

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Various Purpose and Refunding Bonds
Series 2021A**

TERMS AND CONDITIONS

True Interest Cost for the Series 2021A Bonds: 0.8461486%.

The Series 2021A Bonds shall mature on the dates and in the principal amounts set forth below:

| Maturity Date (March 1) | Principal Amount | Interest Rate | Yield | Price |
|------------------------------------|-----------------------------|--------------------------|--------------|--------------|
| 2022 | \$4,105,000 | 5.000% | 0.110% | 104.207% |
| 2023 | 4,210,000 | 5.000 | 0.160 | 108.990 |
| 2024 | 2,655,000 | 5.000 | 0.280 | 113.440 |
| 2025 | 2,020,000 | 5.000 | 0.410 | 117.564 |
| 2026 | 2,125,000 | 5.000 | 0.520 | 121.476 |
| 2027 | 1,960,000 | 5.000 | 0.640 | 125.040 |
| 2028 | 2,065,000 | 5.000 | 0.780 | 128.138 |
| 2029 | 2,150,000 | 2.000 | 1.030* | 106.409 |
| 2030 | 2,010,000 | 2.000 | 1.180* | 105.388 |
| 2031 | 1,180,000 | 2.000 | 1.280* | 104.714 |

**Yield to the Optional Redemption date of March 1, 2028.*

The Series 2021A Bonds maturing on or after March 1, 2029 are subject to optional redemption at the option of the City on any date on or after March 1, 2028.