

# Fifth Third Bank

13001 N Dale Mabry Hwy, Tampa, FL 33618

Retail  
Investment Opportunity

Offering Memorandum



**MATTHEWS™**

Exclusively Listed By



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# Property Overview

**Fifth Third Bank**

13001 N Dale Mabry Hwy, Tampa, FL 33618



# Property Overview

**±6,367**

Total GLA (SF)

**±1.28**

Lot Size (AC)

**±74,500**

VPD (N Dale Mabry Hwy)

**2007**

Year Built

## Investment Highlights

- **Absolute NNN Fee Simple Ownership** — Offers a truly passive investment structure with zero landlord responsibilities.
- **Early 10-Year Lease Extension** — Fifth Third Bank exercised its 10-year renewal option more than one year early and added four additional 5-year renewal options beyond the new term, underscoring its long-term commitment to this location.
- **Top-Performing Deposit Base** — The branch reported \$150,596,000 in deposits in 2025, ranking it among the top three Fifth Third Bank locations in Hillsborough County.
- **Premier Tampa MSA Location** — Tampa benefits from a diverse and expanding economic base driven by healthcare, finance, technology, and tourism, supporting strong job creation and making it one of the nation's leading markets for population and economic growth.
- **Passive Cash Flow** — Approximately 11 years of remaining base term provide stable, long-term income.
- **Scheduled Rental Growth** — Lease features 10% rent increases every five years, with the first increase scheduled for August 1, 2032.
- **Institutional-Grade Tenant** — Fifth Third Bank is a leading financial institution with \$8.25 billion in total revenue and a significant footprint throughout Florida, operating more than 191 branches across 23 counties.
- **Investment-Grade Credit** — Fifth Third Bank holds an S&P credit rating of BBB+/Baa1 - and operates 1,097 branches nationwide, highlighting the strength and scale of the tenant.
- **Excellent Visibility and Access** — Situated on ± 1.28 acres along a heavily trafficked corridor with approximately ± 74,500 vehicles per day, the property benefits from strong visibility and proximity to major national retailers including Lowe's, Wells Fargo, Publix, Chipotle, Chase, and more.
- **Limited Cannibalization / Strong Local Consumer Base** — The nearest Fifth Third Bank branch is approximately 4 miles away and reported \$48,095,000 in deposits in 2025, reinforcing this location's ability to serve a distinct and established customer base.
- **Strong Demographics** — The Tampa MSA surpassed 3.4 million residents in 2026, driven by sustained in-migration and continued expansion as one of the fastest-growing markets in the Southeast. Hillsborough County exceeds 1.6 million residents with consistent annual growth of approximately 1.5%, while affluent infill trade areas report household incomes exceeding \$100,000, supporting long-term retail and banking demand.

# Property Photos





Walmart Supercenter

ROSS DRESS FOR LESS

DSW DESIGNER SHOE WAREHOUSE

TARGET

Publix

Staples

SPROUTS FARMERS MARKET

five BELOW

SALLY BEAUTY

Bath & Body Works

Winn-Dixie

HARBOR FREIGHT

QUALITY TOOLS LOWEST PRICES

W Fletcher Ave ± 24,000 VPD



University of South Florida  
±50,000 Students | ±4.6 Miles Away

Subject Property

LOWE'S

THE FRESH MARKET

petco

University Mall

Walgreens

Burlington

Denny's

Bath & Body Works

BANK OF AMERICA

Rainbow

TRUIST

RaceTrac

HIBBETT

FAMOUS

KFC

PANDA EXPRESS CHINESE KITCHEN

RACK ROOM SHOES

SPROUTS FARMERS MARKET

N Dale Mabry Hwy ± 74,500 VPD



± 151,500 VPD

Publix

Haven Waters Edge.  
±393 Units

Belara Lakes  
±324 Units

Pizza Hut

Chipotle

Five Guys

Winn-Dixie

Staples

Cold Stone Creamery

Supercuts

Chick-fil-A

Dollar Tree

Panera Bread

First Watch

Wingstop

Orangetheory

W Busch Blvd ± 49,500 VPD

Lake Azure Apts.  
±68 Units

Marshalls

Family Discount Furniture

Winn-Dixie

Walmart Neighborhood Market

bealls OUTLET

Firestone

CVS pharmacy

THE HOME DEPOT

R&C

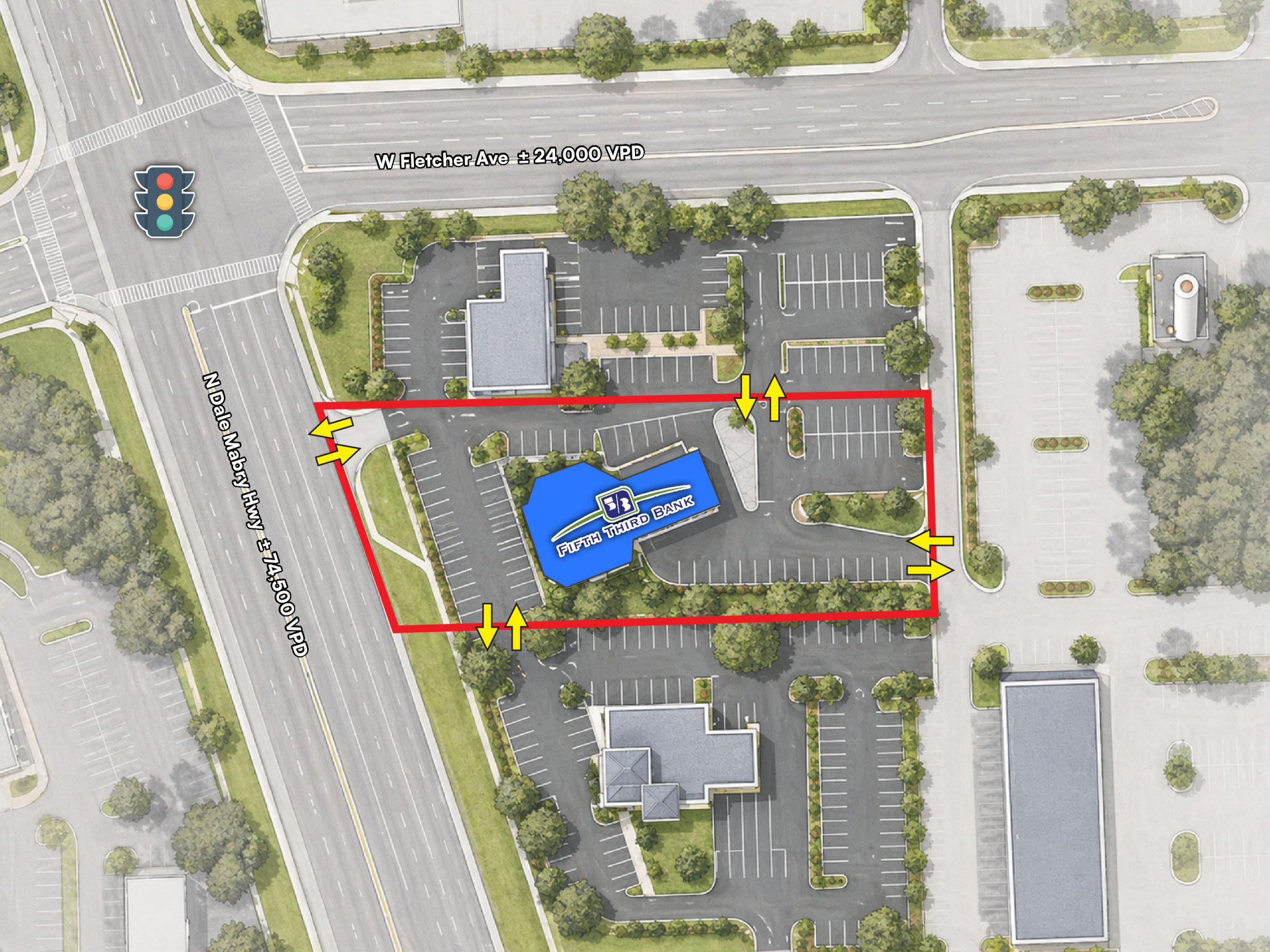
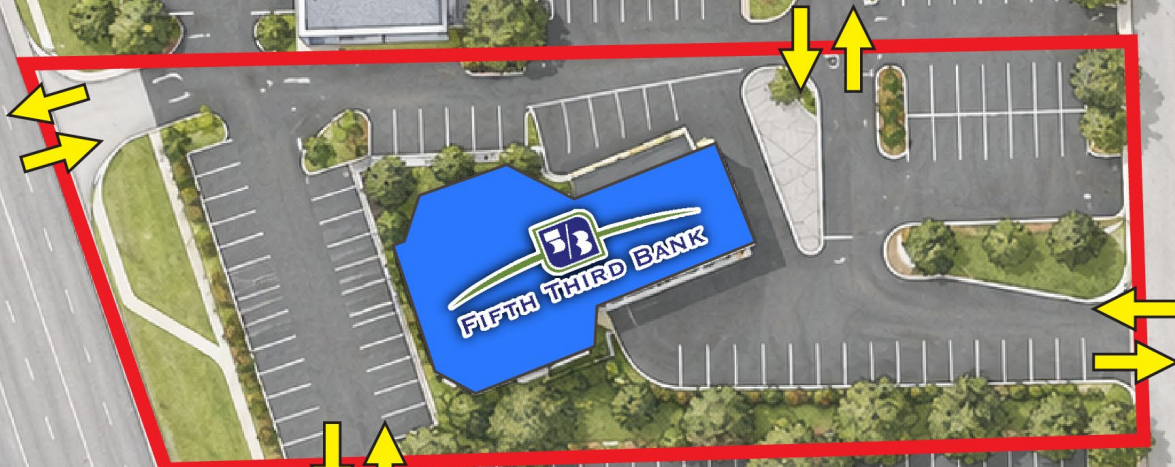
Busch Gardens

Walmart Supercenter

W Fletcher Ave ± 24,000 VPD



N Dale Mabry Hwy ± 74,500 VPD



# Financial Overview

**Fifth Third Bank**

13001 N Dale Mabry Hwy, Tampa, FL 33618



# Financial Overview

**\$5,323,999**

List Price

**5.00%**

Cap Rate

**\$266,200**

NOI

Property Address	13001 N Dale Mabry Hwy, Tampa, FL 33618
List Price	\$5,323,999
Cap Rate	5.00%
GLA	± 6,367 SF
Lot Size	± 1.28 AC
Year Built	2007
Tenant Trade Name	Fifth Third Bank
Type of Ownership	Fee Simple
Lease Guarantor	Fifth Third Bank
Lease Type	NNN
Roof and Structure	Tenant Responsibility
Rent Commencement Date	7/6/2007
Lease Expiration Date	7/31/2037
Original Lease Term	20 Years
Term Remaining on Lease	± 11 years
Rent Increases	10% every 5-years in options
Options	Four, 5-year Options

Lease Term	Monthly Rent	Annual Rent	Cap Rate
<b>Current - 7/31/2032</b>	<b>\$22,183</b>	<b>\$266,200</b>	<b>5.00%</b>
8/1/2032 - 7/31/2037	\$24,402	\$292,820	5.50%
Option 1	\$26,842	\$322,102	6.05%
Option 2	\$29,526	\$354,312	6.66%
Option 3	\$32,479	\$389,743	7.32%
Option 4	\$35,726	\$428,718	8.05%



# Tenant Overview

Year Founded  
**1858**

Headquarters  
**Cincinnati, OH**

Ownership Status  
**Public**

Employees  
**19,000+**

Locations  
**1,097+**

Credit Rating  
**BBB+/Baa1**

Annual Revenue  
**\$8.6B**



**FIFTH THIRD**

## Tenant Overview

Fifth Third Bank is a prominent, publicly traded financial institution providing a broad range of banking, lending, and wealth management services across the United States. Headquartered in Cincinnati, Ohio, the bank leverages a strong regional presence and digital banking capabilities to serve individuals, businesses, and commercial clients with comprehensive financial solutions.

