

**SLM Private Education Student Loan Trust    2013-B**  
**Monthly Servicing Report**

**Distribution Date 04/16/2018**

**Collection Period 03/01/2018 - 03/31/2018**

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Credit Funding - *Excess Distribution Certificateholder*

**I. Deal Parameters**

<b>A Student Loan Portfolio Characteristics</b>		<b>05/02/2013</b>	<b>02/28/2018</b>	<b>03/31/2018</b>
Principal Balance		\$ 1,261,943,771.65	\$ 702,821,226.02	\$ 689,193,789.37
Interest to be Capitalized Balance		23,036,475.56	6,725,826.25	6,822,223.47
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 709,547,052.27</u>	<u>\$ 696,016,012.84</u>
Weighted Average Coupon (WAC)		6.88%	7.59%	7.72%
Weighted Average Remaining Term		145.41	148.42	148.94
Number of Loans		120,539	72,575	71,429
Number of Borrowers		98,008	59,866	58,924
Pool Factor			0.552185182	0.541655029
Since Issued Constant Prepayment Rate			3.20%	3.30%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>03/15/2018</b>	<b>04/16/2018</b>
A2A		78447VAB4	\$179,260,657.16	\$167,804,270.25
A2B		78447VAC2	\$73,167,615.18	\$68,491,538.89
B		78447VAD0	\$110,000,000.00	\$110,000,000.00

  

<b>C Account Balances</b>		<b>03/15/2018</b>	<b>04/16/2018</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

  

<b>D Asset / Liability</b>		<b>03/15/2018</b>	<b>04/16/2018</b>
Overcollateralization Percentage		48.92%	50.25%
Specified Overcollateralization Amount		\$283,818,820.91	\$278,406,405.14
Actual Overcollateralization Amount		\$347,118,779.93	\$349,720,203.70

II. 2013-B Trust Activity 03/01/2018 through 03/31/2018

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	13,195,937.27
	Consolidation Activity Principal	306,585.47
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 13,502,522.74</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	3,577,053.26
	Consolidation Activity Interest	1,208.53
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 3,578,261.79</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 219,997.93</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 22,116.58</b>
<b>E</b>	<b>Funds Borrowed from Next Collection Period</b>	<b>\$ 0.00</b>
<b>F</b>	<b>Funds Repaid from Prior Collection Period</b>	<b>\$ 0.00</b>
<b>G</b>	<b>Loan Sale or Purchase Proceeds</b>	<b>\$ 0.00</b>
<b>H</b>	<b>Initial Deposits to Collection Account</b>	<b>\$ 0.00</b>
<b>I</b>	<b>Excess Transferred from Other Accounts</b>	<b>\$ 0.00</b>
<b>J</b>	<b>Borrower Benefit Reimbursements</b>	<b>\$ 0.00</b>
<b>K</b>	<b>Floor Agreement Receipt</b>	<b>\$ 0.00</b>
<b>L</b>	<b>Other Deposits</b>	<b>\$ -</b>
<b>M</b>	<b>Other Fees Collected</b>	<b>\$ 0.00</b>
<b>N</b>	<b>AVAILABLE FUNDS</b>	<b>\$ 17,322,899.04</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(124,913.91)
<b>P</b>	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ 0.00
<b>Q</b>	Aggregate Loan Substitutions	\$ 0.00

III. 2013-B Portfolio Characteristics

		03/31/2018				02/28/2018				
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal	
INTERIM:	IN SCHOOL	7.63%	61	\$531,169.57	0.077%	7.57%	65	\$558,479.06	0.079%	
	GRACE	7.34%	27	\$219,570.78	0.032%	7.49%	26	\$209,590.40	0.030%	
	DEFERMENT	7.30%	1,443	\$15,379,408.94	2.232%	7.27%	1,437	\$15,420,111.49	2.194%	
REPAYMENT:	CURRENT	7.66%	65,576	\$620,971,473.49	90.101%	7.54%	66,685	\$635,161,882.74	90.373%	
	31-60 DAYS DELINQUENT	8.40%	947	\$10,792,086.95	1.566%	8.09%	1,171	\$12,830,449.17	1.826%	
	61-90 DAYS DELINQUENT	8.21%	642	\$7,930,748.85	1.151%	7.92%	610	\$7,592,449.33	1.080%	
	91-120 DAYS DELINQUENT	8.42%	424	\$5,288,802.65	0.767%	8.93%	456	\$5,529,141.71	0.787%	
	121-150 DAYS DELINQUENT	9.49%	284	\$3,437,187.47	0.499%	8.84%	244	\$3,088,211.17	0.439%	
	151-180 DAYS DELINQUENT	8.87%	173	\$2,266,048.87	0.329%	9.26%	189	\$2,215,548.79	0.315%	
	> 180 DAYS DELINQUENT	9.82%	132	\$1,462,705.24	0.212%	9.08%	137	\$1,701,784.25	0.242%	
	FORBEARANCE	8.44%	1,720	\$20,914,586.56	3.035%	8.26%	1,555	\$18,513,577.91	2.634%	
	<b>TOTAL</b>			<b>71,429</b>	<b>\$689,193,789.37</b>	<b>100.00%</b>		<b>72,575</b>	<b>\$702,821,226.02</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

III. 2013-B Portfolio Characteristics (cont'd)

	<u>3/31/2018</u>	<u>2/28/2018</u>
Pool Balance	\$696,016,012.84	\$709,547,052.27
Total # Loans	71,429	72,575
Total # Borrowers	58,924	59,866
Weighted Average Coupon	7.72%	7.59%
Weighted Average Remaining Term	148.94	148.42
Percent of Pool - Cosigned	79%	79%
Percent of Pool - Non Cosigned	21%	21%
Borrower Interest Accrued for Period	\$4,448,549.29	\$4,079,728.97
Outstanding Borrower Interest Accrued	\$11,892,008.51	\$11,730,566.73
Gross Principal Realized Loss - Periodic	\$762,244.65	\$860,029.88
Gross Principal Realized Loss - Cumulative	\$71,921,350.15	\$71,159,105.50
Delinquent Principal Purchased by Servicer - Periodic	\$0.00	\$0.00
Delinquent Principal Purchased by Servicer - Cumulative	\$0.00	\$0.00
Recoveries on Realized Losses - Periodic	\$219,997.93	\$222,091.46
Recoveries on Realized Losses - Cumulative	\$7,700,285.06	\$7,480,287.13
Net Losses - Periodic	\$542,246.72	\$637,938.42
Net Losses - Cumulative	\$64,221,065.09	\$63,678,818.37
Cumulative Gross Defaults	\$71,921,350.15	\$71,159,105.50
Change in Gross Defaults	\$762,244.65	\$860,029.88
Non-Cash Principal Activity - Capitalized Interest	\$638,377.79	\$1,098,447.00
Since Issued Constant Prepayment Rate (CPR)	3.30%	3.20%
Loan Substitutions	\$0.00	\$0.00
Cumulative Loan Substitutions	\$0.00	\$0.00
Unpaid Primary Servicing Fees	\$0.00	\$0.00
Unpaid Administration Fees	\$0.00	\$0.00
Unpaid Carryover Servicing Fees	\$0.00	\$0.00
Note Interest Shortfall	\$0.00	\$0.00
Outstanding Balance of the RC Certificate	\$0.00	\$0.00

IV. 2013-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	6.34%	24,646	\$ 213,442,906.94	30.970%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	5.93%	497	\$ 5,122,787.18	0.743%
- Med Loans	6.66%	188	\$ 2,779,065.61	0.403%
- MBA Loans	5.16%	163	\$ 1,850,260.51	0.268%
- Direct to Consumer	7.52%	1,717	\$ 22,559,671.17	3.273%
- Private Credit Consolidation	5.58%	1,293	\$ 43,303,976.49	6.283%
- Smart Option Loans	8.73%	42,925	\$ 400,135,121.47	58.058%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>7.72%</b>	<b>71,429</b>	<b>\$ 689,193,789.37</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$1,859,627.91	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$270,091,926.58	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$339,758.86	
Prime Indexed Loans -- Annual Reset			\$5,508,129.89	
T-Bill Indexed Loans			\$397,329.71	
Fixed Rate Loans			\$30,730.50	
LIBOR Indexed Loans			\$417,788,509.39	

\* Note: Percentages may not total 100% due to rounding

**V. 2013-B Reserve Account and Principal Distribution Calculations****A. Reserve Account**

Specified Reserve Account Balance	\$ 3,265,985.00
Actual Reserve Account Balance	\$ 3,265,985.00

**B. Principal Distribution Amount**

Class A Notes Outstanding	\$ 252,428,272.34
Pool Balance	\$ 696,016,012.84

**First Priority Principal Distribution Amount** \$ 0.00

Notes Outstanding \$ 362,428,272.34

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 696,016,012.84

Specified Overcollateralization Amount \$ 278,406,405.14

**Regular Principal Distribution Amount** \$ 0.00

VI. 2013-B Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 17,322,899.04
A Trustee Fees	\$ 0.00	\$ 17,322,899.04
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 445,320.69	\$ 16,877,578.35
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 16,870,911.35
D Class A Noteholders Interest Distribution Amount	\$ 463,448.15	\$ 16,407,463.20
E First Priority Principal Distribution Amount	\$ 0.00	\$ 16,407,463.20
F Class B Noteholders Interest Distribution Amount	\$ 275,000.00	\$ 16,132,463.20
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 16,132,463.20
H Regular Principal Distribution Amount	\$ 0.00	\$ 16,132,463.20
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 16,132,463.20
J Carryover Servicing Fees	\$ 0.00	\$ 16,132,463.20
K Additional Principal Distribution Amount	\$ 16,132,463.20	\$ 0.00
L Remaining Amounts to the RC Certificateholder *	\$ 0.00	\$ 0.00
M Remaining Funds to the Excess Distribution Certificateholder	\$ 0.00	\$ 0.00

\* The Administrator on behalf of the Trust confirms that for the Collection Period, the RC Certificate was held by either the Depositor or an Affiliate of the Depositor



**VII. 2013-B Distributions**
**Distribution Amounts**

	A2A	A2B	B
Cusip/Isin	78447VAB4	78447VAC2	78447VAD0
Beginning Balance	\$ 179,260,657.16	\$ 73,167,615.18	\$ 110,000,000.00
Index	FIXED	LIBOR	FIXED
Spread/Fixed Rate	1.85%	1.10%	3.00%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	3/15/2018	3/15/2018	3/15/2018
Accrual Period End	4/15/2018	4/16/2018	4/15/2018
Daycount Fraction	0.08333333	0.08888889	0.08333333
Interest Rate*	1.85000%	2.87660%	3.00000%
Accrued Interest Factor	0.001541667	0.002556978	0.002500000
Current Interest Due	\$ 276,360.18	\$ 187,087.97	\$ 275,000.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 276,360.18	\$ 187,087.97	\$ 275,000.00
Interest Paid	\$ 276,360.18	\$ 187,087.97	\$ 275,000.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$11,456,386.91	\$ 4,676,076.29	\$ -
Ending Principal Balance	\$ 167,804,270.25	\$ 68,491,538.89	\$ 110,000,000.00
Paydown Factor	0.046760763	0.046760763	0.000000000
Ending Balance Factor	0.684915389	0.684915389	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>.

**Counterparty Pays:**

	<b>BANK OF NEW YORK</b>
i. Notional Amount (USD)	\$70,430,821.84
ii. Floor Strike Rate	3.250%
iii. Floor Strike Rate minus the Prime Rate	0.00
iv. Floor payment due to the Trust	0.00

Overcollateralization Event\* Y

The new notional amount for the next accrual period is \$ 67,653,388.62

\* The Overcollateralization Event is the first distribution date after the May 2016 distribution date when the Overcollateralization Percentage is at least equal to 40.0%. After an Overcollateralization Event, the notional amount is 50% of the Prime Equivalent Note Balance. See "Floor Agreement" in the Offering Memorandum for more information.