

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

**Distribution Date 10/16/2017**

**Collection Period 09/01/2017 - 09/30/2017**

Navient Funding, LLC - *Depositor*

Navient Solutions - *Servicer and Administrator*

Deutsche Bank National Trust Company - *Indenture Trustee*

Deutsche Bank Trust Company Americas - *Trustee*

Navient Investment Corp. - *Excess Distribution Certificateholder*

**I. Deal Parameters**

<b>A Student Loan Portfolio Characteristics</b>		<b>05/02/2013</b>	<b>08/31/2017</b>	<b>09/30/2017</b>
Principal Balance		\$ 1,261,943,771.65	\$ 769,314,836.56	\$ 757,910,227.15
Interest to be Capitalized Balance		23,036,475.56	9,193,270.36	9,129,552.91
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 778,508,106.92</u>	<u>\$ 767,039,780.06</u>
Weighted Average Coupon (WAC)		6.88%	7.35%	7.34%
Weighted Average Remaining Term		145.41	146.47	146.98
Number of Loans		120,539	78,650	77,678
Number of Borrowers		98,008	64,812	64,036
Pool Factor			0.605852198	0.596927293
Since Issued Constant Prepayment Rate			2.93%	2.97%

  

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>09/15/2017</b>	<b>10/16/2017</b>
A2A		78447VAB4	\$238,656,450.49	\$228,734,107.81
A2B		78447VAC2	\$97,410,796.12	\$93,360,860.33
B		78447VAD0	\$110,000,000.00	\$110,000,000.00

  

<b>C Account Balances</b>		<b>09/15/2017</b>	<b>10/16/2017</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

  

<b>D Asset / Liability</b>		<b>09/15/2017</b>	<b>10/16/2017</b>
Overcollateralization Percentage		42.70%	43.67%
Specified Overcollateralization Amount		\$311,403,242.77	\$306,815,912.02
Actual Overcollateralization Amount		\$332,440,860.31	\$334,944,811.92

II. 2013-B Trust Activity 09/01/2017 through 09/30/2017

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	11,224,792.39
	Consolidation Activity Principal	0.00
	Seller Principal Reimbursement	(17.52)
	Servicer Principal Reimbursement	0.00
	Delinquent Principal Purchases by Servicer	0.00
	Other Principal Deposits	0.00
	<b>Total Principal Receipts</b>	<b>\$ 11,224,774.87</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	3,870,210.03
	Consolidation Activity Interest	0.00
	Seller Interest Reimbursement	16.84
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 3,870,226.87</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 191,122.57</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 13,309.23</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>\$ 15,299,433.54</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(179,834.54)
<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

		09/30/2017				08/31/2017			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	IN SCHOOL	7.16%	76	\$629,932.34	0.083%	7.18%	93	\$774,627.68	0.101%
	GRACE	6.64%	62	\$546,082.62	0.072%	6.36%	45	\$401,527.61	0.052%
	DEFERMENT	7.06%	1,589	\$16,794,495.16	2.216%	7.04%	1,590	\$17,091,355.18	2.222%
REPAYMENT:	CURRENT	7.31%	71,176	\$681,333,803.04	89.896%	7.31%	72,502	\$696,925,712.31	90.590%
	31-60 DAYS DELINQUENT	7.70%	921	\$11,023,434.97	1.454%	8.06%	1,080	\$12,508,936.85	1.626%
	61-90 DAYS DELINQUENT	8.05%	556	\$7,215,395.06	0.952%	8.07%	599	\$7,060,463.98	0.918%
	91-120 DAYS DELINQUENT	8.20%	410	\$4,858,210.17	0.641%	8.07%	387	\$4,881,079.74	0.634%
	121-150 DAYS DELINQUENT	8.57%	226	\$2,945,891.70	0.389%	8.78%	324	\$4,071,928.64	0.529%
	151-180 DAYS DELINQUENT	9.04%	237	\$2,934,966.99	0.387%	8.99%	211	\$2,920,438.21	0.380%
	> 180 DAYS DELINQUENT	8.99%	173	\$2,361,308.58	0.312%	8.88%	194	\$2,455,385.86	0.319%
	FORBEARANCE	7.58%	2,252	\$27,266,706.52	3.598%	7.78%	1,625	\$20,223,380.50	2.629%
<b>TOTAL</b>			<b>77,678</b>	<b>\$757,910,227.15</b>	<b>100.00%</b>		<b>78,650</b>	<b>\$769,314,836.56</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>9/30/2017</u>	<u>8/31/2017</u>
Pool Balance	\$767,039,780.06	\$778,508,106.92
Total # Loans	77,678	78,650
Total # Borrowers	64,036	64,812
Weighted Average Coupon	7.34%	7.35%
Weighted Average Remaining Term	146.98	146.47
Percent of Pool - Cosigned	80%	80%
Percent of Pool - Non Cosigned	20%	20%
Borrower Interest Accrued for Period	\$4,544,924.94	\$4,784,659.21
Outstanding Borrower Interest Accrued	\$14,405,005.38	\$14,470,945.28
Gross Principal Realized Loss - Periodic	\$819,787.66	\$1,120,643.86
Gross Principal Realized Loss - Cumulative	\$66,454,260.67	\$65,634,473.01
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	\$191,122.57	\$200,547.96
Recoveries on Realized Losses - Cumulative	\$6,448,128.51	\$6,257,005.94
Net Losses - Periodic	\$628,665.09	\$920,095.90
Net Losses - Cumulative	\$60,006,132.16	\$59,377,467.07
Cumulative Gross Defaults	\$66,454,260.67	\$65,634,473.01
Change in Gross Defaults	\$819,787.66	\$1,120,643.86
Non-Cash Principal Activity - Capitalized Interest	\$646,580.44	\$647,039.82
Since Issued Constant Prepayment Rate (CPR)	2.97%	2.93%
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	6.11%	26,011	\$ 229,442,207.64	30.273%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	5.68%	522	\$ 5,520,327.25	0.728%
- Med Loans	6.44%	199	\$ 3,002,459.79	0.396%
- MBA Loans	4.86%	174	\$ 2,046,758.23	0.270%
- Direct to Consumer	7.33%	1,841	\$ 24,090,674.24	3.179%
- Private Credit Consolidation	5.32%	1,349	\$ 46,063,842.17	6.078%
- Smart Option Loans	8.21%	47,582	\$ 447,743,957.83	59.076%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>7.34%</b>	<b>77,678</b>	<b>\$ 757,910,227.15</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$1,959,713.87	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$289,676,935.01	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$420,517.76	
Prime Indexed Loans -- Annual Reset			\$5,896,011.87	
T-Bill Indexed Loans			\$413,298.64	
Fixed Rate Loans			\$31,701.52	
LIBOR Indexed Loans			\$468,641,601.39	

\* 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	\$ 336,067,246.61
Pool Balance	\$ 767,039,780.06

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

Notes Outstanding \$ 446,067,246.61

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 767,039,780.06

Specified Overcollateralization Amount \$ 306,815,912.02

**Regular Principal Distribution Amount** \$ 0.00

VI. 2013-B Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 15,299,433.54
A Trustee Fees	\$ 0.00	\$ 15,299,433.54
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 481,743.01	\$ 14,817,690.53
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 14,811,023.53
D Class A Noteholders Interest Distribution Amount	\$ 563,745.06	\$ 14,247,278.47
E First Priority Principal Distribution Amount	\$ 0.00	\$ 14,247,278.47
F Class B Noteholders Interest Distribution Amount	\$ 275,000.00	\$ 13,972,278.47
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 13,972,278.47
H Regular Principal Distribution Amount	\$ 0.00	\$ 13,972,278.47
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 13,972,278.47
J Carryover Servicing Fees	\$ 0.00	\$ 13,972,278.47
K Additional Principal Distribution Amount	\$ 13,972,278.47	\$ 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	\$ 238,656,450.49	\$ 97,410,796.12	\$ 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	9/15/2017	9/15/2017	9/15/2017
Accrual Period End	10/15/2017	10/16/2017	10/15/2017
Daycount Fraction	0.08333333	0.08611111	0.08333333
Interest Rate*	1.85000%	2.33444%	3.00000%
Accrued Interest Factor	0.001541667	0.002010212	0.002500000
Current Interest Due	\$ 367,928.69	\$ 195,816.37	\$ 275,000.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 367,928.69	\$ 195,816.37	\$ 275,000.00
Interest Paid	\$ 367,928.69	\$ 195,816.37	\$ 275,000.00
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$9,922,342.68	\$ 4,049,935.79	\$ -
Ending Principal Balance	\$ 228,734,107.81	\$ 93,360,860.33	\$ 110,000,000.00
Paydown Factor	0.040499358	0.040499358	0.000000000
Ending Balance Factor	0.933608603	0.933608603	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)	\$84,431,474.65
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 \$ 82,143,541.82

\* 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.