

**UNITED STATES SAVINGS BONDS
EARNINGS REPORT
(NOV 2009 THRU OCT 2010)**

Bureau of the Public Debt
200 Third Street
Parkersburg, WV 26106-5312

VALUES AND YIELDS FOR \$100 SERIES I BONDS

NOV 2009 THRU OCT 2010

The table shows semiannual values for \$100 Series I bonds.* Values for other denominations are proportional to the values shown. For example, the value of a \$50 bond is one-half the amount shown and the value of a \$500 bond is five times the amount shown. The "Current Earnings" column shows the annual yield that a bond will earn during the period indicated. The "Earnings From Issue" is the bond's yield from its issue date to the date shown or date adjusted as described in the footnotes.

Series I Bond Issue Dates	Earning Period		Earnings to Date when held 5 years ***				Redemption Value ***	
	Start Date **	End Date **	Start Value	End Value	Current Earnings	Earnings From Issue	Start Value	End Value
11/2009 - 4/2010	11/1/2009	5/1/2010	100.00	101.68	3.36%	3.36%	100.00	100.84
5/2009 - 10/2009	11/1/2009	5/1/2010	100.00	101.60	3.20%	1.59%	100.00	100.80
11/2008 - 4/2009	11/1/2009	5/1/2010	102.84	104.76	3.73%	3.12%	102.84	103.80
5/2008 - 10/2008	11/1/2009	5/1/2010	104.96	106.56	3.05%	3.20%	104.96	105.76
11/2007 - 4/2008	11/1/2009	5/1/2010	108.52	110.84	4.28%	4.16%	108.52	109.68
5/2007 - 10/2007	11/1/2009	5/1/2010	110.68	113.12	4.41%	4.15%	110.68	111.88
11/2006 - 4/2007	11/1/2009	5/1/2010	113.40	115.96	4.51%	4.28%	113.40	114.68
5/2006 - 10/2006	11/1/2009	5/1/2010	114.76	117.32	4.46%	4.03%	114.76	116.04
11/2005 - 4/2006	11/1/2009	5/1/2010	117.24	119.64	4.09%	4.02%	117.24	118.44

Series I Bond Issue Dates	Earning Period				Current Earnings	Earnings From Issue
	Start Date **	End Date **	Start Value	End Value		
5/2005 - 10/2005	11/1/2009	5/1/2010	120.88	123.48	4.30%	4.26%
11/2004 - 4/2005	11/1/2009	5/1/2010	122.16	124.64	4.06%	4.05%
5/2004 - 10/2004	11/1/2009	5/1/2010	124.24	126.76	4.06%	3.99%
11/2003 - 4/2004	11/1/2009	5/1/2010	126.16	128.80	4.19%	3.93%
5/2003 - 10/2003	11/1/2009	5/1/2010	129.16	131.84	4.15%	3.99%
11/2002 - 4/2003	11/1/2009	5/1/2010	135.72	138.88	4.66%	4.43%
5/2002 - 10/2002	11/1/2009	5/1/2010	141.04	144.64	5.10%	4.67%
11/2001 - 4/2002	11/1/2009	5/1/2010	144.12	147.80	5.11%	4.65%
5/2001 - 10/2001	11/1/2009	5/1/2010	159.88	164.76	6.10%	5.63%
11/2000 - 4/2001	11/1/2009	5/1/2010	170.32	175.88	6.53%	6.03%
5/2000 - 10/2000	11/1/2009	5/1/2010	179.68	185.72	6.72%	6.29%
11/1999 - 4/2000	11/1/2009	5/1/2010	182.68	188.64	6.53%	6.14%
5/1999 - 10/1999	11/1/2009	5/1/2010	185.60	191.56	6.42%	6.00%
11/1998 - 4/1999	11/1/2009	5/1/2010	190.36	196.48	6.43%	5.96%
9/1998 - 10/1998	3/1/2010	9/1/2010	196.52	202.92	6.51%	5.98%

* Monthly increases in value, applicable to Series I bonds, are not shown in the table.

** Each "Start Date" and "End Date" is for the first date of the range listed in the "Issue Dates" column. Add one month for each later issue month. For example, a Series I bond issued in 7/2005 would be worth \$120.88 on 1/1/2010 and \$123.48 on 7/1/2010.

