Achmea Hypotheekbank N.V. Feb 05

Description:
Abstract
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 based on its position within the Achmea group of companies (insurer financial strength rating: A+/Stable/--), which form the core part of the pan-European insurance group Eureko B.V. (BBB+/Stable/--). Standard & Poor's considers AHB to be a strategically important subsidiary of the Achmea group. 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, and residential mortgage component, of the...

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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