Achmea Hypotheekbank N.V. Feb 06

Description:
Strategically important subsidiary of the Achmea group; Strong credit record, reflecting its focus on Dutch residential mortgage lending; and Satisfactory capitalization. Lack of business and geographic diversification; Modest profitability; and Wholly dependent on wholesale funding. The ratings on Netherlands-based Achmea Hypotheekbank N.V. (AHB) are ultimately linked to those on the pan-European insurance group Eureko B.V. (Eureko; A-/Stable/--). In particular, the ratings are based on AHB's position as a strategically important subsidiary within the Achmea group of companies, which in turn form a core part of Eureko. The ratings also reflect the bank's excellent asset-quality record, partly offset by its limited business and geographic diversification, and modest profitability. AHB forms the major part of the banking operations of the Achmea group--about...

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.

Action: Review

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