

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Various Purpose Bonds
Series 2022A**

TERMS AND CONDITIONS

True Interest Cost for the Series 2022A Bonds: 1.8464371%.

The Series 2022A Bonds shall mature on the dates and in the principal amounts set forth below:

| Maturity Date (September 1) | Principal Amount | Interest Rate | Yield | Price |
|--|-----------------------------|--------------------------|---------------------|--------------|
| 2023 | \$1,490,000 | 5.000% | 1.06% | 105.470% |
| 2024 | 1,570,000 | 5.000 | 1.25 | 108.848 |
| 2025 | 1,650,000 | 5.000 | 1.36 | 112.062 |
| 2026 | 1,005,000 | 5.000 | 1.45 | 115.087 |
| 2027 | 1,055,000 | 5.000 | 1.54 | 117.869 |
| 2028 | 990,000 | 5.000 | 1.62 | 120.476 |
| 2029 | 1,040,000 | 5.000 | 1.68 | 123.018 |
| 2030 | 1,000,000 | 3.000 | 1.80 ⁽¹⁾ | 108.281 |
| 2031 | 1,025,000 | 3.000 | 1.90 ⁽¹⁾ | 107.561 |
| 2032 | 1,055,000 | 3.000 | 2.00 ⁽¹⁾ | 106.847 |

⁽¹⁾Yield to the Optional Redemption date of September 1, 2029.

The Series 2022A Bonds maturing on or after September 1, 2030 are subject to optional redemption at the option of the City on any date on or after September 1, 2029.