

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Various Purpose Bonds
Series 2019D**

TERMS AND CONDITIONS

True Interest Cost for the Series 2019D Bonds: 1.7536%.

The Series 2019D Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity Date (March 1)	Principal Amount	Interest Rate	Yield	Price
2020	\$2,015,000	5.000%	1.490%	102.432%
2021	1,915,000	5.000	1.490	105.868
2022	2,010,000	5.000	1.500	109.225
2023	1,045,000	5.000	1.510	112.510
2024	1,095,000	5.000	1.520	115.725
2025	1,155,000	5.000	1.540	118.809
2026	1,205,000	5.000	1.560	121.801
2027	1,270,000	5.000	1.580	124.701
2028	1,255,000	4.000	1.650*	116.925
2029	1,305,000	3.000	2.000*	107.101

**Priced to the optional redemption date of March 1, 2027.*

The Series 2019D Bonds maturing on or after March 1, 2027 are subject to optional redemption at the option of the City on any date on or after March 1, 2028.