EXHIBIT B

City of Saint Paul, Minnesota
General Obligation Street Reconstruction and Refunding Bonds
Series 2025B

TERMS AND CONDITIONS

True Interest Cost for the Series 2025B Bonds: 3.9179728%.

The Series 2025B Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity (November 1)	Principal Amount	Interest Rate	Yield	Price
2026	$1,040,000	5.000%	2.860%	102.804%
2027	1,505,000	5.000	2.840	104.867
2028	1,560,000	5.000	2.800	106.979
2029	1,635,000	5.000	2.870	108.643
2030	1,715,000	5.000	2.950	110.068
2031	1,800,000	5.000	2.970	111.660
2032	1,880,000	5.000	3.140	112.115
2033	1,975,000	5.000	3.210	113.012
2034	1,765,000	5.000	3.370	112.972
2035	1,850,000	5.000	3.510*	111.781
2036	1,810,000	5.000	3.650*	110.605
2037	1,895,000	5.000	3.740*	109.857
2038	1,985,000	4.000	3.950*	100.383
2039	2,060,000	4.000	4.000	100.000
2040	2,140,000	4.000	4.100	98.864
2041	2,230,000	4.125	4.200	99.114
2042	2,310,000	4.250	4.280	99.630
2043	2,410,000	4.250	4.360	98.615
2044	770,000	4.375	4.440	99.156
2045	555,000	4.500	4.500	100.000

**Yield to the optional redemption date of November 1, 2034.*

The Series 2025B Bonds maturing on or after November 1, 2035 are subject to optional redemption at the option of the City on any date on or after November 1, 2034.