

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Street Improvement Special Assessment Refunding Bonds,
Series 2020B**

TERMS AND CONDITIONS

True Interest Cost for the Series 2020B Bonds: 1.4913814%.

The Series 2020B Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity (May 1)	Principal Amount	Interest Rate	Yield	Price
2021	\$315,000	5.00%	0.92%	104.610%
2022	375,000	5.00	0.92	108.620
2023	400,000	5.00	0.93	112.560
2024	380,000	5.00	0.94	116.442
2025	390,000	5.00	0.95	120.264
2026	420,000	5.00	0.97	123.959
2027	425,000	5.00	1.01	127.413
2028	445,000	5.00	1.11	130.190
2029	485,000	3.00	1.25*	113.501
2030	495,000	3.00	1.35*	112.676
2031	530,000	3.00	1.50*	111.451
2032	555,000	3.00	1.60*	110.642

**Yield to optional redemption date of May 1, 2028.*

The Series 2020B Bonds maturing on or after May 1, 2029 are subject to optional redemption at the option of the City on any date on or after May 1, 2028.