*** A Series I bond is assessed a three-month interest penalty if redeemed less than five years after its issue date. "Redemption Value" shows bond values after penalty. "Earnings to Date when held 5 years" shows the amount upon which future earnings will compound.

VALUES AND YIELDS FOR \$100 SERIES EE BONDS

NOV 2009 THRU OCT 2010

The table shows semiannual values for \$100 Series EE bonds.* Values for other denominations are proportional to the values shown. For example, the value of a \$50 bond is one-half the amount shown and the value of a \$500 bond is five times the amount shown. The "Current Earnings" column shows the annual yield that a bond will earn during the period indicated. The "Earnings From Issue" is the bond's yield from its issue date to the date shown or date adjusted as described in the footnotes.

Series EE Bond Issue Dates	Earning Period		Earnings to Date when held 5 years ***				Redemption Value ***	
	Start Date **	End Date **	Start Value	End Value	Current Earnings	Earnings From Issue	Start Value	End Value
11/2009 - 4/2010	11/1/2009	5/1/2010	50.00	50.32	1.28%	1.28%	50.00	50.16
5/2009 - 10/2009	11/1/2009	5/1/2010	50.16	50.32	0.64%	0.64%	50.08	50.24
11/2008 - 4/2009	11/1/2009	5/1/2010	50.64	50.96	1.26%	1.27%	50.48	50.80
5/2008 - 10/2008	11/1/2009	5/1/2010	51.08	51.44	1.41%	1.42%	50.88	51.24
11/2007 - 4/2008	11/1/2009	5/1/2010	53.08	53.88	3.01%	3.01%	52.68	53.48
5/2007 - 10/2007	11/1/2009	5/1/2010	54.40	55.32	3.38%	3.40%	53.92	54.88
11/2006 - 4/2007	11/1/2009	5/1/2010	55.68	56.68	3.59%	3.62%	55.16	56.16
5/2006 - 10/2006	11/1/2009	5/1/2010	56.84	57.88	3.66%	3.69%	56.32	57.36
11/2005 - 4/2006	11/1/2009	5/1/2010	56.76	57.68	3.24%	3.20%	56.32	57.20

Series EE Bond Issue Dates	Earning Period				Current Earnings	Earnings From Issue
	Start Date **	End Date **	Start Value	End Value		
5/2005 - 10/2005	11/1/2009	5/1/2010	57.96	59.48	5.24%	3.50%
11/2004 - 4/2005	11/1/2009	5/1/2010	59.20	59.84	2.16%	3.29%
5/2004 - 10/2004	11/1/2009	5/1/2010	60.12	60.76	2.13%	3.28%
11/2003 - 4/2004	11/1/2009	5/1/2010	60.84	61.52	2.24%	3.22%
5/2003 - 10/2003	11/1/2009	5/1/2010	61.72	62.40	2.20%	3.19%
11/2002 - 4/2003	11/1/2009	5/1/2010	62.68	63.36	2.17%	3.18%
5/2002 - 10/2002	11/1/2009	5/1/2010	63.92	64.60	2.13%	3.23%
11/2001 - 4/2002	11/1/2009	5/1/2010	65.16	65.88	2.21%	3.27%
5/2001 - 10/2001	11/1/2009	5/1/2010	66.68	67.40	2.16%	3.35%
11/2000 - 4/2001	11/1/2009	5/1/2010	68.48	69.24	2.22%	3.46%
5/2000 - 10/2000	11/1/2009	5/1/2010	70.52	71.28	2.16%	3.58%
11/1999 - 4/2000	11/1/2009	5/1/2010	72.32	73.12	2.21%	3.65%
5/1999 - 10/1999	11/1/2009	5/1/2010	73.92	74.72	2.16%	3.69%
11/1998 - 4/1999	11/1/2009	5/1/2010	75.52	76.36	2.22%	3.72%
5/1998 - 10/1998	11/1/2009	5/1/2010	77.56	78.40	2.17%	3.78%
11/1997 - 4/1998	11/1/2009	5/1/2010	79.60	80.48	2.21%	3.84%
5/1997 - 10/1997	11/1/2009	5/1/2010	81.96	82.84	2.15%	3.92%
11/1996 - 4/1997	11/1/2009	5/1/2010	80.28	81.12	2.09%	3.62%
5/1996 - 10/1996	11/1/2009	5/1/2010	82.16	83.00	2.04%	3.65%
11/1995 - 4/1996	11/1/2009	5/1/2010	84.00	84.88	2.10%	3.68%
5/1995 - 10/1995	11/1/2009	5/1/2010	86.28	87.16	2.04%	3.74%
11/1994 - 4/1995	11/1/2009	5/1/2010	91.52	92.40	1.92%	4.00%
5/1994 - 10/1994	11/1/2009	5/1/2010	93.68	94.68	2.13%	4.03%
11/1993 - 4/1994	11/1/2009	5/1/2010	95.60	96.60	2.09%	4.03%

* Monthly increases in value, applicable to some Series EE bonds, are not shown in the table.

