EXHIBIT B

City of Saint Paul, Minnesota
General Obligation Various Purpose Bonds
Series 2025A

TERMS AND CONDITIONS

True Interest Cost for the Series 2025A Bonds: 3.2658124%.

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

Maturity Date (March 1)	Principal Amount	Interest Rate	Yield	Price
2026	$1,760,000	5.000%	2.820%	101.455%
2027	1,575,000	5.000	2.800	103.583
2028	1,660,000	5.000	2.810	105.612
2029	1,455,000	5.000	2.830	107.530
2030	1,530,000	5.000	2.900	109.125
2031	1,605,000	5.000	2.980	110.480
2032	1,690,000	5.000	3.060	111.636
2033	1,770,000	5.000	3.160	112.456
2034	1,860,000	5.000	3.290*	111.517
2035	1,950,000	5.000	3.460*	110.304

**Yield to the optional redemption date of March 1, 2033.*

The Series 2025A Bonds maturing on or after March 1, 2034 are subject to optional redemption at the option of the City on any date on or after March 1, 2033.