



Combined Community Reinvestment Act Strategic Plan

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Effective Period:
2021 – 2025

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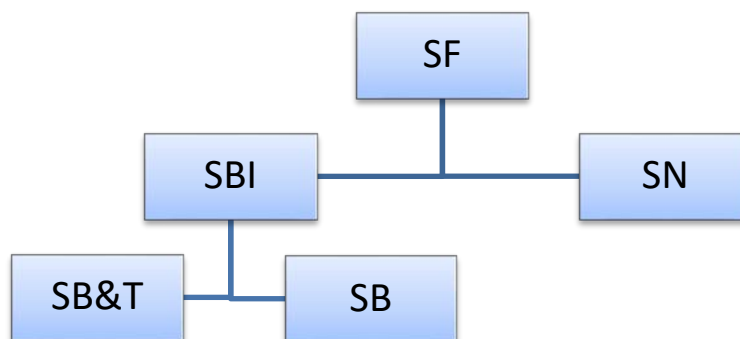
I. Introduction

A. Corporate Background and History

Stifel Bank & Trust (“SB&T”) is a Missouri state-chartered commercial bank with two non-traditional, non-retail locations in the St. Louis area. SB&T is a member of the Board of Governors of the Federal Reserve System and is a wholly-owned subsidiary of Stifel Bancorp, Inc. (“SBI”), which is a wholly owned subsidiary of Stifel Financial Corp. (“Stifel Financial” or “SF”). Stifel Financial is a publicly-traded, widely-held, full-service brokerage and investment banking firm with activities conducted primarily through its subsidiary, Stifel, Nicolaus & Company, Incorporated (“Stifel Nicolaus” or “SN”). Stifel Nicolaus, an affiliate of the Bank, is a Missouri headquartered, full service investment banking and brokerage firm with financial advisors located in 360 offices nationwide. In April of 2007, Stifel Financial purchased FirstService Bank, a small \$130 million bank chartered in 2002, to compliment investment banking and brokerage services provided by Stifel Nicolaus. That bank was renamed “Stifel Bank & Trust.”

On August 31, 2018, Stifel Financial completed the acquisition (the “Acquisition”) of Business Bancshares, Inc. and its wholly owned subsidiary, The Business Bank of St. Louis, a full-service bank that operates from a single location. Upon the closing of the transaction, The Business Bank of St. Louis was renamed “Stifel Bank” (“SB” and, collectively with SB&T, the “Banks”) and Business Bancshares, Inc. was renamed “Stifel Bancorp, Inc.” (“SBI”). Like SB&T, SB is a member of the Board of Governors of the Federal Reserve System and is a wholly-owned subsidiary of SBI, which is a wholly owned subsidiary of Stifel Financial.

The Federal Reserve Bank of St. Louis approved the Acquisition followed the customary public comment period. The only comment that the Federal Reserve Bank of St. Louis received was a letter endorsing the transaction from the NAACP’s St. Louis Chapter (please see Exhibit C).



As a result of the Acquisition, SB&T and SB underwent an internal reorganization of certain assets and operations. SB concentrates its operations on commercial lending and deposits, while SB&T focuses on commercial lending, mortgage, and other consumer lending.

B. Business Model

SB&T is a non-traditional financial institution due to unique characteristics, such as its affiliation with SN. SB&T does not operate a network of “brick & mortar” branches. SB&T’s headquarters is located in the Stifel Financial building in the City of St. Louis, and the executive team, commercial lenders, securities-based lending team, and loan administration work in this location. SB&T has one additional location in Creve Coeur, Missouri, which includes employees primarily in the residential mortgage lending origination department. Neither location has a traditional teller line or a drive-through. Given the unique access to the SN client deposit base, SB&T does not operate traditional deposit taking banking facilities or actively promote deposit products from the St. Louis community. Many of the bank products and services are marketed primarily to clients of SN on a nationwide basis.

SB’s is headquartered in Clayton, Missouri, and it does not have any other branches. SB offers retail and commercial banking services to private and corporate clients. This location has a teller line and an ATM on site but does not offer a drive-through. SB has one non-deposit taking loan administration location with an ATM machine inside the SF headquarters. SB promotes its deposit products within the St. Louis community. However, this is no longer the primary funding source following the internal reorganization.

As a result of the purpose and design of SB&T, as well as the internal reorganization between which occurred between SB&T and SB, many unique characteristics distinguish both Banks from traditional banks and other financial institutions in the St. Louis community. In summary, the business model has the following non-traditional features:

- The primary deposit funding source is the nationwide brokerage platform, with the deposit sweep program provided to SN clients as part of the brokerage firm’s investment account product offering, leading to a small combined concentration of deposits from clients in the St. Louis area.
- Business development primarily focused on Stifel Nicolaus clients:
 - Limited retail presence or consumer and business products offered in the St. Louis community, and
 - Robust home mortgage origination program, which includes non-Stifel Nicolaus clients in the Banks’ local area.
- Community development lending, investment and bond underwriting capabilities.

C. Financial Overview

As of June 30, 2020, SB&T had total assets of \$14.2 billion, total liabilities of \$13.4 billion, and total equity capital of \$1.1 billion. As of that same date, SB&T’s assets were comprised of \$59.1 million in cash, \$4.3 billion in investment securities, \$9.7 billion in loans, \$52.5 million in fixed assets, \$22.8 million in goodwill and other intangibles, and \$164.3 million in other assets (OREO, deferred tax assets, accrued interest receivable, and other receivables). SB&T’s deposit

funding primarily included \$34 million in commercial deposits, \$57 million in brokered CDs, and \$12.6 billion in sweep deposits from SN, the affiliated broker-dealer. SB&T's Tier 1 capital of \$1.06 billion represents 12.40% of risk-weighted assets.

As of June 30, 2020, SB had total assets of \$2.8 billion, total liabilities of \$2.6 billion, and total equity capital of \$204.1 million. As of that same date, SB's assets were comprised of \$279.3 million in cash, \$1.2 billion in investment securities, \$1.29 billion in loans, and \$51.4 million in other assets (OREO, fixed assets and trading assets). SB's deposit funding primarily included \$672 million in commercial deposits, \$112 million in consumer deposits, and \$1.6 billion in sweep deposits from SN, the affiliated broker-dealer. Tier 1 capital of \$196.9 million represents 18.80% of risk-weighted assets.

SB&T's and SB's primary deposit funding is through a retail deposit sweep program provided to SN clients as a part of their investment account product offering. SN financial advisors manage financial assets (stocks, bonds, cash, etc.) for the clients' brokerage and retirement accounts. At the option of the client with non-retirement accounts, cash balances are placed in the insured bank sweep deposit program, which includes banks that are both affiliated and non-affiliated with Stifel Financial ("IBP"). For retirement accounts, the only sweep option available is the bank sweep deposit program for retirement accounts ("Retirement Sweep Program") where all cash balances are swept to SB&T and SB. Each bank in the sweep programs accepts an amount of deposits for each account that does not exceed the deposit insurance limit for the account type. As the lead and primary participant in the IBP program, and due to the structure of the Retirement Sweep Program, SB&T utilizes an increasing amount of swept deposits with SB also accepting deposits. As of June 30, 2020, SB&T and SB, respectively, had \$12.6 billion and \$1.6 billion in deposits from around the country

SN's clients are across the country, with no concentration in the Banks' assessment area or in any other specific area. Although the percentage varies from time to time, historically less than 5% of total deposits swept from SN represent clients who are located in the Banks' assessment area. However, given that the headquarters for Stifel Financial, Stifel Nicolaus, and the Banks are all located in St. Louis, and that Stifel is a major employer in this area, both SB&T and SB identified the Missouri counties of St. Louis County, Jefferson County and St. Charles County, as well as the City of St. Louis, as the delineated assessment area for Community Reinvestment Act ("CRA") purposes (the "AA").

The unique nationwide capture of deposits into two mostly non-traditional banking institutions in the St. Louis area represents a significant opportunity to provide necessary credit to the St. Louis community. Although a relatively small operation with approximately 266 combined full-time employees (239 in the St. Louis area), the Banks have developed substantial business capacities to provide credit through residential mortgage loans, community development loans, and community development investments.

In addition, the Public Finance division of SN is the leading provider of municipal bond underwriting and distribution in the St. Louis area and across the State of Missouri. A high

concentration of this activity is focused on specific community development projects and low-to-moderate income lending programs. In many cases, this group acts as a critical component in the ability for local organizations to obtain the capital necessary to initiate and complete developments and low-to-moderate and market rate housing projects. The group also provides financing to fund municipalities, school districts, hospitals, libraries, and other components of communities around St. Louis and throughout Missouri.

II. Strategic Plan

A. Election of Strategic Plan Assessment Method

The Boards of Directors, management and entire staff of the Banks are committed to being responsive to the credit and community development needs of the community we serve. SB&T has grown in recent years to \$16.4 billion in total assets, which would have caused SB&T to be assigned to the large bank category for CRA examinations. Due to the non-traditional bank business model, SB&T elected to develop and present for approval a CRA strategic plan to ensure reinvestment in the community we serve. The overall objective of the Plan is to utilize the unique characteristics and capabilities of SB&T to extend credit to individuals, businesses and organizations in a substantial manner. SB&T's first strategic plan was approved by the Federal Reserve Bank of St. Louis and was effective for the calendar years 2015 – 2017. On September 27, 2017, the Federal Reserve Bank of St. Louis published its 2015 – 2016 Performance Evaluation of SB&T, awarding SB&T an “Outstanding” rating for CRA.

Due to the increased growth and the non-traditional nature of SB&T since the inception of the first strategic plan, SB&T again elected to make use of the alternative method of examination to assess the Banks' CRA performance record. The second strategic plan was approved by the Federal Reserve Bank of St. Louis effective for the calendar years 2018 – 2020. Due to the Acquisition of SB and the internal reorganization, SB&T (together with SB) submitted an amendment to the Plan to include SB in the Banks' combined goals for 2019 and 2020 which was approved by the Federal Reserve Bank of St. Louis.

The Banks are submitting a new strategic plan for calendar years 2021 – 2025. The submission and approval of the Plan will allow the combined Banks to efficiently meet our CRA obligations in our AA by leveraging the strengths of the combined business model. The Plan will cover the Banks' AA in the St. Louis community as defined in Section III.

B. Effective Date and Term

This strategic plan is proposed to be effective for the calendar years 2021 - 2025.

If there are material changes to the Banks' product mix, geography, objectives, or operations that would have an impact on the community development goals articulated in the Plan, and the Plan is no longer appropriate or viable, the Banks will seek approval to amend or modify the Plan from the Board of Governors of the Federal Reserve Bank. Upon approval of a modified plan, the Banks would continue to operate under the approved modified plan for the remaining duration of the term.

C. Implementation of the Plan

SB&T, SB, their Boards of Directors, management and affiliates engage in a strong community development program including non-profit board participation, volunteer and charitable giving activities, and proactive commitment to community organizations aimed at developing opportunities for low-to moderate income and minority communities.

It is the goal of the Banks' Boards of Directors and senior management to fully comply with the spirit and regulations of the CRA. To accomplish this, the Banks closely monitor and discuss all activities pertaining to its CRA performance. Each Bank has a Board approved CRA Policy which is reviewed and approved annually. The CRA Policy establishes a Community Development Officer position, as well as a CRA Committee which monitors CRA performance. The Community Development Officer is charged with performing and managing community outreach while focusing on identification of CRA qualified community development lending, investment and service opportunities.

The CRA Committee is comprised of members of management and representatives of each focus area of the Plan and utilizes the diverse backgrounds of each of its members to ensure that the Banks are meeting the goals and objectives of its CRA program. The Community Development Officer and CRA Committee are charged with the responsibility of implementing and overseeing the CRA program. The CRA Committee and management ensure that acceptable and adequate resources are dedicated to the CRA program to implement and effectively manage the Plan.

D. Public Participation and Submission Process

In accordance with CRA regulations, a bank requesting approval of a CRA strategic plan is required to perform and complete a number of steps associated with the submission process to the Federal Reserve Bank. In addition to the review by the CRA Committee, the Plan received approval from the Banks' Boards of Directors, and the Banks informally and formally solicited comments from the public, including community organizations.

Public Comment Period

The public comment period will begin on September 3, 2020 with a publication in *The St. Louis Post-Dispatch*. The notice will also be published in the *St. Louis American* and the *St. Louis Independent*, which are local community publications targeted at the minority communities. During the period from September 3, 2020 – October 2, 2020, zero requests for the Plan were received.

Summary of Public Comment Letters Received

One comment letter from the St. Louis Equal Housing and Community Reinvestment Alliance (“SLEHCRA”) was received after the comment period, following the Banks’ meeting with SLEHCRA to review the Plan. The letter was supportive of the Plan and will be provided as part of the draft submission. The letter is part of the Banks’ public files and is available for review upon request. The Banks did not elect to make any changes to the Plan following the public comment period.

III. Assessment Area

A. Description of Assessment Area

The AA is designated as St. Louis, St. Charles, and Jefferson Counties and the City of St. Louis, which are located in the St. Louis Missouri-Illinois metropolitan statistical area (“MSA”). The AA will include the four whole counties. *Please see Exhibit A for a list of included census tracts.*

The Banks are committed to identification and fulfillment of the credit needs of the entire AA. The Banks will monitor the area on an ongoing basis for any material changes that may require a revision. The AA consists of 426 census tracts (“CT”), with 57 designated as low-income, 89 moderate-income, 134 middle-income, and 142 upper-income. There are four CT's considered as unclassified; these tracts consist primarily of industrial areas with very limited population. The vast majority of the low-to-moderate-income CT's are located in St. Louis City and northern St. Louis County. The AA does not include any distressed or underserved geographies. According to the FFIEC coding system, as of July 2020, the median income level for St. Louis, MO-IL area increased to \$82,600, bringing the maximum family income for Low-to-Moderate Income (“LMI”) to \$66,000.

According to the United States Census Bureau’s 2010 census, housing stock in the AA totals 757,039 units, with owner-occupied units comprising 43.9%, occupied rental units comprising 28%, and vacant units comprising 7%. In the AA, 5% of the families are located in low-income CTs, 18% in moderate-income, 43% in middle-income, and 34% in upper-income. Approximately 7% of the families in the AA fell below the poverty level in 2010. “Poverty level”

is an established dollar threshold rather than a percentage based calculation of the Median Family Income. In 2020, the U.S. Census Bureau updated the poverty level threshold for a family of four to \$26,200. The poverty level threshold is determined on a national basis and is not adjusted regionally.

According to the Missouri Economic Research and Information Center (“MERIC”), the unemployment rate for Missouri, as of June 2020, was 7.9%. During the same period, the unemployment rates for the St. Louis area was 9.7%, with St. Louis, St. Charles, and Jefferson Counties and the City of St. Louis at 8.9%, 7.3%, 8.3%, and 12.0%, respectively.

According to the St. Louis Business Journal, as of July 2020, the largest employers in the AA include: BJC HealthCare, Mercy, Washington University in St. Louis, Boeing Defense, Space & Security, SSM Health, Scott Air Force Base, United States Postal Service, Schnuck Markets, the Archdiocese of St. Louis, and the City of St. Louis. According to the St. Louis Regional Chamber, St. Louis has a talented 1.5 million-member workforce and a collaborative business community. Many corporations call St. Louis home, including 15 Fortune 1,000 companies and 9 Fortune 500 companies. St. Louis boasts one of the largest STEM workforces in the nation and continues to see growth in the bioscience, financial services, and geospatial industries.

B. Community Needs in Low-to-Moderate Income Areas

According to the 2019 Community Outlook Survey of the Eighth Federal Reserve District (the “2019 Survey”), which was published by the Federal Reserve Bank of St. Louis, respondents listed the availability of affordable housing as second on the list of issues most currently impacting Low-to-Moderate Income communities. Generational poverty was ranked as the having the greatest negative impact on LMI people, with job availability and job skills as the third and fourth issues, respectively.

The three- to five-year outlook for the 2019 Survey reflects 26.6% of respondents think the status of LMI people and households will be unchanged. 20.1% of respondents reported that general economic conditions for LMI communities were improving from two years ago, 43.9% reported conditions were staying the same, and 31.3% reported conditions were declining. Compared to 2017 results, a greater percentage of 2019 respondents indicated general economic conditions were improving (26.6% in 2019, 19.4% in 2017) or declining (27.4% in 2019, 18.7% in 2017) in their LMI communities, rather than staying the same (42.1% in 2019, 61.9% in 2017). Ranked in order of importance, the following strategies are cited as the four most important in helping to increase the financial stability of LMI community: Improving financial literacy/capability (38.3%), Move low-income, low-skill workers to middle-income, middle-skill status (28.0%), Enhancing savings and promoting asset building (10.3%), and Broadening financial access to safe and affordable financial products and services (8.4%). According to the 2019 Survey, the factors rated as the most significant barriers to homeownership for LMI individuals and households are: Creditworthiness (39.0%), Substandard

housing stock in affordable price range (23.9%), Lack of sufficient income (23.3%), Down payment (10.1%), and a Lack of mortgage financing for homes priced \$50,000 or less (2.5%).

C. Housing Information

The Home Price Index (“HPI”) is a broad measure of single-family housing prices provided by the Federal Housing Finance Agency (“FHFA”). According to the FHFA’s HPI, Q1’20 home prices in the St. Louis area increased 6.8% from the first quarter of 2019 and 2.0% in the last quarter, both growth levels above the U.S. average. Home prices began a steady increase in 2013 and continue to rise. According to Zillow.com, as of August 2020, the median home value in the St. Louis Metro area was \$180,685, a 2.6% increase over the past year. The median listing price is \$198,900. It is predicted that the values will decline by 2.3% over the next year. Additionally, Zillow noted that median home values in the City of St. Louis increased 3.8% over the past year, with a 0.5% decline forecast for the next year.

Home sales and prices in St. Charles County have steadily increased since 2013. The median home value in St. Charles County is \$244,049. Home values have increased 3.9% over the past year. The median price of homes currently listed is \$280,110. Zillow predicts that values will decline 1.6% in the next year.

Home sales and prices in Jefferson County began to rebound in mid-2014. The median home value in Jefferson County is \$183,259, a 5.0% increase in the past year. The median list price is \$218,900. It is predicted that values will decline 1.6% in the next year.

According to the Federal Reserve Bank of St. Louis Economic Research (updated December 19, 2019), the homeownership rate in St. Louis County is 71.5%, St. Louis City is 47.7%, St Charles is 83.1%, and Jefferson County is 80.6%.

Employment, good credit history, property values combined with tighter underwriting requirements are barriers to obtaining credit for individuals of all economic levels, but especially for LMI individuals. Therefore, the greater St. Louis area has opportunities for community development activities.

D. Income Information

1. City of St. Louis and St. Louis County

The largest employers for St. Louis are BJC HealthCare (29,205), Mercy (20,182), Washington University in St. Louis (17,688), Boeing Defense, Space & Security (14,566), and SSM Health (13,500). The average St. Louis area weekly wage in the fourth quarter of 2019 was \$1,098 (\$57,096 annually), according to the U.S. Bureau of Labor Statistics (August 2020), lower than the national average in half of the major occupational groups.

St. Louis is the 20th largest metropolitan area in the U.S according to the U.S. Census Bureau in 2019. St. Louis has the advantages that are found in major markets with costs of living and working reflective of a smaller community. St. Louis has a highly educated workforce; lower cost for Class A office space, warehousing; lower tax environment and lower wage rate compared to the U.S. average. St. Louis was ranked 9th as the most cost competitive location to do business among the US metros with populations exceeding two million (KPMG, Competitive Alternatives, 2016).

Popular Mechanics named St. Louis number 1 as the best startup city in America. St. Louis offers numerous business incubators where fledgling firms and startups can find advice, nurturing and entrepreneurial resources.

The unemployment rate in St. Louis County as of June 2020 was 8.9% and 12.0% for St. Louis City, according to the St. Louis Federal Reserve. The national unemployment rate as of June 2020 was 11.2%.

2. St. Charles County

St. Charles County is one of the largest economies in the State of Missouri. According to the St. Charles County Economic Development Center, the county offers low tax rates and planned economic growth to businesses. Centrally located in the American Heartland, St. Charles County has been the fastest growing part of metro St. Louis and the fastest growing Missouri county by population for more than 30 years. In addition, the county offers a dynamic workforce with one of the lowest unemployment rates in Missouri.

In 2020, the largest for-profit employers in St. Charles County were General Motors, CitiMortgage, and MasterCard Worldwide). The largest not-for-profit employers were Wentzville School District, Fort Zumwalt School District, and Francis Howell School District. The median household income for the county is \$81,411 per the U.S. Census Bureau.

As of June 2020, the unemployment rate was 7.3% according to MERIC compared to the national unemployment rate of 11.2%.

3. Jefferson County

Jefferson County is one of eight Missouri counties included in the Greater St. Louis Missouri-Illinois MSA.

The top five industries in Jefferson County are: Healthcare & Social Assistance, Retail Trade, and Manufacturing, according to Data USA. The median household income for the county is \$60,030 per the U.S. Census Bureau.

According to MERIC, the unemployment rate as of June 2020 was 8.3% compared to the national unemployment rate of 11.2%.

E. Relationships with Community Organizations

The Banks have forged strong relationships with many community organizations in the area. Employees of the Banks seek ongoing input in the AA from individuals and organizations involved in the affordable housing, community development and financial literacy sectors. In addition, input on the Plan was solicited from CRA advocates in the broader region around the AA.

The Banks surveyed their community partners in August 2020 to ask about their views on the largest community needs, organizational priorities, and the economic condition and well-being of the LMI community compared to two years ago as well as a future outlook. Affordable housing and homeownership opportunities were most frequently cited as a top community need, with other key needs identified including access to healthcare, covering basic needs, and workforce training with the ultimate goal of growing household income. General economic conditions for the LMI population were noted to have mostly declined, particularly due to the COVID-19 pandemic in 2020. Many respondents noted an increase in demand for their services due to COVID-19 as well as a negative outlook for the LMI population in the next 2-5 years due to the impact of unemployment and inability to afford housing and basic needs. The Banks will continue to focus its efforts on supporting our community organizations, with an emphasis on affordable housing. The Banks will continue to underwrite LMI mortgage loans annually, educate potential homeowners about the mortgage process, credit, and help to qualify families and individuals over time, and participate in investments and loans focused on this key area of impact.

IV. Performance Goals and Measurement Standards

A. Community Development Activities

The Banks and their affiliates maintain strong ties with the business and economic development community. Each Bank's Board members and officers work closely with community leaders in the St. Louis area by sitting on the boards of community organizations and participating in various organizational committees which address credit needs and housing issues.

As discussed previously, the primary deposit funding source for SB&T is a deposit sweep program provided to Stifel Nicolaus clients as a part of the brokerage investment account product offering. The deposit sweep program is utilized at SB following the internal

reorganization. Less than 5% of the deposits are from Stifel clients in the AA. SB&T lenders work diligently with Stifel Nicolaus personnel to provide mortgage loans and other lending solutions for Stifel Nicolaus clients on a nationwide basis.

Since the Banks and several of its affiliates are headquartered in the St. Louis area, steps have been taken to develop the lending business as a larger percentage of the overall business compared to the small deposit concentration. The Banks have expanded lending abilities in residential and community development lending in the local St. Louis area. SB&T has been approved as a lender for the Federal Housing Administration, U.S. Department of Veterans Affairs, Fannie Mae and Freddie Mac, and FHLB of Des Moines' HomeStart and HomeStart Plus programs. SB&T also participates in the Missouri first time home buyer program for low income borrowers sponsored by the Missouri Housing Development Corporation which provides lending products that focus on the low-to-moderate income families in the AA. SB&T has become one of the top originators of mortgage loans in the St. Louis community – despite having no retail bank branch network or a substantial local mortgage loan servicing portfolio.

The Banks identified the following goals that we believe demonstrate our commitment to meet the needs of our community. We strategically targeted the following objectives which we believe are of great significance to the families and communities in the AA that the Banks serve. We intend to meet the goals established in this Plan through the following activities:

- Facilitating residential mortgage lending activities in support of affordable housing in low and moderate income census tracts and to low and moderate income borrowers.
- Seeking community development lending opportunities within our AA that will support affordable housing, promote economic development and job creation, provide community services to low and moderate income individuals, small businesses, or serve to revitalize and stabilize neighborhoods and the surrounding economy.
- Investing in qualified CRA investments that support affordable low and moderate income housing.
- Providing donations, grants, and other support to efforts of community development organizations and non-profits that provide needed services to low and moderate income people within our AA.
- Associates will serve on boards, task forces, or committees whose primary mission is community development in the AA, with a specific emphasis on financial education and affordable housing programs.

In particular, the Banks developed and continue to develop many lending, investment, and service initiatives with each of the following organizations:

- Justine PETERSEN – SB&T provides financing to Justine Petersen Housing and Reinvestment Corporation, one of the nation's leading Community Development Financial Institutions. Focused on micro-lending and small business lending, Justine

PETERSEN's mission is to promote housing, savings, and economic development of low-and moderate-income individuals and families.

- SLCCU/Prosperity Connection - St. Louis Community Credit Union and its CDFI affiliate Prosperity Connection are formidable providers of financial services to the low- to moderate-income communities. The Banks have worked diligently with the management and staff of these organizations to identify and solve the credit and financial literacy needs of the community.
- NAACP – SB&T has worked with the St. Louis City chapter of the National Association for the Advancement of Colored People on several specific initiatives aimed at serving the financial needs of the low- to moderate-income community.
- MO-KAN – SB&T has partnered with the MO-KAN Construction Contractors Assistance Center's workforce training initiatives by providing capital and supporting efforts to expand the program.
- Cortex – The Center of Research and Technology in St. Louis City has become a substantial job creator and economic development catalyst for the St. Louis region. Given that our Chairman (John Dubinsky) is one of the original founders of the District, SB&T has been actively engaged in creative financing and support of the district.
- St. Louis Equity Fund, Inc. – Both SB&T and SB invest in and provides financing for SLEFI's annual funds which provide critical support for affordable housing projects within the St. Louis community. Members of the Banks also serve in an advisory capacity on the board and investment committee.
- United Way of Greater St. Louis – Stifel Financial partners with United Way annually on its fundraising campaign to support financial literacy and meeting the basic needs of the local low-to-moderate income community. The Banks have partnered with the United Way to develop, publish, and distribute a series of coloring and comic books, each focused on a financial topic and featuring the Banks' Bud the Budget Bunny character. Members of the Banks also serve in an advisory capacity on the Financial Empowerment Coalition's marketing committee, and Bank employees volunteer annually for Money Smart events.

The Banks will continue to collaborate with the organizations noted above together with many others within the St. Louis community.

B. Measurable Goals

Under a Plan examination, CRA regulations require the Banks to specify measurable goals for helping to meet the credit needs of the AA or areas covered by the Plan, including the needs of low-to-moderate income geographies and low-to-moderate income individuals, through lending, investment, and services, as appropriate.

The Banks meet with various representatives of community organizations within the AA on an ongoing basis to discuss the credit needs within the AA, especially the unmet needs of low- and moderate-income individuals. These needs were reviewed and compared to the combined Banks' products, overall business goals and objectives, and potential impact of changes in the economy. CRA measurable goals were then established to address the identified credit and community development needs while maintaining safe and sound business practices. The Banks solicited formal public comment on the Plan and its goals, as required by the CRA regulation.

The CRA strategic plan regulations provide flexibility regarding measurable goals, both in how the goals are expressed and regarding the three performance categories. The following measurable goals have been established taking in to consideration the Banks' corporate strategic initiatives, business model, and projected asset size. The Banks will continue to focus on the AA for a proportionately higher amount of its mortgage and community development lending activity compared to its local deposit concentration.

While remaining committed to continuing to deploy needed resources into the communities that we serve, the Banks have decided to set our goals as a dollar amount that takes in to consideration our anticipated production based on our evolving business model and a planned, internal reorganization. We believe that the goals outlined below demonstrate our ongoing commitment to serve the needs in our AA. The measurable goals are set at a level that should be sustainable, depending on the relevant conditions at that time, with actual funds committed set to increase as the Banks grow.

The Banks are setting both "Satisfactory" and "Outstanding" goals but are striving for an overall "Outstanding" rating by meeting the measurable goals for specific performance in each community development test category. In defining the levels of performance required to attain each rating, the Banks have endeavored to carefully consider the identified community development needs of the AA, within the specific framework of our unique character and available resources.

1. Community Development Lending and Investments

Historically, SB&T has derived less than 1% of its total deposits from the St. Louis community. On a combined basis, less than 5% of the Banks' total deposits are from the St. Louis community. In addition, SB&T has not actively promoted traditional commercial loans in the local community. However, SB has actively promoted traditional commercial loans in the local community.

To demonstrate the Banks' commitment to the continued development and support of St. Louis, each year the Banks will continue to strive to invest within the St. Louis community through CRA qualified investments and loans.

The Banks propose that the Federal Reserve Bank of St. Louis measure the Banks’ CRA lending and investment performance in terms of combined community development lending and investment amounts for each of the years of the Plan. A combined lending and investment measurable goal would enable the Banks to better respond to evolving opportunities within its AA, which would be highly desirable in light of the anticipated size of the combined Banks’ CRA Program and the need to have an innovative and flexible approach to its CRA activities. The goals for combined lending and investments are set forth below. The total amount for any plan year period will include the total of (a) the Banks’ originated and/or renewed community development loans and (b) community development investments committed to, held, or purchased during that plan year. Due to the ongoing amortization within the investment portfolio, annual commitments to additional investments and loans will be necessary to increase the overall balance.

CD Lending and Investments – SB&T		
Plan Year	Satisfactory	Outstanding
2021	\$52,500,000	125% of “Satisfactory” goal
2022	\$53,250,000	125% of “Satisfactory” goal
2023	\$54,000,000	125% of “Satisfactory” goal
2024	\$54,750,000	125% of “Satisfactory” goal
2025	\$55,500,000	125% of “Satisfactory” goal

CD Lending and Investments – SB		
Plan Year	Satisfactory	Outstanding
2021	\$6,250,000	125% of “Satisfactory” goal
2022	\$6,500,000	125% of “Satisfactory” goal
2023	\$6,750,000	125% of “Satisfactory” goal
2024	\$7,000,000	125% of “Satisfactory” goal
2025	\$7,250,000	125% of “Satisfactory” goal

These levels reflect a continued commitment at both Banks to the importance of lending and investment. SB&T’s total asset level has decreased from the December 31, 2018 asset level of \$16.1 billion at the time of 2018 amendment of the strategic plan (a decrease of \$1.91 billion), while SB’s asset level has grown from \$1.7 billion at December 31, 2018 (an increase of \$1.05 billion). The goal for SB&T was lowered to the 2019 level of \$52,500,000 to reflect the total asset decrease, with an increase to SB’s 2020 goal proportionate to the asset growth level of approximately 50% since the prior Plan’s submission. The goals are grown annually by \$1,000,000, divided between \$750,000 at SB&T to reflect its larger total size and \$250,000 at SB.

2. Community Development Donations / Grants

The Banks, along with our affiliates, are committed to giving back to the community in which it is headquartered. The Banks and our affiliates will make annual donations or grants to organizations with a defined Community Development purpose within the AA. Similar to the CD Lending and Investment goals, CD Donations/Grants goals have been allocated between the Banks based on total asset changes since the submission of the prior plan.

CD Donations / Grants – SB&T		
Plan Year	Satisfactory	Outstanding
2021	\$550,000	125% of “Satisfactory” goal
2022	\$555,000	125% of “Satisfactory” goal
2023	\$560,000	125% of “Satisfactory” goal
2024	\$565,000	125% of “Satisfactory” goal
2025	\$575,000	125% of “Satisfactory” goal

CD Donations / Grants – SB		
Plan Year	Satisfactory	Outstanding
2021	\$25,000	125% of “Satisfactory” goal
2022	\$27,500	125% of “Satisfactory” goal
2023	\$30,000	125% of “Satisfactory” goal
2024	\$32,500	125% of “Satisfactory” goal
2025	\$35,000	125% of “Satisfactory” goal

3. Community Development Service Hours

The Banks will continue to engage in multiple community service activities concentrating on those that help to identify and provide credit for various community development projects and organizations. All employees and directors will be encouraged to perform qualifying service hours through their service on boards, task forces, or committees whose primary mission is community development in the AA. These individuals will be actively engaged by serving on boards of non-profit organizations, providing financial service expertise to the low-and moderate-income community, and structuring community development qualifying credit opportunities for the community. The Banks will place special emphasis on affordable housing programs. However, it will also support financial literacy education and other services that support low-and moderate-income individuals, including the donation of online financial literacy training software. The Banks will also continue to spearhead and support community development events on an ad-hoc basis.

The service hour goals below will be based on the full-time St. Louis employee headcount at the end of each prior calendar year for the Banks. The goal will be tested at each of SB&T and SB,

respectively, based on that Bank’s full-time St. Louis employee headcount at the end of the prior calendar year.

During the COVID pandemic of 2020, the Banks’ ability to complete service hours has been severely challenged. Thus, the Banks will add the ability for service hours to be completed using online financial literacy training software. The Banks will continue to emphasize employee involvement and impose a discount on online hours completed. The time accrued by qualifying LMI persons through online financial literacy training will be multiplied by 50% per hour.

CD Service Hours – SB&T and SB		
Plan Year	Satisfactory	Outstanding
2021	2 hours per employee	125% of “Satisfactory” goal
2022	2 hours per employee	125% of “Satisfactory” goal
2023	2 hours per employee	125% of “Satisfactory” goal
2024	2 hours per employee	125% of “Satisfactory” goal
2025	2 hours per employee	125% of “Satisfactory” goal

4. Community Development Bond Offerings

As noted previously, the Public Finance division of SN is the leading provider of municipal bond underwriting and distribution in the St. Louis area and across the State of Missouri. A high concentration of this activity is focused on specific community development projects and low-to- moderate income lending programs. In many cases, this group acts as a critical component in the ability for local organizations to obtain the capital necessary to initiate and complete developments and low-to-moderate and market rate housing projects. In addition, the group provides financing to fund municipalities, school districts, hospitals, libraries, and other components of communities around St. Louis and throughout Missouri.

Due to the potential fluctuation in bond offering levels on an annual basis due to the economy and market influences, the bond offering goal was evaluated on a cumulative basis over the years of the Plan. However, for purposes of assessing performance on an annual basis, the bond offerings goal has been divided into an annual interim measurable goal. Bond offerings will be made to non-profit entities, with a portion of the offerings made to Community Development qualifying entities. The goal will be tested in full at SB&T only. Due to the origination of the bonds by Bank affiliates (and not the Banks themselves), the Banks have chosen to continue testing the goal at SB&T as the larger legacy institution.

CD Bond Offerings – SB&T		
Plan Year	Satisfactory	Outstanding
Each year over the 2021 - 2025 period	SN to underwrite: (1) At least \$150 million in bond offerings in Missouri, with (2) \$80 million CD eligible, and (3) \$40 million of CD eligible bonds in the AA.	125% of “Satisfactory” goal

5. Mortgage Lending

Due to the Banks’ limited retail presence, employee base, and the distressed economic conditions in LMI geographies, it is a challenge to compete against local banks and lenders that have substantial retail banking infrastructures in achieving penetration rates in these areas. The Banks intend to continue to focus on qualified mortgage lending activity. The goal will be tested in full at SB&T only. For internal synergistic purposes, the Banks consolidated the Banks’ mortgage lending department to SB&T, and the SB mortgage team became SB&T employees before the end of calendar year 2018.

CD Mortgage Lending – SB&T		
Plan Year	Satisfactory	Outstanding
2021	550* Mortgage Credits	125% of “Satisfactory” goal
2022	550* Mortgage Credits	125% of “Satisfactory” goal
2023	550* Mortgage Credits	125% of “Satisfactory” goal
2024	550* Mortgage Credits	125% of “Satisfactory” goal
2025	550* Mortgage Credits	125% of “Satisfactory” goal

* The annual goal will be set by using 550 Mortgage Credits as a baseline and applying the forecasted percentage change in annual mortgage originations for the following year as published by the Mortgage Bankers Association (“MBA”) in December within the “MBA Mortgage Finance Forecast” found on the MBA’s website [Currently available at: <https://www.mba.org/news-research-and-resources/research-and-economics/forecasts-and-commentary/mortgage-finance-forecast-archives>].