** Each "Start Date" and "End Date" is for the first date of the range listed in the "Issue Dates" column. Add one month for each later issue month. For example, a Series EE bond issued in 7/2005 would be worth \$57.96 on 1/1/2010 and \$59.48 on 7/1/2010.

*** A Series EE bond issued May 1997 and later is assessed a three-month interest penalty if redeemed less than five years after its issue date. "Redemption Value" shows bond values after penalty. "Earnings to Date when held 5 years" shows the amount upon which future earnings will compound.

VALUES AND YIELDS FOR \$100 SERIES EE BONDS

NOV 2009 THRU OCT 2010

The table shows semiannual values for \$100 Series EE bonds.* Values for other denominations are proportional to the values shown. For example, the value of a \$50 bond is one-half the amount shown and the value of a \$500 bond is five times the amount shown. The "Current Earnings" column shows the annual yield that a bond will earn during the period indicated. The "Earnings From Issue" is the bond's yield from its issue date to the date shown or date adjusted as described in the footnotes.

Series EE Bond Issue Dates	Earning Period				Current Earnings	Earnings From Issue
	Start Date **	End Date **	Start Value	End Value		
5/1993 - 10/1993	11/1/2009	5/1/2010	97.84	98.88	2.13%	4.05%
3/1993 - 4/1993	3/1/2010	9/1/2010	100.36	101.40	2.07%	4.08%
11/1992 - 2/1993	11/1/2009	5/1/2010	123.92	126.40	4.00%	5.37%
5/1992 - 10/1992	11/1/2009	5/1/2010	126.40	128.92	3.99%	5.33%
11/1991 - 4/1992	11/1/2009	5/1/2010	128.92	131.52	4.03%	5.30%
5/1991 - 10/1991	11/1/2009	5/1/2010	131.52	134.12	3.95%	5.26%
11/1990 - 4/1991	11/1/2009	5/1/2010	134.12	136.80	4.00%	5.23%
5/1990 - 10/1990	11/1/2009	5/1/2010	136.80	139.56	4.04%	5.20%
11/1989 - 4/1990	11/1/2009	5/1/2010	139.56	142.36	4.01%	5.17%
5/1989 - 10/1989	11/1/2009	5/1/2010	142.36	145.20	3.99%	5.14%
11/1988 - 4/1989	11/1/2009	5/1/2010	145.20	148.08	3.97%	5.11%
5/1988 - 10/1988	11/1/2009	5/1/2010	148.08	151.04	4.00%	5.09%
11/1987 - 4/1988	11/1/2009	5/1/2010	151.04	154.08	4.03%	5.07%
5/1987 - 10/1987	11/1/2009	5/1/2010	154.08	157.16	4.00%	5.04%
11/1986 - 4/1987	11/1/2009	5/1/2010	157.16	160.32	4.02%	5.02%
5/1986 - 10/1986	11/1/2009	5/1/2010	178.28	181.88	4.04%	5.45%
11/1985 - 4/1986	11/1/2009	5/1/2010	181.88	185.48	3.96%	5.42%
5/1985 - 10/1985	11/1/2009	5/1/2010	185.48	189.20	4.01%	5.39%
11/1984 - 4/1985	11/1/2009	5/1/2010	189.20	193.00	4.02%	5.37%
5/1984 - 10/1984	11/1/2009	5/1/2010	193.00	196.84	3.98%	5.34%
11/1983 - 4/1984	11/1/2009	5/1/2010	196.84	200.80	4.02%	5.32%
5/1983 - 10/1983	11/1/2009	5/1/2010	204.72	206.40	1.64%	5.32%
3/1983 - 4/1983	3/1/2010	9/1/2010	215.80	218.20	2.22%	5.43%
11/1982 - 2/1983	11/1/2009	5/1/2010	248.92	253.92	4.02%	6.00%
5/1982 - 10/1982	11/1/2009	5/1/2010	266.08	271.40	4.00%	6.13%
11/1981 - 4/1982	11/1/2009	5/1/2010	271.40	276.84	4.01%	6.10%
5/1981 - 10/1981	11/1/2009	5/1/2010	276.84	282.36	3.99%	6.06%
11/1980 - 4/1981	11/1/2009	5/1/2010	294.96	300.84	3.99%	6.18%
5/1980 - 10/1980	11/1/2009	5/1/2010	328.24	334.80	4.00%	6.44%
1/1980 - 4/1980	These bonds have stopped earning interest.					

