

**PHEAA Student Loan Trust 2013-3 FRN
Monthly Servicing Report**

Distribution Date: 6/25/2020

Reporting Period: 5/01/2020 – 5/31/2020

Pennsylvania Higher Education Assistance Agency – *Sponsor*

PHEAA Student Loan Foundation – *Depositor*

Pennsylvania Higher Education Assistance Agency – *Servicer and Administrator*

Manufacturers and Traders Trust Company – *Indenture Trustee and Eligible Lender Trustee*

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

I. Series 2013-3 Floating Rate Notes - Asset & Liability Summary

A. Pool Balance		4/30/2020	Net Activity	5/31/2020	% of Initial Pool Balance			
1. Student Loan - Principal Balance		\$ 214,294,853.45	\$ (2,535,709.51)	\$ 211,759,143.94	42.28%			
2. Interest expected to be Capitalized		\$ 1,889,494.55	\$ 153,687.99	\$ 2,043,182.54				
3. Total Pool Balance		\$ 216,184,348.00	\$ (2,382,021.52)	\$ 213,802,326.48				
4. Student Loan - Accrued Borrower Interest Balance		\$ 7,298,722.95	\$ 58,718.99	\$ 7,357,441.94				
5. Accrued Interest Subsidy & Special Allowance		\$ (228,915.62)	\$ (297,123.03)	\$ (526,038.65)				
6. Weighted Average Coupon Rate		4.894%		4.894%				
7. Weighted Average Remaining to Maturity (in months)		183.56		182.96				
8. Number of Loans		14,703		14,521				
9. Number of Borrowers		7,228		7,122				
10. Weighted Average Age of Borrowers		47.9		48.0				
B. Adjusted Pool Balance		4/30/2020	Change	5/31/2020				
1. Capitalized Interest Fund (after giving effect to transfers to be made on Distribution Date)		\$ -	\$ -	\$ -				
2. Specified Reserve Fund Balance (greater of 0.25% of Pool Balance and 0.15% Initial Pool Balance - \$758,491.53)		\$ 758,491.53	\$ -	\$ 758,491.53				
3. Adjusted Pool Balance (A3 + B1 + B2)		\$ 216,942,839.53		\$ 214,560,818.01				
C. Other Fund Balances		4/30/2020	Change	5/31/2020				
1. Collection Fund		\$ 2,446,590.04	\$ 612,386.90	\$ 3,058,976.94				
2. Reserve Fund		\$ 758,491.53	\$ -	\$ 758,491.53				
3. Capitalized Interest Fund		\$ -	\$ -	\$ -				
4. Department Rebate Fund		\$ -	\$ 228,915.62	\$ 228,915.62				
5. Acquisitions Fund		\$ -	\$ -	\$ -				
6. Total - Other Account Balances		\$ 3,205,081.57	\$ 841,302.52	\$ 4,046,384.09				
D. Notes Payable		Final Maturity	CUSIP	Spread	4/30/2020	%	5/31/2020	%
1. 2013-3 Class A LIBOR Notes	11/25/2042	69338QAA8	1mL+0.75%	\$ 192,790,705.00	92.85%	\$ 190,818,395.59	92.78%	
2. 2013-3 Class B LIBOR Notes	10/25/2046	69338QAB6	1mL+1.50%	\$ 14,850,000.00	7.15%	\$ 14,850,000.00	7.22%	
3. Total Notes Payable				\$ 207,640,705.00	100.00%	\$ 205,668,395.59	100.00%	
E. Parity Ratio Calculation:		4/30/2020	Change	5/31/2020				
1. Student Loan - Principal		\$ 214,294,853.45	\$ (2,535,709.51)	\$ 211,759,143.94				
2. Student Loan - Accrued Borrower Interest Expected to be Capitalized		\$ 1,889,494.55	\$ 153,687.99	\$ 2,043,182.54				
3. Pool Balance (E1 + E2)		\$ 216,184,348.00	\$ (2,382,021.52)	\$ 213,802,326.48				
4. Capitalized Interest Fund (after giving effect to transfers to be made on Distribution Date)		\$ -	\$ -	\$ -				
5. Specified Reserve Fund Balance		\$ 758,491.53	\$ -	\$ 758,491.53				
6. Adjusted Pool Balance (E3+E4+E5)		\$ 216,942,839.53	\$ (2,382,021.52)	\$ 214,560,818.01				
7. Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)		\$ 205,668,395.59	\$ (2,601,367.59)	\$ 203,067,028.00				
8. Senior Outstanding Notes (after giving effect to Distributions to be made on Distribution Date)		\$ 190,818,395.59	\$ (2,601,367.59)	\$ 188,217,028.00				
9. Net Assets (E6 - E7)		\$ 11,274,443.94	\$ 219,346.07	\$ 11,493,790.01				
10. Parity Ratio (E6/E7)		1.0548		1.0566				
11. Senior Parity Ratio (E6/E8)		1.1369		1.1400				
F. Specified Overcollateralization Amount								
1. 1.70% of current Adjusted Pool Balance		\$ 3,688,028.27		\$ 3,647,533.91				
2. 1.90% of initial Adjusted Pool Balance		\$ 9,897,780.62		\$ 9,897,780.62				
3. Total - Specified Overcollateralization Amount		\$ 13,585,808.89		\$ 13,545,314.53				

