

**SLM Student Loan Trust 2013-2**  
**Monthly Servicing Report**

**Distribution Date 12/27/2021**

**Collection Period 11/01/2021 - 11/30/2021**

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**

| <b>A</b> | <b>Student Loan Portfolio Characteristics</b>   | <b>04/11/2013</b>          | <b>10/31/2021</b>        | <b>11/30/2021</b>        |
|----------|---|----------------------------|--------------------------|--------------------------|
|          | Principal Balance                               | \$ 1,199,855,662.11        | \$ 423,898,940.61        | \$ 420,310,631.09        |
|          | Interest to be Capitalized Balance              | 22,726,208.62              | 4,184,364.97             | 4,218,987.12             |
|          | Pool Balance                                    | \$ 1,222,581,870.73        | \$ 428,083,305.58        | \$ 424,529,618.21        |
|          | Specified Reserve Account Balance               | 7,490,748.00               | - N/A -                  | - N/A -                  |
|          | <b>Adjusted Pool</b> <sup>(1)</sup>             | <b>\$ 1,230,072,618.73</b> | <b>\$ 428,083,305.58</b> | <b>\$ 424,529,618.21</b> |
|          | Weighted Average Coupon (WAC)                   | 6.73%                      | 6.66%                    | 6.66%                    |
|          | Number of Loans                                 | 289,265                    | 77,580                   | 76,624                   |
|          | Aggregate Outstanding Principal Balance - Tbill |                            | \$ 1,039,661.82          | \$ 1,035,553.11          |
|          | Aggregate Outstanding Principal Balance - LIBOR |                            | \$ 427,043,643.76        | \$ 423,494,065.10        |
|          | Pool Factor                                     |                            | 0.342889641              | 0.340043179              |
|          | Since Issued Constant Prepayment Rate           |                            | (7.40)%                  | (7.82)%                  |

<sup>(1)</sup> 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>B</b> | <b>Debt Securities</b> | <b>Cusip/Isin</b> | <b>11/26/2021</b> | <b>12/27/2021</b> |
|----------|------------------------|-------------------|-------------------|-------------------|
| A        |                        | 78446CAA9         | \$ 388,802,472.52 | \$ 385,284,322.03 |
| B        |                        | 78446CAB7         | \$ 35,000,000.00  | \$ 35,000,000.00  |

| <b>C</b> | <b>Account Balances</b>              | <b>11/26/2021</b> | <b>12/27/2021</b> |
|----------|--------------------------------------|-------------------|-------------------|
|          | Reserve Account Balance              | \$ 1,248,458.00   | \$ 1,248,458.00   |
|          | Capitalized Interest Account Balance | \$ -              | \$ -              |
|          | Floor Income Rebate Account          | \$ 4,776,972.21   | \$ 1,539,501.26   |
|          | Supplemental Loan Purchase Account   | \$ -              | \$ -              |

| <b>D</b> | <b>Asset / Liability</b>                           | <b>11/26/2021</b> | <b>12/27/2021</b> |
|----------|--|-------------------|-------------------|
|          | Adjusted Pool Balance + Supplemental Loan Purchase | \$ 428,083,305.58 | \$ 424,529,618.21 |
|          | Total Notes  | \$ 423,802,472.52 | \$ 420,284,322.03 |
|          | Difference   | \$ 4,280,833.06   | \$ 4,245,296.18   |
|          | Parity Ratio                                       | 1.01010           | 1.01010           |

**II. Trust Activity 11/01/2021 through 11/30/2021**

|          |   |                         |
|----------|---|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                         |
|          | Borrower Principal  | 1,635,372.34            |
|          | Guarantor Principal   | 1,091,841.97            |
|          | Consolidation Activity Principal  | 2,202,183.20            |
|          | Seller Principal Reimbursement  | -                       |
|          | Servicer Principal Reimbursement  | 133.84                  |
|          | Rejected Claim Repurchased Principal                                    | -                       |
|          | Other Principal Deposits  | -                       |
|          | <b>Total Principal Receipts</b>   | <b>\$ 4,929,531.35</b>  |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                         |
|          | Borrower Interest   | 613,749.51              |
|          | Guarantor Interest  | 39,386.69               |
|          | Consolidation Activity Interest   | 89,070.81               |
|          | Special Allowance Payments  | 60,764.84               |
|          | Interest Subsidy Payments   | 326,899.64              |
|          | Seller Interest Reimbursement   | 0.00                    |
|          | Servicer Interest Reimbursement   | 193.55                  |
|          | Rejected Claim Repurchased Interest                                     | 0.00                    |
|          | Other Interest Deposits   | 23,158.54               |
|          | <b>Total Interest Receipts</b>  | <b>\$ 1,153,223.58</b>  |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ -</b>             |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 174.39</b>        |
| <b>E</b> | <b>Funds Borrowed from Next Collection Period</b>                       | <b>\$ -</b>             |
| <b>F</b> | <b>Funds Repaid from Prior Collection Period</b>                        | <b>\$ -</b>             |
| <b>G</b> | <b>Loan Sale or Purchase Proceeds</b>                                   | <b>\$ -</b>             |
| <b>H</b> | <b>Initial Deposits to Collection Account</b>                           | <b>\$ -</b>             |
| <b>I</b> | <b>Excess Transferred from Other Accounts</b>                           | <b>\$ 4,776,972.21</b>  |
| <b>J</b> | <b>Other Deposits</b>   | <b>\$ -</b>             |
| <b>K</b> | <b>Funds Released from Capitalized Interest Account</b>                 | <b>\$ -</b>             |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                                 |                         |
|          | Servicing Fees to Servicer  | \$ -                    |
|          | Consolidation Loan Rebate Fees to Dept. of Education                    | \$ -                    |
|          | Floor Income Rebate Fees to Dept. of Education                          | \$(4,810,831.60)        |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$(1,539,501.26)        |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 4,509,568.67</b>  |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(1,341,221.83)</b> |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 25,416.23</b>     |
| <b>P</b> | <b>Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ -</b>             |
| <b>Q</b> | <b>Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>             |

III. 2013-2 Portfolio Characteristics

|              |                        | 11/30/2021     |               |                         |                | 10/31/2021     |               |                         |                |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
|              |                        | Wtd Avg Coupon | # Loans       | Principal               | % of Principal | Wtd Avg Coupon | # Loans       | Principal               | % of Principal |
| INTERIM:     | IN SCHOOL              | 6.43%          | 75            | \$412,475.26            | 0.098%         | 6.44%          | 75            | \$429,188.74            | 0.101%         |
|              | GRACE                  | 6.80%          | 13            | \$70,002.00             | 0.017%         | 6.79%          | 17            | \$59,098.11             | 0.014%         |
|              | DEFERMENT              | 6.58%          | 4,911         | \$25,590,758.38         | 6.089%         | 6.60%          | 4,891         | \$25,440,493.94         | 6.002%         |
| REPAYMENT:   | CURRENT                | 6.65%          | 53,541        | \$278,326,582.29        | 66.219%        | 6.65%          | 55,038        | \$284,443,817.83        | 67.102%        |
|              | 31-60 DAYS DELINQUENT  | 6.66%          | 2,560         | \$16,159,274.47         | 3.845%         | 6.79%          | 1,906         | \$12,433,326.16         | 2.933%         |
|              | 61-90 DAYS DELINQUENT  | 6.74%          | 1,215         | \$7,886,215.66          | 1.876%         | 6.57%          | 1,269         | \$7,530,962.04          | 1.777%         |
|              | 91-120 DAYS DELINQUENT | 6.71%          | 821           | \$4,995,333.11          | 1.188%         | 6.68%          | 691           | \$4,406,370.93          | 1.039%         |
|              | > 120 DAYS DELINQUENT  | 6.70%          | 2,327         | \$14,488,184.29         | 3.447%         | 6.71%          | 2,136         | \$13,263,718.08         | 3.129%         |
|              | FORBEARANCE            | 6.72%          | 10,924        | \$71,172,467.55         | 16.933%        | 6.73%          | 11,241        | \$74,145,284.46         | 17.491%        |
|              | CLAIMS IN PROCESS      | 6.87%          | 237           | \$1,209,338.08          | 0.288%         | 6.79%          | 316           | \$1,746,680.32          | 0.412%         |
| <b>TOTAL</b> |                        |                | <b>76,624</b> | <b>\$420,310,631.09</b> | <b>100.00%</b> |                | <b>77,580</b> | <b>\$423,898,940.61</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

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

|  | 11/30/2021       | 10/31/2021       |
|--|------------------|------------------|
| Pool Balance                                       | \$424,529,618.21 | \$428,083,305.58 |
| Outstanding Borrower Accrued Interest              | \$17,377,435.38  | \$17,304,733.27  |
| Borrower Accrued Interest to be Capitalized        | \$4,218,987.12   | \$4,184,364.97   |
| Borrower Accrued Interest >30 Days Delinquent      | \$1,491,743.91   | \$1,359,962.60   |
| Total # Loans                                      | 76,624           | 77,580           |
| Total # Borrowers                                  | 33,650           | 34,103           |
| Weighted Average Coupon                            | 6.66%            | 6.66%            |
| Weighted Average Remaining Term                    | 155.65           | 155.02           |
| Non-Reimbursable Losses                            | \$25,416.23      | \$23,260.64      |
| Cumulative Non-Reimbursable Losses                 | \$5,130,996.08   | \$5,105,579.85   |
| Since Issued Constant Prepayment Rate (CPR)        | -7.82%           | -7.40%           |
| 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 | \$1,367,812.94   | \$1,388,708.63   |
| Borrower Interest Accrued                          | \$2,184,738.80   | \$2,274,873.27   |
| Interest Subsidy Payments Accrued                  | \$103,485.14     | \$107,308.78     |
| Special Allowance Payments Accrued                 | \$20,477.81      | \$21,003.48      |

V. 2013-2 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 6.52%                      | 41,193        | 168,993,249.51           | 40.207%         |
|   | - GSL - Unsubsidized              | 6.55%                      | 33,417        | 223,266,607.14           | 53.119%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.39%                      | 2,004         | 28,019,677.53            | 6.666%          |
|   | - SLS <sup>(3)</sup> Loans        | 3.25%                      | 10            | 31,096.91                | 0.007%          |
|   | - Consolidation Loans             | 0.00%                      | 0             | -                        | 0.000%          |
|   | <b>Total</b>                      | <b>6.66%</b>               | <b>76,624</b> | <b>\$ 420,310,631.09</b> | <b>100.000%</b> |

  

| B | SCHOOL TYPE  | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|--------------|----------------------------|---------------|--------------------------|-----------------|
|   | - Four Year  | 6.67%                      | 63,299        | 364,597,827.86           | 86.745%         |
|   | - Two Year   | 6.62%                      | 11,452        | 47,738,964.67            | 11.358%         |
|   | - Technical  | 6.75%                      | 1,813         | 7,792,682.51             | 1.854%          |
|   | - Other      | 5.68%                      | 60            | 181,156.05               | 0.043%          |
|   | <b>Total</b> | <b>6.66%</b>               | <b>76,624</b> | <b>\$ 420,310,631.09</b> | <b>100.000%</b> |

\*Percentages may not total 100% due to rounding.

<sup>(1)</sup> Guaranteed Stafford Loan

<sup>(2)</sup> Parent Loans for Undergraduate Students

<sup>(3)</sup> 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<br>Funds Balance |
|---|-----------------|----------------------------|
| <b>Total Available Funds</b>  |                 | <b>\$ 4,509,568.67</b>     |
| A Primary Servicing Fee   | \$ 140,399.00   | \$ 4,369,169.67            |
| B Administration Fee  | \$ 6,667.00     | \$ 4,362,502.67            |
| C Class A Noteholders' Interest Distribution Amount                 | \$ 181,462.75   | \$ 4,181,039.92            |
| D Class B Noteholders' Interest Distribution Amount                 | \$ 47,981.11    | \$ 4,133,058.81            |
| E Reserve Account Reinstatement                                     | \$ -            | \$ 4,133,058.81            |
| F Class A Noteholders' Principal Distribution Amount                | \$ 3,518,150.49 | \$ 614,908.32              |
| G Class B Noteholders' Principal Distribution Amount                | \$ -            | \$ 614,908.32              |
| H Unpaid Expenses of The Trustees                                   | \$ -            | \$ 614,908.32              |
| I Carryover Servicing Fee   | \$ -            | \$ 614,908.32              |
| J Remaining Amounts to the Noteholders after the first auction date | \$ -            | \$ 614,908.32              |
| K Excess Distribution Certificateholder                             | \$ 614,908.32   | \$ -                       |

**Waterfall Triggers**

|   |                   |
|---|-------------------|
| A Student Loan Principal Outstanding  | \$ 420,310,631.09 |
| B Interest to be Capitalized  | \$ 4,218,987.12   |
| 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   | \$ 424,529,618.21 |
| G Class A Notes Outstanding (after application of available funds)  | \$ 385,284,322.03 |
| 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  | \$ 388,802,472.52       | \$ 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                                       | 11/26/2021              | 11/26/2021              |
| Accrual Period End   | 12/27/2021              | 12/27/2021              |
| Daycount Fraction  | 0.08611111              | 0.08611111              |
| Interest Rate*   | 0.54200%                | 1.59200%                |
| Accrued Interest Factor                                    | 0.000466722             | 0.001370889             |
| Current Interest Due                                       | \$ 181,462.75           | \$ 47,981.11            |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    | \$ -                    |
| Total Interest Due   | \$ 181,462.75           | \$ 47,981.11            |
| Interest Paid  | \$ 181,462.75           | \$ 47,981.11            |
| Interest Shortfall   | \$ -                    | \$ -                    |
| Principal Paid   | \$ 3,518,150.49         | \$ -                    |
| Ending Principal Balance                                   | \$ 385,284,322.03       | \$ 35,000,000.00        |
| Paydown Factor   | 0.002905161             | 0.000000000             |
| Ending Balance Factor                                      | 0.318153858             | 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**

|          |  |                        |
|----------|--|------------------------|
| <b>A</b> | <b>Principal Distribution Reconciliation</b> |                        |
|          | Notes Outstanding Principal Balance          | \$ 423,802,472.52      |
|          | Adjusted Pool Balance                        | \$ 424,529,618.21      |
|          | Overcollateralization Amount                 | \$ 4,245,296.18        |
|          | Principal Distribution Amount                | \$ 3,518,150.49        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 3,518,150.49</b> |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                        |
|          | 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        |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                        |
|          | Beginning Period Balance                     | \$ 4,776,972.21        |
|          | Deposits for the Period                      | \$ 1,539,501.26        |
|          | Release to Collection Account                | \$(4,776,972.21)       |
|          | Ending Balance                               | \$ 1,539,501.26        |
| <b>D</b> | <b>Supplemental Purchase Account</b>         |                        |
|          | Beginning Period Balance                     | \$ -                   |
|          | Supplemental Loan Purchases                  | \$ -                   |
|          | Transfers to Collection Account              | \$ -                   |
|          | Ending Balance                               | \$ -                   |