

RiverBank is recruiting a Real Estate Professional for its Frankfurt branch

Company Profile

RiverBank is a specialised lender dedicated to financing Small and Medium Enterprises with focus on Benelux, Germany and France. RiverBank operates under a full European Banking License allowing to cover all European countries.

RiverBank's mission is to combine the best of the fintech and banking world. As experienced bankers, we commit the bank's balance sheet to grant loans which we analyse using a fundamental credit approach. As a fintech player, we digitally source, process and monitor the loans. Riverbank is growing fast both organically and through acquisitions.

As a young company, the talent and passion of our people is critical to our success. Together, we share a common set of values rooted in integrity, excellence and strong team work. RiverBank will offer an entrepreneurial environment within the regulatory banking framework - a place for people to learn, to achieve and grow. Our culture will promote diversity and individual perspectives in an international environment, represented by more than 10 nationalities.

Department Profile

RiverBank's credit department selects, analyses and structures loans brought in through our network of distribution partners (e.g. private equity firms, banks, real estate advisory companies and accountants). Whether you're interested in fintech, financing SME, B2B distribution or working for a high growth firm, RiverBank is the place to be.

Primary Responsibilities

- Helping to define the strategy and fine tune the risk appetite for the Real Estate portfolio in Germany with cross border approach
- Sourcing high quality real estate deals via private equity investors, real estate developers, advisory companies etc.
- Attending management meetings
- Analysing and structuring real estate loans in Germany and preparing credit committee papers which you present to the Credit Committee
- Negotiating term sheets and the legal documentation together with the legal department
- Monitoring of an assigned client portfolio; in depth client knowledge is essential for adequately identifying early warning signals with the aim of minimizing credit losses
- Continuously optimizing procedures and processes in order to support RiverBank moving forward as a fintech company
- Working closely with Risk, Front Office, Back Office and Management to support sustainable and controlled growth of the real estate portfolio while providing lending and structural solutions
- Building a network and partnerships with external market parties in the Real Estate segment
- Working with external parties like lawyers, real estate valuers and other relevant market participants
- Signaling market trends and propose new products

Required qualifications and experience

- Relevant prior experience in real estate market, preferably in project development, real estate financing, real estate advisory or in a private debt fund
- Deep credit knowledge with sound numerical skills

Network of relevant parties in the real estate market in Germany would be advantageous, but is not essential

Skills required

- Excellent relationship and communication skills, knows how to negotiate a deal between stakeholders
- Excellent writing skills
- Excellent team spirit
- Proactive and flexible
- Goal oriented and result driven
- Self-starting and entrepreneurial spirit
- Excellent knowledge of Microsoft Office suit
- Fluent in German and English

Please submit your application to: careers@riverbank.eu or contact Susanne Schramm, HR Manager +352 27493710

RiverBank is an equal opportunities employer. We work to provide a supportive and inclusive environment where all individuals can maximise their full potential. Our skilled and creative workforce is comprised of individuals drawn from a broad cross section of the communities in which we operate and who reflect a variety of backgrounds, talents, perspectives and experiences. Our strong commitment to a culture of inclusion is evident through our constant focus on recruiting, developing and advancing individuals based on their skills and talents.