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**PRESS RELEASE ACHMEA HYPOTHEEKBANK N.V.**

## **S&P Raises Achmea Hypotheekbank's Rating to A**

TILBURG – Credit rating agency Standard & Poor's announced Thursday that, under its revised bank criteria, it has raised its rating on Achmea Hypotheekbank N.V. (AHB) to 'A/A-1' from 'A-/A-2'. The outlook is stable.

Standard & Poor's adds that the new rating reflects Achmea Hypotheekbank's strong capital and earnings position and adequate risk and liquidity position. The rating also reflects its strategically important status to its parent, insurance group Achmea B.V., S&P said.

The full version of Standard & Poor's Research Update can be found on our website:  
[www.achmeamortgagebank.com](http://www.achmeamortgagebank.com)

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Achmea Hypotheekbank is licensed as a financial services provider under the Financial Supervision Act (Wft). Achmea Hypotheekbank provides mortgage loans only for owner-occupied residential properties in the Netherlands. Achmea Hypotheekbank had a mortgage portfolio of EUR 12.5 billion at the end of June 2011 and profit before income taxes for the first half of 2011 amounted to EUR 6.1 million, excluding changes in fair value of financial instruments. All the shares in the company are held by Achmea Bank Holding NV, which in turn is wholly owned by Achmea B.V.