

CRE Lending Manager

Join our team. We're Hiring.

Commercial Real Estate Lending Manager

Date:	May 2025
Location in Ireland:	Greater Dublin Area
The Role:	CRE Lending Manager, reporting to the Head of CRE
Employment Type:	Full Time Permanent
Company Industry:	Financial Services – Buy To Let - Commercial Real Estate
Company Description:	First Citizen Finance is a leading alternative lender in the Irish market, specialising in commercial real estate financing. We provide tailored lending solutions to property investors and developers, offering flexible funding structures to meet market demands. As we continue to expand, we are seeking a dynamic and experienced Commercial Real Estate Lending Manager to join our team.

Job Description:	The Commercial Real Estate Lending Manager will be responsible for originating new lending opportunities, underwriting loans, and analysing financials to support commercial real estate transactions. The ideal candidate will have a strong background in real estate finance, a keen understanding of market dynamics, and the ability to structure deals that align with the company's risk and return objectives.
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Key Responsibilities:	<ol style="list-style-type: none">1. Business Development & Deal Origination<ul style="list-style-type: none">• Identify and cultivate new lending opportunities within the commercial real estate sector.• Build and maintain strong relationships with property developers, investors, brokers, and other industry stakeholders.• Assess borrower requirements and structure appropriate lending solutions.2. Credit Analysis & Underwriting<ul style="list-style-type: none">• Conduct in-depth financial analysis, including cash flow modelling, feasibility studies, and risk assessment.• Perform detailed due diligence on borrowers, projects, and market conditions.• Prepare and present credit applications and recommendations to internal credit committees.• Ensure compliance with internal credit policies and regulatory requirements.3. Loan Structuring & Execution<ul style="list-style-type: none">• Structure and negotiate loan terms, ensuring alignment with business objectives and risk appetite.• Work closely with legal and compliance teams to manage loan documentation and execution.• Oversee loan drawdowns and monitor loan performance post-origination.4. Market & Portfolio Analysis<ul style="list-style-type: none">• Stay up to date with market trends, property values, and lending competition.• Monitor portfolio performance and assist in risk management strategies.• Contribute to strategic discussions on market positioning and growth opportunities.
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Key Requirements / Skills:

- 3-5 years' experience in commercial real estate lending, credit underwriting, or a similar role within an alternative lender, bank, or financial institution.
- Strong understanding of real estate finance, credit risk assessment, and structured lending.
- Proven ability to originate, structure, and execute commercial real estate loans.
- Experience in financial modelling, cash flow analysis, and loan underwriting.
- Strong negotiation skills and the ability to manage relationships with key stakeholders.
- Excellent communication and presentation skills.
- Ability to work independently while contributing to a high-performing team.

Qualifications:

- Bachelor's degree in Finance, Commerce, Property, or a related field would be desirable.
- QFA or APA certification required.

What We Offer:

- Competitive salary and performance-based bonus.
- Exposure to high-value commercial real estate transactions.
- A collaborative and dynamic work environment within a growing alternative lender.
- Opportunities for career progression and professional development.

Closing Date for Applications: Friday, 16th May 2025

To find out more about this opportunity, please contact the Human Resource Manager, First Citizen Finance, Gloucester Square, D 1.

Email: hr@firstcitizen.ie

Any applicant applying for this position must familiarise themselves with our data protection policies prior to submitting any personal data to us. Full information on our data protection policies and how we use your data can be found in our privacy policy located at www.firstcitizen.ie/privacy-policy.php