

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Refunding Bonds, Series 2019H**

TERMS AND CONDITIONS

True Interest Cost for the Series 2019H Bonds: 2.2797865%.

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

Maturity (November 1)	Principal Amount	Interest Rate	Yield	Price
2020	\$ 635,000	5.000%	1.120%	103.421%
2021	665,000	5.000	1.130	107.211
2022	700,000	5.000	1.140	110.937
2023	740,000	5.000	1.160	114.559
2024	775,000	5.000	1.230	117.833
2025	815,000	5.000	1.290	120.972
2026	855,000	5.000	1.370	123.783
2027	900,000	5.000	1.460	126.286
2028	950,000	5.000	1.540	128.638
2029	995,000	5.000	1.620*	127.874
2030	1,035,000	2.250	2.290	99.615
2031	1,055,000	2.375	2.390	99.844
2032	1,080,000	2.375	2.480	98.846
2033	1,110,000	2.500	2.560	99.301
2034	1,140,000	2.625	2.630	99.937
2035	1,165,000	2.625	2.690	99.162
2036	1,195,000	2.625	2.740	98.451
2037	650,000	2.750	2.790	99.438
2038	665,000	2.750	2.840	98.689

*Yield to the optional redemption date of November 1, 2028.

The Series 2019H Bonds maturing on or after November 1, 2029 are subject to optional redemption at the option of the City on any date on or after November 1, 2028.