CITIBANK OAKLAND, CA

4017 MACARTHUR BLVD OAKLAND, CA 94619

FOR SALE

CBRE

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If after reviewing this Memorandum, you have no further interest in purchasing the Property, kindly return it to CBRE.

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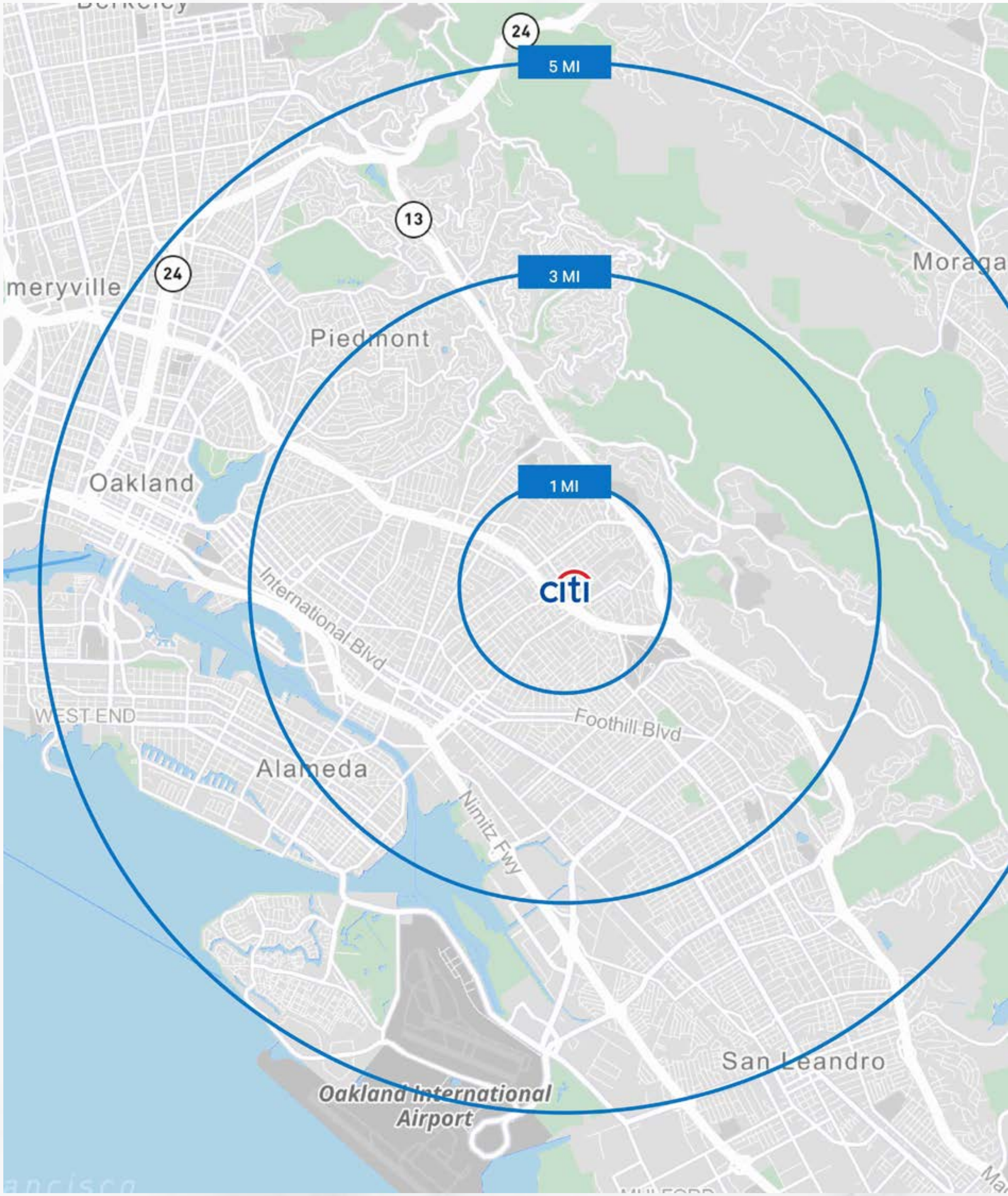

INVESTMENT SUMMARY

PRICING
$3,120,122

CAP RATE
5.00%

NOI
$156,006.51

LEASE TERM
5.92 YEARS

GUARANTEE
CORPORATE

OPTIONS
2 X 5-YEAR OPTIONS

INCREASES
3% ANNUALLY

IN THE PRIMARY, FAIR MARKET RENT VIA APPRAISAL IN THE OPTION PERIODS, WITH A 3-5% COLLAR APPLIED DURING THE OPTION PERIOD. FMR CAN'T BE SET BELOW THE PRIOR PERIODS RENT.

