

Senior Portfolio Manager - CRE Lending

Join our team. We're Hiring.

Senior Portfolio Manager – Commercial Real Estate Lending

Date:	May 2025
Location in Ireland:	Dublin
The Role:	Senior Portfolio 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 (“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 Senior Portfolio Manager to join our team and support our lending activities through in-depth financial analysis, credit risk assessment, and loan execution.
Job Description:	The Senior Portfolio Manager will play a pivotal role in the ongoing management of a substantial loan book within a leading commercial real estate alternative lending institution in the Irish market. This role demands a proactive individual with a strong background in portfolio management, financial analysis, and stakeholder engagement.
Key Responsibilities:	<ol style="list-style-type: none">1. Management of Loan Portfolio<ul style="list-style-type: none">• Oversee a diverse portfolio of commercial real estate loans, ensuring optimal performance and risk management.• Conduct regular reviews of loan performance, identifying potential issues and implementing corrective actions as necessary.2. Onboarding New Loans<ul style="list-style-type: none">• Lead the due diligence and onboarding process for new loans, ensuring compliance with internal policies and regulatory requirements.• Collaborate with legal, credit, and risk teams to assess loan documentation and borrower creditworthiness.3. Drawdown Management<ul style="list-style-type: none">• Coordinate and manage the drawdown processes for new loans, ensuring timely disbursement of funds and adherence to procedures and loan agreements.• Monitor and track the usage of drawn funds, providing guidance to borrowers on fund management.4. Stakeholder Reporting<ul style="list-style-type: none">• Prepare and present comprehensive reports to key stakeholders, including senior management and investors, detailing portfolio performance, risk assessments, and market trends.• Ensure transparent communication regarding portfolio status and potential challenges.

5. Periodic Audits

- Manage and facilitate periodic audits of the loan portfolio, liaising with internal and external auditors to ensure accuracy and compliance.
- Address audit findings and implement recommendations for process improvements.

6. Market Analysis

- Stay abreast of market trends and economic indicators affecting the commercial real estate sector, utilising this information to inform portfolio strategy.
- Conduct competitor analysis to identify potential opportunities and threats in the lending landscape.

Key Requirements / Skills:

- Minimum of 5 years of experience in portfolio management within commercial real estate lending or a related financial services environment.
- Demonstrated experience in managing large loan books and complex financial transactions.
- Strong analytical and financial modelling skills, with the ability to assess credit risk and portfolio performance indicators.
- Excellent communication and presentation skills to effectively engage with key stakeholders.

Qualifications:

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

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