C. Overall Rating

SB&T may achieve an overall “Outstanding” by achieving an “Outstanding” rating on 3 of the 5 tests applicable to SB&T and “Satisfactory” levels among 2 of the 5 tests. SB&T may achieve an overall “Satisfactory” by achieving an “Outstanding” rating on 4 of the 5 tests and achieving within 15% of a “Satisfactory” level on the final test.

SB may achieve an overall “Outstanding” by achieving an “Outstanding” rating on 2 of the 3 tests applicable to SB and “Satisfactory” levels on 1 of the 3 tests. SB may achieve an overall “Satisfactory” by achieving “Satisfactory” on the 3 tests applicable to SB.

D. Ongoing Review

The goals that are defined in this Plan are based on forecasted economic conditions, our future business model, and industry/market trends. As these conditions may change at any time, management and the Boards of Directors of the Banks, via the CRA Committee, will regularly monitor the Banks’ performance to goals. Any material changes to the economic environment, Banks’ strategy, or industry and market trends will be evaluated in relation to the goals outlined in this Plan. If the changes to the originally approved plan are deemed necessary by the Bank, and the original goals are no longer deemed reasonable or appropriate, the Banks will follow the requirements of the Federal Reserve Bank to seek approval of a strategic plan revision.

E. Election of Alternative Performance Evaluations

It is the intent of the Boards of Directors and management that the Banks will meet or exceed all goals prescribed in this Plan. However, the Banks reserve the right to request to be evaluated under the appropriate, traditional CRA performance evaluation if deemed necessary.

Appendix: Definitions

Community Development – The Federal Reserve definition of community development in 12 CFR Section 228.12 is:

1. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; or
2. Community services targeted to low- or moderate-income individuals; or
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
4. Activities that revitalize or stabilize—
 - a) Low-or moderate-income geographies;
 - b) Designated disaster areas; or
 - c) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and Office of the Comptroller of the Currency, based on—
 - i. Rates of poverty, unemployment, and population loss; or
 - ii. Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals;or
5. Loans, investments, and services that--
 - a) Support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110--289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP);
 - b) Are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees; and
 - c) Benefit low-, moderate-, and middle-income individuals and geographies in the assessment area(s) or areas outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Development Investment - or qualified investment means a lawful investment, deposit, membership share, or grant that has as its primary purpose community development. The dollar amount of qualified investments will include the dollar amount of legally binding commitments recorded and current book value of prior period CRA qualified investments according to GAAP.

Community Development Loans - exclude home mortgage, small business or small farm, or consumer loans, and include loans that support one or more of the following Community Development activities:

1. Has as its primary purpose community development; and
2. Has not been reported or collected by the Banks or an affiliate for consideration in the assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan; and
3. Benefits the assessment area(s) or a broader statewide or regional area that includes the assessment area(s).

Community Development Service - means a service that:

1. Has as its primary purpose community development;
2. Is related to the provision of financial services; and
3. Has not been considered in the evaluation of the Banks' retail banking services.

Lending Related Activities - means efforts which facilitate or result in community development lending, mortgage lending to LMI borrowers or within LMI geographies, small business lending and small farm lending, including but not limited to qualified investments for such purposes.

Mortgage Credits – Mortgages made to LMI borrowers or geographies will consist of originated, refinanced, or purchased mortgages serving borrowers who earn less than 80% of the area median income, per guidelines of the U.S. Department of Housing and Urban Development, published each year; or those purchased or originated in LMI geographies as identified by the Office of Management and Budget, whether owner-occupied or purchased as an investment property.

Exhibit A: Census Tracts

Tract	County Code	State Code	MSA	County	State	Tract Income	Tract Minority %
7001.07	99	29	41180	JEFFERSON	MO	4:Upper	8.49
7001.09	99	29	41180	JEFFERSON	MO	3:Middle	4.63
7001.1	99	29	41180	JEFFERSON	MO	3:Middle	3.48
7001.11	99	29	41180	JEFFERSON	MO	2:Moderate	5.62
7001.13	99	29	41180	JEFFERSON	MO	3:Middle	2.58
7001.14	99	29	41180	JEFFERSON	MO	3:Middle	3.55
7001.15	99	29	41180	JEFFERSON	MO	4:Upper	6.16
7001.16	99	29	41180	JEFFERSON	MO	3:Middle	6.05
7001.17	99	29	41180	JEFFERSON	MO	3:Middle	6.1
7001.18	99	29	41180	JEFFERSON	MO	3:Middle	4.33
7001.19	99	29	41180	JEFFERSON	MO	3:Middle	6.61
7002.03	99	29	41180	JEFFERSON	MO	4:Upper	11.36
7002.06	99	29	41180	JEFFERSON	MO	2:Moderate	3.17
7002.07	99	29	41180	JEFFERSON	MO	3:Middle	6.32
7002.08	99	29	41180	JEFFERSON	MO	3:Middle	6.39
7002.09	99	29	41180	JEFFERSON	MO	3:Middle	6.31
7002.1	99	29	41180	JEFFERSON	MO	2:Moderate	11.44
7002.11	99	29	41180	JEFFERSON	MO	3:Middle	4.49
7003.02	99	29	41180	JEFFERSON	MO	3:Middle	3.29
7003.03	99	29	41180	JEFFERSON	MO	3:Middle	9.61
7003.04	99	29	41180	JEFFERSON	MO	3:Middle	3.57
7004.01	99	29	41180	JEFFERSON	MO	3:Middle	0.41
7004.02	99	29	41180	JEFFERSON	MO	4:Upper	4.74
7005.02	99	29	41180	JEFFERSON	MO	3:Middle	5.08
7005.03	99	29	41180	JEFFERSON	MO	2:Moderate	1.36
7005.04	99	29	41180	JEFFERSON	MO	3:Middle	1.12
7006.01	99	29	41180	JEFFERSON	MO	2:Moderate	6.9
7006.03	99	29	41180	JEFFERSON	MO	3:Middle	1.92
7006.04	99	29	41180	JEFFERSON	MO	3:Middle	1.95
7006.05	99	29	41180	JEFFERSON	MO	3:Middle	11.28
7007	99	29	41180	JEFFERSON	MO	2:Moderate	9.11
7008.01	99	29	41180	JEFFERSON	MO	3:Middle	8.35
7008.02	99	29	41180	JEFFERSON	MO	3:Middle	12.01
7009	99	29	41180	JEFFERSON	MO	2:Moderate	6.24
7010	99	29	41180	JEFFERSON	MO	3:Middle	6.15
7011.01	99	29	41180	JEFFERSON	MO	3:Middle	2.25
7011.02	99	29	41180	JEFFERSON	MO	2:Moderate	1.22
7012	99	29	41180	JEFFERSON	MO	2:Moderate	4.92
7013	99	29	41180	JEFFERSON	MO	2:Moderate	4.97
7014.01	99	29	41180	JEFFERSON	MO	2:Moderate	0.32
7014.03	99	29	41180	JEFFERSON	MO	3:Middle	0.8
7014.04	99	29	41180	JEFFERSON	MO	2:Moderate	3.86

3101	183	29	41180	ST. CHARLES	MO	3:Middle	2.75
3102.01	183	29	41180	ST. CHARLES	MO	4:Upper	11.59
3102.02	183	29	41180	ST. CHARLES	MO	4:Upper	4.48
3103.01	183	29	41180	ST. CHARLES	MO	3:Middle	9.13
3103.02	183	29	41180	ST. CHARLES	MO	2:Moderate	17.77
3104	183	29	41180	ST. CHARLES	MO	2:Moderate	14.75
3105.01	183	29	41180	ST. CHARLES	MO	1:Low	33.94
3105.02	183	29	41180	ST. CHARLES	MO	3:Middle	13.08
3106.01	183	29	41180	ST. CHARLES	MO	3:Middle	21.31
3106.02	183	29	41180	ST. CHARLES	MO	4:Upper	11.92
3107	183	29	41180	ST. CHARLES	MO	2:Moderate	14.93
3108.01	183	29	41180	ST. CHARLES	MO	4:Upper	20.05
3108.02	183	29	41180	ST. CHARLES	MO	3:Middle	13.6
3109.01	183	29	41180	ST. CHARLES	MO	2:Moderate	35.07
3109.02	183	29	41180	ST. CHARLES	MO	3:Middle	10.92
3109.03	183	29	41180	ST. CHARLES	MO	3:Middle	11.85
3110.01	183	29	41180	ST. CHARLES	MO	3:Middle	19.51
3110.03	183	29	41180	ST. CHARLES	MO	3:Middle	37.03
3110.04	183	29	41180	ST. CHARLES	MO	3:Middle	14.61
3111.03	183	29	41180	ST. CHARLES	MO	4:Upper	4.67
3111.14	183	29	41180	ST. CHARLES	MO	4:Upper	6.72
3111.22	183	29	41180	ST. CHARLES	MO	4:Upper	18.82
3111.24	183	29	41180	ST. CHARLES	MO	4:Upper	13.01
3111.32	183	29	41180	ST. CHARLES	MO	4:Upper	7.37
3111.45	183	29	41180	ST. CHARLES	MO	4:Upper	8.76
3111.46	183	29	41180	ST. CHARLES	MO	4:Upper	17.23
3111.47	183	29	41180	ST. CHARLES	MO	4:Upper	11.14
3111.48	183	29	41180	ST. CHARLES	MO	4:Upper	9.57
3111.49	183	29	41180	ST. CHARLES	MO	3:Middle	15.95
3111.5	183	29	41180	ST. CHARLES	MO	4:Upper	11.72
3111.51	183	29	41180	ST. CHARLES	MO	4:Upper	17.48
3111.52	183	29	41180	ST. CHARLES	MO	4:Upper	6.1
3111.53	183	29	41180	ST. CHARLES	MO	4:Upper	17.47
3111.54	183	29	41180	ST. CHARLES	MO	4:Upper	11.56
3112.03	183	29	41180	ST. CHARLES	MO	4:Upper	9.6
3112.11	183	29	41180	ST. CHARLES	MO	4:Upper	18.67
3112.12	183	29	41180	ST. CHARLES	MO	4:Upper	15.77
3112.21	183	29	41180	ST. CHARLES	MO	4:Upper	7.31
3112.94	183	29	41180	ST. CHARLES	MO	4:Upper	19.11
3112.96	183	29	41180	ST. CHARLES	MO	4:Upper	3.93
3113.11	183	29	41180	ST. CHARLES	MO	3:Middle	13.33
3113.12	183	29	41180	ST. CHARLES	MO	4:Upper	7.3
3113.22	183	29	41180	ST. CHARLES	MO	4:Upper	9.41
3113.31	183	29	41180	ST. CHARLES	MO	4:Upper	14.61
3113.91	183	29	41180	ST. CHARLES	MO	3:Middle	11.83

3114.22	183	29	41180	ST. CHARLES	MO	3:Middle	10.6
3115	183	29	41180	ST. CHARLES	MO	2:Moderate	10.11
3116.01	183	29	41180	ST. CHARLES	MO	3:Middle	9.46
3116.02	183	29	41180	ST. CHARLES	MO	3:Middle	13.21
3117.12	183	29	41180	ST. CHARLES	MO	3:Middle	14.15
3117.21	183	29	41180	ST. CHARLES	MO	4:Upper	12.47
3117.22	183	29	41180	ST. CHARLES	MO	4:Upper	6.54
3117.32	183	29	41180	ST. CHARLES	MO	4:Upper	12.02
3117.33	183	29	41180	ST. CHARLES	MO	3:Middle	13.56
3117.34	183	29	41180	ST. CHARLES	MO	3:Middle	11.56
3117.35	183	29	41180	ST. CHARLES	MO	4:Upper	8.24
3117.36	183	29	41180	ST. CHARLES	MO	4:Upper	21.44
3118.01	183	29	41180	ST. CHARLES	MO	4:Upper	8.81
3118.02	183	29	41180	ST. CHARLES	MO	3:Middle	7.83
3119.03	183	29	41180	ST. CHARLES	MO	3:Middle	4.88
3119.04	183	29	41180	ST. CHARLES	MO	4:Upper	13.98
3119.07	183	29	41180	ST. CHARLES	MO	3:Middle	10
3119.08	183	29	41180	ST. CHARLES	MO	3:Middle	13.68
3119.09	183	29	41180	ST. CHARLES	MO	4:Upper	11.06
3120.01	183	29	41180	ST. CHARLES	MO	4:Upper	1.43
3120.94	183	29	41180	ST. CHARLES	MO	3:Middle	15.77
3120.95	183	29	41180	ST. CHARLES	MO	3:Middle	12.76
3120.96	183	29	41180	ST. CHARLES	MO	3:Middle	7.43
3120.97	183	29	41180	ST. CHARLES	MO	3:Middle	5.96
3121.92	183	29	41180	ST. CHARLES	MO	4:Upper	4.44
3121.93	183	29	41180	ST. CHARLES	MO	4:Upper	5.24
3121.94	183	29	41180	ST. CHARLES	MO	4:Upper	10.76
3121.95	183	29	41180	ST. CHARLES	MO	2:Moderate	16.82
3122.04	183	29	41180	ST. CHARLES	MO	4:Upper	0.69
3122.05	183	29	41180	ST. CHARLES	MO	4:Upper	10.52
3122.06	183	29	41180	ST. CHARLES	MO	3:Middle	2.09
3123	183	29	41180	ST. CHARLES	MO	4:Upper	0.65
3124	183	29	41180	ST. CHARLES	MO	2:Moderate	8.92
9800	183	29	41180	ST. CHARLES	MO	0:NA	0
2101	189	29	41180	ST. LOUIS	MO	2:Moderate	70.52
2102	189	29	41180	ST. LOUIS	MO	1:Low	87.42
2103	189	29	41180	ST. LOUIS	MO	1:Low	71.76
2104	189	29	41180	ST. LOUIS	MO	2:Moderate	91.07
2105.01	189	29	41180	ST. LOUIS	MO	2:Moderate	92.91
2105.02	189	29	41180	ST. LOUIS	MO	2:Moderate	95.93
2106	189	29	41180	ST. LOUIS	MO	2:Moderate	75.45
2107.02	189	29	41180	ST. LOUIS	MO	2:Moderate	82.85
2107.03	189	29	41180	ST. LOUIS	MO	2:Moderate	83.18
2107.04	189	29	41180	ST. LOUIS	MO	2:Moderate	88.28
2108.03	189	29	41180	ST. LOUIS	MO	3:Middle	63.99

2108.04	189	29	41180	ST. LOUIS	MO	3:Middle	87.36
2108.05	189	29	41180	ST. LOUIS	MO	2:Moderate	83.23
2108.06	189	29	41180	ST. LOUIS	MO	3:Middle	89.15
2109.12	189	29	41180	ST. LOUIS	MO	4:Upper	55.97
2109.21	189	29	41180	ST. LOUIS	MO	3:Middle	54.92
2109.23	189	29	41180	ST. LOUIS	MO	3:Middle	45.78
2109.24	189	29	41180	ST. LOUIS	MO	3:Middle	65.9
2109.25	189	29	41180	ST. LOUIS	MO	2:Moderate	52.88
2109.26	189	29	41180	ST. LOUIS	MO	3:Middle	37.47
2109.27	189	29	41180	ST. LOUIS	MO	4:Upper	62.32
2109.28	189	29	41180	ST. LOUIS	MO	4:Upper	72.38
2110	189	29	41180	ST. LOUIS	MO	3:Middle	50.9
2111.01	189	29	41180	ST. LOUIS	MO	2:Moderate	42.33
2111.02	189	29	41180	ST. LOUIS	MO	3:Middle	65.01
2112.01	189	29	41180	ST. LOUIS	MO	2:Moderate	47.19
2112.02	189	29	41180	ST. LOUIS	MO	3:Middle	16.07
2113.01	189	29	41180	ST. LOUIS	MO	3:Middle	21.73
2113.31	189	29	41180	ST. LOUIS	MO	3:Middle	28.7
2113.32	189	29	41180	ST. LOUIS	MO	3:Middle	22.77
2113.33	189	29	41180	ST. LOUIS	MO	3:Middle	45.29
2113.34	189	29	41180	ST. LOUIS	MO	3:Middle	20.07
2114.01	189	29	41180	ST. LOUIS	MO	3:Middle	33.43
2114.02	189	29	41180	ST. LOUIS	MO	2:Moderate	62.18
2115	189	29	41180	ST. LOUIS	MO	2:Moderate	95.15
2116	189	29	41180	ST. LOUIS	MO	2:Moderate	70.95
2117	189	29	41180	ST. LOUIS	MO	3:Middle	62.1
2118.01	189	29	41180	ST. LOUIS	MO	2:Moderate	83.68
2118.02	189	29	41180	ST. LOUIS	MO	2:Moderate	89.62
2119	189	29	41180	ST. LOUIS	MO	1:Low	91.75
2120.01	189	29	41180	ST. LOUIS	MO	1:Low	93.41
2120.02	189	29	41180	ST. LOUIS	MO	1:Low	91.88
2121.01	189	29	41180	ST. LOUIS	MO	1:Low	96.49
2121.02	189	29	41180	ST. LOUIS	MO	1:Low	95.1
2122	189	29	41180	ST. LOUIS	MO	1:Low	96.74
2123	189	29	41180	ST. LOUIS	MO	2:Moderate	82.68
2124	189	29	41180	ST. LOUIS	MO	2:Moderate	85.53
2125	189	29	41180	ST. LOUIS	MO	2:Moderate	77.65
2126	189	29	41180	ST. LOUIS	MO	3:Middle	54.95
2127	189	29	41180	ST. LOUIS	MO	2:Moderate	73.18
2131.01	189	29	41180	ST. LOUIS	MO	3:Middle	27.33
2131.02	189	29	41180	ST. LOUIS	MO	0:NA	9.75
2132.02	189	29	41180	ST. LOUIS	MO	3:Middle	33.95
2132.03	189	29	41180	ST. LOUIS	MO	3:Middle	17.09
2132.04	189	29	41180	ST. LOUIS	MO	2:Moderate	45.05
2133	189	29	41180	ST. LOUIS	MO	2:Moderate	55.49

