Achmea Bank N.V. Nov 14

Description: Abstract
Highly strategic subsidiary of the Achmea group. Strong capitalization. Sound asset quality, reflecting its focus on Dutch residential mortgage lending. 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. We expect the long term rating on Achmea Bank to remain one notch lower than the group credit profile (GCP) on Achmea group. This reflects AB's "highly strategic" importance to the Achmea group, according to our group methodology. Any rating action on Achmea group could affect the ratings on Achmea Bank. Our...

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

Action: Review

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