

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

**Distribution Date 09/15/2020**

**Collection Period 08/01/2020 - 08/31/2020**

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>07/31/2020</b>	<b>08/31/2020</b>
Principal Balance		\$ 1,261,943,771.65	\$ 418,711,883.03	\$ 412,197,950.05
Interest to be Capitalized Balance		23,036,475.56	2,280,904.95	2,224,223.12
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 420,992,787.98</u>	<u>\$ 414,422,173.17</u>
Weighted Average Coupon (WAC)		6.88%	6.68%	6.70%
Weighted Average Remaining Term		145.41	162.21	162.48
Number of Loans		120,539	43,854	43,238
Number of Borrowers		98,008	36,209	35,693
Pool Factor			0.327625883	0.322512485
Since Issued Constant Prepayment Rate			3.75%	3.69%

  

<b>B Debt Securities</b>		<b>08/17/2020</b>	<b>09/15/2020</b>
	<b>Cusip/Isin</b>		
B	78447VAD0	\$8,441,902.79	\$23,840.02

  

<b>C Account Balances</b>		<b>08/17/2020</b>	<b>09/15/2020</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

  

<b>D Asset / Liability</b>		<b>08/17/2020</b>	<b>09/15/2020</b>
Overcollateralization Percentage		97.99%	99.99%
Specified Overcollateralization Amount		\$168,397,115.19	\$165,768,869.27
Actual Overcollateralization Amount		\$412,550,885.19	\$414,398,333.15

II. 2013-B Trust Activity 08/01/2020 through 08/31/2020

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	5,768,178.59
	Consolidation Activity Principal	784,615.32
	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>\$ 6,552,793.91</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	1,945,735.75
	Consolidation Activity Interest	6,072.57
	Seller Interest Reimbursement	19.50
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 1,951,827.82</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 228,649.77</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 533.71</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>\$ 8,733,805.21</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 38,860.93
<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

		08/31/2020				07/31/2020			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	6.45%	22	\$175,480.34	0.043%	6.94%	22	\$174,421.34	0.042%
	GRACE	6.06%	10	\$89,537.22	0.022%	4.86%	9	\$75,146.22	0.018%
	DEFERMENT	6.04%	640	\$6,851,820.42	1.662%	6.04%	664	\$6,903,097.26	1.649%
REPAYMENT:	CURRENT	6.65%	40,399	\$374,466,180.99	90.846%	6.63%	40,546	\$375,613,023.41	89.707%
	31-60 DAYS DELINQUENT	7.54%	503	\$7,022,378.37	1.704%	7.88%	352	\$4,288,796.82	1.024%
	61-90 DAYS DELINQUENT	7.56%	193	\$2,321,978.72	0.563%	7.69%	157	\$1,662,691.84	0.397%
	91-120 DAYS DELINQUENT	7.70%	93	\$1,071,102.86	0.260%	7.61%	128	\$1,787,838.81	0.427%
	121-150 DAYS DELINQUENT	7.70%	58	\$947,108.98	0.230%	7.73%	76	\$1,063,989.61	0.254%
	151-180 DAYS DELINQUENT	7.93%	57	\$838,529.57	0.203%	7.50%	84	\$1,302,164.51	0.311%
	> 180 DAYS DELINQUENT	7.17%	54	\$677,156.03	0.164%	7.68%	40	\$498,442.64	0.119%
	FORBEARANCE	7.23%	1,209	\$17,736,676.55	4.303%	7.24%	1,776	\$25,342,270.57	6.052%
<b>TOTAL</b>			<b>43,238</b>	<b>\$412,197,950.05</b>	<b>100.00%</b>		<b>43,854</b>	<b>\$418,711,883.03</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>8/31/2020</u>	<u>7/31/2020</u>
Pool Balance	\$414,422,173.17	\$420,992,787.98
Total # Loans	43,238	43,854
Total # Borrowers	35,693	36,209
Weighted Average Coupon	6.70%	6.68%
Weighted Average Remaining Term	162.48	162.21
Percent of Pool - Cosigned	78%	78%
Percent of Pool - Non Cosigned	22%	22%
Borrower Interest Accrued for Period	\$2,320,847.52	\$2,359,331.07
Outstanding Borrower Interest Accrued	\$5,982,908.97	\$5,953,018.91
Gross Principal Realized Loss - Periodic	\$263,420.05	\$240,111.37
Gross Principal Realized Loss - Cumulative	\$95,932,856.27	\$95,669,436.22
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	\$228,649.77	\$252,026.81
Recoveries on Realized Losses - Cumulative	\$14,749,432.25	\$14,520,782.48
Net Losses - Periodic	\$34,770.28	-\$11,915.44
Net Losses - Cumulative	\$81,183,424.02	\$81,148,653.74
Cumulative Gross Defaults	\$95,932,856.27	\$95,669,436.22
Change in Gross Defaults	\$263,420.05	\$240,111.37
Non-Cash Principal Activity - Capitalized Interest	\$306,807.74	\$391,327.36
Since Issued Constant Prepayment Rate (CPR)	3.69%	3.75%
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	5.52%	17,705	\$ 141,536,831.45	34.337%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	4.85%	362	\$ 3,312,034.21	0.804%
- Med Loans	5.42%	116	\$ 1,530,161.89	0.371%
- MBA Loans	3.75%	109	\$ 1,046,761.59	0.254%
- Direct to Consumer	6.72%	1,165	\$ 15,178,785.68	3.682%
- Private Credit Consolidation	4.34%	989	\$ 30,598,520.41	7.423%
- Smart Option Loans	7.83%	22,792	\$ 218,994,854.82	53.129%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>6.70%</b>	<b>43,238</b>	<b>\$ 412,197,950.05</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$1,216,002.47	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$180,535,924.97	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$206,248.05	
Prime Indexed Loans -- Annual Reset			\$3,735,640.24	
T-Bill Indexed Loans			\$248,246.53	
Fixed Rate Loans			\$23,604.81	
LIBOR Indexed Loans			\$228,456,506.10	

\* 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	\$ 414,422,173.17
<b>First Priority Principal Distribution Amount</b>	<b>\$ 0.00</b>
Notes Outstanding	\$ 8,441,902.79
First Priority Principal Distribution Amount	\$ 0.00
Pool Balance	\$ 414,422,173.17
Specified Overcollateralization Amount	\$ 165,768,869.27
<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>		\$ 8,733,805.21
A Trustee Fees	\$ 0.00	\$ 8,733,805.21
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 287,970.68	\$ 8,445,834.53
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 8,439,167.53
D Class A Noteholders Interest Distribution Amount	\$ 0.00	\$ 8,439,167.53
E First Priority Principal Distribution Amount	\$ 0.00	\$ 8,439,167.53
F Class B Noteholders Interest Distribution Amount	\$ 21,104.76	\$ 8,418,062.77
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 8,418,062.77
H Regular Principal Distribution Amount	\$ 0.00	\$ 8,418,062.77
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 8,418,062.77
J Carryover Servicing Fees	\$ 0.00	\$ 8,418,062.77
K Additional Principal Distribution Amount	\$ 8,418,062.77	\$ 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	\$ 8,441,902.79
Index	FIXED
Spread/Fixed Rate	3.00%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	8/15/2020
Accrual Period End	9/15/2020
Daycount Fraction	0.08333333
Interest Rate*	3.00000%
Accrued Interest Factor	0.002500000
Current Interest Due	\$ 21,104.76
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 21,104.76
Interest Paid	\$ 21,104.76
Interest Shortfall	\$ -
Principal Paid	\$8,418,062.77
Ending Principal Balance	\$ 23,840.02
Paydown Factor	0.076527843
Ending Balance Factor	0.000216727

\* 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)	\$1,845,352.35
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 \$ 5,227.72

\* 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.