

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Various Purpose Bonds
Series 2020A**

TERMS AND CONDITIONS

True Interest Cost for the Series 2020A Bonds: 1.2243046%.

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

Maturity Date (September1)	Principal Amount	Interest Rate	Yield	Price
2021	\$1,200,000	5.00%	0.92%	105.952%
2022	1,265,000	5.00	0.92	109.949
2023	1,325,000	5.00	0.93	113.874
2024	775,000	5.00	0.94	117.739
2025	815,000	5.00	0.95	121.546
2026	860,000	5.00	0.97	125.221
2027	905,000	5.00	1.01	128.647
2028	950,000	5.00	1.11	131.371
2029	985,000	3.00	1.28*	113.767
2030	1,015,000	3.00	1.35*	113.167

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

The Series 2020A Bonds maturing on or after September1, 2029 are subject to optional redemption at the option of the City on any date on or after September1, 2028.