INVESTMENT HIGHLIGHTS

LONG OPERATIONAL HISTORY

Citi has operated out of this location for 53 years showing strong commitment to this branch long term.

CORPORATE GUARANTEE

The Lease is guaranteed by Citibank, N.A., a wholly owned subsidiary of Citigroup Inc., one of the largest financial institutions in the world, with over $1.9 trillion in total assets. The tenant provides investors with exceptional security of income and minimal tenant default risk.

Backed by a global systemically important bank (G-SIB), offering institutional-quality credit exposure rarely available in single-tenant net lease product. Furthermore, Citigroup boasts an S&P Global Rating/ Moody's of BBB+/A-2 and a Fitch Rating of 'A'.

STRONG DEPOSIT VOLUME

Citibank, National Association at 4017 MacArthur Blvd, Oakland, CA 94619 (FDIC Cert #7213) — shows $144,000,000 in branch-level deposits per FDIC Summary of Deposits data (period ending 06/30/2025). The subject branch ranks 3rd in the Oakland market. The strong deposit volume reflects a well-established and productive branch amongst Citi's California network, furthering the likelihood of continued operations, long term.

EARLY EXTENSION

Tenant proactively executed a Fifth Amendment extending the lease term through June 30, 2032 — well ahead of the current expiration, demonstrating strong commitment to the site. The early renewal (in advance of the 2027 term expiration) signals confidence in the location and reduces re-leasing risk. Furthermore, the tenant maintained two additional five-year renewal options, beyond the extended term, providing potential occupancy through 2042.

SIGNIFICANT TENANT PERFORMED CAPITAL IMPROVEMENTS

Between 2024–2026, Tenant has invested over $250,000 in capital and maintenance improvements to the property, demonstrating a strong ongoing commitment to the site. Recent upgrades include: Replacement of HVAC units with a new Building Management System (BMS) for centralized HVAC and lighting control (late 2025). Exterior repainting and full signage replacement (2026). Interior flooring replacement and customer-area repainting. New trash enclosure and chain link fence slat replacement. Subfloor repair at entry doors (water intrusion remediation). Parking lot restriping.

LEASE ABSTRACT

Tenant	Citi Bank
Address	4017 MacArthur Blvd, Oakland, CA 94619
Gross Leasable Area	3,151 SF
Lot Size	0.5 acres
Year Built	1976
Pricing	$3,120,122
Cap Rate	5.00%
NOI	$156,006.12*
Lease Term	5 years
Lease Expiration	July 30, 2032
Lease Commencement Date	October 31, 1972

Seller to credit Purchaser delta in rent at COE.

Current Term Commencement Date	July 1, 2022
Term Remaining	5.92 years
Lease Type	Absolute NNN
Options	Two, Five-Year Options
Increases	3% annually in the primary, Fair Market Rent via appraisal in the option periods, with a 3-5% collar applied during the option period. FMR can't be set below the prior periods rent
Guarantee	Corporate, Citibank, N.A (NYSE: $C)

Absolute Net Lease	This Lease is an absolute net lease and Landlord shall not be required to provide any services or do any act or thing with respect to the Premises or the appurtenances thereto.
Taxes	Lessee shall pay all real property taxes, and all taxes, charges and assessments of any kind and nature levied or assessed.
Insurance	At all times during the term of this Lease, Tenant shall carry and maintain, at its sole cost and expense busines automobile liability insurancek commercial genral liability insurace, (including bodily injury and property damage) in an amount of not less than One Million Dollars ($1,000,000) per occurrence, proeprty insurance for all Improvements in the full replacement value of such Improvements providing “all risk coverage”.
Utilities	Lessee shall pay and discharge all charges for gas, heat, electricity, light power, telephone, water, and other utilities furnished to the demised premises.
Repairs & Maintenance	Lessee shall keep and maintain all improvements on the demised premises, including all plumbing, electrical, sidewalks, parking lot, structural components, roof, and all external components of the premises.

RENT SCHEDULE

Dates	Period	Annual Rent	Monthly Rent	Increase	Rent/SF	Cap Rate
Current - June 30, 2028	Base Term	$156,006.12	$13,000.51	-	$49.51	5.00%
7/1/2028 - 06/30/2029	Base Term	$160,686.30	$13,390.53	3.00%	$51.00	5.15%
7/1/2029 - 06/30/2030	Base Term	$165,507.00	$13,792.25	3.00%	$52.53	5.30%
7/1/2030 - 06/30/2031	Base Term	$170,472.20	$14,206.02	3.00%	$54.10	5.46%
7/1/2031 - 06/30/2032	Base Term	$175,586.40	$14,632.20	3.00%	$55.72	5.63%

AERIAL


8 Miles
EL CERRITO
Arlington Ave
San Francisco Bay
University of California, Berkeley Students: 30,967
Oakland Technical HS Students: 1,815
Sacramento St
121,045 VPD
45,176 VPD
71,239 VPD
Rheem Blvd
81,987 VPD
Stone Valley Rd
MORAGA
TREASURE ISLAND
McClymonds HS Students: 273
OAKLAND
Oakland HS Students: 1,624
Chabot Space & Science Center
130,132 VPD
SAN FRANCISCO
Pardee Home Museum
Museum of Art & Digital Entertainment
Skyline HS Students: 1,216
Merritt College Students: 7,317
Mills College at Northeastern University Students: 688
Fremont HS Students: 1,194
Foothill Blvd
Laney College Students: 16,263
Oakland Museum of California
Castlemont HS Students: 694
139,219 VPD
Mission St
3rd St
101,790 VPD
98th Ave
Oakland Aviation Museum
Oakland International Airport
Lake Chabot Rd
72,288 VPD
91,590 VPD
Wicks Blvd
128,601 VPD
CHERRYLAND
FAIRVIEW
124,877 VPD

AERIAL

INTERSTATE
580
(160,000+ vehicles per day)
citi
citibank
MacArthur Blvd
(18,400 vehicles per day)

AERIAL

SITE PLAN

TENANT OVERVIEW

Tenant Name	Citibank, N.A
Business Summary	Citibank, N.A is the primary U.S. banking subsidiary of the multinational financial services corporation Citigroup. Citi is considered one of the "Big Four" US Banks. Citibank traces its origin to 1812 (as City Bank of New York); Citigroup Inc. was formed in 1998 via the merger of Citicorp and Travelers Group. Ranked the 3rd largest bank globally with over $2.66 Trillion in assets. Its services span a wide range of financial products for consumers, corporations, and governments, including consumer banking, credit cards, mortgages, and wealth management. For FY 2025, Citigroup reported $85.2 Billion in Revenue (6% increase versus the prior year), $14.3 Billion in Net Income (13% increase versus the prior year), with new investment asset flows of $44 Billion.

COMPANY FAST FACTS

Tenant Name	Citibank, N.A.
Parent Company	Citigroup, Inc.
Website	www.citigroup.com
Credit Rating/ Guarantee	BBB+(S&P), A3 (Moody's), A (Fitch)
Sector/Industry	Bank Branch/ Financial Services
U.S. Headquarters	New York City, New York
Number of Locations	650 + branches

PROPERTY OVERVIEW

LOCATION OVERVIEW

OAKLAND, CA

Oakland is the largest city in the East Bay and the county seat of Alameda County, situated directly across the San Francisco Bay from San Francisco and connected via the Bay Bridge, BART, and Amtrak Capitol Corridor. As the 8th most populous city in California, Oakland anchors one of the most economically dynamic metropolitan regions in the country and benefits from direct access to the broader San Francisco–Oakland–Berkeley MSA, one of the highest-GDP metro areas in the U.S. One of the most ethnically and culturally diverse cities in California, with no single racial or ethnic group constituting a majority. Oakland boasts $1.33 Trillion in GDP, #3 among all U.S. with a 3.9% unemployment rate, placing them well below the average 4.3% in the US.

Oakland's economy is anchored by healthcare, logistics/trade, professional services, and a growing technology sector: Kaiser Permanente — Oakland's largest employer (11,000+ local employees; ~62,800 across the greater Bay Area), with major ongoing investment including UCSF Benioff Children's Hospital's $1.6B modernization and a new $400M Stanford Medicine/Sutter Health cancer center. Port of Oakland — one of the busiest container ports on the U.S. West Coast; generates approximately 98,000 local jobs and ranks as the city's second-largest job generator.

Other major employers and corporate presence include Clorox, Wells Fargo, Matson, PG&E, Blue Shield of California, and Samuel Merritt University (which opened a new $240M downtown campus in January 2026).

Other notable headquarters announcements include Open AI (Est. Value: $1 Trillion) & Anthropic (Est. Value: $1 Trillion).

DEMOGRAPHICS

	1 Mile	3 Miles	5 Miles
POPULATION			
2025 Population	37,411	228,679	503,407
HOUSEHOLD INCOME			
Average Household Income	$135,755	$128,634	$137,562

Source: CBRE Research

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INVESTMENT CONTACTS

JAMES WATKINS
Associate
+1 661 904 9401
Lic. #02123733
james.watkins@cbre.com

RICHARD BREHAUT
Senior Vice President
+1 909 560 3010
Lic. #01934760
richard.brehaut@cbre.com

TONY ANDERSON
Senior Vice President
+1 310 303 9870
Lic. #01936642
tony.anderson@cbre.com

KENT PRESSON
Senior Transaction Manager
+1 916 471 8780
Lic. #02076597
kent.presson@cbre.com

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