



Southern
BANK

22 Years Remaining on Current Term | 15% Increase in 2028

SALE PRICE

\$2,615,000



Average Cap Rate Over Remaining Term= 7.13% | 2028 CAP = 5.87%

INVESTMENT OPPORTUNITY

8405 N Oak Trafficway, Kansas City, MO

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LANE4

Property Description

Address: 8405 N Oak Trafficway, Kansas City, MO
Type: Bank
Parking: 27 stalls
Parcel: 1.32 AC / 57,499 SF
Size: 3,500 SF
Built: 1985

Price: \$2,615,000.00
Cap Rate: 5.11%

HIGHLIGHTS

- Established bank with drive-thru
- Pad site at high volume grocery anchored center
- 15% increases every 5 years, next increase in 2028
- 22-year term remaining
- Located in trade area seeing fasted residential growth in metro
- 40-year original term



3/31 Price Choppers in MO
1M Annual Visits

Placer.ai
(Placer. Ai 2026)



6/37 Planet Fitnesses in MO
506K Annual Visits



10/191 Dollar Trees in MO
205.8K Annual Visits

Site Plan



Rent Schedule - Current Term

From Date	To Date	Annual Amount	Rent Escalations	Cap Rate on in Place Escalations
2023	2028	\$133,558.62		5.11%
2028	2033	\$153,592.00	15%	5.87%
2033	2038	\$176,631.00	15%	6.75%
2038	2043	\$203,126.00	15%	7.77%
2043	2048	\$233,595.00	15%	8.93%

Options

From Date	To Date	Annual Amount	Rent Escalations	Cap Rate on in Place Escalations
2048	2053	\$268,634.00	15%	10.27%
2053	2058	\$308,929.00	15%	11.81%
2058	2063	\$353,269.00	15%	13.51%
2063	2068	\$408,559.00	15%	15.62%



Tenant Overview

Southern Bank is the principal banking subsidiary of Southern Missouri Bancorp, Inc. (NASDAQ: SMBC), a community-focused financial institution with roots dating back to 1887.

Headquartered in Poplar Bluff, Missouri, the bank has grown into a multi-state platform serving customers across Missouri, Arkansas, Illinois, and Kansas.

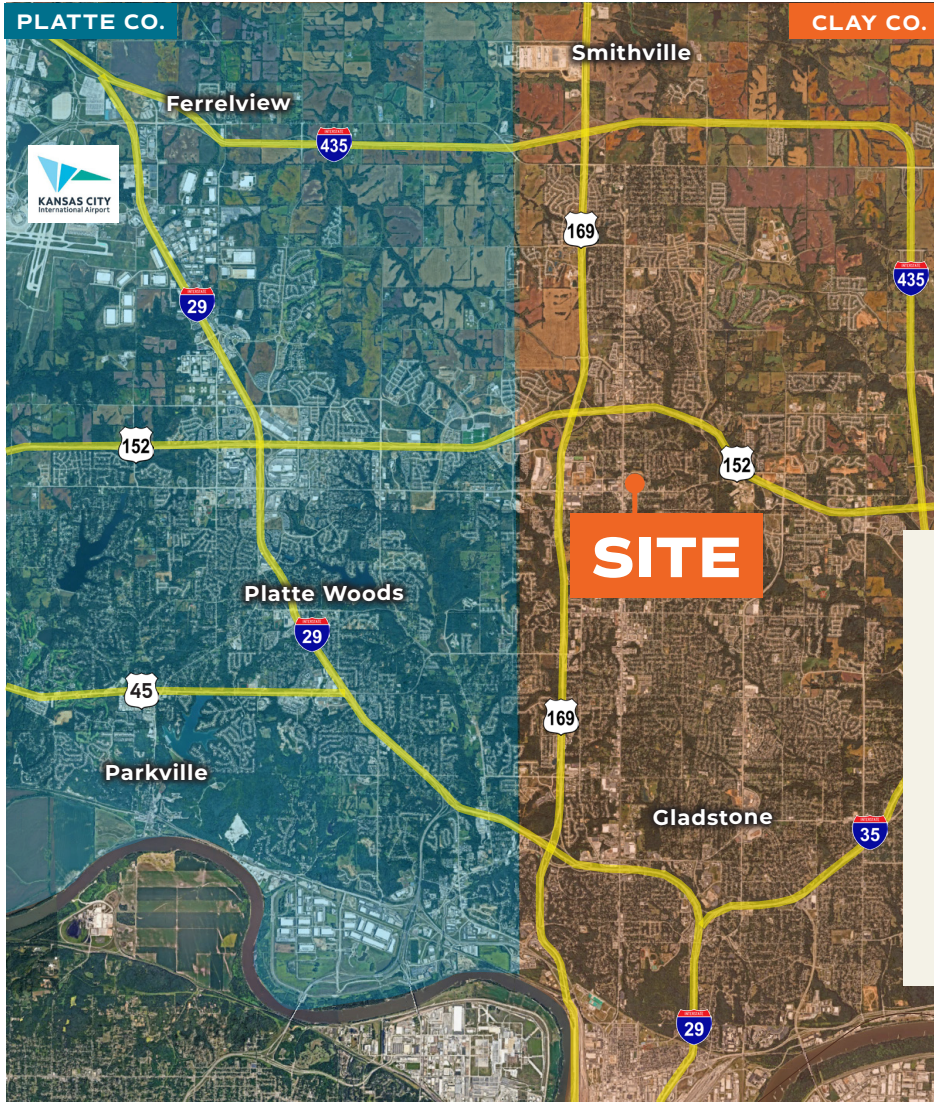
Southern Bank combines the relationship-driven model of a long-established community bank with the scale, capital strength, and operating breadth of a publicly traded institution.

