

SLM Student Loan Trust 2013-6
Monthly Servicing Report

Distribution Date 03/25/2019

Collection Period 02/01/2019 - 02/28/2019

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 | 11/14/2013 | 01/31/2019 | 02/28/2019 |
|---|--------------------------|--------------------------|--------------------------|
| Principal Balance | \$ 952,236,013.41 | \$ 427,940,788.11 | \$ 422,060,562.60 |
| Interest to be Capitalized Balance | 19,888,623.55 | 4,381,327.71 | 4,286,071.94 |
| Pool Balance | <u>\$ 972,124,636.96</u> | <u>\$ 432,322,115.82</u> | <u>\$ 426,346,634.54</u> |
| Specified Reserve Account Balance | 4,992,316.00 | 1,080,805.29 | 1,065,866.59 |
| Adjusted Pool ⁽¹⁾ | \$ 977,116,952.96 | \$ 433,402,921.11 | \$ 427,412,501.13 |
| Weighted Average Coupon (WAC) | 6.29% | 6.61% | 6.61% |
| Number of Loans | 200,093 | 87,213 | 85,683 |
| Aggregate Outstanding Principal Balance - Tbill | | | \$ - |
| Aggregate Outstanding Principal Balance - LIBOR | | \$ 432,322,115.82 | \$ 426,346,634.54 |
| Pool Factor | | 0.432987558 | 0.427002879 |
| Since Issued Constant Prepayment Rate | | 5.53% | 5.44% |

⁽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 | 02/25/2019 | 03/25/2019 |
|--------------------------|-------------------|-------------------|-------------------|
| A3 | 78448CAG4 | \$ 401,668,891.90 | \$ 395,738,376.12 |
| B | 78448CAH2 | \$ 27,400,000.00 | \$ 27,400,000.00 |

| C Account Balances | 02/25/2019 | 03/25/2019 |
|--------------------------------------|-------------------|-------------------|
| Reserve Account Balance | \$ 1,080,805.29 | \$ 1,065,866.59 |
| Capitalized Interest Account Balance | \$ - | \$ - |
| Floor Income Rebate Account | \$ 2,330,699.63 | \$ 685,811.82 |
| Supplemental Loan Purchase Account | \$ - | \$ - |

| D Asset / Liability | 02/25/2019 | 03/25/2019 |
|--|-------------------|-------------------|
| Adjusted Pool Balance + Supplemental Loan Purchase | \$ 433,402,921.11 | \$ 427,412,501.13 |
| Total Notes | \$ 429,068,891.90 | \$ 423,138,376.12 |
| Difference | \$ 4,334,029.21 | \$ 4,274,125.01 |
| Parity Ratio | 1.01010 | 1.01010 |

II. Trust Activity 02/01/2019 through 02/28/2019

| | | |
|----------|--|------------------------|
| A | Student Loan Principal Receipts | |
| | Borrower Principal | 3,505,698.16 |
| | Guarantor Principal | 1,664,992.12 |
| | Consolidation Activity Principal | 1,669,823.63 |
| | Seller Principal Reimbursement | - |
| | Servicer Principal Reimbursement | (142.18) |
| | Rejected Claim Repurchased Principal | - |
| | Other Principal Deposits | - |
| | Total Principal Receipts | \$ 6,840,371.73 |
| B | Student Loan Interest Receipts | |
| | Borrower Interest | 818,763.11 |
| | Guarantor Interest | 60,627.10 |
| | Consolidation Activity Interest | 42,583.88 |
| | Special Allowance Payments | 163,189.97 |
| | Interest Subsidy Payments | 414,519.77 |
| | Seller Interest Reimbursement | 0.00 |
| | Servicer Interest Reimbursement | 504.93 |
| | Rejected Claim Repurchased Interest | 0.00 |
| | Other Interest Deposits | 22,585.32 |
| | Total Interest Receipts | \$ 1,522,774.08 |
| C | Reserves in Excess of Requirement | \$ 14,938.70 |
| D | Investment Income | \$ 22,801.07 |
| 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 | \$ 2,330,699.63 |
| 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 | \$(2,419,674.62) |
| | Funds Allocated to the Floor Income Rebate Account | \$(685,811.82) |
| M | AVAILABLE FUNDS | \$ 7,626,098.77 |
| N | Non-Cash Principal Activity During Collection Period | \$(960,146.22) |
| O | Non-Reimbursable Losses During Collection Period | \$ 41,782.92 |
| P | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| Q | Aggregate Loan Substitutions | \$ - |

III. 2013-6 Portfolio Characteristics

| | | 02/28/2019 | | | | 01/31/2019 | | | |
|--------------|------------------------|----------------|---------------|-------------------------|----------------|----------------|---------------|-------------------------|----------------|
| | | Wtd Avg Coupon | # Loans | Principal | % of Principal | Wtd Avg Coupon | # Loans | Principal | % of Principal |
| INTERIM: | IN SCHOOL | 6.29% | 315 | \$1,730,977.34 | 0.410% | 6.29% | 299 | \$1,717,928.46 | 0.401% |
| | GRACE | 6.28% | 86 | \$389,367.80 | 0.092% | 6.28% | 107 | \$429,589.40 | 0.100% |
| | DEFERMENT | 6.49% | 6,570 | \$30,409,124.57 | 7.205% | 6.50% | 6,634 | \$31,200,550.49 | 7.291% |
| REPAYMENT: | CURRENT | 6.62% | 62,065 | \$289,630,968.60 | 68.623% | 6.62% | 63,611 | \$296,874,386.04 | 69.373% |
| | 31-60 DAYS DELINQUENT | 6.69% | 2,214 | \$13,427,567.93 | 3.181% | 6.53% | 2,265 | \$11,944,929.91 | 2.791% |
| | 61-90 DAYS DELINQUENT | 6.50% | 1,340 | \$6,972,904.84 | 1.652% | 6.55% | 1,221 | \$6,704,647.22 | 1.567% |
| | 91-120 DAYS DELINQUENT | 6.62% | 779 | \$4,533,786.94 | 1.074% | 6.65% | 790 | \$4,526,956.33 | 1.058% |
| | > 120 DAYS DELINQUENT | 6.56% | 1,778 | \$9,768,355.11 | 2.314% | 6.58% | 1,654 | \$8,750,609.96 | 2.045% |
| | FORBEARANCE | 6.65% | 10,177 | \$63,550,530.79 | 15.057% | 6.67% | 10,116 | \$63,269,937.85 | 14.785% |
| | CLAIMS IN PROCESS | 6.44% | 357 | \$1,641,197.32 | 0.389% | 6.42% | 516 | \$2,521,252.45 | 0.589% |
| | AGED CLAIMS REJECTED | 4.23% | 2 | \$5,781.36 | 0.001% | 0.00% | 0 | \$- | 0.000% |
| TOTAL | | | 85,683 | \$422,060,562.60 | 100.00% | | 87,213 | \$427,940,788.11 | 100.00% |

* Percentages may not total 100% due to rounding

IV. 2013-6 Portfolio Characteristics (cont'd)

| | 02/28/2019 | 01/31/2019 |
|--|------------------|------------------|
| Pool Balance | \$426,346,634.54 | \$432,322,115.82 |
| Outstanding Borrower Accrued Interest | \$14,386,392.07 | \$14,348,820.56 |
| Borrower Accrued Interest to be Capitalized | \$4,286,071.94 | \$4,381,327.71 |
| Borrower Accrued Interest >30 Days Delinquent | \$1,109,660.71 | \$1,038,705.75 |
| Total # Loans | 85,683 | 87,213 |
| Total # Borrowers | 26,068 | 26,528 |
| Weighted Average Coupon | 6.61% | 6.61% |
| Weighted Average Remaining Term | 139.16 | 138.59 |
| Non-Reimbursable Losses | \$41,782.92 | \$64,014.12 |
| Cumulative Non-Reimbursable Losses | \$1,863,606.91 | \$1,821,823.99 |
| Since Issued Constant Prepayment Rate (CPR) | 5.44% | 5.53% |
| Loan Substitutions | \$- | \$- |
| Cumulative Loan Substitutions | \$- | \$- |
| Rejected Claim Repurchases | \$- | \$- |
| Cumulative Rejected Claim Repurchases | \$211,987.92 | \$211,987.92 |
| 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 | \$1,030,807.92 | \$1,246,847.73 |
| Borrower Interest Accrued | \$1,985,211.12 | \$2,228,067.22 |
| Interest Subsidy Payments Accrued | \$118,339.40 | \$133,659.97 |
| Special Allowance Payments Accrued | \$59,938.09 | \$67,125.12 |

V. 2013-6 Portfolio Statistics by School and Program

| A | LOAN TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
| | - GSL ⁽¹⁾ - Subsidized | 6.20% | 45,265 | 147,051,792.86 | 34.841% |
| | - GSL - Unsubsidized | 6.39% | 37,634 | 215,156,951.93 | 50.978% |
| | - PLUS ⁽²⁾ Loans | 8.44% | 2,784 | 59,851,817.81 | 14.181% |
| | - SLS ⁽³⁾ Loans | 0.00% | 0 | - | 0.000% |
| | - Consolidation Loans | 0.00% | 0 | - | 0.000% |
| | Total | 6.61% | 85,683 | \$ 422,060,562.60 | 100.000% |
| B | SCHOOL TYPE | Weighted Average Coupon | # LOANS | \$ AMOUNT | % * |
| | - Four Year | 6.66% | 74,564 | 390,979,599.91 | 92.636% |
| | - Two Year | 6.08% | 10,099 | 28,192,366.66 | 6.680% |
| | - Technical | 6.11% | 926 | 2,666,265.76 | 0.632% |
| | - Other | 4.97% | 94 | 222,330.27 | 0.053% |
| | Total | 6.61% | 85,683 | \$ 422,060,562.60 | 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. 2013-6 Waterfall for Distributions

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| Total Available Funds | | \$ 7,626,098.77 |
| A Primary Servicing Fee | \$ 99,835.57 | \$ 7,526,263.20 |
| B Administration Fee | \$ 6,667.00 | \$ 7,519,596.20 |
| C Class A Noteholders' Interest Distribution Amount | \$ 980,927.20 | \$ 6,538,669.00 |
| D Class B Noteholders' Interest Distribution Amount | \$ 85,028.78 | \$ 6,453,640.22 |
| E Reserve Account Reinstatement | \$ - | \$ 6,453,640.22 |
| F Class A Noteholders' Principal Distribution Amount | \$ 5,930,515.78 | \$ 523,124.44 |
| G Class B Noteholders' Principal Distribution Amount | \$ - | \$ 523,124.44 |
| H Unpaid Expenses of The Trustees | \$ - | \$ 523,124.44 |
| I Carryover Servicing Fee | \$ - | \$ 523,124.44 |
| J Remaining Amounts to the Noteholders after the first auction date | \$ - | \$ 523,124.44 |
| K Excess Distribution Certificateholder | \$ 523,124.44 | \$ - |

Waterfall Triggers

| | |
|---|-------------------|
| A Student Loan Principal Outstanding | \$ 422,060,562.60 |
| B Interest to be Capitalized | \$ 4,286,071.94 |
| C Capitalized Interest Account Balance | \$ - |
| D Reserve Account Balance (after any reinstatement) | \$ 1,065,866.59 |
| E Less: Specified Reserve Account Balance | \$(1,065,866.59) |
| F Total | \$ 426,346,634.54 |
| G Class A Notes Outstanding (after application of available funds) | \$ 395,738,376.12 |
| 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. 2013-6 Distributions

Distribution Amounts

| | A3 | B |
|--|-------------------------|-------------------------|
| Cusip/Isin | 78448CAG4 | 78448CAH2 |
| Beginning Balance | \$ 401,668,891.90 | \$ 27,400,000.00 |
| Index | LIBOR | LIBOR |
| Spread/Fixed Rate | 0.65% | 1.50% |
| Record Date (Days Prior to Distribution) | 1 NEW YORK BUSINESS DAY | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin | 2/25/2019 | 2/25/2019 |
| Accrual Period End | 3/25/2019 | 3/25/2019 |
| Daycount Fraction | 0.07777778 | 0.07777778 |
| Interest Rate* | 3.13988% | 3.98988% |
| Accrued Interest Factor | 0.002442129 | 0.003103240 |
| Current Interest Due | \$ 980,927.20 | \$ 85,028.78 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 980,927.20 | \$ 85,028.78 |
| Interest Paid | \$ 980,927.20 | \$ 85,028.78 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 5,930,515.78 | \$ - |
| Ending Principal Balance | \$ 395,738,376.12 | \$ 27,400,000.00 |
| Paydown Factor | 0.011612524 | 0.000000000 |
| Ending Balance Factor | 0.774894020 | 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. 2013-6 Reconciliations

| | | |
|----------|--|------------------------|
| A | Principal Distribution Reconciliation | |
| | Notes Outstanding Principal Balance | \$ 429,068,891.90 |
| | Adjusted Pool Balance | \$ 427,412,501.13 |
| | Overcollateralization Amount | \$ 4,274,125.01 |
| | Principal Distribution Amount | \$ 5,930,515.78 |
| | Principal Distribution Amount Paid | \$ 5,930,515.78 |
| B | Reserve Account Reconciliation | |
| | Beginning Period Balance | \$ 1,080,805.29 |
| | Reserve Funds Utilized | 0.00 |
| | Reserve Funds Reinstated | 0.00 |
| | Balance Available | <u>\$ 1,080,805.29</u> |
| | Required Reserve Acct Balance | \$ 1,065,866.59 |
| | Release to Collection Account | \$ 14,938.70 |
| | Ending Reserve Account Balance | \$ 1,065,866.59 |
| C | Floor Income Rebate Account | |
| | Beginning Period Balance | \$ 2,330,699.63 |
| | Deposits for the Period | \$ 685,811.82 |
| | Release to Collection Account | \$(2,330,699.63) |
| | Ending Balance | \$ 685,811.82 |
| D | Supplemental Purchase Account | |
| | Beginning Period Balance | \$ - |
| | Supplemental Loan Purchases | \$ - |
| | Transfers to Collection Account | \$ - |
| | Ending Balance | \$ - |