

SLM Student Loan Trust 2013-4

Monthly Servicing Report

Distribution Date 06/27/2022

Collection Period 05/01/2022 - 05/31/2022

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

| A Student Loan Portfolio Characteristics | 08/15/2013 | 04/30/2022 | 05/31/2022 |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 721,402,856.22 | \$ 221,419,696.92 | \$ 220,058,412.03 |
| Interest to be Capitalized Balance | 12,923,603.00 | 2,111,569.59 | 2,029,089.30 |
| Pool Balance | \$ 734,326,459.22 | \$ 223,531,266.51 | \$ 222,087,501.33 |
| Specified Reserve Account Balance | 3,744,487.00 | - N/A - | - N/A - |
| Adjusted Pool ⁽¹⁾ | \$ 738,070,946.22 | \$ 223,531,266.51 | \$ 222,087,501.33 |
| Weighted Average Coupon (WAC) | 6.28% | 6.32% | 6.32% |
| Number of Loans | 163,648 | 39,138 | 38,695 |
| Aggregate Outstanding Principal Balance - Tbill | | | \$ - |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 223,531,266.51 | \$ 222,087,501.33 |
| Pool Factor | | 0.298480493 | 0.296552639 |
| Since Issued Constant Prepayment Rate | | (5.82)% | (6.22)% |

⁽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 | 05/25/2022 | 06/27/2022 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 78448AAA1 | \$ 200,695,953.84 | \$ 199,266,626.32 |
| B | 78448AAD5 | \$ 20,600,000.00 | \$ 20,600,000.00 |

| C Account Balances | 05/25/2022 | 06/27/2022 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 748,897.00 | \$ 748,897.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 2,087,479.10 | \$ 623,610.55 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 05/25/2022 | 06/27/2022 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 223,531,266.51 | \$ 222,087,501.33 |
| Total Notes | \$ 221,295,953.84 | \$ 219,866,626.32 |
| Difference | \$ 2,235,312.67 | \$ 2,220,875.01 |
| Parity Ratio | 1.01010 | 1.01010 |

II. Trust Activity 05/01/2022 through 05/31/2022

| | | |
|----------|---|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 893,679.86 |
| | Guarantor Principal | 494,927.91 |
| | Consolidation Activity Principal | 928,164.58 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | - |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 2,316,772.35 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 337,870.87 |
| | Guarantor Interest | 28,257.19 |
| | Consolidation Activity Interest | 22,333.20 |
| | Special Allowance Payments | 55,552.47 |
| | Interest Subsidy Payments | 114,681.65 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 0.00 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 12,027.99 |
| | Total Interest Receipts | \$ 570,723.37 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 2,651.13 |
| 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 | \$ 2,087,479.10 |
| 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 | \$(2,221,204.94) |
| | Funds Allocated to the Floor Income Rebate Account | \$(623,610.55) |
| M | AVAILABLE FUNDS | \$ 2,132,810.46 |
| N | Non-Cash Principal Activity During Collection Period | \$(955,487.46) |
| O | Non-Reimbursable Losses During Collection Period | \$ 6,228.36 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-4 Portfolio Characteristics

| | | 05/31/2022 | | | | 04/30/2022 | | | |
|------------|------------------------|-------------------|---------|------------------|-------------------------|-------------------|---------|------------------|-------------------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 5.77% | 49 | \$348,757.73 | 0.158% | 5.69% | 50 | \$334,249.73 | 0.151% |
| | GRACE | 6.26% | 15 | \$69,841.84 | 0.032% | 6.40% | 14 | \$84,349.84 | 0.038% |
| | DEFERMENT | 6.18% | 2,136 | \$11,458,815.93 | 5.207% | 6.16% | 2,345 | \$12,555,118.23 | 5.670% |
| REPAYMENT: | CURRENT | 6.31% | 26,952 | \$143,669,929.39 | 65.287% | 6.30% | 27,304 | \$144,240,076.44 | 65.143% |
| | 31-60 DAYS DELINQUENT | 6.34% | 1,660 | \$10,943,583.22 | 4.973% | 6.40% | 1,262 | \$7,887,130.26 | 3.562% |
| | 61-90 DAYS DELINQUENT | 6.30% | 749 | \$4,879,446.46 | 2.217% | 6.29% | 813 | \$6,458,838.76 | 2.917% |
| | 91-120 DAYS DELINQUENT | 6.38% | 554 | \$4,507,348.16 | 2.048% | 6.42% | 713 | \$4,521,455.36 | 2.042% |
| | > 120 DAYS DELINQUENT | 6.29% | 1,674 | \$10,751,537.63 | 4.886% | 6.34% | 1,506 | \$9,876,375.45 | 4.460% |
| | FORBEARANCE | 6.41% | 4,718 | \$32,038,157.52 | 14.559% | 6.43% | 4,947 | \$34,226,113.36 | 15.458% |
| | CLAIMS IN PROCESS | 6.45% | 172 | \$1,297,856.18 | 0.590% | 6.49% | 168 | \$1,142,851.52 | 0.516% |
| | AGED CLAIMS REJECTED | 5.40% | 16 | \$93,137.97 | 0.042% | 5.40% | 16 | \$93,137.97 | 0.042% |
| | TOTAL | | | 38,695 | \$220,058,412.03 | 100.00% | | 39,138 | \$221,419,696.92 |

* Percentages may not total 100% due to rounding

IV. 2013-4 Portfolio Characteristics (cont'd)

| | 05/31/2022 | 04/30/2022 |
|--|------------------|------------------|
| Pool Balance | \$222,087,501.33 | \$223,531,266.51 |
| Outstanding Borrower Accrued Interest | \$9,506,764.36 | \$9,724,200.29 |
| Borrower Accrued Interest to be Capitalized | \$2,029,089.30 | \$2,111,569.59 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,014,344.93 | \$946,882.23 |
| Total # Loans | 38,695 | 39,138 |
| Total # Borrowers | 12,711 | 12,868 |
| Weighted Average Coupon | 6.32% | 6.32% |
| Weighted Average Remaining Term | 158.69 | 157.95 |
| Non-Reimbursable Losses | \$6,228.36 | \$7,061.72 |
| Cumulative Non-Reimbursable Losses | \$2,074,385.63 | \$2,068,157.27 |
| Since Issued Constant Prepayment Rate (CPR) | -6.22% | -5.82% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$48,639.02 | \$48,639.02 |
| 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 | \$962,636.89 | \$698,760.97 |
| Borrower Interest Accrued | \$1,133,707.66 | \$1,102,666.70 |
| Interest Subsidy Payments Accrued | \$36,915.84 | \$37,337.47 |
| Special Allowance Payments Accrued | \$41,713.76 | \$30,290.65 |

V. 2013-4 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.01% | 20,818 | 82,896,887.08 | 37.670% |
| | - GSL - Unsubsidized | 6.14% | 16,685 | 113,196,895.77 | 51.439% |
| | - PLUS ⁽²⁾ Loans | 8.25% | 1,192 | 23,964,629.18 | 10.890% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.32% | 38,695 | \$ 220,058,412.03 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 6.35% | 33,929 | 203,154,350.30 | 92.318% |
| | - Two Year | 5.99% | 4,030 | 14,417,980.60 | 6.552% |
| | - Technical | 5.87% | 732 | 2,465,312.41 | 1.120% |
| | - Other | 2.32% | 4 | 20,768.72 | 0.009% |
| | Total | 6.32% | 38,695 | \$ 220,058,412.03 | 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. 2013-4 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| Total Available Funds | | \$ 2,132,810.46 |
| A Primary Servicing Fee | \$ 54,646.79 | \$ 2,078,163.67 |
| B Administration Fee | \$ 6,667.00 | \$ 2,071,496.67 |
| C Class A Noteholders' Interest Distribution Amount | \$ 286,205.98 | \$ 1,785,290.69 |
| D Class B Noteholders' Interest Distribution Amount | \$ 47,316.16 | \$ 1,737,974.53 |
| E Reserve Account Reinstatement | \$ - | \$ 1,737,974.53 |
| F Class A Noteholders' Principal Distribution Amount | \$ 1,429,327.52 | \$ 308,647.01 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 308,647.01 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 308,647.01 |
| I Carryover Servicing Fee | \$ - | \$ 308,647.01 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 308,647.01 |
| K Excess Distribution Certificateholder | \$ 308,647.01 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 220,058,412.03 |
| B Interest to be Capitalized | \$ 2,029,089.30 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 748,897.00 |
| E Less: Specified Reserve Account Balance | \$(748,897.00) |
| F Total | \$ 222,087,501.33 |
| G Class A Notes Outstanding (after application of available funds) | \$ 199,266,626.32 |
| 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. 2013-4 Distributions

Distribution Amounts

| | <u>A</u> | <u>B</u> |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78448AAA1 | 78448AAD5 |
| Beginning Balance | \$ 200,695,953.84 | \$ 20,600,000.00 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.55% | 1.50% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 5/25/2022 | 5/25/2022 |
| Accrual Period End | 6/27/2022 | 6/27/2022 |
| Daycount Fraction | 0.09166667 | 0.09166667 |
| Interest Rate* | 1.55571% | 2.50571% |
| Accrued Interest Factor | 0.001426068 | 0.002296901 |
| Current Interest Due | \$ 286,205.98 | \$ 47,316.16 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 286,205.98 | \$ 47,316.16 |
| Interest Paid | \$ 286,205.98 | \$ 47,316.16 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 1,429,327.52 | \$ - |
| Ending Principal Balance | \$ 199,266,626.32 | \$ 20,600,000.00 |
| Paydown Factor | 0.001968771 | 0.000000000 |
| Ending Balance Factor | 0.274471937 | 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. 2013-4 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 221,295,953.84 |
| | Adjusted Pool Balance | \$ 222,087,501.33 |
| | Overcollateralization Amount | \$ 2,220,875.01 |
| | Principal Distribution Amount | \$ 1,429,327.52 |
| | Principal Distribution Amount Paid | \$ 1,429,327.52 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 748,897.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 748,897.00</u> |
| | Required Reserve Acct Balance | \$ 748,897.00 |
| | Release to Collection Account | \$ - |
| | Ending Reserve Account Balance | \$ 748,897.00 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 2,087,479.10 |
| | Deposits for the Period | \$ 623,610.55 |
| | Release to Collection Account | \$(2,087,479.10) |
| | Ending Balance | \$ 623,610.55 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |