

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

**Distribution Date 12/15/2015**

**Collection Period 11/01/2015 - 11/30/2015**

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**

<b>A Student Loan Portfolio Characteristics</b>		<b>05/02/2013</b>	<b>10/31/2015</b>	<b>11/30/2015</b>
Principal Balance		\$ 1,261,943,771.65	\$ 1,025,769,428.67	\$ 1,020,885,064.80
Interest to be Capitalized Balance		23,036,475.56	23,340,773.91	18,047,352.02
Pool Balance		<u>\$ 1,284,980,247.21</u>	<u>\$ 1,049,110,202.58</u>	<u>\$ 1,038,932,416.82</u>
Weighted Average Coupon (WAC)		6.88%	6.67%	6.66%
Weighted Average Remaining Term		145.41	141.29	141.45
Number of Loans		120,539	99,982	99,116
Number of Borrowers		98,008	81,709	81,035
Pool Factor			0.816440723	0.808520146
Since Issued Constant Prepayment Rate			0.98%	1.03%

<b>B Debt Securities</b>		<b>Cusip/Isin</b>	<b>11/16/2015</b>	<b>12/15/2015</b>
A1		78447VAA6	\$314,988,871.29	\$302,202,428.58
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

<b>C Account Balances</b>		<b>11/16/2015</b>	<b>12/15/2015</b>
Reserve Account Balance		\$ 3,265,985.00	\$ 3,265,985.00

<b>D Asset / Liability</b>		<b>11/16/2015</b>	<b>12/15/2015</b>
Overcollateralization Percentage		26.61%	27.12%
Specified Overcollateralization Amount		\$419,644,081.03	\$415,572,966.73
Actual Overcollateralization Amount		\$279,121,331.29	\$281,729,988.24

II. 2013-B Trust Activity 11/01/2015 through 11/30/2015

<b>A</b>	<b>Student Loan Principal Receipts</b>	
	Borrower Principal	9,993,901.95
	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>\$ 9,993,901.95</b>
<b>B</b>	<b>Student Loan Interest Receipts</b>	
	Borrower Interest	4,273,578.85
	Consolidation Activity Interest	0.00
	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>\$ 4,273,578.85</b>
<b>C</b>	<b>Recoveries on Realized Losses</b>	<b>\$ 114,474.31</b>
<b>D</b>	<b>Investment Income</b>	<b>\$ 1,190.07</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>\$ 14,383,145.18</b>
<b>O</b>	Non-Cash Principal Activity During Collection Period	\$ 5,109,538.08
<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

		11/30/2015				10/31/2015				
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal	
INTERIM:	IN SCHOOL	5.65%	236	\$1,849,815.79	0.181%	5.52%	230	\$1,767,984.28	0.172%	
	GRACE	6.20%	109	\$999,903.03	0.098%	6.47%	211	\$1,829,768.34	0.178%	
	DEFERMENT	6.24%	3,029	\$34,660,601.67	3.395%	6.25%	3,075	\$34,733,325.26	3.386%	
REPAYMENT:	CURRENT	6.64%	90,435	\$922,247,876.03	90.338%	6.66%	91,191	\$925,543,124.28	90.229%	
	31-60 DAYS DELINQUENT	7.17%	1,347	\$14,552,305.01	1.425%	7.15%	1,262	\$13,862,276.47	1.351%	
	61-90 DAYS DELINQUENT	7.13%	702	\$7,552,341.10	0.740%	7.09%	787	\$8,937,261.30	0.871%	
	91-120 DAYS DELINQUENT	7.07%	552	\$6,412,057.24	0.628%	7.80%	550	\$6,447,431.53	0.629%	
	121-150 DAYS DELINQUENT	7.97%	389	\$4,737,848.22	0.464%	7.79%	421	\$5,320,132.99	0.519%	
	151-180 DAYS DELINQUENT	7.98%	343	\$4,177,791.81	0.409%	7.97%	293	\$3,344,511.70	0.326%	
	> 180 DAYS DELINQUENT	7.86%	258	\$2,824,820.46	0.277%	7.93%	294	\$3,152,868.14	0.307%	
	FORBEARANCE	6.65%	1,716	\$20,869,704.44	2.044%	6.74%	1,668	\$20,830,744.38	2.031%	
	<b>TOTAL</b>			<b>99,116</b>	<b>\$1,020,885,064.80</b>	<b>100.00%</b>		<b>99,982</b>	<b>\$1,025,769,428.67</b>	<b>100.00%</b>

