Achmea Bank N.V. Jun 14

Description: Abstract
Strategically important subsidiary of the Achmea group. Strong capitalization. Sound asset quality, reflecting its focus on Dutch residential mortgage lending and savings. Lack of diversification by geography and product offering. Dependence on wholesale funding. Restricted earnings growth prospects, owing to a low net interest margin and limited loan volume growth. The negative outlook on Achmea Bank N.V. (AB) reflects Standard & Poor's Ratings Services' negative outlook on the Achmea group. It also reflects potential pressure on AB's risk position if continued weakness in the Dutch housing market results in a sustained and material rise in credit losses. We could lower the ratings if we lowered the ratings on the parent company, Achmea B.V., because our rating on AB is capped...

Companies mentioned in this report are:
- Achmea Bank N.V.

Action: Review

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