EXHIBIT B

City of Saint Paul, Minnesota
General Obligation Capital Improvement Bonds
Series 2023D

TERMS AND CONDITIONS

True Interest Cost for the Series 2023D Bonds: 3.0415410%.

The Series 2023D Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity Date (March 1)	Principal Amount	Interest Rate	Yield	Price
2024	$695,000	5.000%	3.270%	100.787%
2025	555,000	5.000	3.240	102.495
2026	580,000	5.000	3.070	104.545
2027	610,000	5.000	2.930	106.770
2028	640,000	5.000	2.880	108.819
2029	675,000	5.000	2.840	110.859
2030	710,000	5.000	2.800	112.924
2031	745,000	5.000	2.780	114.869
2032	780,000	4.000	2.900*	107.334
2033	810,000	4.000	3.050*	106.297

**Yield to the optional redemption date of March 1, 2031.*

The Series 2023D Bonds maturing on or after March 1, 2032 are subject to optional redemption at the option of the City on any date on or after March 1, 2031.