

# Achim Dübel

Germany

## **Current:**

- Independent financial sector specialist based in Berlin. His key sector expertise is in mortgage capital markets, mortgage primary markets, and housing markets and policy, where he has performed numerous work programs globally and is a well-recognized specialist since the early 1990s.

## **Past:**

- In his 20 years of expertise in mortgage capital markets he inter alia authored Turkish, Armenian and Georgian covered bond legislation, performed the first critical assessment of the German covered bond system after the crisis of 2008 and has helped setting up centralized bond issuers and refinancing entities. He was a member of the Mortgage Funding Expert group for the EU Commission.
- He formulated housing finance technical assistance programs and helped develop government housing finance agencies and guarantee funds in emerging markets, supported commercial mortgage lenders in cross-border entry, formulating product design, ALM and credit policies, and performed due diligence exercises supporting mortgage finance transactions. Achim has worked with some of the most innovative private sector firms in mortgage finance in Europe and the United States, e.g. Berlin mortgage sector Fintech Hypoport.
- Achim is a known financial sector expert in Germany and on the EU level and has been a frequent media commentator and ad-hoc policy advisor to policy makers on financial crisis and Euro crisis response.
- Before becoming an independent consultant, Achim has been on the staff of the Capital Markets Department of the World Bank in Washington, DC, and empirica, a real estate sector think-tank based in Bonn and Berlin.

## **Education:**

- Diploma degree in economics from the University of Bonn and a post-graduate degree from the German Development Institute, Berlin.