Achmea Hypotheekbank N.V. Nov 08

Description:
Strategically important subsidiary of the Achmea group Strong credit record, reflecting its focus on Dutch residential mortgage lending Good capitalization Lack of diversification by geography and sources of income Weaker profitability than peers’ Wholly dependent on wholesale funding 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-/Stable/--) . 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 a good level of capitalization. AHB forms the major...

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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