Key Financial and Performance Grades:

- **Safety Rating:** 5-Stars (Superior) from BauerFinancial.
- **Capitalization:** Excellent (9.0 on a 0-10 scale), with a risk-based capital ratio of 13.4%.
- Southern Bank is a subsidiary of Southern Missouri Bancorp, Inc. (NASDAQ: SMBC), a publicly traded regional bank holding company.
- As of June 30, 2025, Southern Missouri Bancorp reported \$5.0 billion in total assets, \$4.3 billion in total deposits, and \$544.7 million in stockholders' equity.
- The company also reported approximately \$4.0 billion in net loans receivable, reflecting a substantial and established lending platform.
- In fiscal 2025, the company achieved 9.0% asset growth, 8.6% deposit growth, and 6.6% net loan growth year over year.
- Southern Bank maintains a multi-state operating footprint across Missouri, Arkansas, Illinois, and Kansas, supporting a broad regional banking franchise.

67	Branch Networks
\$5.0 B	Total Assets
\$4.0 B	Net Loans
\$544.7 M	Stockholders' Equity
+16.7%	Fiscal 2025 Net Income Growth (YoY)

Location and Demographics



DEMOGRAPHICS	1 MILE	3 MILES	5 MILES
2025 Population	8,027	69,298	157,169
2030 Est. Population	8,404	71,566	162,974
2025-2030 Average Growth Rate - State of KS :	0.32%		
Households	3,417	29,342	66,054
Average HH Income	\$94,860	\$106,254	\$111,105
Median HH Income	\$79,681	\$84,611	\$86,266
# Businesses	311	1,355	3,620
# Employees	3,023	13,749	39,175

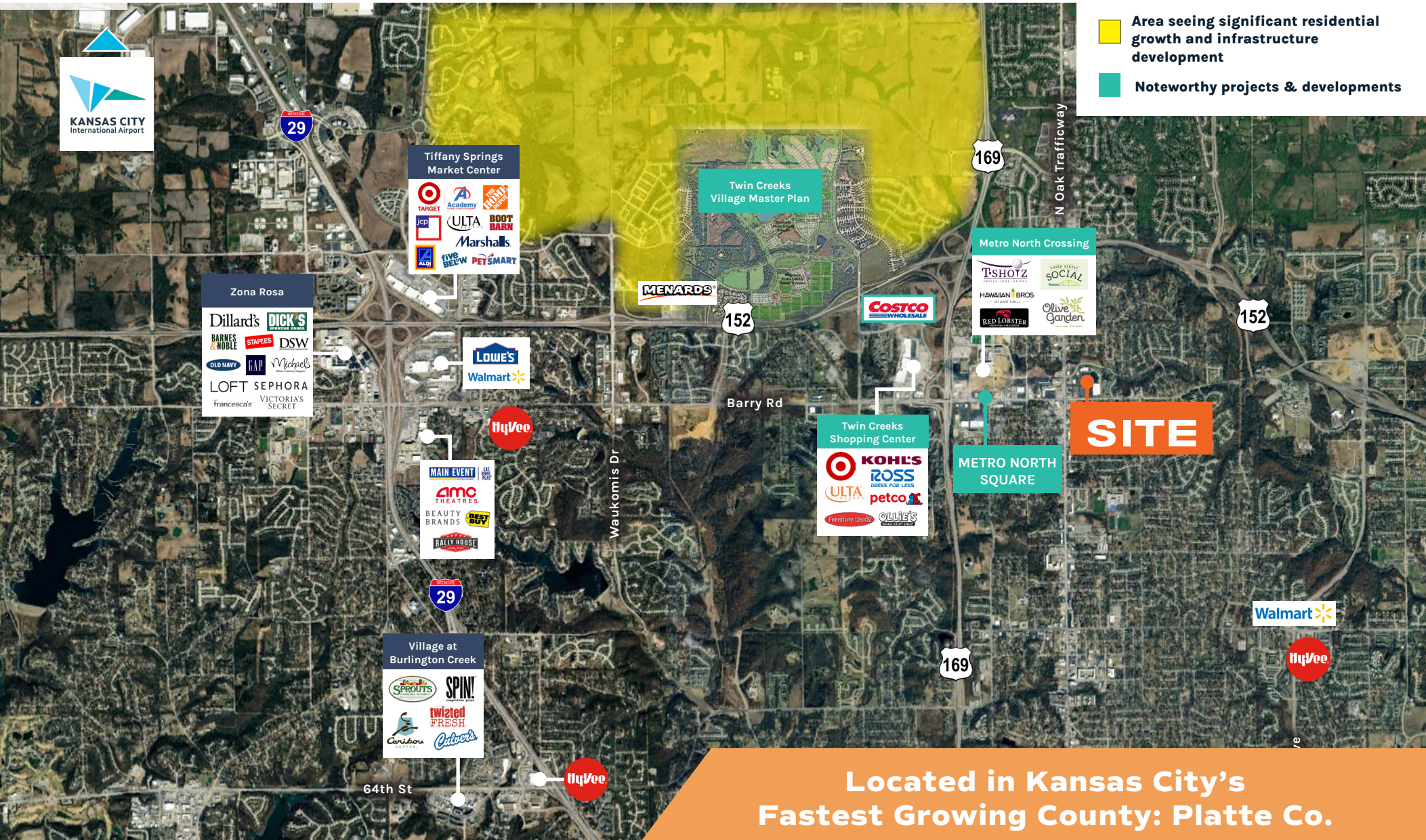
POPULATION GROWTH BY COUNTY

COUNTY	2019	2024	GROWTH % (2019-2024)	EST. GROWTH % (2024-2029)
Platte Co.	103,000	113,000	10%	10.6%
Clay Co.	250,000	270,000	8%	9.3%
Johnson Co.	610,000	632,000	3.6%	4.4%
Jackson Co.	710,000	723,000	1.8%	1.7%
Wyandotte Co.	165,000	164,000	-0.6%	-1.2%

U.S. Census Bureau

The trade area includes Clay and Platte counties, where recent growth has begun to outpace Johnson County, the area where regional growth has historically been concentrated.

Market Aerial



8405 N OAK TRAFFICWAY | Investment Opportunity

Oak Barry Center



Sale Comparables

	Address:	Price:	Cap Rate:	Size:	Sale Date:	User:
	9500 Mission Rd, Leawood, KS	\$2,765,000	4.70%	3,326 SF	February 2026	Chase Bank
	830 Winfield Dunn Pkwy, Sevierville, TN	\$2,346,939	4.90%	3,432 SF	November 2025	Chase Bank
	4687 Hypoluxo Rd, Lake Worth, FL	\$2,947,000	4.75%	1,900 SF	January 2026	Fifth Third Bank
	5343 Murfreesboro Rd, La Vergne, TN	\$2,400,000	5.00%	2,400 SF	January 2026	Fifth Third Bank
	9269 Sheridan Blvd, Westminster, CO	\$2,900,000	5.17%	3,385 SF	March 2026	ENT Credit Union
	8510 W Dodge Rd, Omaha, NE	\$2,269,000	4.85%	3,037 SF	January 2024	Bank of America

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Buyer and Buyer's tax, financial, legal, and construction advisors should conduct a careful, independent investigation to determine to your satisfaction the suitability of the property for your needs.

FOR MORE INFORMATION:

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