EXHIBIT B

City of Saint Paul, Minnesota
General Obligation Street Improvement Special Assessment Bonds, Series 2014B

TERMS AND CONDITIONS

True Interest Cost for the Series 2014B Bonds: 2.5992155%.

The Series 2014B Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity (November 1)	Principal Amount	Interest Rate	Yield	Price
2014	$ 145,000	3.000%	0.110%	101.452%
2015	1,830,000	4.000	0.240	105.636
2016	2,505,000	4.000	0.500	108.694
2017	1,600,000	4.000	0.820	110.958
2018	1,660,000	5.000	1.150	116.847
2019	1,720,000	5.000	1.500	118.420
2020	1,785,000	5.000	1.830	119.351
2021	1,855,000	5.000	2.050	120.418
2022	1,930,000	5.000	2.260	121.087
2023	2,015,000	5.000	2.410	121.880
2024	2,085,000	5.000	2.520*	120.841
2025	2,160,000	3.000	2.670*	102.753
2026	1,400,000	3.000	2.920*	100.659
2027	660,000	3.000	3.091	99.000
2028	675,000	3.000	3.150	98.264
2029	690,000	3.125	3.249	98.500
2030	705,000	3.250	3.350	98.740
2031	725,000	3.250	3.403	98.000
2032	740,000	3.375	3.470	98.710
2033	760,000	3.375	3.518	98.000
3034	730,000	3.500	3.604	98.500

The Series 2014B Bonds maturing on or after November 1, 2024 are subject to optional redemption at the option of the City on any date on or after November 1, 2023.

*Priced to the optional redemption date of November 1, 2023.