

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

**Distribution Date 10/15/2015**

**Collection Period 09/01/2015 - 09/30/2015**

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**

A Student Loan Portfolio Characteristics	05/02/2013	08/31/2015	09/30/2015
Principal Balance	\$ 1,261,943,771.65	\$ 1,046,394,984.84	\$ 1,036,155,978.77
Interest to be Capitalized Balance	23,036,475.56	22,755,118.59	23,100,610.18
Pool Balance	<u>\$ 1,284,980,247.21</u>	<u>\$ 1,069,150,103.43</u>	<u>\$ 1,059,256,588.95</u>
Weighted Average Coupon (WAC)	6.88%	6.69%	6.68%
Weighted Average Remaining Term	145.41	140.59	141.15
Number of Loans	120,539	101,491	100,718
Number of Borrowers	98,008	82,917	82,313
Pool Factor		0.832036217	0.824336865
Since Issued Constant Prepayment Rate		0.87%	0.92%

B Debt Securities	Cusip/Isin	09/15/2015	10/15/2015
A1	78447VAA6	\$340,812,740.19	\$328,313,076.36
A2A	78447VAB4	\$245,000,000.00	\$245,000,000.00
A2B	78447VAC2	\$100,000,000.00	\$100,000,000.00
B	78447VAD0	\$110,000,000.00	\$110,000,000.00

C Account Balances	09/15/2015	10/15/2015
Reserve Account Balance	\$ 3,265,985.00	\$ 3,265,985.00

D Asset / Liability	09/15/2015	10/15/2015
Overcollateralization Percentage	25.57%	26.05%
Specified Overcollateralization Amount	\$427,660,041.37	\$423,702,635.58
Actual Overcollateralization Amount	\$273,337,363.24	\$275,943,512.59

II. 2013-B Trust Activity 09/01/2015 through 09/30/2015

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	9,481,919.04
	Consolidation Activity Principal	0.00
	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>\$ 9,481,919.04</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	4,486,493.94
	Consolidation Activity Interest	0.00
	Seller Interest Reimbursement	27.87
	Servicer Interest Reimbursement	0.00
	Delinquent Interest Purchases by Servicer	0.00
	Other Interest Deposits	0.00
	<b>Total Interest Receipts</b>	<b>\$ 4,486,521.81</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 170,477.43</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 944.21</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>\$ 14,139,862.49</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$(757,087.03)
<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

		09/30/2015				08/31/2015				
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal	
INTERIM:	IN SCHOOL	5.83%	248	\$1,850,709.78	0.179%	5.96%	271	\$1,986,656.18	0.190%	
	GRACE	6.25%	196	\$1,767,556.67	0.171%	6.11%	176	\$1,654,261.34	0.158%	
	DEFERMENT	6.28%	3,188	\$36,534,269.80	3.526%	6.26%	3,172	\$36,042,989.05	3.444%	
REPAYMENT:	CURRENT	6.67%	91,601	\$931,762,059.66	89.925%	6.67%	92,358	\$940,981,433.28	89.926%	
	31-60 DAYS DELINQUENT	7.13%	1,463	\$16,323,284.31	1.575%	7.43%	1,483	\$16,594,210.85	1.586%	
	61-90 DAYS DELINQUENT	7.46%	832	\$9,455,064.61	0.913%	7.36%	771	\$9,060,455.30	0.866%	
	91-120 DAYS DELINQUENT	7.98%	570	\$6,856,210.42	0.662%	7.99%	543	\$6,208,847.33	0.593%	
	121-150 DAYS DELINQUENT	7.83%	360	\$4,143,736.99	0.400%	8.02%	403	\$4,708,405.31	0.450%	
	151-180 DAYS DELINQUENT	7.89%	309	\$3,463,471.46	0.334%	7.81%	274	\$3,078,793.38	0.294%	
	> 180 DAYS DELINQUENT	7.90%	228	\$2,686,075.20	0.259%	7.80%	280	\$3,400,299.94	0.325%	
	FORBEARANCE	6.64%	1,723	\$21,313,539.87	2.057%	6.91%	1,760	\$22,678,632.88	2.167%	
	<b>TOTAL</b>			<b>100,718</b>	<b>\$1,036,155,978.77</b>	<b>100.00%</b>		<b>101,491</b>	<b>\$1,046,394,984.84</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>9/30/2015</u>	<u>8/31/2015</u>
Pool Balance	\$1,059,256,588.95	\$1,069,150,103.43
Total # Loans	100,718	101,491
Total # Borrowers	82,313	82,917
Weighted Average Coupon	6.68%	6.69%
Weighted Average Remaining Term	141.15	140.59
Percent of Pool - Cosigned	80%	80%
Percent of Pool - Non Cosigned	20%	20%
Borrower Interest Accrued for Period	\$5,627,036.74	\$5,884,465.97
Outstanding Borrower Interest Accrued	\$29,538,966.16	\$29,322,676.81
Gross Principal Realized Loss - Periodic	\$1,545,839.56	\$1,312,124.25
Gross Principal Realized Loss - Cumulative	\$36,133,927.56	\$34,588,088.00
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	\$170,477.43	\$179,771.31
Recoveries on Realized Losses - Cumulative	\$2,415,575.55	\$2,245,098.12
Net Losses - Periodic	\$1,375,362.13	\$1,132,352.94
Net Losses - Cumulative	\$33,718,352.01	\$32,342,989.88
Cumulative Gross Defaults	\$36,133,927.56	\$34,588,088.00
Change in Gross Defaults	\$1,545,839.56	\$1,312,124.25
Non-Cash Principal Activity - Capitalized Interest	\$795,879.33	\$747,587.74
Since Issued Constant Prepayment Rate (CPR)	0.92%	0.87%
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	\$28,068,050.69	\$29,613,890.25

IV. 2013-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.42%	31,437	\$ 293,238,240.89	28.301%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	4.82%	608	\$ 7,151,830.88	0.690%
- Med Loans	5.40%	272	\$ 4,487,841.95	0.433%
- MBA Loans	3.83%	209	\$ 2,932,700.87	0.283%
- Direct to Consumer	6.52%	2,302	\$ 30,617,289.14	2.955%
- Private Credit Consolidation	4.39%	1,517	\$ 55,275,554.17	5.335%
- Smart Option Loans	7.49%	64,373	\$ 642,452,520.87	62.003%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>6.68%</b>	<b>100,718</b>	<b>\$ 1,036,155,978.77</b>	<b>100.000%</b>
Prime Indexed Loans -- Monthly Reset Adjustable			\$2,557,573.89	
Prime Indexed Loans -- Monthly Reset Non-Adjustable			\$368,479,742.07	
Prime Indexed Loans -- Quarterly Reset Adjustable			\$0.00	
Prime Indexed Loans -- Quarterly Reset Non-Adjustable			\$607,135.61	
Prime Indexed Loans -- Annual Reset			\$7,061,989.83	
T-Bill Indexed Loans			\$493,633.31	
Fixed Rate Loans			\$23,918.82	
LIBOR Indexed Loans			\$680,032,595.42	

\* 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	\$ 685,812,740.19
Pool Balance	\$ 1,059,256,588.95

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

Notes Outstanding \$ 795,812,740.19

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 1,059,256,588.95

Specified Overcollateralization Amount \$ 423,702,635.58

**Regular Principal Distribution Amount** \$ 160,258,786.82

VI. 2013-B Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 14,139,862.49
A Trustee Fees	\$ 0.00	\$ 14,139,862.49
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 628,674.87	\$ 13,511,187.62
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 13,504,520.62
D Class A Noteholders Interest Distribution Amount	\$ 729,856.79	\$ 12,774,663.83
E First Priority Principal Distribution Amount	\$ 0.00	\$ 12,774,663.83
F Class B Noteholders Interest Distribution Amount	\$ 275,000.00	\$ 12,499,663.83
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 12,499,663.83
H Regular Principal Distribution Amount	\$ 12,499,663.83	\$ 0.00
I Unpaid Expenses of the Trustees	\$ 0.00	\$ 0.00
J Carryover Servicing Fees	\$ 0.00	\$ 0.00
K Additional Principal Distribution Amount	\$ 0.00	\$ 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**

	A1	A2A	A2B
Cusip/Isin	78447VAA6	78447VAB4	78447VAC2
Beginning Balance	\$ 340,812,740.19	\$ 245,000,000.00	\$ 100,000,000.00
Index	LIBOR	FIXED	LIBOR
Spread/Fixed Rate	0.65%	1.85%	1.10%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2015	9/15/2015	9/15/2015
Accrual Period End	10/15/2015	10/15/2015	10/15/2015
Daycount Fraction	0.08333333	0.08333333	0.08333333
Interest Rate*	0.85655%	1.85000%	1.30655%
Accrued Interest Factor	0.000713792	0.001541667	0.001088792
Current Interest Due	\$ 243,269.29	\$ 377,708.33	\$ 108,879.17
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 243,269.29	\$ 377,708.33	\$ 108,879.17
Interest Paid	\$ 243,269.29	\$ 377,708.33	\$ 108,879.17
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$12,499,663.83	\$ -	\$ -
Ending Principal Balance	\$ 328,313,076.36	\$ 245,000,000.00	\$ 100,000,000.00
Paydown Factor	0.018381859	0.000000000	0.000000000
Ending Balance Factor	0.482813348	1.000000000	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>.

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

	<u>B</u>
Cusip/Isin	78447VAD0
Beginning Balance	\$ 110,000,000.00
Index	FIXED
Spread/Fixed Rate	3.00%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	9/15/2015
Accrual Period End	10/15/2015
Daycount Fraction	0.08333333
Interest Rate*	3.00000%
Accrued Interest Factor	0.002500000
Current Interest Due	\$ 275,000.00
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 275,000.00
Interest Paid	\$ 275,000.00
Interest Shortfall	\$ -
Principal Paid	\$ -
Ending Principal Balance	\$ 110,000,000.00
Paydown Factor	0.000000000
Ending Balance Factor	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)	\$330,700,661.69
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\* N

The new notional amount for the next accrual period is \$ 325,905,551.05

\* 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.