

Finance – Commercial Banking

Commercial banking involves working at a bank branch or a bank's corporate headquarters. Commercial banks offer customers a variety of services including checking and savings accounts, mortgage loans, auto loans, and much more. At the business level, banks offer cash management, real estate financing, and commercial loans.

In commercial banking, some of the job duties include: building relationships with clients (individuals and businesses) over a period of time, assisting clients with managing their finances in the most effective way possible, and helping them select various services that meet their needs.

Today, there are a wide range of opportunities within the commercial banking industry. Banks generate hundreds of billions of dollars each year, with some banks more profitable than others. Commercial banking can be at the regional, super-regional, national, or global level. Moreover, you play a pivotal role in the expansion of a wider economy. At an entry level position your success depends on how detail-oriented you are, your knowledge of finance, and your ability to communicate and build relationships.



Source: Career Overview – Commercial Banking

Average Salary & Trajectory*

Entry-Level

\$67,000 annually

- Personal Banker
- Credit Analyst
- Customer Relationship Manager
- Bank Teller
- Commercial Lender

Mid-Level

\$98,000 annually

- Branch Manager
- Financial Advisor
- Operations Manager
- Loan Officer
- Credit Manager

Senior-Level

\$132,000 annually

- Senior Managing Director
- Regional Manager
- Senior Vice President—Banking
- Senior Director of Operations

Learn More With O*Net

Visit O*Net Online to explore the sample roles in government economics. The database provides career exploration tools to the public at no cost and is continually updated by surveying a broad range of workers from each occupation. Learn about the knowledge, skills, tasks, and activities required for each occupation, as well as median wages and employment trends reported by the Bureau of Labor Statistics and other federal agencies.

01

Visit O*Net Online at www.onetonline.org

02

Refer to the sample job titles listed in the "O*Net Keywords" section below

03

Enter phrase into O*Net's "Occupation Search" to explore sample roles

O*Net Keywords:

- Banking
- Commercial Banking
- Financial
- Loans

Roles:

- Loan Officer
- Financial Analyst
- Financial Manager
- Treasurer/Controller

*Note: Salaries are highly dependent on location, company type, and candidate experience/education. For the purposes of this guide we are providing average starting salaries as determined by the National Association of Colleges and Employers (NACE), overall average salaries as determined by the U.S Bureau of Labor Statistics (BLS), as well as supplemental information found from various industry-specific sources.

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Skills/Experience Suggested:

- Strong math aptitude
- Analyze business/individual financial statement
- Interpret financial statements to understand the financial condition and operating performance of the business
- Engage in sales activities and acquire new business
- Excellent interpersonal communication skills, verbal and written
- Strong client service orientation
- Proficiency using Excel and spreadsheets
- Teamwork skills

Professional Certifications:

- Certified Estate and Trust Specialist
- Certified Regulatory Compliance Manager
- Certified Trust and Financial Advisor

Professional Associations:

- American Bankers Association
- California Bankers Association
- Commercial Finance Association
- Mortgage Bankers Association

Campus Resources:

- Finance Association

Industry Research & Tools:

- Investopedia.com
- Sec.gov/edgar/search-and-access
- Fullerton.firsthand.co – Login with your CSUF email
- Corporatefinanceinstitute.com

Job & Internship Search Sites:

- Looksharp.com/s/bank-internships
- Fullerton.joinhandshake.com
- Indeed.com
- Internships.com
- LinkedIn.com

Employers Hiring CSUF Business Graduates:

