

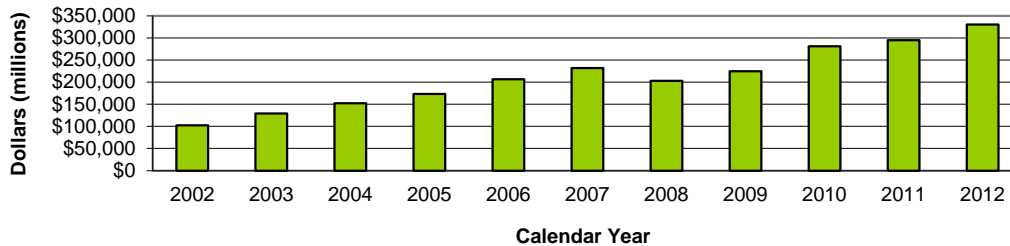
Thrift Savings Fund Statistics

July 2013

Highlights

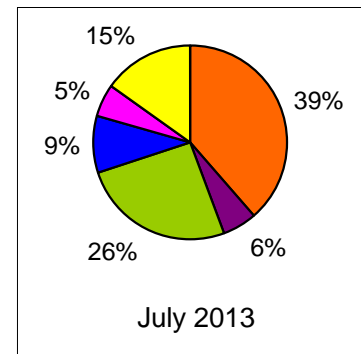
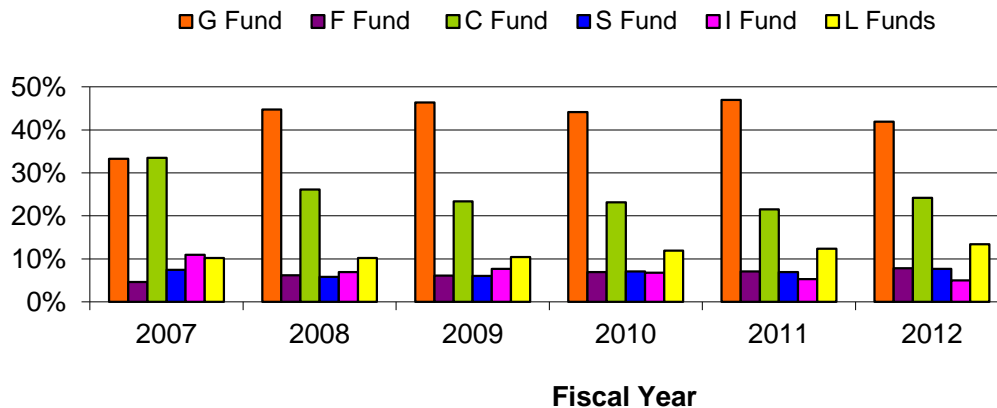
The FERS participation rate was at a 12-month high in March at 87.1% and has trended slightly down to 86.7% in July. However, the average FERS account balance finally crossed the \$100,000 threshold at \$100,044. Roth assets passed the half-billion dollar mark to reach \$545 million. The Plan experienced unusually high leakage in July with the distribution of over 14,000 hardship withdrawals and over 30,000 loans. The July hardship distributions are the highest for any month in Plan history, while the loan distributions were at the highest level since June 2004, when the loan program was changed to allow only one outstanding general purpose loan and one outstanding residential loan at a time. At this time, we do not know if this is the beginning of trend or an anomaly. We will continue to monitor this activity.

Historic Plan Balances (in millions)



	Plan Balance	Roth
Jul	\$369,357	\$545.6
Jun	\$358,541	\$468.3
May	\$358,628	\$415.0
(in millions)		

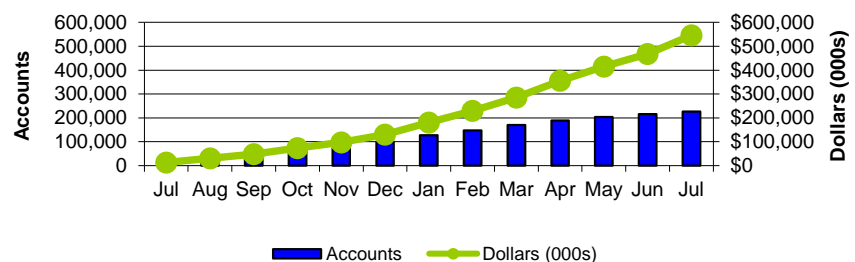
Fund Balances (% of total plan balance)



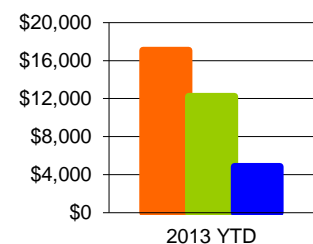
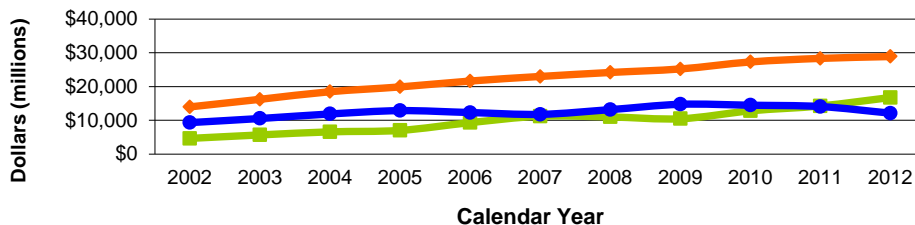
Average Balance (current month)

	Total	Roth
FERS:	\$100,045	\$2,917
CSRS:	\$99,168	\$4,946
Uniformed Services:	\$15,729	\$1,576

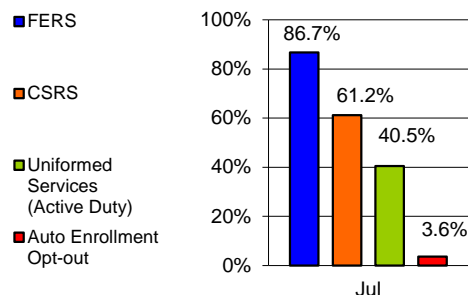
Roth



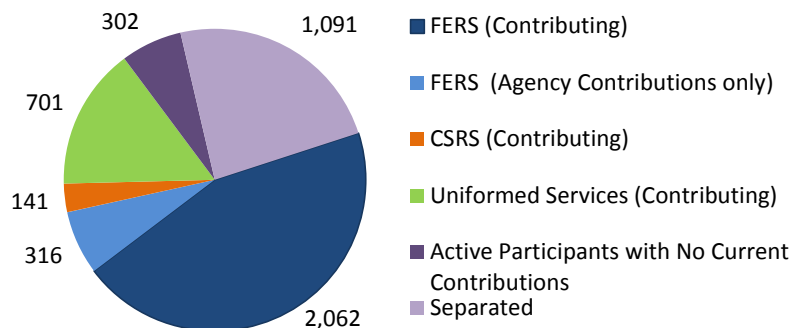
Cash Flow Attributes



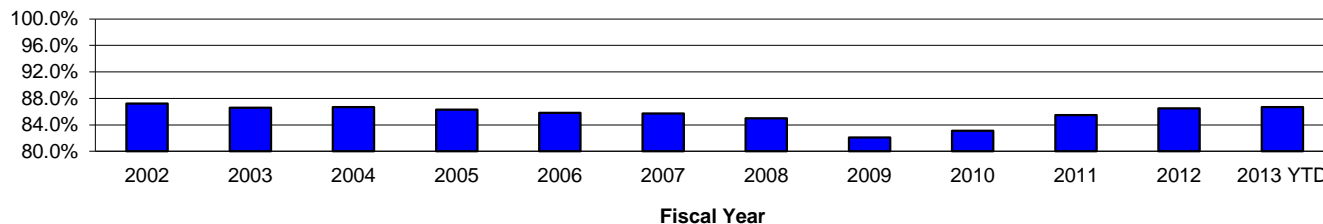
Participation Rates (current month)



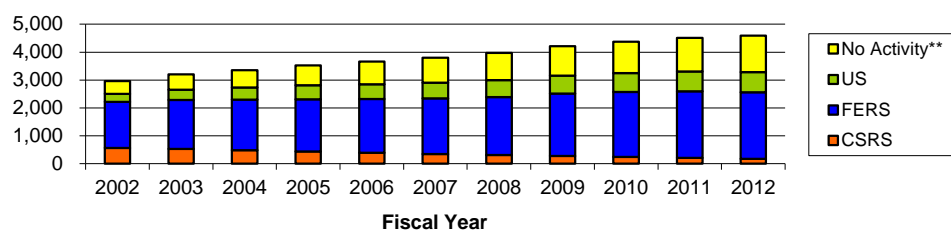
Participant Composition (current month in thousands)



Historic FERS Participation Rates



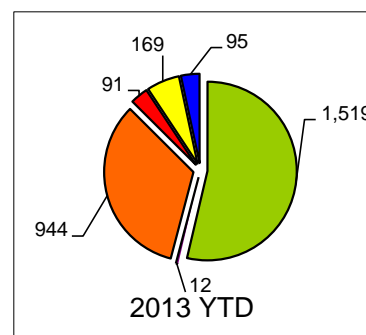
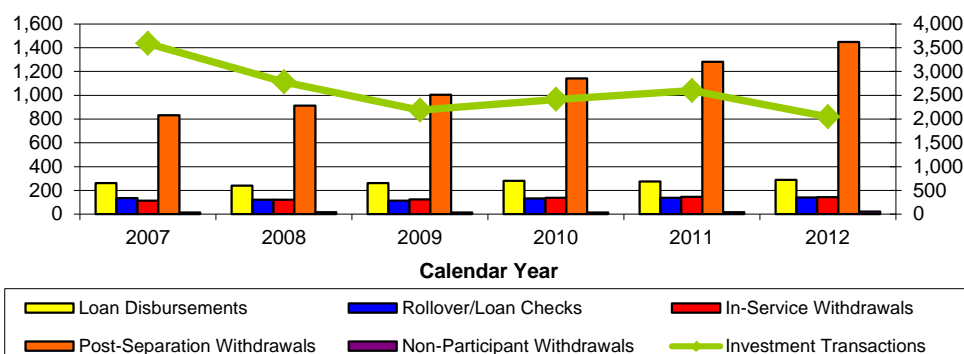
Historic Participant Counts (in thousands)



Participants (current month)

4,614,337 Participants
10,040 Beneficiary Participants
 Participants with **Roth** Balances
133,451 Civilian
92,826 Uniformed Services

Transaction Volumes (in thousands)



**Participants with no activity includes non-separated CSRS and uniformed services participants who have terminated contributions or had them suspended because of hardship withdrawal, participants whose employing agencies have not submitted their separation status, separated participants, and beneficiary participants.