

SLM Student Loan Trust 2013-2
Monthly Servicing Report

Distribution Date 06/25/2021

Collection Period 05/01/2021 - 05/31/2021

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 | 04/11/2013 | 04/30/2021 | 05/31/2021 |
|---|----------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 1,199,855,662.11 | \$ 440,150,662.32 | \$ 438,087,974.54 |
| Interest to be Capitalized Balance | 22,726,208.62 | 4,250,055.51 | 4,235,969.18 |
| Pool Balance | \$ 1,222,581,870.73 | \$ 444,400,717.83 | \$ 442,323,943.72 |
| Specified Reserve Account Balance | 7,490,748.00 | - N/A - | - N/A - |
| Adjusted Pool ⁽¹⁾ | \$ 1,230,072,618.73 | \$ 444,400,717.83 | \$ 442,323,943.72 |
| Weighted Average Coupon (WAC) | 6.73% | 6.67% | 6.67% |
| Number of Loans | 289,265 | 82,795 | 81,993 |
| Aggregate Outstanding Principal Balance - Tbill | | \$ 1,024,188.64 | \$ 1,023,895.48 |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 443,376,529.19 | \$ 441,300,048.24 |
| Pool Factor | | 0.355959694 | 0.354296222 |
| Since Issued Constant Prepayment Rate | | (4.96)% | (5.37)% |

⁽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 | 05/25/2021 | 06/25/2021 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 78446CAA9 | \$ 404,956,710.65 | \$ 402,900,704.28 |
| B | 78446CAB7 | \$ 35,000,000.00 | \$ 35,000,000.00 |

| C Account Balances | 05/25/2021 | 06/25/2021 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 1,248,458.00 | \$ 1,248,458.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 4,881,044.15 | \$ 1,662,907.45 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 05/25/2021 | 06/25/2021 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 444,400,717.83 | \$ 442,323,943.72 |
| Total Notes | \$ 439,956,710.65 | \$ 437,900,704.28 |
| Difference | \$ 4,444,007.18 | \$ 4,423,239.44 |
| Parity Ratio | 1.01010 | 1.01010 |

II. Trust Activity 05/01/2021 through 05/31/2021

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 1,622,641.88 |
| | Guarantor Principal | 609,808.35 |
| | Consolidation Activity Principal | 1,429,137.49 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | 22,360.08 |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 3,683,947.80 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 632,936.34 |
| | Guarantor Interest | 30,488.01 |
| | Consolidation Activity Interest | 48,887.93 |
| | Special Allowance Payments | 56,724.72 |
| | Interest Subsidy Payments | 391,642.34 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | (9,430.54) |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 29,268.36 |
| | Total Interest Receipts | \$ 1,180,517.16 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 187.08 |
| 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 | \$ 4,881,044.15 |
| 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 | \$(4,998,815.84) |
| | Funds Allocated to the Floor Income Rebate Account | \$(1,662,907.45) |
| M | AVAILABLE FUNDS | \$ 3,083,972.90 |
| N | Non-Cash Principal Activity During Collection Period | \$(1,621,260.02) |
| O | Non-Reimbursable Losses During Collection Period | \$ 11,409.53 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-2 Portfolio Characteristics

| | | 05/31/2021 | | | | 04/30/2021 | | | |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 6.44% | 77 | \$420,589.85 | 0.096% | 6.48% | 88 | \$475,028.09 | 0.108% |
| | GRACE | 6.80% | 26 | \$109,178.76 | 0.025% | 6.79% | 21 | \$66,525.29 | 0.015% |
| | DEFERMENT | 6.60% | 5,481 | \$27,063,173.83 | 6.178% | 6.60% | 5,953 | \$29,189,931.92 | 6.632% |
| REPAYMENT: | CURRENT | 6.65% | 58,077 | \$293,282,838.68 | 66.946% | 6.66% | 58,515 | \$295,956,001.83 | 67.240% |
| | 31-60 DAYS DELINQUENT | 6.71% | 2,034 | \$13,121,707.42 | 2.995% | 6.71% | 1,681 | \$10,397,292.87 | 2.362% |
| | 61-90 DAYS DELINQUENT | 6.72% | 984 | \$6,101,082.13 | 1.393% | 6.65% | 1,276 | \$8,540,642.42 | 1.940% |
| | 91-120 DAYS DELINQUENT | 6.64% | 852 | \$5,468,691.16 | 1.248% | 6.63% | 800 | \$4,859,606.03 | 1.104% |
| | > 120 DAYS DELINQUENT | 6.70% | 2,018 | \$11,798,656.33 | 2.693% | 6.72% | 1,887 | \$11,015,253.98 | 2.503% |
| | FORBEARANCE | 6.74% | 12,071 | \$78,557,618.21 | 17.932% | 6.73% | 12,265 | \$77,692,356.53 | 17.651% |
| | CLAIMS IN PROCESS | 6.71% | 373 | \$2,164,438.17 | 0.494% | 6.91% | 309 | \$1,958,023.36 | 0.445% |
| TOTAL | | | 81,993 | \$438,087,974.54 | 100.00% | | 82,795 | \$440,150,662.32 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2013-2 Portfolio Characteristics (cont'd)

| | 05/31/2021 | 04/30/2021 |
|--|------------------|------------------|
| Pool Balance | \$442,323,943.72 | \$444,400,717.83 |
| Outstanding Borrower Accrued Interest | \$17,314,150.56 | \$17,301,670.45 |
| Borrower Accrued Interest to be Capitalized | \$4,235,969.18 | \$4,250,055.51 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,311,928.95 | \$1,342,062.09 |
| Total # Loans | 81,993 | 82,795 |
| Total # Borrowers | 36,157 | 36,527 |
| Weighted Average Coupon | 6.67% | 6.67% |
| Weighted Average Remaining Term | 151.39 | 150.85 |
| Non-Reimbursable Losses | \$11,409.53 | \$13,133.30 |
| Cumulative Non-Reimbursable Losses | \$4,971,664.23 | \$4,960,254.70 |
| Since Issued Constant Prepayment Rate (CPR) | -5.37% | -4.96% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$528,572.48 | \$528,572.48 |
| 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 | \$1,621,357.06 | \$1,498,304.56 |
| Borrower Interest Accrued | \$2,340,036.08 | \$2,271,139.57 |
| Interest Subsidy Payments Accrued | \$121,987.40 | \$124,795.42 |
| Special Allowance Payments Accrued | \$19,478.74 | \$18,845.23 |

V. 2013-2 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.52% | 43,991 | 176,089,539.53 | 40.195% |
| | - GSL - Unsubsidized | 6.55% | 35,749 | 231,735,174.47 | 52.897% |
| | - PLUS ⁽²⁾ Loans | 8.39% | 2,243 | 30,232,496.45 | 6.901% |
| | - SLS ⁽³⁾ Loans | 3.33% | 10 | 30,764.09 | 0.007% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.67% | 81,993 | \$ 438,087,974.54 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 6.67% | 67,798 | 380,487,979.24 | 86.852% |
| | - Two Year | 6.63% | 12,194 | 49,417,546.46 | 11.280% |
| | - Technical | 6.74% | 1,941 | 7,997,555.52 | 1.826% |
| | - Other | 5.64% | 60 | 184,893.32 | 0.042% |
| | Total | 6.67% | 81,993 | \$ 438,087,974.54 | 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. 2013-2 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| Total Available Funds | | \$ 3,083,972.90 |
| A Primary Servicing Fee | \$ 150,371.39 | \$ 2,933,601.51 |
| B Administration Fee | \$ 6,667.00 | \$ 2,926,934.51 |
| C Class A Noteholders' Interest Distribution Amount | \$ 188,873.27 | \$ 2,738,061.24 |
| D Class B Noteholders' Interest Distribution Amount | \$ 47,969.96 | \$ 2,690,091.28 |
| E Reserve Account Reinstatement | \$ - | \$ 2,690,091.28 |
| F Class A Noteholders' Principal Distribution Amount | \$ 2,056,006.37 | \$ 634,084.91 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 634,084.91 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 634,084.91 |
| I Carryover Servicing Fee | \$ - | \$ 634,084.91 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 634,084.91 |
| K Excess Distribution Certificateholder | \$ 634,084.91 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 438,087,974.54 |
| B Interest to be Capitalized | \$ 4,235,969.18 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 1,248,458.00 |
| E Less: Specified Reserve Account Balance | \$(1,248,458.00) |
| F Total | \$ 442,323,943.72 |
| G Class A Notes Outstanding (after application of available funds) | \$ 402,900,704.28 |
| 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. 2013-2 Distributions
Distribution Amounts

| | <u>A</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78446CAA9 | 78446CAB7 |
| Beginning Balance | \$ 404,956,710.65 | \$ 35,000,000.00 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.45% | 1.50% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 5/25/2021 | 5/25/2021 |
| Accrual Period End | 6/25/2021 | 6/25/2021 |
| Daycount Fraction | 0.08611111 | 0.08611111 |
| Interest Rate* | 0.54163% | 1.59163% |
| Accrued Interest Factor | 0.000466404 | 0.001370570 |
| Current Interest Due | \$ 188,873.27 | \$ 47,969.96 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 188,873.27 | \$ 47,969.96 |
| Interest Paid | \$ 188,873.27 | \$ 47,969.96 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 2,056,006.37 | \$ - |
| Ending Principal Balance | \$ 402,900,704.28 | \$ 35,000,000.00 |
| Paydown Factor | 0.001697776 | 0.000000000 |
| Ending Balance Factor | 0.332700829 | 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. 2013-2 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 439,956,710.65 |
| | Adjusted Pool Balance | \$ 442,323,943.72 |
| | Overcollateralization Amount | \$ 4,423,239.44 |
| | Principal Distribution Amount | \$ 2,056,006.37 |
| | Principal Distribution Amount Paid | \$ 2,056,006.37 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 1,248,458.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 1,248,458.00</u> |
| | Required Reserve Acct Balance | \$ 1,248,458.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 1,248,458.00 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 4,881,044.15 |
| | Deposits for the Period | \$ 1,662,907.45 |
| | Release to Collection Account | \$(4,881,044.15) |
| | Ending Balance | \$ 1,662,907.45 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |