

SLM Student Loan Trust 2013-2
Monthly Servicing Report

Distribution Date 12/28/2020

Collection Period 11/01/2020 - 11/30/2020

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 | 10/31/2020 | 11/30/2020 |
|----------|---|----------------------------|--------------------------|--------------------------|
| | Principal Balance | \$ 1,199,855,662.11 | \$ 457,196,919.68 | \$ 454,725,668.01 |
| | Interest to be Capitalized Balance | 22,726,208.62 | 4,219,350.34 | 4,320,942.84 |
| | Pool Balance | \$ 1,222,581,870.73 | \$ 461,416,270.02 | \$ 459,046,610.85 |
| | Specified Reserve Account Balance | 7,490,748.00 | - N/A - | - N/A - |
| | Adjusted Pool ⁽¹⁾ | \$ 1,230,072,618.73 | \$ 461,416,270.02 | \$ 459,046,610.85 |
| | Weighted Average Coupon (WAC) | 6.73% | 6.67% | 6.67% |
| | Number of Loans | 289,265 | 88,900 | 87,998 |
| | Aggregate Outstanding Principal Balance - Tbill | | \$ 1,047,265.54 | \$ 1,045,889.92 |
| | Aggregate Outstanding Principal Balance - LIBOR | | \$ 460,369,004.48 | \$ 458,000,720.93 |
| | Pool Factor | | 0.369588949 | 0.367690880 |
| | Since Issued Constant Prepayment Rate | | (2.86)% | (3.20)% |

⁽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 | 11/25/2020 | 12/28/2020 |
|----------|------------------------|-------------------|-------------------|-------------------|
| A | | 78446CAA9 | \$ 422,098,666.71 | \$ 419,456,144.74 |
| B | | 78446CAB7 | \$ 35,000,000.00 | \$ 35,000,000.00 |

| C | Account Balances | 11/25/2020 | 12/28/2020 |
|----------|--------------------------------------|-------------------|-------------------|
| | Reserve Account Balance | \$ 1,248,458.00 | \$ 1,248,458.00 |
| | Capitalized Interest Account Balance | \$ - | \$ - |
| | Floor Income Rebate Account | \$ 5,088,218.20 | \$ 1,641,685.18 |
| | Supplemental Loan Purchase Account | \$ - | \$ - |

| D | Asset / Liability | 11/25/2020 | 12/28/2020 |
|----------|--|-------------------|-------------------|
| | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 461,416,270.02 | \$ 459,046,610.85 |
| | Total Notes | \$ 457,098,666.71 | \$ 454,456,144.74 |
| | Difference | \$ 4,317,603.31 | \$ 4,590,466.11 |
| | Parity Ratio | 1.00945 | 1.01010 |

II. Trust Activity 11/01/2020 through 11/30/2020

| | | |
|----------|---|-------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 1,988,679.10 |
| | Guarantor Principal | 1,044,025.00 |
| | Consolidation Activity Principal | 1,107,337.85 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 4,140,041.95 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 692,145.74 |
| | Guarantor Interest | 30,780.63 |
| | Consolidation Activity Interest | 37,746.36 |
| | Special Allowance Payments | 59,409.58 |
| | Interest Subsidy Payments | 434,040.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 23,606.48 |
| | Total Interest Receipts | \$ 1,277,728.79 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 234.48 |
| 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 | \$ 5,088,218.20 |
| 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 | \$(5,104,431.51) |
| | Funds Allocated to the Floor Income Rebate Account | \$(1,641,685.18) |
| M | AVAILABLE FUNDS | \$ 3,760,106.73 |
| N | Non-Cash Principal Activity During Collection Period | \$(1,668,790.28) |
| O | Non-Reimbursable Losses During Collection Period | \$ 23,902.99 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-2 Portfolio Characteristics

| | | 11/30/2020 | | | | 10/31/2020 | | | |
|------------|------------------------|----------------|---------|------------------|-------------------------|----------------|---------|------------------|-------------------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 6.52% | 105 | \$543,983.86 | 0.120% | 6.51% | 104 | \$537,434.86 | 0.118% |
| | GRACE | 6.80% | 23 | \$94,437.58 | 0.021% | 6.65% | 31 | \$128,155.56 | 0.028% |
| | DEFERMENT | 6.62% | 6,372 | \$30,578,735.00 | 6.725% | 6.61% | 6,450 | \$31,001,155.83 | 6.781% |
| REPAYMENT: | CURRENT | 6.66% | 60,746 | \$296,872,186.22 | 65.286% | 6.66% | 60,953 | \$294,300,138.04 | 64.371% |
| | 31-60 DAYS DELINQUENT | 6.70% | 2,573 | \$15,064,502.82 | 3.313% | 6.66% | 2,655 | \$15,327,435.35 | 3.352% |
| | 61-90 DAYS DELINQUENT | 6.63% | 1,488 | \$8,892,312.55 | 1.956% | 6.65% | 1,805 | \$11,239,910.30 | 2.458% |
| | 91-120 DAYS DELINQUENT | 6.60% | 1,307 | \$8,085,978.98 | 1.778% | 6.81% | 914 | \$5,352,808.60 | 1.171% |
| | > 120 DAYS DELINQUENT | 6.78% | 2,301 | \$13,466,074.18 | 2.961% | 6.75% | 2,052 | \$12,029,034.58 | 2.631% |
| | FORBEARANCE | 6.71% | 12,848 | \$79,768,408.61 | 17.542% | 6.70% | 13,630 | \$85,513,600.49 | 18.704% |
| | CLAIMS IN PROCESS | 6.82% | 234 | \$1,358,881.02 | 0.299% | 6.79% | 305 | \$1,767,078.88 | 0.387% |
| | AGED CLAIMS REJECTED | 6.80% | 1 | \$167.19 | 0.000% | 6.80% | 1 | \$167.19 | 0.000% |
| | TOTAL | | | 87,998 | \$454,725,668.01 | 100.00% | | 88,900 | \$457,196,919.68 |

* Percentages may not total 100% due to rounding

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

| | 11/30/2020 | 10/31/2020 |
|--|------------------|------------------|
| Pool Balance | \$459,046,610.85 | \$461,416,270.02 |
| Outstanding Borrower Accrued Interest | \$18,245,169.02 | \$18,373,582.86 |
| Borrower Accrued Interest to be Capitalized | \$4,320,942.84 | \$4,219,350.34 |
| Borrower Accrued Interest >30 Days Delinquent | \$2,066,443.29 | \$2,024,670.94 |
| Total # Loans | 87,998 | 88,900 |
| Total # Borrowers | 39,022 | 39,474 |
| Weighted Average Coupon | 6.67% | 6.67% |
| Weighted Average Remaining Term | 146.94 | 145.72 |
| Non-Reimbursable Losses | \$23,902.99 | \$29,664.01 |
| Cumulative Non-Reimbursable Losses | \$4,874,221.70 | \$4,850,318.71 |
| Since Issued Constant Prepayment Rate (CPR) | -3.20% | -2.86% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$528,401.18 | \$528,401.18 |
| Unpaid Primary Servicing Fees | \$- | \$- |
| Unpaid Administration Fees | \$- | \$- |
| Unpaid Carryover Servicing Fees | \$- | \$- |
| Note Principal Shortfall | \$- | \$296,559.39 |
| Note Interest Shortfall | \$- | \$- |
| Unpaid Interest Carryover | \$- | \$- |
| Non-Cash Principal Activity - Capitalized Interest | \$1,697,084.42 | \$2,183,117.34 |
| Borrower Interest Accrued | \$2,333,536.58 | \$2,424,223.22 |
| Interest Subsidy Payments Accrued | \$137,626.07 | \$144,435.61 |
| Special Allowance Payments Accrued | \$20,067.82 | \$20,556.76 |

V. 2013-2 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.52% | 47,228 | 182,945,439.13 | 40.232% |
| | - GSL - Unsubsidized | 6.55% | 38,252 | 239,179,235.38 | 52.599% |
| | - PLUS ⁽²⁾ Loans | 8.39% | 2,507 | 32,568,191.32 | 7.162% |
| | - SLS ⁽³⁾ Loans | 3.33% | 11 | 32,802.18 | 0.007% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.67% | 87,998 | \$ 454,725,668.01 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 6.67% | 72,873 | 395,722,713.41 | 87.024% |
| | - Two Year | 6.63% | 12,972 | 50,626,202.90 | 11.133% |
| | - Technical | 6.74% | 2,092 | 8,185,474.98 | 1.800% |
| | - Other | 5.54% | 61 | 191,276.72 | 0.042% |
| | Total | 6.67% | 87,998 | \$ 454,725,668.01 | 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 | | \$ 3,760,106.73 |
| A Primary Servicing Fee | \$ 157,762.55 | \$ 3,602,344.18 |
| B Administration Fee | \$ 6,667.00 | \$ 3,595,677.18 |
| C Class A Noteholders' Interest Distribution Amount | \$ 232,204.57 | \$ 3,363,472.61 |
| D Class B Noteholders' Interest Distribution Amount | \$ 52,941.67 | \$ 3,310,530.94 |
| E Reserve Account Reinstatement | \$ - | \$ 3,310,530.94 |
| F Class A Noteholders' Principal Distribution Amount | \$ 2,642,521.97 | \$ 668,008.97 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 668,008.97 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 668,008.97 |
| I Carryover Servicing Fee | \$ - | \$ 668,008.97 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 668,008.97 |
| K Excess Distribution Certificateholder | \$ 668,008.97 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 454,725,668.01 |
| B Interest to be Capitalized | \$ 4,320,942.84 |
| 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 | \$ 459,046,610.85 |
| G Class A Notes Outstanding (after application of available funds) | \$ 419,456,144.74 |
| 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 | \$ 422,098,666.71 | \$ 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 | 11/25/2020 | 11/25/2020 |
| Accrual Period End | 12/28/2020 | 12/28/2020 |
| Daycount Fraction | 0.09166667 | 0.09166667 |
| Interest Rate* | 0.60013% | 1.65013% |
| Accrued Interest Factor | 0.000550119 | 0.001512619 |
| Current Interest Due | \$ 232,204.57 | \$ 52,941.67 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 232,204.57 | \$ 52,941.67 |
| Interest Paid | \$ 232,204.57 | \$ 52,941.67 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 2,642,521.97 | \$ - |
| Ending Principal Balance | \$ 419,456,144.74 | \$ 35,000,000.00 |
| Paydown Factor | 0.002182099 | 0.000000000 |
| Ending Balance Factor | 0.346371713 | 1.000000000 |

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

VIII. 2013-2 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 457,098,666.71 |
| | Adjusted Pool Balance | \$ 459,046,610.85 |
| | Overcollateralization Amount | \$ 4,590,466.11 |
| | Principal Distribution Amount | \$ 2,642,521.97 |
| | Principal Distribution Amount Paid | \$ 2,642,521.97 |
| 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 | \$ 5,088,218.20 |
| | Deposits for the Period | \$ 1,641,685.18 |
| | Release to Collection Account | \$(5,088,218.20) |
| | Ending Balance | \$ 1,641,685.18 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |