Achmea Hypotheekbank N.V. Jan 03

Description:
The ratings on Netherlands-based Achmea Hypotheekbank N.V. (AHB) are based on its position within the Achmea group of companies (FSR: A+/Watch Neg/--) which form the core part of the pan-European insurance group, Eureko B.V. (BBB+/Watch Neg/--). AHB is considered to be a strategically important subsidiary of the Achmea group. Although the ratings on AHB are also based on its excellent credit record, they are additionally constrained by the lack of business diversification away from its core residential mortgage lending operations and diminished profitability. AHB forms the major part--and the mortgage component--of the banking operations of Eureko's core Dutch Achmea insurance-dominated operations. The intermediate holding company for the Achmea entities is Achmea Holding N.V. (BBB+/Watch Neg/A-2), which fully owns the group...

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

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