

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

**Distribution Date 04/15/2019**

**Collection Period 03/01/2019 - 03/31/2019**

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>02/28/2019</b>	<b>03/31/2019</b>
Principal Balance		\$ 1,261,943,771.65	\$ 565,837,535.67	\$ 553,625,167.32
Interest to be Capitalized Balance		23,036,475.56	4,390,983.43	4,373,778.30
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 570,228,519.10</u>	<u>\$ 557,998,945.62</u>
Weighted Average Coupon (WAC)		6.88%	8.62%	8.60%
Weighted Average Remaining Term		145.41	153.01	153.86
Number of Loans		120,539	59,322	58,079
Number of Borrowers		98,008	48,994	47,984
Pool Factor			0.443764424	0.434247100
Since Issued Constant Prepayment Rate			3.83%	3.90%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>03/15/2019</b>	<b>04/15/2019</b>
A2A		78447VAB4	\$58,938,616.16	\$48,676,893.85
A2B		78447VAC2	\$24,056,578.02	\$19,868,119.93
B		78447VAD0	\$110,000,000.00	\$110,000,000.00

  

<b>C Account Balances</b>		<b>03/15/2019</b>	<b>04/15/2019</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

  

<b>D Asset / Liability</b>		<b>03/15/2019</b>	<b>04/15/2019</b>
Overcollateralization Percentage		66.15%	68.00%
Specified Overcollateralization Amount		\$228,091,407.64	\$223,199,578.25
Actual Overcollateralization Amount		\$377,233,324.92	\$379,453,931.84

II. 2013-B Trust Activity 03/01/2019 through 03/31/2019

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	10,356,679.34
	Consolidation Activity Principal	1,352,347.51
	Seller Principal Reimbursement	0.00
	Servicer Principal Reimbursement	156.62
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 11,709,183.47</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	3,225,601.22
	Consolidation Activity Interest	7,853.36
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	101.12
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 3,233,555.70</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 289,990.16</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 33,987.71</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>\$ 15,266,717.04</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(503,184.88)
<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

		03/31/2019				02/28/2019			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	8.63%	40	\$302,193.48	0.055%	8.81%	37	\$301,349.70	0.053%
	GRACE	9.40%	11	\$96,380.86	0.017%	8.63%	15	\$98,723.27	0.017%
	DEFERMENT	8.35%	1,066	\$11,766,700.17	2.125%	8.31%	1,071	\$11,960,850.98	2.114%
REPAYMENT:	CURRENT	8.53%	54,062	\$504,299,744.98	91.090%	8.55%	54,986	\$513,035,930.39	90.668%
	31-60 DAYS DELINQUENT	9.46%	733	\$9,368,666.11	1.692%	9.26%	828	\$9,969,919.71	1.762%
	61-90 DAYS DELINQUENT	9.47%	411	\$5,650,399.17	1.021%	9.71%	502	\$6,175,387.21	1.091%
	91-120 DAYS DELINQUENT	9.79%	381	\$4,930,874.44	0.891%	10.07%	421	\$5,491,846.34	0.971%
	121-150 DAYS DELINQUENT	10.06%	293	\$3,841,705.13	0.694%	9.86%	282	\$3,606,867.19	0.637%
	151-180 DAYS DELINQUENT	10.13%	217	\$2,655,314.47	0.480%	10.35%	240	\$2,892,345.90	0.511%
	> 180 DAYS DELINQUENT	10.11%	165	\$1,979,528.74	0.358%	10.18%	212	\$2,850,056.46	0.504%
	FORBEARANCE	9.22%	700	\$8,733,659.77	1.578%	9.05%	728	\$9,454,258.52	1.671%
<b>TOTAL</b>			<b>58,079</b>	<b>\$553,625,167.32</b>	<b>100.00%</b>		<b>59,322</b>	<b>\$565,837,535.67</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>3/31/2019</u>	<u>2/28/2019</u>
Pool Balance	\$557,998,945.62	\$570,228,519.10
Total # Loans	58,079	59,322
Total # Borrowers	47,984	48,994
Weighted Average Coupon	8.60%	8.62%
Weighted Average Remaining Term	153.86	153.01
Percent of Pool - Cosigned	79%	79%
Percent of Pool - Non Cosigned	21%	21%
Borrower Interest Accrued for Period	\$4,033,091.88	\$3,728,215.76
Outstanding Borrower Interest Accrued	\$8,813,874.95	\$8,764,497.67
Gross Principal Realized Loss - Periodic	\$1,127,598.91	\$991,258.65
Gross Principal Realized Loss - Cumulative	\$83,578,625.08	\$82,451,026.17
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	\$289,990.16	\$258,813.36
Recoveries on Realized Losses - Cumulative	\$10,555,537.47	\$10,265,547.31
Net Losses - Periodic	\$837,608.75	\$732,445.29
Net Losses - Cumulative	\$73,023,087.61	\$72,185,478.86
Cumulative Gross Defaults	\$83,578,625.08	\$82,451,026.17
Change in Gross Defaults	\$1,127,598.91	\$991,258.65
Non-Cash Principal Activity - Capitalized Interest	\$625,040.82	\$1,044,229.26
Since Issued Constant Prepayment Rate (CPR)	3.90%	3.83%
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	7.38%	21,429	\$ 178,818,618.02	32.300%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	6.86%	446	\$ 4,436,312.94	0.801%
- Med Loans	7.44%	155	\$ 2,271,483.57	0.410%
- MBA Loans	6.02%	140	\$ 1,497,097.30	0.270%
- Direct to Consumer	8.49%	1,481	\$ 19,224,293.13	3.472%
- Private Credit Consolidation	6.54%	1,143	\$ 37,143,465.46	6.709%
- Smart Option Loans	9.59%	33,285	\$ 310,233,896.90	56.037%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>8.60%</b>	<b>58,079</b>	<b>\$ 553,625,167.32</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$1,505,643.38	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$227,296,345.97	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$286,870.81	
Prime Indexed Loans -- Annual Reset			\$4,917,644.08	
T-Bill Indexed Loans			\$324,877.35	
Fixed Rate Loans			\$23,129.38	
LIBOR Indexed Loans			\$323,644,434.65	

\* 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	\$ 82,995,194.18
Pool Balance	\$ 557,998,945.62

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

Notes Outstanding \$ 192,995,194.18

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 557,998,945.62

Specified Overcollateralization Amount \$ 223,199,578.25

**Regular Principal Distribution Amount** \$ 0.00

**VI. 2013-B Waterfall for Distributions**

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 15,266,717.04
A Trustee Fees	\$ 0.00	\$ 15,266,717.04
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 369,767.17	\$ 14,896,949.87
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 14,890,282.87
D Class A Noteholders Interest Distribution Amount	\$ 165,102.47	\$ 14,725,180.40
E First Priority Principal Distribution Amount	\$ 0.00	\$ 14,725,180.40
F Class B Noteholders Interest Distribution Amount	\$ 275,000.00	\$ 14,450,180.40
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 14,450,180.40
H Regular Principal Distribution Amount	\$ 0.00	\$ 14,450,180.40
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 14,450,180.40
J Carryover Servicing Fees	\$ 0.00	\$ 14,450,180.40
K Additional Principal Distribution Amount	\$ 14,450,180.40	\$ 0.00
L Remaining Amounts to the RC Certificateholder *	\$ 0.00	\$ 0.00
M To the Lender under the Loan Agreement in repayment of the unpaid principal amount of the Loan	\$ 0.00	\$ 0.00
N 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	\$ 58,938,616.16	\$ 24,056,578.02	\$ 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	3/15/2019	3/15/2019	3/15/2019
Accrual Period End	4/15/2019	4/15/2019	4/15/2019
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	1.85000%	3.58375%	3.00000%
Accrued Interest Factor	0.001541667	0.003086007	0.002500000
Current Interest Due	\$ 90,863.70	\$ 74,238.77	\$ 275,000.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 90,863.70	\$ 74,238.77	\$ 275,000.00
Interest Paid	\$ 90,863.70	\$ 74,238.77	\$ 275,000.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$10,261,722.31	\$ 4,188,458.09	\$ -
Ending Principal Balance	\$ 48,676,893.85	\$ 19,868,119.93	\$ 110,000,000.00
Paydown Factor	0.041884581	0.041884581	0.000000000
Ending Balance Factor	0.198681199	0.198681199	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)	\$39,407,278.78
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 \$ 36,605,314.99

\* 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.