\* Percentages may not total 100% due to rounding

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

	<u>11/30/2015</u>	<u>10/31/2015</u>
Pool Balance	\$1,038,932,416.82	\$1,049,110,202.58
Total # Loans	99,116	99,982
Total # Borrowers	81,035	81,709
Weighted Average Coupon	6.66%	6.67%
Weighted Average Remaining Term	141.45	141.29
Percent of Pool - Cosigned	80%	80%
Percent of Pool - Non Cosigned	20%	20%
Borrower Interest Accrued for Period	\$5,502,016.71	\$5,744,541.01
Outstanding Borrower Interest Accrued	\$24,415,714.59	\$29,730,839.96
Gross Principal Realized Loss - Periodic	\$1,329,428.27	\$984,716.90
Gross Principal Realized Loss - Cumulative	\$38,448,072.73	\$37,118,644.46
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	\$114,474.31	\$114,181.59
Recoveries on Realized Losses - Cumulative	\$2,644,231.45	\$2,529,757.14
Net Losses - Periodic	\$1,214,953.96	\$870,535.31
Net Losses - Cumulative	\$35,803,841.28	\$34,588,887.32
Cumulative Gross Defaults	\$38,448,072.73	\$37,118,644.46
Change in Gross Defaults	\$1,329,428.27	\$984,716.90
Non-Cash Principal Activity - Capitalized Interest	\$6,421,739.64	\$1,033,183.37
Since Issued Constant Prepayment Rate (CPR)	1.03%	0.98%
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	\$25,753,905.52	\$27,083,333.79

IV. 2013-B Portfolio Statistics by Loan Program

	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
- Undergraduate and Graduate Loans	5.38%	31,005	\$ 288,714,192.76	28.281%
- Career Training	0.00%	0.00	\$ 0.00	0.000%
- Law Loans	4.87%	604	\$ 7,057,238.38	0.691%
- Med Loans	5.36%	263	\$ 4,272,301.81	0.418%
- MBA Loans	3.83%	207	\$ 2,819,569.25	0.276%
- Direct to Consumer	6.45%	2,272	\$ 30,276,121.68	2.966%
- Private Credit Consolidation	4.39%	1,506	\$ 54,748,400.25	5.363%
- Smart Option Loans	7.47%	63,259	\$ 632,997,240.67	62.005%
- Other Loan Programs	0.00%	0.00	\$ 0.00	0.000%
<b>Total</b>	<b>6.66%</b>	<b>99,116</b>	<b>\$ 1,020,885,064.80</b>	<b>100.000%</b>

Prime Indexed Loans -- Monthly Reset Adjustable	\$2,530,841.49
Prime Indexed Loans -- Monthly Reset Non-Adjustable	\$362,784,664.97
Prime Indexed Loans -- Quarterly Reset Adjustable	\$0.00
Prime Indexed Loans -- Quarterly Reset Non-Adjustable	\$548,927.78
Prime Indexed Loans -- Annual Reset	\$6,974,021.53
T-Bill Indexed Loans	\$487,379.91
Fixed Rate Loans	\$23,652.74
LIBOR Indexed Loans	\$665,582,928.40

\* 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	\$ 659,988,871.29
Pool Balance	\$ 1,038,932,416.82

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

Notes Outstanding \$ 769,988,871.29

First Priority Principal Distribution Amount \$ 0.00

Pool Balance \$ 1,038,932,416.82

Specified Overcollateralization Amount \$ 415,572,966.73

**Regular Principal Distribution Amount** \$ 146,629,421.20

VI. 2013-B Waterfall for Distributions

	<u>Paid</u>	<u>Funds Balance</u>
<b>Total Available Funds</b>		\$ 14,383,145.18
A Trustee Fees	\$ 0.00	\$ 14,383,145.18
B Primary Servicing Fees-Current Month plus any Unpaid	\$ 617,927.92	\$ 13,765,217.26
C Administration Fee plus any Unpaid	\$ 6,667.00	\$ 13,758,550.26
D Class A Noteholders Interest Distribution Amount	\$ 697,107.55	\$ 13,061,442.71
E First Priority Principal Distribution Amount	\$ 0.00	\$ 13,061,442.71
F Class B Noteholders Interest Distribution Amount	\$ 275,000.00	\$ 12,786,442.71
G Increase to the Specified Reserve Account Balance	\$ 0.00	\$ 12,786,442.71
H Regular Principal Distribution Amount	\$ 12,786,442.71	\$ 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	\$ 314,988,871.29	\$ 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	11/16/2015	11/15/2015	11/16/2015
Accrual Period End	12/15/2015	12/15/2015	12/15/2015
Daycount Fraction	0.08055556	0.08333333	0.08055556
Interest Rate*	0.84700%	1.85000%	1.29700%
Accrued Interest Factor	0.000682306	0.001541667	0.001044806
Current Interest Due	\$ 214,918.66	\$ 377,708.33	\$ 104,480.56
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -	\$ -
Total Interest Due	\$ 214,918.66	\$ 377,708.33	\$ 104,480.56
Interest Paid	\$ 214,918.66	\$ 377,708.33	\$ 104,480.56
Interest Shortfall	\$ -	\$ -	\$ -
Principal Paid	\$12,786,442.71	\$ -	\$ -
Ending Principal Balance	\$ 302,202,428.58	\$ 245,000,000.00	\$ 100,000,000.00
Paydown Factor	0.018803592	0.000000000	0.000000000
Ending Balance Factor	0.444415336	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	11/15/2015
Accrual Period End	12/15/2015
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)	\$320,967,079.04
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 \$ 316,251,630.65

\* 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.