Achmea Hypotheekbank N.V. Jan 04

Description:

Ownership by the Achmea group, of which Standard & Poor’s considers Achmea Hypotheekbank N.V. (AHB) to be a strategically important subsidiary; Strong credit record, reflecting low risk profile from focus on Dutch residential mortgage lending; and Solid capitalization on a regulatory risk-assets basis. Lack of both business and geographic diversification away from core Dutch residential mortgage lending activities; Poor historic financial performance; and Dependence on wholesale funding. The ratings on Netherlands-based Achmea Hypotheekbank N.V. (AHB) are based on its position within the Achmea group of companies (FSR: A+/Negative/--), which form the core part of the pan-European insurance group, Eureko B.V. (BBB+/Negative/--). AHB is considered to be a strategically important subsidiary of the Achmea group. Although the ratings on AHB are...

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

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