

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

**Distribution Date 07/15/2020**

**Collection Period 06/01/2020 - 06/30/2020**

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>05/31/2020</b>	<b>06/30/2020</b>
Principal Balance		\$ 1,261,943,771.65	\$ 430,904,300.53	\$ 424,872,614.62
Interest to be Capitalized Balance		23,036,475.56	2,705,506.89	2,359,603.72
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 433,609,807.42</u>	<u>\$ 427,232,218.34</u>
Weighted Average Coupon (WAC)		6.88%	6.67%	6.69%
Weighted Average Remaining Term		145.41	161.45	161.75
Number of Loans		120,539	45,254	44,557
Number of Borrowers		98,008	37,370	36,790
Pool Factor			0.337444726	0.332481545
Since Issued Constant Prepayment Rate			3.88%	3.82%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>06/15/2020</b>	<b>07/15/2020</b>
B		78447VAD0	\$24,543,960.55	\$16,584,094.26

  

<b>C Account Balances</b>		<b>06/15/2020</b>	<b>07/15/2020</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

  

<b>D Asset / Liability</b>		<b>06/15/2020</b>	<b>07/15/2020</b>
Overcollateralization Percentage		94.34%	96.12%
Specified Overcollateralization Amount		\$173,443,922.97	\$170,892,887.34
Actual Overcollateralization Amount		\$409,065,846.87	\$410,648,124.08

II. 2013-B Trust Activity 06/01/2020 through 06/30/2020

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,959,985.20
	Consolidation Activity Principal	259,376.70
	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>\$ 6,219,361.90</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,849,393.51
	Consolidation Activity Interest	8,313.98
	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>\$ 1,857,707.49</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 245,068.94</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 811.53</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>\$ 8,322,949.86</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 187,675.99
<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

		06/30/2020				05/31/2020				
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal	
INTERIM:	IN SCHOOL	5.76%	22	\$181,881.53	0.043%	6.21%	28	\$224,267.56	0.052%	
	GRACE	8.04%	10	\$66,958.03	0.016%	8.33%	4	\$24,572.00	0.006%	
	DEFERMENT	5.96%	664	\$6,841,813.40	1.610%	5.98%	697	\$7,198,376.02	1.671%	
REPAYMENT:	CURRENT	6.64%	40,525	\$373,752,085.48	87.968%	6.59%	39,016	\$351,731,716.31	81.626%	
	31-60 DAYS DELINQUENT	7.67%	295	\$3,502,486.28	0.824%	7.57%	354	\$4,272,850.19	0.992%	
	61-90 DAYS DELINQUENT	7.64%	199	\$2,560,895.08	0.603%	7.47%	218	\$2,730,928.12	0.634%	
	91-120 DAYS DELINQUENT	7.35%	133	\$1,772,898.53	0.417%	7.49%	174	\$2,434,766.81	0.565%	
	121-150 DAYS DELINQUENT	7.72%	119	\$1,597,993.61	0.376%	8.18%	113	\$1,242,796.85	0.288%	
	151-180 DAYS DELINQUENT	8.04%	66	\$909,260.46	0.214%	7.92%	86	\$1,103,525.77	0.256%	
	> 180 DAYS DELINQUENT	7.86%	58	\$684,376.75	0.161%	8.05%	70	\$981,683.30	0.228%	
	FORBEARANCE	7.02%	2,466	\$33,001,965.47	7.767%	7.05%	4,494	\$58,958,817.60	13.683%	
	<b>TOTAL</b>			<b>44,557</b>	<b>\$424,872,614.62</b>	<b>100.00%</b>		<b>45,254</b>	<b>\$430,904,300.53</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>6/30/2020</u>	<u>5/31/2020</u>
Pool Balance	\$427,232,218.34	\$433,609,807.42
Total # Loans	44,557	45,254
Total # Borrowers	36,790	37,370
Weighted Average Coupon	6.69%	6.67%
Weighted Average Remaining Term	161.75	161.45
Percent of Pool - Cosigned	78%	78%
Percent of Pool - Non Cosigned	22%	22%
Borrower Interest Accrued for Period	\$2,310,496.78	\$2,447,675.44
Outstanding Borrower Interest Accrued	\$5,935,734.97	\$6,111,144.59
Gross Principal Realized Loss - Periodic	\$405,127.45	\$515,754.70
Gross Principal Realized Loss - Cumulative	\$95,429,324.85	\$95,024,197.40
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	\$245,068.94	\$258,560.51
Recoveries on Realized Losses - Cumulative	\$14,268,755.67	\$14,023,686.73
Net Losses - Periodic	\$160,058.51	\$257,194.19
Net Losses - Cumulative	\$81,160,569.18	\$81,000,510.67
Cumulative Gross Defaults	\$95,429,324.85	\$95,024,197.40
Change in Gross Defaults	\$405,127.45	\$515,754.70
Non-Cash Principal Activity - Capitalized Interest	\$592,469.30	\$551,787.26
Since Issued Constant Prepayment Rate (CPR)	3.82%	3.88%
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	5.54%	18,020	\$ 144,857,603.07	34.094%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	5.19%	372	\$ 3,471,689.92	0.817%
- Med Loans	5.76%	120	\$ 1,608,141.47	0.378%
- MBA Loans	3.78%	111	\$ 1,093,760.87	0.257%
- Direct to Consumer	6.70%	1,189	\$ 15,570,028.03	3.665%
- Private Credit Consolidation	4.32%	1,005	\$ 31,455,718.94	7.404%
- Smart Option Loans	7.78%	23,740	\$ 226,815,672.32	53.384%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>6.69%</b>	<b>44,557</b>	<b>\$ 424,872,614.62</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$1,249,328.48	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$185,021,658.95	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$210,083.08	
Prime Indexed Loans -- Annual Reset			\$3,870,850.80	
T-Bill Indexed Loans			\$251,744.45	
Fixed Rate Loans			\$23,682.15	
LIBOR Indexed Loans			\$236,604,870.43	

\* 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	\$ 0.00
Pool Balance	\$ 427,232,218.34
<b>First Priority Principal Distribution Amount</b>	<b>\$ 0.00</b>
Notes Outstanding	\$ 24,543,960.55
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 427,232,218.34
Specified Overcollateralization Amount	\$ 170,892,887.34
<b>Regular Principal Distribution Amount</b>	<b>\$ 0.00</b>

VI. 2013-B Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 8,322,949.86
A Trustee Fees	\$ 0.00	\$ 8,322,949.86
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 295,056.67	\$ 8,027,893.19
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 8,021,226.19
D Class A Noteholders Interest Distribution Amount	\$ 0.00	\$ 8,021,226.19
E First Priority Principal Distribution Amount	\$ 0.00	\$ 8,021,226.19
F Class B Noteholders Interest Distribution Amount	\$ 61,359.90	\$ 7,959,866.29
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 7,959,866.29
H Regular Principal Distribution Amount	\$ 0.00	\$ 7,959,866.29
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 7,959,866.29
J Carryover Servicing Fees	\$ 0.00	\$ 7,959,866.29
K Additional Principal Distribution Amount	\$ 7,959,866.29	\$ 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**

	<u>B</u>
Cusip/Isin	78447VAD0
Beginning Balance	\$ 24,543,960.55
Index	FIXED
Spread/Fixed Rate	3.00%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	6/15/2020
Accrual Period End	7/15/2020
Daycount Fraction	0.08333333
Interest Rate*	3.00000%
Accrued Interest Factor	0.002500000
Current Interest Due	\$ 61,359.90
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 61,359.90
Interest Paid	\$ 61,359.90
Interest Shortfall	\$ -
Principal Paid	\$7,959,866.29
Ending Principal Balance	\$ 16,584,094.26
Paydown Factor	0.072362421
Ending Balance Factor	0.150764493

\* 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)	\$5,331,752.97
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 \$ 3,615,288.69

\* 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.