### Why Invest in Fifth Third Bank?

- **Financial Resilience:** Consistent earnings performance supported by diversified revenue streams across consumer, commercial, and wealth management segments, with annual revenue in the ~\$8—9 billion range and strong capital ratios.
- **Extensive Operational Scale:** Large regional banking footprint with 1,000+ branches and a robust digital platform, enabling efficient service delivery and deep market penetration across the Midwest and Southeast.
- **Credit Stability with Upside Potential:** Investment-grade credit ratings (BBB+ / Baa1 range) reflecting strong balance sheet fundamentals, prudent risk management, and stable funding profile.
- **Growth Through Diversification and Innovation:** Continued investment in digital banking, payments technology, and fee-based businesses, alongside organic loan and deposit growth across key markets.
- **Strong Brand and Market Position:** Established, long-standing financial institution with a trusted brand, serving a broad customer base and positioned as a reliable, full-service banking partner.

# Market Overview

**Fifth Third Bank**

13001 N Dale Mabry Hwy, Tampa, FL 33618



# Tampa, FL

## Market Demographics



**\$121,937**  
Median HH Income

**336,677**  
# of Households

**50.2 %**  
Homeownership Rate

**39.9 %**  
% Bachelor's Degree

**35.6**  
Median Age

**\$375,300**  
Median Property Value

## Local Market Overview

Tampa is anchored by a diversified economic base, centered on healthcare (notably Tampa General Hospital and Moffitt Cancer Center), financial services, logistics, and growing tech and innovation sectors. The city's status as a tourism gateway—highlighted by attractions such as Busch Gardens, the Florida Aquarium, and a vibrant cruise-ship port—drives substantial visitor traffic and supports hospitality, retail, and entertainment sectors. Tampa also benefits from a robust convention and event calendar that includes major sports and cultural gatherings.

Transportation infrastructure enhances Tampa's appeal: major corridors (I-275, I-4, and Veterans Expressway) facilitate intra- and inter-regional connectivity, while Tampa International Airport provides direct access to domestic and international markets. The region's port facilitates significant cargo and cruise operations. In education, Tampa hosts prominent institutions—University of South Florida, University of Tampa, Hillsborough Community College—which supply a steady pipeline of talent and promote research and institutional collaboration. Together, these amenities and linkages underpin Tampa's economic resilience and

## Property Demographics

POPULATION	3-MILE	5-MILE	10-MILE
2020 Population	103,367	278,703	764,251
2025 Population	108,646	294,747	826,256
2030 Population Projection	116,240	315,714	890,301
HOUSEHOLDS	3-MILE	5-MILE	10-MILE
2020 Households	42,903	109,771	303,856
2025 Households	45,184	116,166	328,752
2030 Household Projections	48,426	124,614	354,860
INCOME	3-MILE	5-MILE	10-MILE
Avg Household Income	\$101,584	\$88,095	\$102,157

# Tampa, FL

Tampa is a major metropolitan center in Florida and one of the state's most dynamic economic and cultural hubs. Known for its strategic transportation infrastructure—anchored by Tampa International Airport and a robust port system—Tampa offers strong connectivity for both domestic and international business. Retailers and businesses operating in Tampa benefit from a rapidly expanding and diverse consumer base, strong population

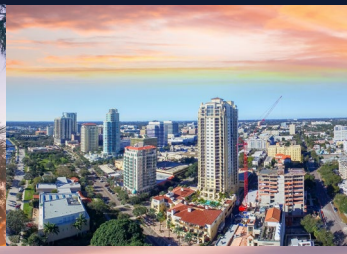
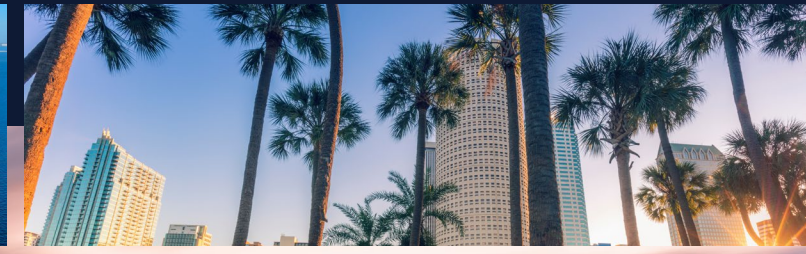
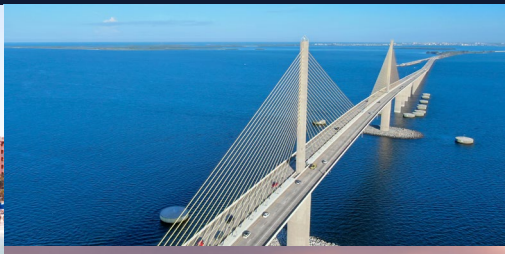
growth, and sustained demand across both urban and suburban submarkets. Positioned as a key gateway to Florida, Tampa is supported by an integrated transportation network that includes major interstate access, Tampa International Airport, and one of the state's most active seaports—supporting long-term commercial expansion and economic stability.

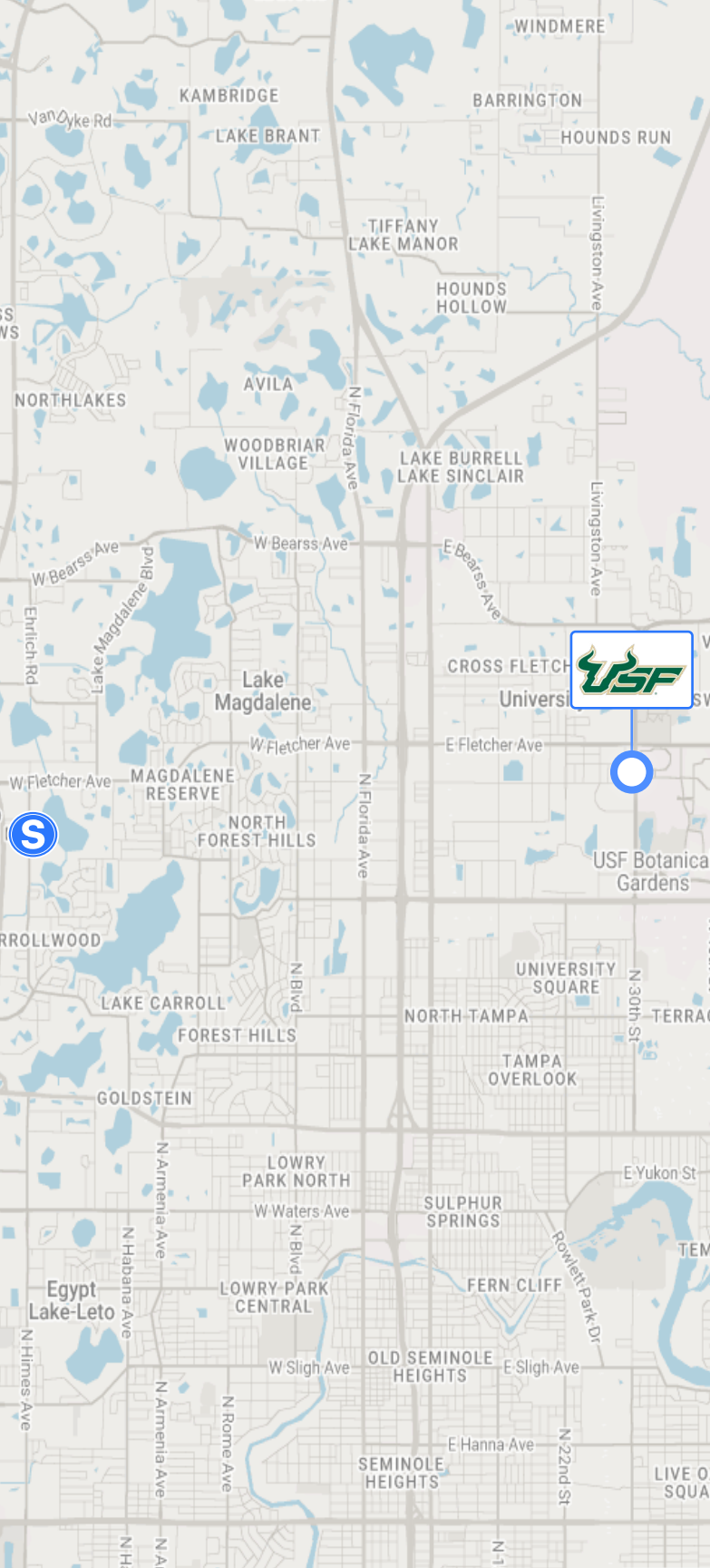
**Total Population**  
**3.4 Million**

**Annual Visitors**  
**15.8 Million**

**Tourism Economic Impact**  
**\$20 Billion**

**GDP**  
**\$243.3+ Million**





# Higher Education

The University of South Florida (USF) serves as a major engine for economic growth and innovation in the Tampa Bay region, attracting students from across the United States and around the world while preparing a highly skilled workforce. As one of Florida's largest public universities, USF supports tens of thousands of students and contributes to thousands of jobs both on campus and through its broader economic impact.

USF offers nationally recognized programs in fields such as business, engineering, health sciences, and cybersecurity, helping meet workforce demands in high-growth industries. As a top-tier research institution, it drives innovation through extensive research activity and partnerships with hospitals, technology firms, and government agencies. The university's status as an R1 institution further strengthens its role in advancing scientific discovery and economic development.

**University Of South Florida**  
**50,000+ Students, 77%+ Graduation Rate**

**Retention Rate**  
**92% (Freshman and Sophomore)**



# | Disclaimer & Confidentiality Agreement

This Offering Memorandum contains select information pertaining to the business and affairs of the property owner and its tenant for real property located at **13001 N Dale Mabry Hwy, Tampa, FL 33618** (“Property”). The Offering Memorandum may not be all-inclusive or contain all of the information a prospective purchaser may desire. The information contained in this Offering Memorandum is confidential and furnished solely for the purpose of a review by a prospective purchaser of the Property. It is not to be used for any other purpose or made available to any other person without the written consent of Seller or Matthews™. The material and information in the Offering Memorandum is unverified. Matthews™ has not made any investigation, and makes no warranty or representation, with respect to square footage, income and expenses, the future financial performance of the property, future rent, and real estate value market conditions, the condition or financial prospects of any tenant, or the tenants’ plans or intentions to continue to occupy space at the property. All prospective purchasers should conduct their own thorough due diligence investigation of each of these areas with the assistance of their accounting, construction, and legal professionals, and seek expert opinions regarding volatile market conditions given the unpredictable changes resulting from the continuing COVID-19 pandemic. The information is based in part upon information supplied by the Owner and in part upon financial information obtained from sources the Owner deems reliable. Neither owner, nor their officers, employees, or real estate agents make any representation or warranty, express or implied, as to the accuracy or completeness of this Offering Memorandum, or any of its content, and no legal liability is assumed or shall be implied with respect thereto. Prospective purchasers should make their own projections and form their own conclusions without reliance upon the material contained herein.

By acknowledging your receipt of this Offering Memorandum for the Property, you agree:

1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner.

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If you wish not to pursue negotiations leading to the acquisition of the Property or in the future you discontinue such negotiations, then you agree to purge all materials relating to this Property including this Offering Memorandum.

A prospective purchaser’s sole and exclusive rights with respect to this prospective transaction, the Property, or information provided herein or in connection with the sale of the Property shall be limited to those expressly provided in an executed Purchase Agreement and shall be subject to the terms thereof. In no event shall a prospective purchaser have any other claims against Owner or Matthews™ or any of their affiliates or any of their respective officers, directors, shareholders, owners, employees, or agents for any damages, liability, or causes of action relating to this solicitation process or the marketing or sale of the Property.

This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

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