



Southern
BANK

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

SALE PRICE

\$2,905,0000



Average Cap Rate Over Remaining Term= 6.42% | 2028 CAP = 5.3%

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: \$2,905,000.00
Cap Rate: 4.60%



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

PRICE CHOPPER **3/31** Price Choppers in MO
1M Annual Visits

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		4.60%
2028	2033	\$153,592.00	15%	5.29%
2033	2038	\$176,631.00	15%	6.08%
2038	2043	\$203,126.00	15%	6.99%
2043	2048	\$233,595.00	15%	8.04%

Options

From Date	To Date	Annual Amount	Rent Escalations	Cap Rate on in Place Escalations
2048	2053	\$268,634.00		9.25%
2053	2058	\$308,929.00	15%	10.63%
2058	2063	\$353,269.00	15%	12.16%
2063	2068	\$408,559.00	15%	14.06%



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.

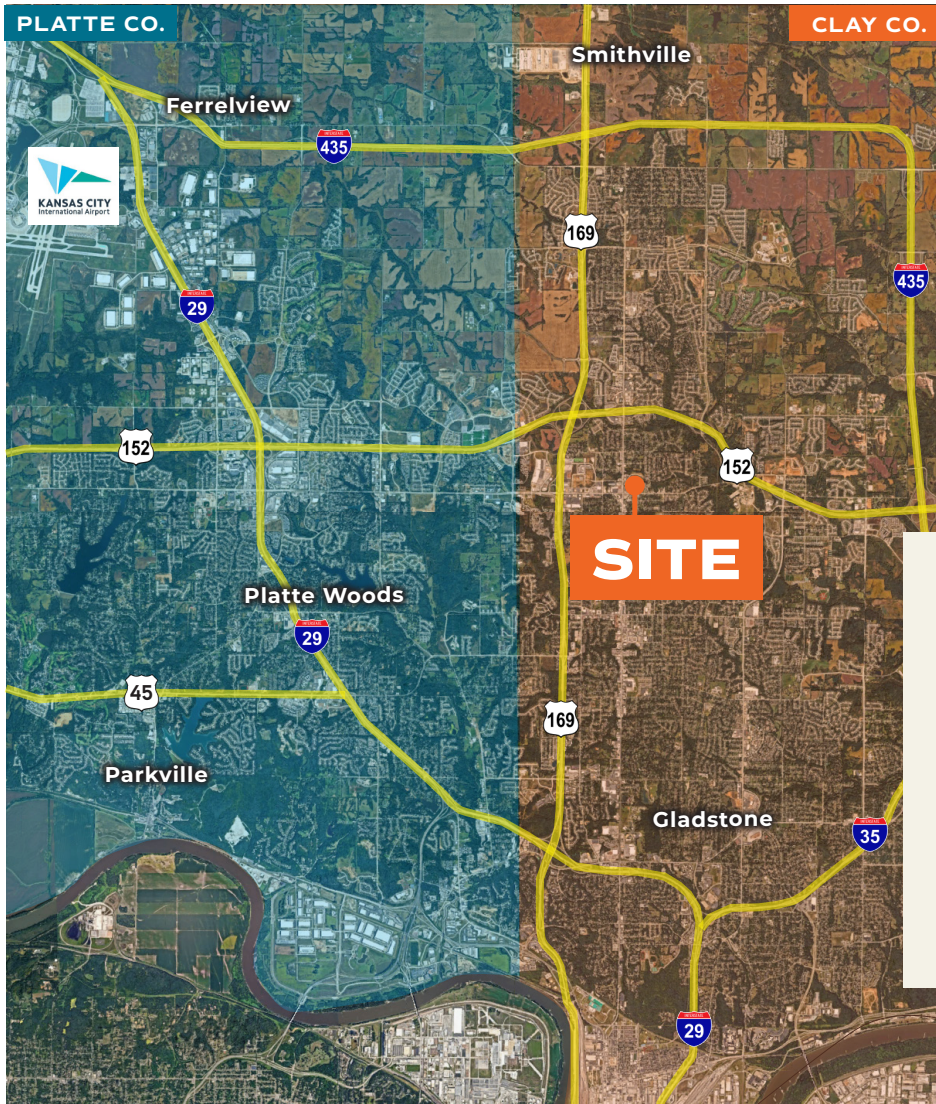
Southern Bank combines the relationship-driven model of a long-established community bank with the scale, capital strength, and operating breadth of a publicly traded institution.

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



- Area seeing significant residential growth and infrastructure development
- Noteworthy projects & developments







Located in Kansas City's
Fastest Growing County: Platte Co.

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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