Achmea Hypotheekbank N.V. Feb 07

Description:
Strategically important subsidiary of the Achmea group Strong credit record, reflecting its focus on Dutch residential mortgage lending Satisfactory capitalization Lack of business and geographic diversification Weaker profitability than peers' Wholly dependent on wholesale funding Structurally more vulnerable than peers to interest margin pressure The ratings on Netherlands-based Achmea Hypotheekbank N.V. (AHB) reflect its position within the Achmea group of companies, which form a core part of the pan-European insurance group Eureko B.V. (A-/Positive/--). Standard & Poor's Ratings Services considers AHB to be a strategically important subsidiary of the Achmea group. The ratings also reflect the bank's declining profitability levels and limited business and geographic franchise, although this is partly offset by very strong asset quality and satisfactory capitalization. AHB...

Companies mentioned in this report are:
- Achmea Bank N.V.
- N.V. Interpolis Schade
- Avero Schadeverzekering Benelux NV
- Achmea B.V.
- Interpolis BTL N.V.
- Achmea Holding N.V.
- Achmea Schadeverzekeringen N.V.
- Achmea Zorgverzekeringen N.V.
- Achmea Pensioen & Levensverzekeringen N.V.

Action: Review

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