

Credit Analyst - CRE Lending

Join our team. We're Hiring.

Credit Analyst – Commercial Real Estate Lending

Date:	May 2025
Location in Ireland:	Dublin
The Role:	Credit Analyst
Employment Type:	Full Time Permanent
Company Industry:	Financial Services – Buy To Let - Commercial Real Estate

Company Description: First Citizen Finance (“First Citizen”) is a leading alternative lender in the Irish commercial real estate market, providing tailored financing solutions to property investors and developers. As we continue to grow, we are seeking a Credit Analyst to join our team and support our lending activities through in-depth financial analysis, credit risk assessment, and loan execution.

Job Description: The Credit Analyst will play a key role in the underwriting and execution of commercial real estate loans. The successful candidate will be responsible for preparing detailed credit applications, analysing financial statements and cash flows, and managing loan drawdowns. This role offers an excellent opportunity to gain exposure to real estate finance and contribute to the success of a dynamic alternative lender.

Key Responsibilities:

1. Credit Analysis & Underwriting

- Prepare detailed credit applications, including financial and market analysis, to support lending decisions.
- Analyse borrower financials, cash flows, and property valuations to assess creditworthiness.
- Conduct risk analysis and provide recommendations on loan structures.
- Assist in stress testing and sensitivity analysis of real estate projects.

2. Loan Structuring & Execution

- Work with the lending team to structure commercial real estate loans.
- Support the due diligence process, ensuring all necessary documentation and reports are completed.
- Collaborate with legal, credit, compliance, and operations teams to facilitate loan drawdowns.
- Monitor key conditions precedent and post-completion covenants.

3. Portfolio & Market Analysis

- Track and report on loan portfolio performance.
- Keep up to date with market trends, property values, and economic factors impacting lending decisions.
- Assist in refining credit policies and risk management strategies.

Key Requirements:

- 2-3 years' experience in a credit analyst, underwriting, or similar role within a commercial real estate lender, bank, or financial institution.
- Strong understanding of real estate finance, credit risk assessment, and cash flow analysis.
- Familiarity with the Irish property market, including key trends, lenders, and valuations.
- Ability to interpret financial statements, loan agreements, and property appraisals.
- Strong analytical skills with attention to detail.
- Excellent written and verbal communication skills.

Qualifications:

- Bachelor's degree in Finance, Commerce, Property, or a related field would be desirable.
- APA (Accredited Product Adviser) qualification required; QFA qualification is an advantage.

What We Offer:

- Competitive salary and benefits package.
- Hands-on experience in commercial real estate finance.
- A dynamic and supportive team environment.
- Career progression opportunities within a growing alternative lender.

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