

EXHIBIT B

**City of Saint Paul, Minnesota
General Obligation Various Purpose Bonds
Series 2018A**

TERMS AND CONDITIONS

True Interest Cost for the Series 2018A Bonds: 2.3676055%.

The Series 2018A Bonds shall mature on the dates and in the principal amounts set forth below:

Maturity Date (September 1)	Principal Amount	Interest Rate	Yield	Price
2019	\$1,605,000	5.000%	1.890%	103.947%
2020	1,695,000	5.000	1.900	106.916
2021	1,775,000	5.000	1.920	109.776
2022	955,000	5.000	2.020	112.188
2023	1,000,000	5.000	2.120	114.341
2024	1,055,000	5.000	2.190	116.428
2025	1,110,000	5.000	2.260	118.321
2026	1,155,000	3.000	2.400*	103.989
2027	1,190,000	3.000	2.500*	103.311
2028	1,225,000	3.000	2.600*	102.638

**Priced to the optional redemption date of September 1, 2025.*

The Series 2018A Bonds maturing on or after September 1, 2026 are subject to optional redemption at the option of the City on any date on or after September 1, 2025.