* Monthly increases in value, applicable to some Series EE bonds, are not shown in the table.

** Each "Start Date" and "End Date" is for the first date of the range listed in the "Issue Dates" column. Add one month for each later issue month. For example, a Series EE bond issued in 7/1993 would be worth \$97.84 on 1/1/2010 and \$98.88 on 7/1/2010.

VALUES AND YIELDS FOR \$100 SERIES E BONDS
NOV 2009 THRU OCT 2010

The table shows semiannual values for \$100 Series E bonds. Values for other denominations are proportional to the values shown. For example, the value of a \$50 bond is one-half the amount shown and the value of a \$500 bond is five times the amount shown. The "Current Earnings" column shows the annual yield that a bond will earn during the period indicated. The "Earnings From Issue" is the bond's yield from its issue date to the date shown or date adjusted as described in the footnotes.

Series E Bond Issue Dates	Earning Period				Current Earnings	Earnings From Issue
	Start Date **	End Date **	Start Value	End Value		
5/1980 - 6/1980 5/1941 - 4/1980	11/1/2009	5/1/2010	438.20	447.00	4.02%	6.04%
These bonds have stopped earning interest.						

** Each "Start Date" and "End Date" is for the first date of the range listed in the "Issue Dates" column. Add one month for each later issue month. For example, a Series E bond issued in 7/1980 would be worth \$438.20 on 1/1/2010 and \$447.00 on 7/1/2010.

SERIES EE FIXED RATE

Bonds issued May 2005 or later --

A Series EE bond you bought May 2005 or later earns interest at a fixed interest rate. The rate is fixed throughout the bond's 20 year original maturity period.

FIXED RATE FOR SERIES EE BONDS ISSUED NOV 2009 THROUGH APR 2010
1.20%

MARKET-BASED SAVINGS BOND RATES

Bonds issued May 1997 through April 2005 --

A Series EE bond you bought between May 1997 and April 2005 earns interest at the variable savings bond rate. The rate is updated every six months as your bond enters a new rate period. Your bond's first rate period begins on its issue date. A new rate period begins every six months after that. For the full six months of each rate period, your bond earns interest at the most recently announced savings bond rate. A new savings bond rate is announced each May 1 and November 1.

SAVINGS BOND RATE FOR RATE PERIODS THAT BEGIN NOV 2009 THROUGH APR 2010
2.19%

Bonds issued May 1995 through April 1997 --

A Series EE bond you bought between May 1995 and April 1997 earns interest at variable short-term/long-term rates. The rate is updated every six months as your bond enters a new rate period. Your bond's first rate period begins on its issue date. A new rate period begins every six months after that. For the full six months of each rate period, your bond earns interest at the most recently announced rate -- short-term rates during the first five years, long-term rates after that. A new long-term rate is announced each May 1 and November 1. (Since these bonds were issued more than five years ago, the short-term rate no longer applies.)

LONG-TERM RATE FOR RATE PERIODS THAT BEGIN NOV 2009 THROUGH APR 2010
2.06%

MARKET-BASED SAVINGS BOND RATES

Bonds issued before May 1995 --

A Series EE or E bond you bought before May 1995 may earn interest at a variable market-based rate. The rate is updated every six months as your bond enters a new rate period. Your bond's first rate period begins on its issue date. (If you bought your bond before November 1982, its first market-based rate period begins on its first semiannual interest-earning date on or after November 1982.) A new rate period begins every six months after the first one. For the full six months of each rate period, your bond's market-based value grows at the most recently determined effective market-based rate. Effective market-based rates are determined each May 1 and November 1.

EFFECTIVE MARKET-BASED RATES FOR RATE PERIODS THAT BEGIN NOV 2009 THROUGH APR 2010

Savings Bond Issue Dates	Effective Market-based Rate
Through Apr 1983	2.22%
May 1983 - Oct 1983	1.64%
Nov 1983 - Apr 1984	2.16%
May 1984 - Oct 1984	2.14%
Nov 1984 - Apr 1985	2.11%
May 1985 - Oct 1985	2.05%
Nov 1985 - Apr 1986	2.02%
May 1986 - Oct 1986	2.01%
Nov 1986 - Apr 1987	2.02%
May 1987 - Oct 1987	2.05%
Nov 1987 - Apr 1988	2.09%
May 1988 - Oct 1988	2.09%
Nov 1988 - Apr 1989	2.10%
May 1989 - Oct 1989	2.09%
Nov 1989 - Apr 1990	2.06%
May 1990 - Oct 1990	2.06%
Nov 1990 - Apr 1991	2.05%
May 1991 - Oct 1991	2.04%
Nov 1991 - Apr 1992	2.03%
May 1992 - Oct 1992	2.03%
Nov 1992 - Apr 1993	2.05%
May 1993 - Oct 1993	2.08%
Nov 1993 - Apr 1994	2.12%
May 1994 - Oct 1994	2.18%
Nov 1994 - Apr 1995	1.91%

I BOND RATES

Composite earnings rate --

Your Series I bond earns interest at a variable composite earnings rate. The earnings rate has two parts: a fixed rate that remains the same for the life of your bond and an inflation rate that is updated every six months as your bond enters a new rate period. Your bond's first rate period begins on its issue date. A new rate period begins every six months after that. For the full six months of each rate period, your bond earns interest at its most recently determined composite rate. Composite earnings rates are determined each May 1 and November 1, when the fixed rate for newly issued I bonds and the inflation rate for all I bonds are announced.

COMPOSITE EARNINGS RATES FOR RATE PERIODS THAT BEGIN NOV 2009 THROUGH APR 2010

Series I Bond Issue Dates	Fixed Rate	Semiannual Inflation Rate	Composite Earnings Rate
Nov 2009 - Apr 2010	0.30%	1.53%	3.36%
May 2009 - Oct 2009	0.10%	1.53%	3.16%
Nov 2008 - Apr 2009	0.70%	1.53%	3.77%
May 2008 - Oct 2008	0.00%	1.53%	3.06%
Nov 2007 - Apr 2008	1.20%	1.53%	4.28%
May 2007 - Oct 2007	1.30%	1.53%	4.38%
Nov 2006 - Apr 2007	1.40%	1.53%	4.48%
May 2006 - Oct 2006	1.40%	1.53%	4.48%
Nov 2005 - Apr 2006	1.00%	1.53%	4.08%
May 2005 - Oct 2005	1.20%	1.53%	4.28%
Nov 2004 - Apr 2005	1.00%	1.53%	4.08%
May 2004 - Oct 2004	1.00%	1.53%	4.08%
Nov 2003 - Apr 2004	1.10%	1.53%	4.18%
May 2003 - Oct 2003	1.10%	1.53%	4.18%
Nov 2002 - Apr 2003	1.60%	1.53%	4.68%
May 2002 - Oct 2002	2.00%	1.53%	5.09%
Nov 2001 - Apr 2002	2.00%	1.53%	5.09%
May 2001 - Oct 2001	3.00%	1.53%	6.11%
Nov 2000 - Apr 2001	3.40%	1.53%	6.51%
May 2000 - Oct 2000	3.60%	1.53%	6.72%
Nov 1999 - Apr 2000	3.40%	1.53%	6.51%
May 1999 - Oct 1999	3.30%	1.53%	6.41%
Nov 1998 - Apr 1999	3.30%	1.53%	6.41%
Sep 1998 - Oct 1998	3.40%	1.53%	6.51%

How we calculate composite rates

Here's an example of a composite rate calculation. The example shows the composite rate that I bonds issued in July 2009 will begin to earn in January 2010.

Fixed rate = 0.10%

Semiannual inflation rate = 1.53%

Composite rate = [Fixed rate + (2 x Inflation rate) + (Fixed rate x Inflation rate)]

Composite rate = [0.0010 + (2 x 0.0153) + (0.0010 x 0.0153)]

Composite rate = [0.0010 + 0.0306 + 0.0000153]

Composite rate = 0.0316153

Composite rate = 3.16153%

Composite rate = 3.16%