2134	189	29	41180	ST. LOUIS	MO	2:Moderate	39.69
2135	189	29	41180	ST. LOUIS	MO	2:Moderate	41.44
2136	189	29	41180	ST. LOUIS	MO	1:Low	85.33
2137	189	29	41180	ST. LOUIS	MO	3:Middle	68.81
2138	189	29	41180	ST. LOUIS	MO	2:Moderate	97.02
2139	189	29	41180	ST. LOUIS	MO	1:Low	98.28
2141	189	29	41180	ST. LOUIS	MO	1:Low	98.3
2142	189	29	41180	ST. LOUIS	MO	1:Low	92.28
2143	189	29	41180	ST. LOUIS	MO	2:Moderate	67.48
2144	189	29	41180	ST. LOUIS	MO	2:Moderate	37.27
2145	189	29	41180	ST. LOUIS	MO	2:Moderate	31.97
2146.01	189	29	41180	ST. LOUIS	MO	2:Moderate	25.25
2146.02	189	29	41180	ST. LOUIS	MO	2:Moderate	31.58
2147	189	29	41180	ST. LOUIS	MO	2:Moderate	38.27
2148	189	29	41180	ST. LOUIS	MO	3:Middle	25.79
2149	189	29	41180	ST. LOUIS	MO	2:Moderate	44.77
2150.01	189	29	41180	ST. LOUIS	MO	3:Middle	45.79
2150.03	189	29	41180	ST. LOUIS	MO	4:Upper	16.03
2150.04	189	29	41180	ST. LOUIS	MO	3:Middle	30.47
2150.05	189	29	41180	ST. LOUIS	MO	3:Middle	29.23
2151.02	189	29	41180	ST. LOUIS	MO	3:Middle	33.45
2151.03	189	29	41180	ST. LOUIS	MO	4:Upper	28.32
2151.05	189	29	41180	ST. LOUIS	MO	4:Upper	25.44
2151.41	189	29	41180	ST. LOUIS	MO	4:Upper	16.41
2151.42	189	29	41180	ST. LOUIS	MO	3:Middle	46.62
2151.43	189	29	41180	ST. LOUIS	MO	3:Middle	5.29
2151.44	189	29	41180	ST. LOUIS	MO	4:Upper	25.77
2152.01	189	29	41180	ST. LOUIS	MO	4:Upper	30.31
2152.02	189	29	41180	ST. LOUIS	MO	4:Upper	24.25
2152.31	189	29	41180	ST. LOUIS	MO	4:Upper	10.73
2152.32	189	29	41180	ST. LOUIS	MO	4:Upper	21.43
2153.01	189	29	41180	ST. LOUIS	MO	4:Upper	19.88
2153.02	189	29	41180	ST. LOUIS	MO	4:Upper	9.72
2154	189	29	41180	ST. LOUIS	MO	4:Upper	9.26
2155	189	29	41180	ST. LOUIS	MO	4:Upper	21.86
2156	189	29	41180	ST. LOUIS	MO	2:Moderate	71.05
2157	189	29	41180	ST. LOUIS	MO	2:Moderate	82.76
2158	189	29	41180	ST. LOUIS	MO	4:Upper	25.6
2159	189	29	41180	ST. LOUIS	MO	2:Moderate	73.25
2160	189	29	41180	ST. LOUIS	MO	2:Moderate	85.13
2161	189	29	41180	ST. LOUIS	MO	3:Middle	42.99
2162	189	29	41180	ST. LOUIS	MO	4:Upper	19.93
2163	189	29	41180	ST. LOUIS	MO	4:Upper	26.87
2164	189	29	41180	ST. LOUIS	MO	4:Upper	21.78
2165	189	29	41180	ST. LOUIS	MO	4:Upper	27.67

2166	189	29	41180	ST. LOUIS	MO	4:Upper	16.09
2167	189	29	41180	ST. LOUIS	MO	4:Upper	31.44
2168	189	29	41180	ST. LOUIS	MO	3:Middle	17.35
2169	189	29	41180	ST. LOUIS	MO	2:Moderate	23.5
2170	189	29	41180	ST. LOUIS	MO	3:Middle	18.39
2172	189	29	41180	ST. LOUIS	MO	2:Moderate	34
2173	189	29	41180	ST. LOUIS	MO	4:Upper	20.2
2174	189	29	41180	ST. LOUIS	MO	4:Upper	9.61
2175	189	29	41180	ST. LOUIS	MO	4:Upper	9.09
2176	189	29	41180	ST. LOUIS	MO	4:Upper	5.48
2177.01	189	29	41180	ST. LOUIS	MO	4:Upper	14.48
2177.02	189	29	41180	ST. LOUIS	MO	4:Upper	15.48
2178.02	189	29	41180	ST. LOUIS	MO	4:Upper	14.21
2178.06	189	29	41180	ST. LOUIS	MO	3:Middle	13.58
2178.07	189	29	41180	ST. LOUIS	MO	4:Upper	10.33
2178.41	189	29	41180	ST. LOUIS	MO	4:Upper	23.74
2178.42	189	29	41180	ST. LOUIS	MO	4:Upper	17.17
2178.51	189	29	41180	ST. LOUIS	MO	4:Upper	10.28
2178.52	189	29	41180	ST. LOUIS	MO	4:Upper	8.63
2179.21	189	29	41180	ST. LOUIS	MO	4:Upper	7.71
2179.23	189	29	41180	ST. LOUIS	MO	4:Upper	16.84
2179.31	189	29	41180	ST. LOUIS	MO	4:Upper	11.96
2179.32	189	29	41180	ST. LOUIS	MO	4:Upper	17.84
2179.41	189	29	41180	ST. LOUIS	MO	4:Upper	15.35
2179.42	189	29	41180	ST. LOUIS	MO	4:Upper	11.36
2179.43	189	29	41180	ST. LOUIS	MO	4:Upper	12.12
2179.44	189	29	41180	ST. LOUIS	MO	4:Upper	10.11
2180.03	189	29	41180	ST. LOUIS	MO	4:Upper	9.18
2180.11	189	29	41180	ST. LOUIS	MO	4:Upper	30.05
2180.12	189	29	41180	ST. LOUIS	MO	4:Upper	7.32
2181.02	189	29	41180	ST. LOUIS	MO	3:Middle	17.73
2181.03	189	29	41180	ST. LOUIS	MO	3:Middle	14.9
2182.01	189	29	41180	ST. LOUIS	MO	4:Upper	8.25
2183	189	29	41180	ST. LOUIS	MO	4:Upper	16.72
2184.01	189	29	41180	ST. LOUIS	MO	4:Upper	1.93
2184.02	189	29	41180	ST. LOUIS	MO	4:Upper	7.69
2185	189	29	41180	ST. LOUIS	MO	4:Upper	10.77
2186	189	29	41180	ST. LOUIS	MO	4:Upper	22.47
2188	189	29	41180	ST. LOUIS	MO	4:Upper	4.09
2189	189	29	41180	ST. LOUIS	MO	3:Middle	30.84
2191	189	29	41180	ST. LOUIS	MO	4:Upper	5.47
2192	189	29	41180	ST. LOUIS	MO	4:Upper	14.68
2193	189	29	41180	ST. LOUIS	MO	4:Upper	14.25
2194	189	29	41180	ST. LOUIS	MO	4:Upper	5.7
2195	189	29	41180	ST. LOUIS	MO	4:Upper	7.2

