

SLM Student Loan Trust 2013-1
Monthly Servicing Report

Distribution Date 05/25/2021

Collection Period 04/01/2021 - 04/30/2021

Navient Funding, LLC - *Depositor*

Navient Solutions - *Master Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Eligible Lender Trustee*

Navient Funding - *Excess Distribution Certificateholder*

I. Deal Parameters

| A | Student Loan Portfolio Characteristics | 02/14/2013 | 03/31/2021 | 04/30/2021 |
|----------|---|----------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 1,181,837,043.20 | \$ 386,507,867.78 | \$ 384,303,532.03 |
| | Interest to be Capitalized Balance | 27,971,606.70 | 3,723,920.69 | 3,726,569.51 |
| | Pool Balance | \$ 1,209,808,649.90 | \$ 390,231,788.47 | \$ 388,030,101.54 |
| | Specified Reserve Account Balance | 9,373,341.00 | - N/A - | - N/A - |
| | Adjusted Pool ⁽¹⁾ | \$ 1,219,181,990.90 | \$ 390,231,788.47 | \$ 388,030,101.54 |
| | Weighted Average Coupon (WAC) | 6.88% | 6.79% | 6.79% |
| | Number of Loans | 271,308 | 71,772 | 70,934 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 871,924.64 | \$ 871,695.92 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 389,359,863.83 | \$ 387,158,405.62 |
| | Pool Factor | | 0.312240673 | 0.310479012 |
| | Since Issued Constant Prepayment Rate | | (4.98)% | (5.38)% |

⁽¹⁾ The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

| B | Debt Securities | Cusip/Isin | 04/26/2021 | 05/25/2021 |
|----------|------------------------|-------------------|-------------------|-------------------|
| | A3 | 78447MAC2 | \$ 351,329,470.59 | \$ 349,149,800.52 |
| | B | 78447MAD0 | \$ 35,000,000.00 | \$ 35,000,000.00 |

| C | Account Balances | 04/26/2021 | 05/25/2021 |
|----------|--------------------------------------|-------------------|-------------------|
| | Reserve Account Balance | \$ 1,249,779.00 | \$ 1,249,779.00 |
| | Capitalized Interest Account Balance | \$ - | \$ - |
| | Floor Income Rebate Account | \$ 2,924,106.53 | \$ 4,377,967.74 |
| | Supplemental Loan Purchase Account | \$ - | \$ - |

| D | Asset / Liability | 04/26/2021 | 05/25/2021 |
|----------|--|-------------------|-------------------|
| | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 390,231,788.47 | \$ 388,030,101.54 |
| | Total Notes | \$ 386,329,470.59 | \$ 384,149,800.52 |
| | Difference | \$ 3,902,317.88 | \$ 3,880,301.02 |
| | Parity Ratio | 1.01010 | 1.01010 |

II. Trust Activity 04/01/2021 through 04/30/2021

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 1,848,687.69 |
| | Guarantor Principal | 269,053.10 |
| | Consolidation Activity Principal | 1,395,595.63 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (1,850.27) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 3,511,486.15 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 617,236.05 |
| | Guarantor Interest | 11,540.76 |
| | Consolidation Activity Interest | 39,638.14 |
| | Special Allowance Payments | 0.00 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 5,292.45 |
| | Servicer Interest Reimbursement | (106.90) |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 25,838.86 |
| | Total Interest Receipts | \$ 699,439.36 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 228.26 |
| E | Funds Borrowed from Next Collection Period | \$ - |
| F | Funds Repaid from Prior Collection Period | \$ - |
| G | Loan Sale or Purchase Proceeds | \$ - |
| H | Initial Deposits to Collection Account | \$ - |
| I | Excess Transferred from Other Accounts | \$ - |
| J | Other Deposits | \$ - |
| K | Funds Released from Capitalized Interest Account | \$ - |
| L | Less: Funds Previously Remitted: | |
| | Servicing Fees to Servicer | \$ - |
| | Consolidation Loan Rebate Fees to Dept. of Education | \$ - |
| | Floor Income Rebate Fees to Dept. of Education | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(1,453,861.21) |
| M | AVAILABLE FUNDS | \$ 2,757,292.56 |
| N | Non-Cash Principal Activity During Collection Period | \$(1,307,150.40) |
| O | Non-Reimbursable Losses During Collection Period | \$ 3,267.51 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-1 Portfolio Characteristics

| | | 04/30/2021 | | | | 03/31/2021 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 6.35% | 136 | \$717,139.46 | 0.187% | 6.36% | 139 | \$740,989.46 | 0.192% |
| | GRACE | 6.41% | 26 | \$157,858.00 | 0.041% | 6.36% | 24 | \$136,408.00 | 0.035% |
| | DEFERMENT | 6.74% | 5,463 | \$25,985,781.58 | 6.762% | 6.73% | 5,593 | \$26,765,989.22 | 6.925% |
| REPAYMENT: | CURRENT | 6.78% | 50,510 | \$261,195,511.09 | 67.966% | 6.78% | 50,690 | \$259,922,235.86 | 67.249% |
| | 31-60 DAYS DELINQUENT | 6.79% | 1,343 | \$8,568,351.05 | 2.230% | 6.75% | 1,796 | \$11,028,564.48 | 2.853% |
| | 61-90 DAYS DELINQUENT | 6.79% | 994 | \$6,130,625.71 | 1.595% | 6.81% | 1,010 | \$6,472,805.05 | 1.675% |
| | 91-120 DAYS DELINQUENT | 6.87% | 592 | \$3,546,666.23 | 0.923% | 6.96% | 498 | \$3,077,630.19 | 0.796% |
| | > 120 DAYS DELINQUENT | 6.93% | 1,413 | \$8,402,248.38 | 2.186% | 6.85% | 1,422 | \$8,234,300.34 | 2.130% |
| | FORBEARANCE | 6.84% | 10,205 | \$68,154,438.97 | 17.735% | 6.84% | 10,407 | \$69,060,512.24 | 17.868% |
| | CLAIMS IN PROCESS | 6.77% | 252 | \$1,444,911.56 | 0.376% | 6.80% | 193 | \$1,068,432.94 | 0.276% |
| TOTAL | | | 70,934 | \$384,303,532.03 | 100.00% | | 71,772 | \$386,507,867.78 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2013-1 Portfolio Characteristics (cont'd)

| | 04/30/2021 | 03/31/2021 |
|--|------------------|------------------|
| Pool Balance | \$388,030,101.54 | \$390,231,788.47 |
| Outstanding Borrower Accrued Interest | \$15,240,765.90 | \$15,225,960.63 |
| Borrower Accrued Interest to be Capitalized | \$3,726,569.51 | \$3,723,920.69 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,009,726.16 | \$1,078,744.42 |
| Total # Loans | 70,934 | 71,772 |
| Total # Borrowers | 29,507 | 29,899 |
| Weighted Average Coupon | 6.79% | 6.79% |
| Weighted Average Remaining Term | 147.46 | 146.66 |
| Non-Reimbursable Losses | \$3,267.51 | \$14,020.18 |
| Cumulative Non-Reimbursable Losses | \$5,187,148.43 | \$5,183,880.92 |
| Since Issued Constant Prepayment Rate (CPR) | -5.38% | -4.98% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$418,686.03 | \$418,686.03 |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$- |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$1,322,934.21 | \$1,519,686.87 |
| Borrower Interest Accrued | \$2,006,568.80 | \$2,086,566.73 |
| Interest Subsidy Payments Accrued | \$104,334.29 | \$110,836.65 |
| Special Allowance Payments Accrued | \$17,004.89 | \$17,995.67 |

V. 2013-1 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.60% | 37,173 | 143,734,478.20 | 37.401% |
| | - GSL - Unsubsidized | 6.64% | 31,648 | 205,341,403.78 | 53.432% |
| | - PLUS ⁽²⁾ Loans | 8.45% | 2,102 | 35,173,500.47 | 9.153% |
| | - SLS ⁽³⁾ Loans | 3.34% | 11 | 54,149.58 | 0.014% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.79% | 70,934 | \$ 384,303,532.03 | 100.000% |

| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|--------------|----------------------------|---------------|--------------------------|-----------------|
| | - Four Year | 6.80% | 55,935 | 323,785,567.91 | 84.253% |
| | - Two Year | 6.71% | 12,515 | 50,529,385.32 | 13.148% |
| | - Technical | 6.72% | 2,483 | 9,978,792.46 | 2.597% |
| | - Other | 8.00% | 1 | 9,786.34 | 0.003% |
| | Total | 6.79% | 70,934 | \$ 384,303,532.03 | 100.000% |

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2013-1 Waterfall for Distributions

| | <u>Paid</u> | <u>Remaining Funds Balance</u> |
|---|-----------------|------------------------------------|
| Total Available Funds | | \$ 2,757,292.56 |
| A Primary Servicing Fee | \$ 123,075.48 | \$ 2,634,217.08 |
| B Administration Fee | \$ 6,667.00 | \$ 2,627,550.08 |
| C Class A Noteholders' Interest Distribution Amount | \$ 185,694.90 | \$ 2,441,855.18 |
| D Class B Noteholders' Interest Distribution Amount | \$ 53,742.28 | \$ 2,388,112.90 |
| E Reserve Account Reinstatement | \$ - | \$ 2,388,112.90 |
| F Class A Noteholders' Principal Distribution Amount | \$ 2,179,670.07 | \$ 208,442.83 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 208,442.83 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 208,442.83 |
| I Carryover Servicing Fee | \$ - | \$ 208,442.83 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 208,442.83 |
| K Excess Distribution Certificateholder | \$ 208,442.83 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 384,303,532.03 |
| B Interest to be Capitalized | \$ 3,726,569.51 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 1,249,779.00 |
| E Less: Specified Reserve Account Balance | \$(1,249,779.00) |
| F Total | \$ 388,030,101.54 |
| G Class A Notes Outstanding (after application of available funds) | \$ 349,149,800.52 |
| H Insolvency Event or Event of Default Under Indenture | N |
| I Available Funds Applied to Class A Noteholders' Distribution Amount Before Any Amounts are Applied to the Class B Noteholders' Distribution Amount (G>F or H=Y) | N |

VII. 2013-1 Distributions
Distribution Amounts

| | <u>A3</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78447MAC2 | 78447MAD0 |
| Beginning Balance | \$ 351,329,470.59 | \$ 35,000,000.00 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.55% | 1.80% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 4/26/2021 | 4/26/2021 |
| Accrual Period End | 5/25/2021 | 5/25/2021 |
| Daycount Fraction | 0.08055556 | 0.08055556 |
| Interest Rate* | 0.65613% | 1.90613% |
| Accrued Interest Factor | 0.000528549 | 0.001535494 |
| Current Interest Due | \$ 185,694.90 | \$ 53,742.28 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 185,694.90 | \$ 53,742.28 |
| Interest Paid | \$ 185,694.90 | \$ 53,742.28 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 2,179,670.07 | \$ - |
| Ending Principal Balance | \$ 349,149,800.52 | \$ 35,000,000.00 |
| Paydown Factor | 0.004051431 | 0.000000000 |
| Ending Balance Factor | 0.648977324 | 1.000000000 |

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://images.navient.com/investors/data/abrate.txt>.

VIII. 2013-1 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 386,329,470.59 |
| | Adjusted Pool Balance | \$ 388,030,101.54 |
| | Overcollateralization Amount | \$ 3,880,301.02 |
| | Principal Distribution Amount | \$ 2,179,670.07 |
| | Principal Distribution Amount Paid | \$ 2,179,670.07 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 1,249,779.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 1,249,779.00</u> |
| | Required Reserve Acct Balance | \$ 1,249,779.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 1,249,779.00 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 2,924,106.53 |
| | Deposits for the Period | \$ 1,453,861.21 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 4,377,967.74 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |