit Andorrà launched its Sustainability Unit to become a leader in sustainable finance. To meet its goals, the bank required a transparent, reliable ESG data provider to support reporting, ensure compliance, and drive the development of sustainable investment products.



The Solution

Creand Crèdit Andorrà adopted a suite of Clarity AI's solutions to enhance regulatory reporting accuracy, educate employees and clients, and develop sustainable fund offerings. Transparency and user-friendliness were essential in aligning the bank's operations with its sustainability objectives.



The Results

With Clarity AI's user-friendly platform and high-quality data, Creand Crèdit Andorrà integrated sustainability organization-wide, educated clients on sustainable products, improved reporting efficiency, and launched new sustainable investment solutions, advancing their leadership in sustainable finance.

Aspiring to become a leader in sustainable finance, Creand Crèdit Andorrà embarked on a journey to enhance their sustainability strategy and product offerings. In 2023, the bank launched its Sustainability Unit with a clear mission: integrate ESG principles across its operations and deliver innovative sustainable products to its clients. To achieve this, Creand Crèdit Andorrà partnered with Clarity AI to leverage its transparent, user-friendly ESG data solutions. This collaboration enabled the bank to streamline regulatory compliance, educate employees and clients, and develop sustainable investment products that align with client values and regulatory demands.



"Clarity AI's user-friendly platform allowed us to integrate ESG data seamlessly into our reporting, saving us time and ensuring regulatory compliance. Their responsive team has greatly enhanced our sustainability offerings."

Martí Alay Roquet, Director of Sustainability

Embarking on a Sustainability Journey

Gone are the days of sustainability as an afterthought in banking. Forward-thinking banks are now embracing sustainability at the forefront of their strategies. At Creand Crèdit Andorrà, Martí Alay Roquet, Head of Sustainability, is helping to lead that strategy.

Martí stepped into his role in July 2023, when the bank first announced its new Sustainability Unit. The new unit was created to set strategic agendas in sustainability and drive the inclusion of environmental, social and governance (ESG) issues throughout the organization.

Although his role was new, Martí wasn't starting from zero. Creand Crèdit Andorrà had already signaled its commitment to sustainability by signing the UN Principles for Responsible Banking in 2021. But the challenge lay in translating these commitments into concrete actions and offerings for clients.

For Martí achieving this meant having access to reliable ESG data and tools that were both easy to understand and capable of streamlining compliance. That's where Clarity AI came into play.

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“Clarity AI came recommended by colleagues. After I tested it, I felt it was the best solution for our needs. And since then, we’ve found a lot of interesting ways to use the suite of solutions.”

Here’s how Clarity AI became the essential partner Martí needed to translate Creand Crèdit Andorrà’s sustainability goals into measurable actions and meaningful change.

Integrating Sustainability is Easier with Clarity AI

Empowered by Clarity AI’s solutions, Martí was able to tackle four key challenges: onboarding his team efficiently, enhancing ESG metric transparency for both internal and client use, streamlining reporting, and developing new sustainable products.

One of the first challenges he tackled was getting his colleagues onboarded to the platform, followed by educating his clients about the benefits of sustainable finance products more deeply.



CHALLENGE 1

Efficient Onboarding for a Strong ESG Foundation

For Martí onboarding analysts and portfolio managers to work with ESG data needed to be quick and seamless. This is no small task, as ESG data is complex and often confusing. Clarity AI's intuitive platform made this possible, enabling team members to engage with the data effectively with minimal training.



“The interface is easy to navigate and the metrics and methodology are really easy for the portfolio managers and analysts to understand, which means we don't need extensive training sessions.”

This ease of use and adoption has enabled Creand Crèdit Andorrà to not only streamline internal operations but also advance its broader goal of financial education. With a strong foundation in place, Martí's team has been able to dedicate more time to educating clients about integrating ESG into investments, conducting sessions across their locations in Andorra, Madrid, and Luxembourg. “In the medium-term, I hope all these things will help us to promote ESG education to the customers” Martí says.

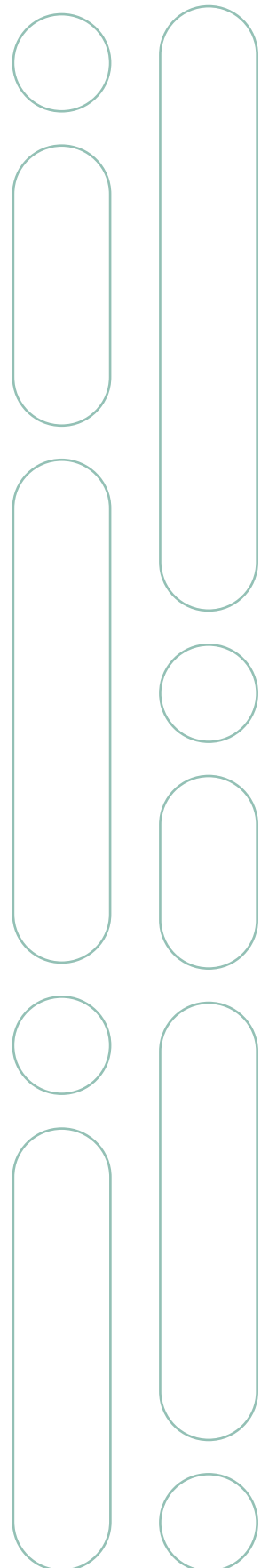
CHALLENGE 2

Clarifying and Auditing ESG Metrics

One of Credit Andorra's biggest hurdles was ensuring that the ESG data they used was clear and transparent—a widespread challenge in the banking sector. "One of the main challenges right now is that your customer understands how you're measuring sustainability in their portfolio" said Martí.

Clarity AI met this need with transparent, scientifically-backed methodologies, enabling portfolio managers and analysts to interpret, explain, and audit ESG metrics with ease.

With Clarity AI's trusted data, Creand Crèdit Andorrà has not only improved client communication but also streamlined its auditing processes, ensuring they always have reliable insights to make the best choices for their clients.



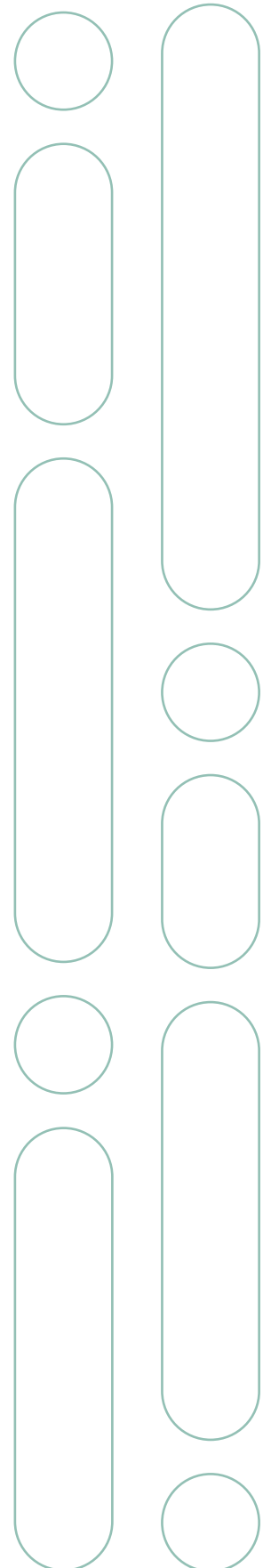
CHALLENGE 3

Improving ESG Reporting Accuracy and Compliance Efficiency

Like many banks in Europe, Creand Crèdit Andorrà has faced increasing reporting requirements. Clarity AI has been instrumental in helping improve the efficiency and accuracy of Creand Crèdit Andorrà's reporting to ensure they are always compliant.

For example, when the European Commission laid out the criteria for funds to use environmental and impact terms in their names, banks like Creand Crèdit Andorrà had a short time to ensure compliance with the Paris-Aligned Benchmark (PaB) criteria. Clarity AI responded quickly, building a PaB module into the platform that allowed Marti's team to screen investments with a single click.

The granularity of data in the PaB solution has been particularly helpful for Marti. "You can go really in-depth on companies that are breaking this rule to learn why they are in breach down to the exact percentage" he says. Beyond this, Marti has been able to significantly streamline Credit Andorra's reporting efficiency, particularly for SFDR Article 8 requirements. With Clarity AI's support, Credit Andorra has not only improved reporting accuracy and compliance efficiency but is also well-positioned to expand its sustainable finance offerings.



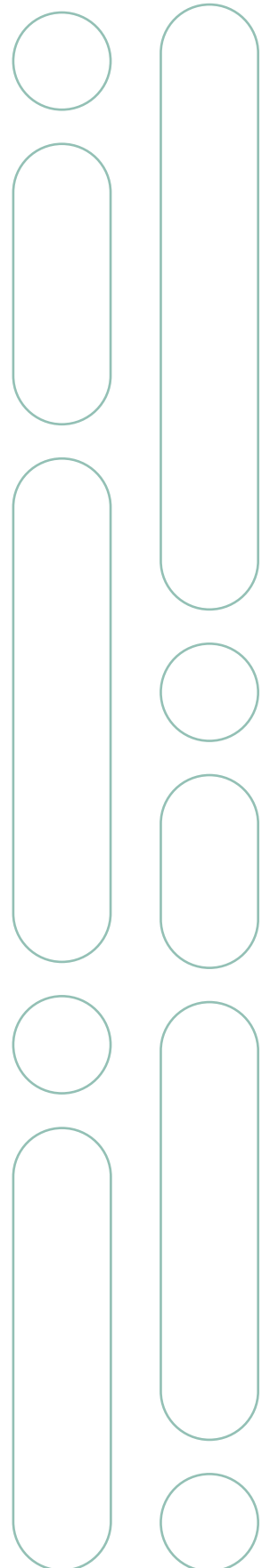
CHALLENGE 4

Delivering New Sustainable Financial Products

Thanks to Clarity AI's automated reporting solutions, Martí sees an opportunity to expand the bank's Article 8 fund offerings.

"Our goal is to build on our offerings and classify more funds as Article 8" Martí explains. "For us, it's a learning curve. As we gain a better handle on the reporting methods, we will increase the number of our funds." Clarity AI's flexible, customer-focused support team offers help through that learning curve with solutions tailored to Credit Andorra's current and future needs.

Martí has also found opportunities to empower his clients to achieve their net-zero ambitions with Clarity AI, reducing the carbon footprint of certain portfolios in line with client demands. "We have an institutional customer that asked us to reduce the carbon footprint of the portfolio we manage for them" said Martí. "Thanks to Clarity AI's platform, we have been able to look at benchmarks, make comparisons, and reduce the overall carbon footprint of the portfolio for our client."



Summary of Results: Building Foundations

Under Martí's leadership Creand Crèdit Andorrà has made significant strides in achieving its sustainability objectives and translating their sustainability commitments into real-world action. Since adopting Clarity AI's platform, they have been able to:



Enhance ESG reporting efficiency

Automated reports now save the team several days per cycle, allowing them to focus on strategic sustainability initiatives



Strengthen client trust

Delivering transparent and reliable ESG data has improved client confidence in the bank's sustainability practices



Streamline regulatory compliance

The team can classify assets accurately and provide tailored sustainable solutions, meeting expectations and staying competitive

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“Clarity AI has been an essential partner in laying the groundwork for the growth of our sustainability offerings. It has made it easy for the team to meet regulatory obligations as we scale.”

From improving their reporting accuracy and efficiency, to developing new sustainable investment solutions to align with their clients' values, Creand Crèdit Andorrà's journey to become a frontrunner of sustainability is well underway.

What's Next for Creand Crèdit Andorrà

Looking ahead, Creand Crèdit Andorrà plans to expand its sustainable fund offerings by increasing the number of Article 8 funds. With Clarity AI as a trusted partner, Martí and his team are also focused on educating clients about sustainability and improving the transparency of ESG data. As more regulations come into play, Creand Crèdit Andorrà is well-positioned to lead the charge in sustainable finance in the region.

About Clarity AI

Clarity AI is the leading sustainability tech company, leveraging advanced technology and AI to provide data-driven environmental and social insights to investors, corporates, governments, and consumers. AI has been at the core of Clarity AI's offering from the start, supporting a fully flexible set of data solutions, insights, analytics capabilities, and tools used for portfolio management, corporate research and engagement, benchmarking, regulatory report-ing, online banking, and e-commerce. Clarity AI was named a leader by independent research in The Forrester Wave: ESG Data & Analytics, Q3 2024. Within the investment sector, Clarity AI serves a direct network of clients managing over \$60 trillion in assets and includes firms like Invesco, Nordea, Lazard Asset Management, and Santander. Our strategic partnerships with financial institutions such as BlackRock, the London Stock Exchange Group (LSEG), BNP Paribas, Caceis, or SimCorp, allow thousands of users to access Clarity AI advanced data analytics capabilities through their usual investment platforms, ensuring a seamless workflow experience. Clarity AI has offices in North America, Europe, and the Middle East. For more information visit www.clarity.ai

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