2196	189	29	41180	ST. LOUIS	MO	3:Middle	15.27
2197	189	29	41180	ST. LOUIS	MO	3:Middle	7.21
2198	189	29	41180	ST. LOUIS	MO	3:Middle	16.14
2199	189	29	41180	ST. LOUIS	MO	3:Middle	14.57
2200.01	189	29	41180	ST. LOUIS	MO	3:Middle	4.65
2200.02	189	29	41180	ST. LOUIS	MO	3:Middle	7.64
2201	189	29	41180	ST. LOUIS	MO	2:Moderate	10.28
2202	189	29	41180	ST. LOUIS	MO	2:Moderate	7.33
2203	189	29	41180	ST. LOUIS	MO	2:Moderate	16.62
2204.31	189	29	41180	ST. LOUIS	MO	3:Middle	15.29
2204.32	189	29	41180	ST. LOUIS	MO	3:Middle	6.96
2204.41	189	29	41180	ST. LOUIS	MO	3:Middle	7.02
2204.42	189	29	41180	ST. LOUIS	MO	3:Middle	4.55
2204.43	189	29	41180	ST. LOUIS	MO	3:Middle	5.64
2204.44	189	29	41180	ST. LOUIS	MO	4:Upper	2.77
2204.45	189	29	41180	ST. LOUIS	MO	4:Upper	2.31
2204.46	189	29	41180	ST. LOUIS	MO	4:Upper	2.81
2205.01	189	29	41180	ST. LOUIS	MO	2:Moderate	9.23
2205.02	189	29	41180	ST. LOUIS	MO	2:Moderate	14.66
2206.01	189	29	41180	ST. LOUIS	MO	3:Middle	7.74
2206.02	189	29	41180	ST. LOUIS	MO	2:Moderate	8.47
2207.01	189	29	41180	ST. LOUIS	MO	3:Middle	9.16
2207.02	189	29	41180	ST. LOUIS	MO	3:Middle	5.43
2207.03	189	29	41180	ST. LOUIS	MO	4:Upper	3.63
2208.01	189	29	41180	ST. LOUIS	MO	4:Upper	7.23
2208.02	189	29	41180	ST. LOUIS	MO	3:Middle	13
2208.03	189	29	41180	ST. LOUIS	MO	4:Upper	8.81
2210	189	29	41180	ST. LOUIS	MO	2:Moderate	34.7
2211	189	29	41180	ST. LOUIS	MO	4:Upper	5.34
2212.01	189	29	41180	ST. LOUIS	MO	4:Upper	7.02
2212.02	189	29	41180	ST. LOUIS	MO	4:Upper	4.47
2213.01	189	29	41180	ST. LOUIS	MO	3:Middle	1.86
2213.02	189	29	41180	ST. LOUIS	MO	3:Middle	6.83
2213.32	189	29	41180	ST. LOUIS	MO	4:Upper	5.93
2213.35	189	29	41180	ST. LOUIS	MO	4:Upper	7.55
2214.21	189	29	41180	ST. LOUIS	MO	4:Upper	6.02
2214.22	189	29	41180	ST. LOUIS	MO	3:Middle	5.7
2214.23	189	29	41180	ST. LOUIS	MO	4:Upper	3.52
2214.24	189	29	41180	ST. LOUIS	MO	4:Upper	5.01
2215.02	189	29	41180	ST. LOUIS	MO	4:Upper	5.98
2215.03	189	29	41180	ST. LOUIS	MO	4:Upper	13.43
2215.06	189	29	41180	ST. LOUIS	MO	4:Upper	13.75
2216.21	189	29	41180	ST. LOUIS	MO	4:Upper	6.79
2216.24	189	29	41180	ST. LOUIS	MO	4:Upper	12.78
2216.25	189	29	41180	ST. LOUIS	MO	4:Upper	10.03

2216.26	189	29	41180	ST. LOUIS	MO	4:Upper	10.1
2216.27	189	29	41180	ST. LOUIS	MO	4:Upper	10.59
2216.28	189	29	41180	ST. LOUIS	MO	4:Upper	19.78
2216.29	189	29	41180	ST. LOUIS	MO	4:Upper	12.45
2218	189	29	41180	ST. LOUIS	MO	1:Low	88.62
2219	189	29	41180	ST. LOUIS	MO	3:Middle	12.12
2220	189	29	41180	ST. LOUIS	MO	4:Upper	4.96
2221	189	29	41180	ST. LOUIS	MO	4:Upper	5.96
1011	510	29	41180	ST. LOUIS CITY	MO	3:Middle	21.27
1012	510	29	41180	ST. LOUIS CITY	MO	3:Middle	9.44
1013	510	29	41180	ST. LOUIS CITY	MO	3:Middle	18.04
1014	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	40.79
1015	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	52.29
1018	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	47.19
1021	510	29	41180	ST. LOUIS CITY	MO	3:Middle	20.27
1022	510	29	41180	ST. LOUIS CITY	MO	4:Upper	10.22
1023	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	9.06
1024	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	15.38
1025	510	29	41180	ST. LOUIS CITY	MO	3:Middle	15.04
1031	510	29	41180	ST. LOUIS CITY	MO	4:Upper	14.16
1034	510	29	41180	ST. LOUIS CITY	MO	4:Upper	6.88
1036	510	29	41180	ST. LOUIS CITY	MO	3:Middle	23.9
1037	510	29	41180	ST. LOUIS CITY	MO	3:Middle	14.62
1038	510	29	41180	ST. LOUIS CITY	MO	3:Middle	12.63
1042	510	29	41180	ST. LOUIS CITY	MO	3:Middle	16.54
1045	510	29	41180	ST. LOUIS CITY	MO	3:Middle	22.17
1051.98	510	29	41180	ST. LOUIS CITY	MO	4:Upper	25.84
1052	510	29	41180	ST. LOUIS CITY	MO	3:Middle	58.21
1053	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	93.02
1054	510	29	41180	ST. LOUIS CITY	MO	1:Low	94.78
1055	510	29	41180	ST. LOUIS CITY	MO	1:Low	95.79
1061	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.59
1062	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.51
1063	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.9
1064	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.26
1065	510	29	41180	ST. LOUIS CITY	MO	1:Low	95.62
1066	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.01
1067	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.97
1072	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.48
1073	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.46
1074	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.96
1075	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	98.8
1076	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	98.09
1081	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	96.56
1082	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	97

1083	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	94.21
1096	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	98.6
1097	510	29	41180	ST. LOUIS CITY	MO	1:Low	88.88
1101	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.06
1102	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.74
1103	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.42
1104	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.72
1105	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	99.51
1111	510	29	41180	ST. LOUIS CITY	MO	1:Low	97.02
1112	510	29	41180	ST. LOUIS CITY	MO	1:Low	94.22
1113	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.7
1114	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.21
1115	510	29	41180	ST. LOUIS CITY	MO	1:Low	99.84
1121	510	29	41180	ST. LOUIS CITY	MO	4:Upper	36.97
1122	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	94.71
1123	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.87
1124	510	29	41180	ST. LOUIS CITY	MO	4:Upper	41.31
1135	510	29	41180	ST. LOUIS CITY	MO	3:Middle	3.23
1141.01	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	29.72
1141.02	510	29	41180	ST. LOUIS CITY	MO	4:Upper	3.27
1142	510	29	41180	ST. LOUIS CITY	MO	3:Middle	22.61
1143	510	29	41180	ST. LOUIS CITY	MO	4:Upper	14.25
1151	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	26.36
1152	510	29	41180	ST. LOUIS CITY	MO	1:Low	60.66
1153	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	52.1
1154	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	40.03
1155	510	29	41180	ST. LOUIS CITY	MO	1:Low	63.74
1156	510	29	41180	ST. LOUIS CITY	MO	1:Low	61.56
1157	510	29	41180	ST. LOUIS CITY	MO	1:Low	68.43
1161	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	58.81
1162	510	29	41180	ST. LOUIS CITY	MO	3:Middle	34.86
1163.01	510	29	41180	ST. LOUIS CITY	MO	3:Middle	36.45
1163.02	510	29	41180	ST. LOUIS CITY	MO	1:Low	83.73
1164	510	29	41180	ST. LOUIS CITY	MO	1:Low	76.45
1165	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	55.46
1171	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	30.5
1172	510	29	41180	ST. LOUIS CITY	MO	3:Middle	51.76
1174	510	29	41180	ST. LOUIS CITY	MO	3:Middle	41.19
1181	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	70.63
1184	510	29	41180	ST. LOUIS CITY	MO	0:NA	41.3
1186	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	49.19
1191.01	510	29	41180	ST. LOUIS CITY	MO	3:Middle	53.42
1191.02	510	29	41180	ST. LOUIS CITY	MO	4:Upper	38.99
1192	510	29	41180	ST. LOUIS CITY	MO	4:Upper	66.15
1193	510	29	41180	ST. LOUIS CITY	MO	1:Low	48.55

1202	510	29	41180	ST. LOUIS CITY	MO	1:Low	87.66
1211	510	29	41180	ST. LOUIS CITY	MO	1:Low	87.63
1212	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.6
1231	510	29	41180	ST. LOUIS CITY	MO	3:Middle	74.16
1232	510	29	41180	ST. LOUIS CITY	MO	4:Upper	34.97
1233	510	29	41180	ST. LOUIS CITY	MO	3:Middle	32.77
1241	510	29	41180	ST. LOUIS CITY	MO	1:Low	78.58
1242	510	29	41180	ST. LOUIS CITY	MO	1:Low	74.48
1243	510	29	41180	ST. LOUIS CITY	MO	3:Middle	28.34
1246	510	29	41180	ST. LOUIS CITY	MO	1:Low	67.22
1255	510	29	41180	ST. LOUIS CITY	MO	4:Upper	36.27
1256	510	29	41180	ST. LOUIS CITY	MO	2:Moderate	56.87
1257	510	29	41180	ST. LOUIS CITY	MO	1:Low	98.99
1266	510	29	41180	ST. LOUIS CITY	MO	1:Low	83.89
1267	510	29	41180	ST. LOUIS CITY	MO	1:Low	60.33
1268	510	29	41180	ST. LOUIS CITY	MO	3:Middle	17.13
1269	510	29	41180	ST. LOUIS CITY	MO	1:Low	97.02
1270	510	29	41180	ST. LOUIS CITY	MO	1:Low	85.53
1271	510	29	41180	ST. LOUIS CITY	MO	1:Low	97.48
1272	510	29	41180	ST. LOUIS CITY	MO	3:Middle	29.05
1273	510	29	41180	ST. LOUIS CITY	MO	3:Middle	66.54
1274	510	29	41180	ST. LOUIS CITY	MO	0:NA	68.72
1275	510	29	41180	ST. LOUIS CITY	MO	1:Low	82.76
1276	510	29	41180	ST. LOUIS CITY	MO	3:Middle	21.09