

SLM Student Loan Trust 2013-4

Monthly Servicing Report

Distribution Date 04/27/2020

Collection Period 03/01/2020 - 03/31/2020

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 | 08/15/2013 | 02/29/2020 | 03/31/2020 |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 721,402,856.22 | \$ 273,438,407.61 | \$ 270,566,966.45 |
| Interest to be Capitalized Balance | 12,923,603.00 | 2,570,093.57 | 2,860,991.07 |
| Pool Balance | \$ 734,326,459.22 | \$ 276,008,501.18 | \$ 273,427,957.52 |
| Specified Reserve Account Balance | 3,744,487.00 | - N/A - | - N/A - |
| Adjusted Pool ⁽¹⁾ | \$ 738,070,946.22 | \$ 276,008,501.18 | \$ 273,427,957.52 |
| Weighted Average Coupon (WAC) | 6.28% | 6.64% | 6.65% |
| Number of Loans | 163,648 | 55,600 | 54,637 |
| Aggregate Outstanding Principal Balance - Tbill | | | \$ - |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 276,008,501.18 | \$ 273,427,957.52 |
| Pool Factor | | 0.368553155 | 0.365107365 |
| Since Issued Constant Prepayment Rate | | 1.60% | 1.40% |

⁽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 | 03/25/2020 | 04/27/2020 |
|--------------------------|-------------------|-------------------|-------------------|
| A | 78448AAA1 | \$ 252,648,416.17 | \$ 250,093,677.94 |
| B | 78448AAD5 | \$ 20,600,000.00 | \$ 20,600,000.00 |

| C Account Balances | 03/25/2020 | 04/27/2020 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 748,897.00 | \$ 748,897.00 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 588,146.88 | \$ 1,362,800.72 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 03/25/2020 | 04/27/2020 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 276,008,501.18 | \$ 273,427,957.52 |
| Total Notes | \$ 273,248,416.17 | \$ 270,693,677.94 |
| Difference | \$ 2,760,085.01 | \$ 2,734,279.58 |
| Parity Ratio | 1.01010 | 1.01010 |

II. Trust Activity 03/01/2020 through 03/31/2020

| | | |
|----------|--|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 1,497,827.73 |
| | Guarantor Principal | 1,001,293.58 |
| | Consolidation Activity Principal | 1,040,653.72 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (52.46) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 3,539,722.57 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 461,316.70 |
| | Guarantor Interest | 33,687.10 |
| | Consolidation Activity Interest | 16,178.91 |
| | Special Allowance Payments | 0.00 |
| | Interest Subsidy Payments | 0.00 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 108.27 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 18,902.59 |
| | Total Interest Receipts | \$ 530,193.57 |
| C | Reserves in Excess of Requirement | \$ - |
| D | Investment Income | \$ 2,339.65 |
| 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 | \$ - |
| 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 | \$ - |
| | Funds Allocated to the Floor Income Rebate Account | \$(774,653.84) |
| M | AVAILABLE FUNDS | \$ 3,297,601.95 |
| N | Non-Cash Principal Activity During Collection Period | \$(668,281.41) |
| O | Non-Reimbursable Losses During Collection Period | \$ 24,252.16 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-4 Portfolio Characteristics

| | | 03/31/2020 | | | | 02/29/2020 | | | |
|------------|------------------------|-------------------|---------|------------------|-------------------------|-------------------|---------|------------------|-------------------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 6.11% | 160 | \$904,253.44 | 0.334% | 6.13% | 186 | \$1,067,433.44 | 0.390% |
| | GRACE | 6.16% | 43 | \$300,314.50 | 0.111% | 6.00% | 17 | \$137,134.50 | 0.050% |
| | DEFERMENT | 6.42% | 3,977 | \$18,010,318.91 | 6.657% | 6.41% | 3,986 | \$17,986,957.16 | 6.578% |
| REPAYMENT: | CURRENT | 6.66% | 38,328 | \$177,853,523.23 | 65.734% | 6.67% | 40,247 | \$186,008,494.53 | 68.026% |
| | 31-60 DAYS DELINQUENT | 6.74% | 1,478 | \$8,760,841.20 | 3.238% | 6.63% | 1,343 | \$7,839,289.34 | 2.867% |
| | 61-90 DAYS DELINQUENT | 6.72% | 755 | \$4,907,280.36 | 1.814% | 6.73% | 770 | \$4,914,527.65 | 1.797% |
| | 91-120 DAYS DELINQUENT | 6.65% | 415 | \$2,815,612.12 | 1.041% | 6.54% | 519 | \$2,747,419.31 | 1.005% |
| | > 120 DAYS DELINQUENT | 6.62% | 1,410 | \$8,318,627.42 | 3.075% | 6.66% | 1,415 | \$8,548,846.41 | 3.126% |
| | FORBEARANCE | 6.67% | 7,873 | \$47,565,810.60 | 17.580% | 6.68% | 6,830 | \$42,825,918.32 | 15.662% |
| | CLAIMS IN PROCESS | 6.60% | 198 | \$1,130,384.67 | 0.418% | 6.42% | 287 | \$1,362,386.95 | 0.498% |
| | TOTAL | | | 54,637 | \$270,566,966.45 | 100.00% | | 55,600 | \$273,438,407.61 |

* Percentages may not total 100% due to rounding

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

| | 03/31/2020 | 02/29/2020 |
|--|------------------|------------------|
| Pool Balance | \$273,427,957.52 | \$276,008,501.18 |
| Outstanding Borrower Accrued Interest | \$10,421,249.14 | \$10,198,199.72 |
| Borrower Accrued Interest to be Capitalized | \$2,860,991.07 | \$2,570,093.57 |
| Borrower Accrued Interest >30 Days Delinquent | \$818,139.48 | \$809,995.62 |
| Total # Loans | 54,637 | 55,600 |
| Total # Borrowers | 18,659 | 19,016 |
| Weighted Average Coupon | 6.65% | 6.64% |
| Weighted Average Remaining Term | 142.98 | 142.12 |
| Non-Reimbursable Losses | \$24,252.16 | \$23,106.18 |
| Cumulative Non-Reimbursable Losses | \$1,839,990.87 | \$1,815,738.71 |
| Since Issued Constant Prepayment Rate (CPR) | 1.40% | 1.60% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$41,745.55 | \$41,745.55 |
| 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 | \$697,636.09 | \$890,244.24 |
| Borrower Interest Accrued | \$1,433,076.60 | \$1,353,687.81 |
| Interest Subsidy Payments Accrued | \$78,980.18 | \$75,827.16 |
| Special Allowance Payments Accrued | \$16,403.77 | \$18,955.92 |

V. 2013-4 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.38% | 29,560 | 103,242,716.95 | 38.158% |
| | - GSL - Unsubsidized | 6.45% | 23,195 | 135,897,431.34 | 50.227% |
| | - PLUS ⁽²⁾ Loans | 8.35% | 1,882 | 31,426,818.16 | 11.615% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.65% | 54,637 | \$ 270,566,966.45 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 6.66% | 48,099 | 250,188,102.73 | 92.468% |
| | - Two Year | 6.42% | 5,468 | 17,040,078.71 | 6.298% |
| | - Technical | 6.43% | 1,066 | 3,318,400.09 | 1.226% |
| | - Other | 4.66% | 4 | 20,384.92 | 0.008% |
| | Total | 6.65% | 54,637 | \$ 270,566,966.45 | 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 | | \$ 3,297,601.95 |
| A Primary Servicing Fee | \$ 73,888.89 | \$ 3,223,713.06 |
| B Administration Fee | \$ 6,667.00 | \$ 3,217,046.06 |
| C Class A Noteholders' Interest Distribution Amount | \$ 346,611.10 | \$ 2,870,434.96 |
| D B INT | \$ 46,200.53 | \$ 2,824,234.43 |
| E Reserve Account Reinstatement | \$ - | \$ 2,824,234.43 |
| F Class A Noteholders' Principal Distribution Amount | \$ 2,554,738.23 | \$ 269,496.20 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 269,496.20 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 269,496.20 |
| I Carryover Servicing Fee | \$ - | \$ 269,496.20 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 269,496.20 |
| K Excess Distribution Certificateholder | \$ 269,496.20 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 270,566,966.45 |
| B Interest to be Capitalized | \$ 2,860,991.07 |
| 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 | \$ 273,427,957.52 |
| G Class A Notes Outstanding (after application of available funds) | \$ 250,093,677.94 |
| 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 | \$ 252,648,416.17 | \$ 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 | 3/25/2020 | 3/25/2020 |
| Accrual Period End | 4/27/2020 | 4/27/2020 |
| Daycount Fraction | 0.09166667 | 0.09166667 |
| Interest Rate* | 1.49663% | 2.44663% |
| Accrued Interest Factor | 0.001371911 | 0.002242744 |
| Current Interest Due | \$ 346,611.10 | \$ 46,200.53 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 346,611.10 | \$ 46,200.53 |
| Interest Paid | \$ 346,611.10 | \$ 46,200.53 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 2,554,738.23 | \$ - |
| Ending Principal Balance | \$ 250,093,677.94 | \$ 20,600,000.00 |
| Paydown Factor | 0.003518923 | 0.000000000 |
| Ending Balance Factor | 0.344481650 | 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. 2013-4 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 273,248,416.17 |
| | Adjusted Pool Balance | \$ 273,427,957.52 |
| | Overcollateralization Amount | \$ 2,734,279.58 |
| | Principal Distribution Amount | \$ 2,554,738.23 |
| | Principal Distribution Amount Paid | \$ 2,554,738.23 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 748,897.00 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | \$ 748,897.00 |
| | 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 | \$ 588,146.88 |
| | Deposits for the Period | \$ 774,653.84 |
| | Release to Collection Account | \$ - |
| | Ending Balance | \$ 1,362,800.72 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |