Achmea Hypotheekbank N.V. Jan 10

Description:

Abstract
Strategically important subsidiary of the Achmea group. Strong credit record, reflecting its focus on Dutch residential mortgage lending. Very strong capitalization. Lack of diversification by geography and sources of income. Wholly dependent on wholesale funding. Growth prospects constrained by margins and focus on direct distribution. 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 headed by Eureko B.V. (A-/Negative/--). Standard & Poor’s Ratings Services considers AHB to be a strategically important subsidiary of the Eureko group. The ratings also reflect the bank's modest profitability and limited business and geographic diversification, although this is partly offset by strong asset quality and 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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