

**SLM Student Loan Trust 2013-3**

**Monthly Servicing Report**

**Distribution Date 02/25/2022**

**Collection Period 01/01/2022 - 01/31/2022**

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 Student Loan Portfolio Characteristics</b> | <b>06/20/2013</b>          | <b>12/31/2021</b>        | <b>01/31/2022</b>        |
|---|----------------------------|--------------------------|--------------------------|
| Principal Balance                               | \$ 1,205,799,342.60        | \$ 439,415,661.15        | \$ 436,433,273.09        |
| Interest to be Capitalized Balance              | 25,233,370.46              | 4,326,152.01             | 4,368,710.96             |
| Pool Balance                                    | \$ 1,231,032,713.06        | \$ 443,741,813.16        | \$ 440,801,984.05        |
| Specified Reserve Account Balance               | 6,249,953.00               | - N/A -                  | - N/A -                  |
| <b>Adjusted Pool <sup>(1)</sup></b>             | <b>\$ 1,237,282,666.06</b> | <b>\$ 443,741,813.16</b> | <b>\$ 440,801,984.05</b> |
| Weighted Average Coupon (WAC)                   | 6.58%                      | 6.58%                    | 6.58%                    |
| Number of Loans                                 | 277,088                    | 76,841                   | 75,988                   |
| Aggregate Outstanding Principal Balance - Tbill |                            | \$ 663,998.41            | \$ 609,740.09            |
| Aggregate Outstanding Principal Balance - LIBOR |                            | \$ 443,077,814.75        | \$ 440,192,243.96        |
| Pool Factor                                     |                            | 0.354996092              | 0.352644211              |
| Since Issued Constant Prepayment Rate           |                            | (6.28)%                  | (6.69)%                  |

<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 Debt Securities</b> | <b>Cusip/Isin</b> | <b>01/25/2022</b> | <b>02/25/2022</b> |
|--------------------------|-------------------|-------------------|-------------------|
| A3                       | 78447YAC6         | \$ 404,304,395.03 | \$ 401,393,964.21 |
| B                        | 78447YAD4         | \$ 35,000,000.00  | \$ 35,000,000.00  |

| <b>C Account Balances</b>            | <b>01/25/2022</b> | <b>02/25/2022</b> |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance              | \$ 1,249,991.00   | \$ 1,249,991.00   |
| Capitalized Interest Account Balance | \$ -              | \$ -              |
| Floor Income Rebate Account          | \$ 3,219,246.18   | \$ 4,865,967.85   |
| Supplemental Loan Purchase Account   | \$ -              | \$ -              |

| <b>D Asset / Liability</b>                         | <b>01/25/2022</b> | <b>02/25/2022</b> |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 443,741,813.16 | \$ 440,801,984.05 |
| Total Notes  | \$ 439,304,395.03 | \$ 436,393,964.21 |
| Difference   | \$ 4,437,418.13   | \$ 4,408,019.84   |
| Parity Ratio                                       | 1.01010           | 1.01010           |

**II. Trust Activity 01/01/2022 through 01/31/2022**

|          |   |                         |
|----------|---|-------------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                                  |                         |
|          | Borrower Principal  | 1,520,451.33            |
|          | Guarantor Principal   | 826,643.67              |
|          | Consolidation Activity Principal  | 2,162,454.75            |
|          | Seller Principal Reimbursement  | -                       |
|          | Servicer Principal Reimbursement  | (141.61)                |
|          | Rejected Claim Repurchased Principal                                    | -                       |
|          | Other Principal Deposits  | -                       |
|          | <b>Total Principal Receipts</b>   | <b>\$ 4,509,408.14</b>  |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                                   |                         |
|          | Borrower Interest   | 589,118.68              |
|          | Guarantor Interest  | 41,604.91               |
|          | Consolidation Activity Interest   | 87,780.80               |
|          | Special Allowance Payments  | 0.00                    |
|          | Interest Subsidy Payments   | 0.00                    |
|          | Seller Interest Reimbursement   | 0.00                    |
|          | Servicer Interest Reimbursement   | (409.58)                |
|          | Rejected Claim Repurchased Interest                                     | 0.00                    |
|          | Other Interest Deposits   | 18,721.95               |
|          | <b>Total Interest Receipts</b>  | <b>\$ 736,816.76</b>    |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                                | <b>\$ -</b>             |
| <b>D</b> | <b>Investment Income</b>  | <b>\$ 204.30</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>\$ -</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                          | \$ -                    |
|          | Funds Allocated to the Floor Income Rebate Account                      | \$(1,646,721.67)        |
| <b>M</b> | <b>AVAILABLE FUNDS</b>  | <b>\$ 3,599,707.53</b>  |
| <b>N</b> | <b>Non-Cash Principal Activity During Collection Period</b>             | <b>\$(1,527,020.08)</b> |
| <b>O</b> | <b>Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 13,032.28</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. 2013-3 Portfolio Characteristics

|            |                        | 01/31/2022     |         |                  |                         | 12/31/2021     |         |                  |                         |
|------------|------------------------|----------------|---------|------------------|-------------------------|----------------|---------|------------------|-------------------------|
|            |                        | Wtd Avg Coupon | # Loans | Principal        | % of Principal          | Wtd Avg Coupon | # Loans | Principal        | % of Principal          |
| INTERIM:   | IN SCHOOL              | 6.47%          | 108     | \$569,232.58     | 0.130%                  | 6.48%          | 112     | \$591,370.58     | 0.135%                  |
|            | GRACE                  | 6.77%          | 21      | \$70,649.45      | 0.016%                  | 6.31%          | 32      | \$154,281.43     | 0.035%                  |
|            | DEFERMENT              | 6.48%          | 4,553   | \$24,648,492.41  | 5.648%                  | 6.49%          | 4,610   | \$25,004,745.26  | 5.690%                  |
| REPAYMENT: | CURRENT                | 6.56%          | 52,514  | \$282,566,112.85 | 64.744%                 | 6.56%          | 54,721  | \$295,618,397.30 | 67.275%                 |
|            | 31-60 DAYS DELINQUENT  | 6.66%          | 3,526   | \$24,335,015.82  | 5.576%                  | 6.63%          | 2,936   | \$20,204,577.83  | 4.598%                  |
|            | 61-90 DAYS DELINQUENT  | 6.62%          | 1,902   | \$12,671,095.06  | 2.903%                  | 6.62%          | 1,459   | \$10,256,713.42  | 2.334%                  |
|            | 91-120 DAYS DELINQUENT | 6.59%          | 1,065   | \$7,646,155.26   | 1.752%                  | 6.64%          | 782     | \$5,268,746.46   | 1.199%                  |
|            | > 120 DAYS DELINQUENT  | 6.64%          | 2,437   | \$15,781,092.45  | 3.616%                  | 6.64%          | 2,394   | \$15,748,341.90  | 3.584%                  |
|            | FORBEARANCE            | 6.64%          | 9,524   | \$65,906,518.52  | 15.101%                 | 6.62%          | 9,561   | \$64,972,542.55  | 14.786%                 |
|            | CLAIMS IN PROCESS      | 6.81%          | 338     | \$2,238,908.69   | 0.513%                  | 6.77%          | 234     | \$1,595,944.42   | 0.363%                  |
|            | <b>TOTAL</b>           |                |         | <b>75,988</b>    | <b>\$436,433,273.09</b> | <b>100.00%</b> |         | <b>76,841</b>    | <b>\$439,415,661.15</b> |

\* Percentages may not total 100% due to rounding

IV. 2013-3 Portfolio Characteristics (cont'd)

|  | 01/31/2022       | 12/31/2021       |
|--|------------------|------------------|
| Pool Balance                                       | \$440,801,984.05 | \$443,741,813.16 |
| Outstanding Borrower Accrued Interest              | \$19,165,127.48  | \$19,093,644.16  |
| Borrower Accrued Interest to be Capitalized        | \$4,368,710.96   | \$4,326,152.01   |
| Borrower Accrued Interest >30 Days Delinquent      | \$2,062,003.93   | \$1,780,430.13   |
| Total # Loans                                      | 75,988           | 76,841           |
| Total # Borrowers                                  | 32,179           | 32,569           |
| Weighted Average Coupon                            | 6.58%            | 6.58%            |
| Weighted Average Remaining Term                    | 159.26           | 158.82           |
| Non-Reimbursable Losses                            | \$13,032.28      | \$19,061.05      |
| Cumulative Non-Reimbursable Losses                 | \$4,837,607.29   | \$4,824,575.01   |
| Since Issued Constant Prepayment Rate (CPR)        | -6.69%           | -6.28%           |
| Loan Substitutions                                 | \$-              | \$-              |
| Cumulative Loan Substitutions                      | \$-              | \$-              |
| Rejected Claim Repurchases                         | \$-              | \$-              |
| Cumulative Rejected Claim Repurchases              | \$464,478.98     | \$464,478.98     |
| 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 | \$1,541,357.15   | \$1,492,963.71   |
| Borrower Interest Accrued                          | \$2,328,934.41   | \$2,341,762.57   |
| Interest Subsidy Payments Accrued                  | \$97,145.04      | \$100,934.22     |
| Special Allowance Payments Accrued                 | \$25,204.10      | \$24,139.83      |

V. 2013-3 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 6.43%                      | 40,151        | 171,611,149.41           | 39.321%         |
|   | - GSL - Unsubsidized              | 6.49%                      | 34,091        | 238,591,135.69           | 54.668%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.36%                      | 1,746         | 26,230,987.99            | 6.010%          |
|   | - SLS <sup>(3)</sup> Loans        | 0.00%                      | 0             | -                        | 0.000%          |
|   | - Consolidation Loans             | 0.00%                      | 0             | -                        | 0.000%          |
|   | <b>Total</b>                      | <b>6.58%</b>               | <b>75,988</b> | <b>\$ 436,433,273.09</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 6.58%                      | 64,667        | 387,992,893.62           | 88.901%         |
|   | - Two Year                        | 6.58%                      | 9,889         | 41,888,300.95            | 9.598%          |
|   | - Technical                       | 6.66%                      | 1,380         | 6,335,767.87             | 1.452%          |
|   | - Other                           | 5.24%                      | 52            | 216,310.65               | 0.050%          |
|   | <b>Total</b>                      | <b>6.58%</b>               | <b>75,988</b> | <b>\$ 436,433,273.09</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. 2013-3 Waterfall for Distributions

|   | Paid            | Remaining<br>Funds Balance |
|---|-----------------|----------------------------|
| <b>Total Available Funds</b>  |                 | <b>\$ 3,599,707.53</b>     |
| A Primary Servicing Fee   | \$ 137,359.12   | \$ 3,462,348.41            |
| B Administration Fee  | \$ 6,667.00     | \$ 3,455,681.41            |
| C Class A Noteholders' Interest Distribution Amount                 | \$ 211,574.85   | \$ 3,244,106.56            |
| D Class B Noteholders' Interest Distribution Amount                 | \$ 48,454.59    | \$ 3,195,651.97            |
| E Reserve Account Reinstatement                                     | \$ -            | \$ 3,195,651.97            |
| F Class A Noteholders' Principal Distribution Amount                | \$ 2,910,430.82 | \$ 285,221.15              |
| G Class B Noteholders' Principal Distribution Amount                | \$ -            | \$ 285,221.15              |
| H Unpaid Expenses of The Trustees                                   | \$ -            | \$ 285,221.15              |
| I Carryover Servicing Fee   | \$ -            | \$ 285,221.15              |
| J Remaining Amounts to the Noteholders after the first auction date | \$ -            | \$ 285,221.15              |
| K Excess Distribution Certificateholder                             | \$ 285,221.15   | \$ -                       |

