

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Street Reconstruction Bonds
Series 2024B**

TERMS AND CONDITIONS

True Interest Cost for the Series 2024B Bonds: 3.5398111%.

The Series 2024B Bonds shall mature on the dates and in the principal amounts set forth below:

| Maturity (May 1) | Principal Amount | Interest Rate | Yield | Price |
|-----------------------------|-----------------------------|--------------------------|--------------|--------------|
| 2025 | \$480,000 | 5.000% | 3.400% | 101.316% |
| 2026 | 490,000 | 5.000 | 3.340 | 102.941 |
| 2027 | 495,000 | 5.000 | 3.200 | 104.852 |
| 2028 | 515,000 | 5.000 | 3.180 | 106.533 |
| 2029 | 530,000 | 5.000 | 3.150 | 108.247 |
| 2030 | 550,000 | 5.000 | 3.150 | 109.800 |
| 2031 | 575,000 | 5.000 | 3.140 | 111.371 |
| 2032 | 595,000 | 5.000 | 3.130 | 112.913 |
| 2033 | 620,000 | 5.000 | 3.130 | 114.345 |
| 2034 | 640,000 | 5.000 | 3.130 | 115.734 |
| 2035 | 215,000 | 5.000 | 3.150* | 115.550 |
| 2036 | 225,000 | 5.000 | 3.190* | 115.184 |
| 2037 | 230,000 | 5.000 | 3.280* | 114.366 |
| 2038 | 240,000 | 5.000 | 3.340* | 113.825 |
| 2039 | 250,000 | 5.000 | 3.400* | 113.286 |
| 2040 | 260,000 | 4.000 | 3.850* | 101.215 |
| 2041 | 270,000 | 4.000 | 3.950* | 100.400 |
| 2042 | 280,000 | 4.000 | 4.000 | 100.000 |
| 2044 | 580,000 | 4.000 | 4.050 | 99.318 |

**Yield to optional redemption date of May 1, 2034.*

The Series 2024B Bonds maturing on or after May 1, 2035 are subject to optional redemption at the option of the City on any date on or after May 1, 2034.