**Waterfall Triggers**

|   |                   |
|---|-------------------|
| A Student Loan Principal Outstanding  | \$ 436,433,273.09 |
| B Interest to be Capitalized  | \$ 4,368,710.96   |
| C Capitalized Interest Account Balance  | \$ -              |
| D Reserve Account Balance (after any reinstatement)   | \$ 1,249,991.00   |
| E Less: Specified Reserve Account Balance   | \$(1,249,991.00)  |
| F Total   | \$ 440,801,984.05 |
| G Class A Notes Outstanding (after application of available funds)  | \$ 401,393,964.21 |
| 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. 2013-3 Distributions**

**Distribution Amounts**

|  | <u>A3</u>               | <u>B</u>                |
|--|-------------------------|-------------------------|
| Cusip/Isin   | 78447YAC6               | 78447YAD4               |
| Beginning Balance  | \$ 404,304,395.03       | \$ 35,000,000.00        |
| Index  | LIBOR                   | LIBOR                   |
| Spread/Fixed Rate  | 0.50%                   | 1.50%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 1/25/2022               | 1/25/2022               |
| Accrual Period End   | 2/25/2022               | 2/25/2022               |
| Daycount Fraction  | 0.08611111              | 0.08611111              |
| Interest Rate*   | 0.60771%                | 1.60771%                |
| Accrued Interest Factor                                    | 0.000523306             | 0.001384417             |
| Current Interest Due                                       | \$ 211,574.85           | \$ 48,454.59            |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    | \$ -                    |
| Total Interest Due   | \$ 211,574.85           | \$ 48,454.59            |
| Interest Paid  | \$ 211,574.85           | \$ 48,454.59            |
| Interest Shortfall   | \$ -                    | \$ -                    |
| Principal Paid   | \$ 2,910,430.82         | \$ -                    |
| Ending Principal Balance                                   | \$ 401,393,964.21       | \$ 35,000,000.00        |
| Paydown Factor   | 0.004590585             | 0.000000000             |
| Ending Balance Factor                                      | 0.633113508             | 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. 2013-3 Reconciliations**

|          |  |                        |
|----------|--|------------------------|
| <b>A</b> | <b>Principal Distribution Reconciliation</b> |                        |
|          | Notes Outstanding Principal Balance          | \$ 439,304,395.03      |
|          | Adjusted Pool Balance                        | \$ 440,801,984.05      |
|          | Overcollateralization Amount                 | \$ 4,408,019.84        |
|          | Principal Distribution Amount                | \$ 2,910,430.82        |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 2,910,430.82</b> |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                        |
|          | Beginning Period Balance                     | \$ 1,249,991.00        |
|          | Reserve Funds Utilized                       | 0.00                   |
|          | Reserve Funds Reinstated                     | 0.00                   |
|          | Balance Available                            | <u>\$ 1,249,991.00</u> |
|          | Required Reserve Acct Balance                | \$ 1,249,991.00        |
|          | Release to Collection Account                | \$ -                   |
|          | Ending Reserve Account Balance               | \$ 1,249,991.00        |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                        |
|          | Beginning Period Balance                     | \$ 3,219,246.18        |
|          | Deposits for the Period                      | \$ 1,646,721.67        |
|          | Release to Collection Account                | \$ -                   |
|          | Ending Balance                               | \$ 4,865,967.85        |
| <b>D</b> | <b>Supplemental Purchase Account</b>         |                        |
|          | Beginning Period Balance                     | \$ -                   |
|          | Supplemental Loan Purchases                  | \$ -                   |
|          | Transfers to Collection Account              | \$ -                   |
|          | Ending Balance                               | \$ -                   |