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

II. Series 2013-3 FRN Transactions and Accruals

Beg/End Balances

		Beg/End Balances
A.	Student Loan Cash Principal Activity	214,294,853.45
	1 Borrower Payments	\$ (1,133,237.82)
	2 Claim Payments	\$ (600,913.01)
	3 Consolidation Payoffs	\$ (1,051,798.47)
	4 Other Cash Payments from Servicer	\$ 687.28
	5 Acquisitions / Sales	\$ (35,245.92)
	6 Total Principal Cash Activity	\$ (2,820,507.94)
B.	Student Loan Non-Cash Principal Activity	
	1 Capitalized Interest	\$ 284,903.01
	2 Cancellations / Reissues	\$ -
	3 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	4 Amounts due to / (from) Guarantor - Ins fees	\$ -
	5 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	6 Amounts due to / (from) Dept. of Ed.	\$ -
	7 Borrower Benefit reductions	\$ -
	8 Other Non-Cash Adjustments	\$ (104.58)
	9 Total Non-Cash Principal Activity	\$ 284,798.43
C.	Total Student Loan Principal Activity	\$ (2,535,709.51)
D.	Student Loan Cash Interest Activity	7,069,807.33
	1 Borrower Payments (includes Late Fees)	\$ (415,837.92)
	2 Claim Payments	\$ (13,444.96)
	3 Consolidation Payoffs	\$ (59,979.97)
	4 Other Cash Payments from Servicer	\$ -
	5 Acquisitions / Sales	\$ (2,539.81)
	6 Subsidy Payments (ISP)	\$ -
	7 Special Allowance Payments (SAP)	\$ -
	8 Total Interest Collections	\$ (491,802.66)
E.	Student Loan Non-Cash Interest Activity	
	1 Borrower Accruals	\$ 859,923.80
	2 Interest Subsidy Payment Accrual	\$ 39,736.89
	3 Special Allowance Payment Accrual Estimate	\$ (336,859.92)
	4 Prior Quarter Interest Subsidy & Special Allowance Accrual Adjustment	\$ -
	5 Capitalized Interest	\$ (284,903.01)
	6 Amounts due to / (from) Servicer for non-cash adjustments	\$ -
	7 Amounts due to / (from) Dept of Ed. - Direct Consolidation payments	\$ -
	8 Other Adjustments	\$ (24,499.14)
	9 Total Non-Cash Interest Activity	\$ 253,398.62
F.	Total Student Loan Interest Activity	\$ (238,404.04)
G.	Non-Reimbursable Losses During Collection Period	\$ (9,834.42)
H.	Cumulative Non-Reimbursable Losses to Date	\$ (2,048,643.96)
		\$ 218,590,547.23

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

III. Series 2013-3 FRN - Collection Account Reconciliation

Cash Receipts & Disbursements for the period

	Beginning Cash Balance	\$ 2,667,393.13
A.	Principal Cash Collections	
	1 Principal Payments Received - Borrower Payments	\$ 1,133,237.82
	2 Principal Payments Received - Claim Payments	\$ 600,913.01
	3 Principal Payments Received - Consolidation Payoffs	\$ 1,051,798.47
	4 Principal Payments Received - Other Payments from Servicer	\$ (687.28)
	5 Principal Payments Received - Sales	\$ 35,245.92
	6 Total Principal Collections	\$ 2,820,507.94
B.	Interest Cash Collections	
	1 Interest Payments Received - Borrower Payments (includes Late Fees)	\$ 415,837.92
	2 Interest Payments Received - Claim Payments	\$ 13,444.96
	3 Interest Payments Received - Consolidation Payoffs	\$ 59,979.97
	4 Interest Payments Received - Other Payments from Servicer	\$ -
	5 Interest Payments Received - Interest Subsidy & Special Payments	\$ -
	6 Interest Payments Received - Sales	\$ 2,539.81
	7 Total Interest Collections	\$ 491,802.66
C.	Reimbursements (to)/from Servicer	\$ -
D.	Reimbursements from Guarantor for Insurance Fee Cancellations	\$ -
E.	Reimbursements from Dept. of Ed. for Interest & Special Allowance	\$ -
F.	Transfer from Capitalized Interest Fund	\$ -
G.	Transfer from Acquisition Fund	\$ -
H.	Transfer from Reserve Fund	\$ -
I.	Transfers to Department Rebate Fund	\$ (228,915.62)
J.	Investment Earnings	
	1 Collection Account Investment Earnings	\$ 418.74
	2 Rebate Fund Investment Earnings	\$ 19.62
	3 Acquisition Fund Investment Earnings	\$ -
	4 Capitalized Bond Interest Fund Investment Earnings	\$ -
	5 Reserve Fund Investment Earnings	\$ 75.84
	6 Total Investment Earnings	\$ 514.20
K.	Funds Previously Remitted - Cash Disbursements	
	1 Consolidation rebate fees to Dept. of Ed.	\$ (186,334.15)
	2 Servicing Fees	\$ (24,947.32)
	3 Indenture Trustee Fee	\$ (1,720.92)
	4 Eligible Lender Trustee Fee	\$ (1,000.00)
	5 Owner Trustee fee	\$ -
	6 Admin Fees	\$ (36,243.82)
	7 Interest Payments - LIBOR Notes	\$ (215,921.89)
	8 Principal Payments - LIBOR Notes	\$ (1,972,309.41)
	9 Funds transferred to the Issuer	\$ -
	10 Total Previously Remitted Fees	\$ (2,438,477.51)
L.	Total Cash Available at 05/31/20 (Collection Fund)	\$ 3,312,824.80

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

IV. Series 2013-3 FRN - Notes Payable Detail

		Reset Date	1m LIBOR					
A. LIBOR Rate Reset		05/21/20	0.16825%					
B. LIBOR Rate Interest Calculation		Spread	Interest Rate	Payment Date	# of Days	Start Date	End Date	Interest Payment
	2013-3 FRN A LIBOR Notes	0.75%	0.91825%	6/25/2020	30	5/26/2020	6/24/2020	\$ 146,015.83
	2013-3 FRN B LIBOR Notes	1.50%	1.66825%	6/25/2020	30	5/26/2020	6/24/2020	\$ 20,644.59
	Total - 2013-3 FRN Interest Payable							\$ 166,660.42

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

V. Principal Distributions and Reserve Fund Reconciliation

A.	Distribution Amounts thru June 25, 2020	Combined	2013-3 Class A	2013-3 Class B
1	Monthly Interest Due	\$ 166,660.42	\$ 146,015.83	\$ 20,644.59
2	Monthly Interest Paid	\$ 166,660.42	\$ 146,015.83	\$ 20,644.59
3	Interest Shortfall	\$ -	\$ -	\$ -
4	Interest Shortfall Due	\$ -	\$ -	\$ -
5	Interest Shortfall Paid	\$ -	\$ -	\$ -
6	Interest Shortfall	\$ -	\$ -	\$ -
7	Monthly Principal Paid	\$ 2,601,367.59	\$ 2,601,367.59	\$ -
8	Total Distribution Amount	\$ 2,768,028.01	\$ 2,747,383.42	\$ 20,644.59

B.	Principal Distribution Amount Reconciliation	Actual Distribution	
1	Notes Outstanding as of 05/31/20	\$ 205,668,395.59	
2	Current Adjusted Pool Balance 05/31/20	\$ 214,560,818.01	
3	less: Specified Overcollateralization Amount 05/31/20	\$ 13,545,314.53	
4	Total (B2-B3)	\$ 201,015,503.48	
5	Total Principal Distribution Amount (B1-B4)	\$ 4,652,892.11	\$ 2,601,367.59

C.	Reserve Fund and Capitalized Interest Fund Reconciliation	Reserve Fund	Cap Int Fund
1	Beginning Period Balance 05/01/20	\$ 758,491.53	\$ -
2	Transfer from Cap Int Fund to the Collection Account	\$ -	\$ -
3	Deposits to Reserve Fund	\$ -	\$ -
4	Interest Earned	\$ 75.84	\$ -
5	Transfer of Interest Earned to the Collection Account	\$ (75.84)	\$ -
6	Transfer of Excess Reserve to the Collection Account	\$ -	\$ -
7	Total Fund Balance Available at 05/31/20	\$ 758,491.53	\$ -
8	Less: Reserve Fund Investment Earnings Pending Transfer to Collection Account	\$ -	\$ -
9	Total Adjusted Reserve Fund Balance Available 05/31/20	\$ 758,491.53	\$ -
10	Specified Reserve Fund Balance (greater of .25% of the pool balance or .15% of initial pool balance)	\$ 758,491.53	\$ -
11	Cap Int Fund Schedule (Exh C) Balance at 06/25/20	\$ -	\$ -
12	Excess Reserve - Transfer to/ (from) Collection Account	\$ -	\$ -
13	Cap Int Fund Schedule (Exh C) - Transfer to Collection Account	\$ -	\$ -

D.	LIBOR Note Balances	5/26/2020	Paydown Factors	6/25/2020
1	2013-3 FRN A LIBOR Notes	\$ 190,818,395.59	\$ 2,601,367.59	\$ 188,217,028.00
2	2013-3 A Pool Factor	0.3793606	0.0051717	0.3741889
3	2013-3 FRN B LIBOR Notes	14,850,000.00	\$ -	\$ 14,850,000.00
4	2013-3 B Pool Factor	1.0000000	-	1.0000000
	Total Notes Outstanding	\$ 205,668,395.59	\$ 2,601,367.59	\$ 203,067,028.00
	Total Note Pool Factor	\$ 0.3971582	\$ 0.0050234	\$ 0.3921348

VI. Series 2013-3 FRN - Priority of Distributions

Per Distribution Date Certificate			Available Funds Balance	
Total Available Funds			\$ 3,312,824.80	
Section 5.02	Transfer of remaining funds in Acquisition Fund not used to purchase loans or pay acquisition costs	\$ -	\$	3,312,824.80
Section 5.03	Transfer from the Capitalized Interest Fund to the Collection Fund	\$ -	\$	3,312,824.80
Section 5.05(c)	Transfer from the Reserve Fund the amount representing the excess of the Specified Reserve Fund Balance.	\$ -	\$	3,312,824.80
Section 5.04(c)	Distributions:			
(i)	Payments to the Dept of Ed for Consolidation Rebate Fees	\$ 184,264.16	\$	3,128,560.64
(ii)	Deposit to the Department Rebate Account an amount sufficient to make the balance in the Dept Rebate Account, after taking into consideration funds then on deposit therein, equal to the Dept Rebate Interest Amt;	\$ 297,123.03	\$	2,831,437.61
(iii)(A)	Payment of the Indenture Trustee fee to the Indenture Trustee	\$ 1,755.47	\$	2,829,682.14
(iii)(B)	Payment of the Eligible Lender Trustee fee to the Eligible Lender Trustee	\$ 1,000.00	\$	2,828,682.14
(iii)(C)	Payment of the Owner Trustee Fee to the Owner Trustee (November Distribution Date Only)	\$ -	\$	2,828,682.14
(iv)	Payment of the Administrator Fee to the Administrator	\$ 36,031.45	\$	2,792,650.69
(iv)	Payment of Other Administration Expense to the Administrator (November Distribution only)	\$ -	\$	2,792,650.69
(v)	Payment of the Servicing fee to the Servicer	\$ 24,622.68	\$	2,768,028.01
(vi)	to the Class A Noteholders, the Class A Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	\$ 146,015.83	\$	2,622,012.18
(vii)	to the Class B Noteholders, the Class B Noteholders' Interest Distribution Amount, pro rata, based on the related principal amount Outstanding of each such Noteholders, as Noteholders' Interest Distribution Amount;	\$ 20,644.59	\$	2,601,367.59
(viii)	to the Reserve Account, the amount, if any, necessary to reinstate the balance of the Reserve Fund to equal the Specified Reserve Fund Balance;	\$ -	\$	2,601,367.59
(ix)	to the Class A-1 Noteholders, the Principal Distribution Amount (until paid in full)	\$ 2,601,367.59	\$	-
(x)	to the Class B-1 Noteholders, the Principal Distribution Amount (until paid in full) (after all Class A Noteholders have been paid in full)	\$ -	\$	-
(xi)	Amounts due to the Indenture Trustee as Extraordinary Trustee Fee	\$ -	\$	-
(xii)	Amounts payable to the Noteholders as a supplement payment of the principal on the Notes pursuant to Section 5.04(c)(xii) of the Indenture	\$ -	\$	-
(xiii)	Remaining amounts released to the Depositor	\$ -	\$	-

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

VII. Series 2013-3 Portfolio Characteristics

		Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment	
				\$	\$	%	%	%	%	# months	# months
		4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020
A	Borrower Status Distribution:										
	Interim										
	In-School	11	9	18,688	15,375	0.01%	0.01%	4.546%	4.060%	120	120
	Grace	-	2	-	3,313	0.00%	0.00%	0.000%	6.800%	-	120
	Repayment										
	Current	10,944	10,698	149,121,604	146,597,847	69.59%	69.23%	4.875%	4.877%	182	181
	31-60 Days Delinquent	191	176	3,645,461	2,716,499	1.70%	1.28%	5.422%	5.360%	214	194
	61-90 Days Delinquent	132	90	1,884,920	927,834	0.88%	0.44%	4.916%	5.557%	188	185
	91-120 Days Delinquent	117	64	1,697,933	998,248	0.79%	0.47%	4.918%	4.827%	167	206
	121-180 Days Delinquent	139	134	1,661,955	1,309,341	0.78%	0.62%	5.219%	5.146%	153	136
	181-270 Days Delinquent	153	126	1,304,639	1,584,301	0.61%	0.75%	5.570%	5.647%	152	156
	> 271 Days Delinquent	72	81	793,382	547,585	0.37%	0.26%	5.389%	5.488%	167	123
Total Repayment	11,748	11,369	160,109,893	154,681,657	74.71%	73.05%	4.900%	4.902%	182	181	
Forbearance	2,138	2,350	42,280,885	45,866,097	19.73%	21.66%	5.139%	5.109%	199	196	
Deferment	806	791	11,885,387	11,192,703	5.55%	5.29%	5.382%	5.402%	221	211	
B	Total Portfolio	14,703	14,521	214,294,853	211,759,144	100%	100%	4.894%	4.895%	182	181

Note: Delinquent means more than 30 days past due

*Percentages may not sum to 100% due to rounding

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Statement to Noteholders

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

VIII. Series 2013-3 Portfolio Characteristics and Weighted Average Payments

	Number of Loans		Ending Principal Balance		% of Balance*		Wgt. Avg. Coupon		Wgt. Avg Repayment Months	
	\$	\$	\$	\$	%	%	%	%	\$	\$
	4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020	4/30/2020	5/31/2020
A Borrower Status Type:										
1 Loan Type										
1. Subsidized Consolidation Loans	5,641	5,576	82,936,811	81,921,974	38.70%	38.69%	4.811%	4.809%	172	171
2. Unsubsidized Consolidation Loans	5,943	5,867	123,189,222	121,728,880	57.49%	57.48%	4.900%	4.903%	191	191
3. Subsidized Stafford Loans	1,713	1,691	3,577,915	3,551,859	1.67%	1.68%	5.547%	5.533%	122	122
4. Unsubsidized Stafford Loans	1,379	1,360	4,441,652	4,408,478	2.07%	2.08%	5.634%	5.637%	142	143
5. Grad PLUS Loans	11	11	101,766	101,766	0.05%	0.05%	8.500%	8.500%	163	166
6. PLUS Loans	15	15	45,221	44,112	0.02%	0.02%	8.088%	8.088%	35	35
7. SLS Loans	1	1	2,266	2,075	0.00%	0.00%	12.000%	12.000%	69	71
Total - Loan Type	14,703	14,521	214,294,853	211,759,144	100%	100%	4.894%	4.895%	182	181
2 Program Type										
1. Graduate	122	122	1,254,367	1,252,033	0.59%	0.59%	5.940%	5.909%	159	160
2. Undergraduate	13,464	13,297	198,162,500	195,769,332	92.47%	92.45%	4.876%	4.876%	182	182
3. Proprietary	1,117	1,102	14,877,987	14,737,779	6.94%	6.96%	5.050%	5.055%	171	171
Total - Program Type	14,703	14,521	214,294,853	211,759,144	100%	100%	4.894%	4.895%	182	181
3 School Type										
1. 4 Year Private	3,971	3,913	90,516,007	89,058,826	42.24%	42.06%	4.860%	4.862%	194	193
2. 4 Year Public	5,918	5,848	85,824,767	85,020,201	40.05%	40.15%	4.834%	4.831%	177	178
3. 2 Year Private	206	205	2,930,964	2,926,962	1.37%	1.38%	4.966%	4.960%	158	158
4. 2 Year Public	3,427	3,389	19,450,400	19,324,637	9.08%	9.13%	5.179%	5.183%	153	154
5. Prop/Voc/Tech	1,089	1,074	14,158,072	14,022,536	6.61%	6.62%	5.160%	5.166%	169	168
6. Unkown	92	92	1,414,644	1,405,982	0.66%	0.66%	3.989%	3.991%	188	187
Total - School Type	14,703	14,521	214,294,853	211,759,144	100%	100%	4.894%	4.895%	182	181
4 Rehab / Non Rehab Loans										
1. Non Rehab Loans	14,660	14,478	213,805,219	211,271,659	99.77%	99.77%	4.889%	4.889%	182	181
2. Rehab Loans	43	43	489,634	487,485	0.23%	0.23%	7.405%	7.317%	168	168
Total - Rehab / Non Rehab Loans	14,703	14,521	214,294,853	211,759,144	100%	100%	4.894%	4.895%	182	181

*Percentages may not sum to 100% due to rounding

B. Weighted Average Payments Made

	W.A. Time until repayment (months)	
	4/30/2020	5/31/2020
1. In school	75	83
2. Grace	0	5
3. Deferment	15	16
4. Forbearance	3	2
	W.A. Time in Repayment (months)	
5. Repayment	163	164
6. Total Portfolio Weighted Average	120	119

IX. Series 2013-3 FFELP Portfolio Indices

			Ending Principal					Ending Principal	
			Balance	% of Total				Balance	% of Total
			5/31/2020	5/31/2020				5/31/2020	5/31/2020
A	Stafford				B	Unsub Stafford			
	<u>SAP Category</u>	<u>SAP Spread</u>				<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>	
	SB	Tbill + 3.50%		1,042		SG	Tbill + 3.10%	Variable	71,757
	SD	Tbill + 3.25%		47,456		SH	Tbill + 2.50%	Variable	-
	SD	Tbill + 3.25%		1,549		SJ	Tbill + 2.20%	Variable	-
	SE	Tbill + 3.10%		-		SK	Tbill + 2.80%	Variable	10,548
	SE	Tbill + 3.10%		7,207		LA	1mL + 1.74%	Variable	244,732
	SG	Tbill + 3.10%		90,187		LB	1mL + 2.34%	Variable	1,740,435
	SH	Tbill + 2.50%		2,982		LE	1mL + 1.74% (Neg SAP)	Fixed	204,171
	SJ	Tbill + 2.20%		-		LE	1mL + 1.74% (Neg SAP)	Variable	10,101
	SK	Tbill + 2.80%		20,379		LF	1mL + 2.34% (Neg SAP)	Fixed	1,821,534
	LA	1mL + 1.74%		203,922		LF	1mL + 2.34% (Neg SAP)	Variable	98,316
	LB	1mL + 2.34%		1,508,738		LI	1mL + 1.34% (Neg SAP)	Fixed	14,867
	LE	1mL + 1.74% (Neg SAP)		126,230		LJ	1mL + 1.94% (Neg SAP)	Fixed	192,017
	LE	1mL + 1.74% (Neg SAP)		13,806			None - Not eligible for SAP		-
	LF	1mL + 2.34% (Neg SAP)		1,143,579					0.00%
	LF	1mL + 2.34% (Neg SAP)		102,190					
	LI	1mL + 1.34% (Neg SAP)		25,028					
	LJ	1mL + 1.94% (Neg SAP)		257,564					
	None - Not eligible for SAP			-					
	Total - Stafford			3,551,860		Total - Unsub Stafford			4,408,478
				1.68%					2.08%
C	Consolidation				D	Plus/SLS			
	<u>SAP Category</u>	<u>SAP Spread</u>				<u>SAP Category</u>	<u>SAP Spread</u>	<u>Int Rate</u>	
	SD	Tbill + 3.25%		28,723		SB	Tbill + 3.50%	Fixed	2,075
	SE	Tbill + 3.10%		219,397		SD	Tbill + 3.25%	Variable	-
	SE	Tbill + 3.10%		-		SE	Tbill + 3.10%	Variable	-
	SG	Tbill + 3.10%		69,797		SG	Tbill + 3.10%	Variable	-
	SL	T-bill + 3.10%		133,486		SH	Tbill + 2.50%	Variable	1,251
	LC	1mL + 2.64%		65,301,254		LD	1mL +2.64%	Variable	3,864
	LG	1mL + 2.64% (Neg SAP)		125,572,721		LH	1mL +2.64% (Neg SAP)	Fixed	43,539
	LK	1mL + 2.24% (Neg SAP)		12,327,216		LH	1mL +2.64% (Neg SAP)	Variable	-
	None - Not eligible for SAP			-		LM	1mL +1.94% (Neg SAP)	Fixed	96,364
							None - Not eligible for SAP		860
	Total - Consolidation			203,652,594		Total - Plus/SLS			147,954
				96.17%					0.07%
					E	Credit Balances Loans			(1,741)
									0.00%
						Total Ending Balance at 05/31/20			211,759,144
									100%

X. Payment History, CPRs, and Cumulative Default Rate

A. Payment History and CPRs

Month End Date	Actual Ending Pool Balance	Since Issued CPR
5/31/2020	\$ 213,802,326.48	7.472%
4/30/2020	\$ 216,184,348.00	7.492%
3/31/2020	\$ 217,458,595.98	7.588%
2/29/2020	\$ 220,178,669.87	7.590%
1/31/2020	\$ 221,917,414.41	7.662%
12/31/2019	\$ 223,675,118.24	7.730%
11/30/2019	\$ 226,619,171.08	7.721%
10/31/2019	\$ 228,382,403.66	7.794%
9/30/2019	\$ 230,706,956.28	7.830%
8/31/2019	\$ 232,507,092.20	7.905%
7/31/2019	\$ 235,013,534.27	7.931%
6/30/2019	\$ 237,917,205.42	7.932%
5/31/2019	\$ 239,918,090.27	8.000%
4/30/2019	\$ 242,946,994.09	7.996%
3/31/2019	\$ 245,873,187.81	8.005%
2/28/2019	\$ 248,711,111.43	8.020%
1/31/2019	\$ 251,352,485.44	8.058%
12/31/2018	\$ 253,306,754.46	8.139%
11/30/2018	\$ 256,474,758.46	8.137%
10/31/2018	\$ 259,292,585.45	8.165%
9/30/2018	\$ 261,933,651.39	8.204%
8/31/2018	\$ 264,525,381.79	8.252%
7/31/2018	\$ 266,785,043.85	8.324%
6/30/2018	\$ 270,318,792.55	8.306%
6/30/2017	\$ 310,690,103.61	8.461%
6/30/2016	\$ 359,902,628.14	8.292%
6/30/2015	\$ 415,812,387.54	7.789%
6/30/2014	\$ 477,010,809.95	5.773%
12/31/2013	\$ 503,373,886.67	1.055%

B. Cumulative Default Rate

1. Current Period Defaults	
a. Claim payments from Guarantor*	\$ 614,357.97
b. 1-3% write offs	9,787.94
c. Claims filed pending payment	280,949.45
d. Total Current Period Defaults	\$ 905,095.36
2. Cumulative Defaults	
a. Claim payments from Guarantor	\$ 95,133,695.23
b. 1-3% write offs	1,973,226.42
c. Claims filed pending payment	280,949.45
d. Total Cumulative Defaults	\$ 97,387,871.10
3. Cumulative Default (% of original pool balance)	19.26%
4. Cumulative Default (% of cumulative Entered Repayment Balance)	20.38%
5. Cumulative Recoveries	\$ 95,133,695.23
6. Cumulative Recovery Rate (2a/2d)	97.69%
7. Cumulative Net Loss Rate (2b/2d)	2.03%
8. Rejected Claims Repurchased	
a. Current period purchases	\$ -
b. Cumulative repurchases	\$ -

*Claim payments include principal & interest payments

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes
Statement to Noteholders
Report Date: 5/31/20 **Report Period: 5/01/20 - 5/31/20**

XI. Balance Sheet

<u>ASSETS</u>	<u>5/31/2020</u>
Cash	\$ 253,848
Assets Held by Trustee	
Investments	4,046,384
Accrued Interest Receivable	6,831,480
Student Loans Receivable, Net	211,354,009
Discount - Std Ln purchase	-
Total Assets	<u>222,485,721</u>
 <u>LIABILITIES AND NET ASSETS</u>	
Bonds Payable	205,668,396
Discount on Bonds Payable	(576,261)
Accrued Interest Payable	33,332
Other Accounts Payable & Accrued Expenses	247,674
Total Liabilities	<u>205,373,140</u>
Net Assets	<u>17,112,580</u>
Total Liabilities and Net Assets	<u>222,485,721</u>
Parity Ratio	<u>1.0566</u>
Senior Parity Ratio	<u>1.1400</u>

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Supplemental Report

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

XII. Historical Note Payable Characteristics

Distribution Date	Total Debt	% of Orig		% of Orig Class		% of Orig Class		% of Orig
		Debt	Class A Debt	Class A Debt	A at 4% CPR*	Class B Debt	B Debt	Class B at 4% CPR*
11/20/2013	\$ 517,850,000	100.0%	\$ 503,000,000	100.0%		\$ 14,850,000	100.0%	
4/25/2014	\$ 502,270,084	97.0%	\$ 487,420,084	96.9%		\$ 14,850,000	100.0%	
7/25/2014	\$ 486,842,972	94.0%	\$ 471,992,972	93.8%		\$ 14,850,000	100.0%	
10/27/2014	\$ 469,704,964	90.7%	\$ 454,854,964	90.4%		\$ 14,850,000	100.0%	
12/26/2014	\$ 460,302,275	88.9%	\$ 445,452,275	88.6%	91%	\$ 14,850,000	100.0%	100%
1/26/2015	\$ 454,125,831	87.7%	\$ 439,275,831	87.3%		\$ 14,850,000	100.0%	
4/27/2015	\$ 438,527,815	84.7%	\$ 423,677,815	84.2%		\$ 14,850,000	100.0%	
7/27/2015	\$ 421,802,010	81.5%	\$ 406,952,010	80.9%		\$ 14,850,000	100.0%	
10/26/2015	\$ 404,711,802	78.2%	\$ 389,861,802	77.5%		\$ 14,850,000	100.0%	
12/28/2015	\$ 395,150,144	76.3%	\$ 380,300,144	75.6%	82%	\$ 14,850,000	100.0%	100%
1/25/2016	\$ 388,722,266	75.1%	\$ 373,872,266	74.3%		\$ 14,850,000	100.0%	
4/25/2016	\$ 371,434,752	71.7%	\$ 356,584,752	70.9%		\$ 14,850,000	100.0%	
7/25/2016	\$ 356,143,342	68.8%	\$ 341,293,342	67.9%		\$ 14,850,000	100.0%	
10/25/2016	\$ 339,144,607	65.5%	\$ 324,294,607	64.5%		\$ 14,850,000	100.0%	
12/27/2016	\$ 330,503,213	63.8%	\$ 315,653,213	62.8%	73%	\$ 14,850,000	100.0%	100%
1/25/2017	\$ 326,308,485	63.0%	\$ 311,458,485	61.9%		\$ 14,850,000	100.0%	
4/25/2017	\$ 313,627,328	60.6%	\$ 298,777,328	59.4%		\$ 14,850,000	100.0%	
7/25/2017	\$ 301,062,855	58.1%	\$ 286,212,855	56.9%		\$ 14,850,000	100.0%	
10/25/2017	\$ 289,232,812	55.9%	\$ 274,382,812	54.5%		\$ 14,850,000	100.0%	
12/26/2017	\$ 282,573,729	54.6%	\$ 267,723,729	53.2%	66%	\$ 14,850,000	100.0%	100%
1/25/2018	\$ 279,091,978	53.9%	\$ 264,241,978	52.5%		\$ 14,850,000	100.0%	
4/25/2018	\$ 268,948,253	51.9%	\$ 254,098,253	50.5%		\$ 14,850,000	100.0%	
7/25/2018	\$ 260,183,941	50.2%	\$ 245,333,941	48.8%		\$ 14,850,000	100.0%	
10/25/2018	\$ 251,688,836	48.6%	\$ 236,838,836	47.1%		\$ 14,850,000	100.0%	
12/26/2018	\$ 246,612,056	47.6%	\$ 231,762,056	46.1%	59%	\$ 14,850,000	100.0%	100%
1/25/2019	\$ 243,649,941	47.1%	\$ 228,799,941	45.5%		\$ 14,850,000	100.0%	
4/25/2019	\$ 236,133,236	45.6%	\$ 221,283,236	44.0%		\$ 14,850,000	100.0%	
5/28/2019	\$ 233,071,446	45.0%	\$ 218,221,446	43.4%		\$ 14,850,000	100.0%	
6/25/2019	\$ 230,134,370	44.4%	\$ 215,284,370	42.8%		\$ 14,850,000	100.0%	
7/25/2019	\$ 228,193,180	44.1%	\$ 213,343,180	42.4%		\$ 14,850,000	100.0%	
8/26/2019	\$ 225,054,729	43.5%	\$ 210,204,729	41.8%		\$ 14,850,000	100.0%	
9/25/2019	\$ 222,685,329	43.0%	\$ 207,835,329	41.3%		\$ 14,850,000	100.0%	
10/25/2019	\$ 220,913,852	42.7%	\$ 206,063,852	41.0%		\$ 14,850,000	100.0%	
11/25/2019	\$ 218,617,126	42.2%	\$ 203,767,126	40.5%		\$ 14,850,000	100.0%	
12/26/2019	\$ 216,807,902	41.9%	\$ 201,957,902	40.2%	52%	\$ 14,850,000	100.0%	100%
1/27/2020	\$ 213,795,625	41.3%	\$ 198,945,625	39.6%		\$ 14,850,000	100.0%	
2/25/2020	\$ 212,036,522	40.9%	\$ 197,186,522	39.2%		\$ 14,850,000	100.0%	
3/25/2020	\$ 210,308,490	40.6%	\$ 195,458,490	38.9%		\$ 14,850,000	100.0%	
4/27/2020	\$ 207,640,705	40.1%	\$ 192,790,705	38.3%		\$ 14,850,000	100.0%	
5/26/2020	\$ 205,668,396	39.7%	\$ 190,818,396	37.9%		\$ 14,850,000	100.0%	
6/25/2020	\$ 203,067,028	39.2%	\$ 188,217,028	37.4%		\$ 14,850,000	100.0%	

* Appendix F of 2013-3 PPM

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Supplemental Report

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

XIII. Historical Loan Portfolio Characteristics

EOM	O/S Pool Balance	% of Orig			Total Wgt		Wgt Avg Mths		# of Bwrs on PFH	PFH Prin Bal	% of Pool		% of PFH	
		Pool Bal	% of Pool on Deferment	% of Pool on Forbearance	Avg Mths on Frb	Wgt Avg Mths on Discretionary Frb	on Mandatory Frb	on PFH			PFH Pmt %*	Pool w/ \$0 Pmt	Wtg Avg Mths on PFH	
11/20/2013	\$ 505,661,020	100.0%	12.2%	15.5%										
3/31/2014	\$ 491,703,257	97.2%	11.2%	13.9%										
6/30/2014	\$ 477,010,810	94.3%	10.7%	13.0%	39.4	26.9	12.5	558	32,348,027	6.8%	17.7%	47.1%	12.6	
9/30/2014	\$ 461,068,091	91.2%	10.6%	13.5%										
12/31/2014	\$ 445,811,856	88.2%	10.0%	12.7%										
3/31/2015	\$ 431,274,069	85.3%	10.0%	12.0%										
6/30/2015	\$ 415,812,388	82.2%	9.1%	11.4%	44.2	28.7	15.5	830	43,980,548	10.6%	15.4%	54.6%	15.9	
9/30/2015	\$ 401,455,845	79.4%	9.2%	10.6%	43.6	28.6	15.0			11.1%	15.1%	58.3%	22.0	
12/31/2015	\$ 387,718,207	76.7%	8.3%	10.6%	40.0	25.0	15.0			12.1%	14.6%	61.1%	23.5	
3/31/2016	\$ 373,547,976	73.9%	8.5%	10.6%	47.2	29.9	17.2			12.3%	14.6%	62.4%	24.6	
6/30/2016	\$ 359,902,628	71.2%	7.9%	9.8%	45.4	28.8	16.6	1,012	50,807,686	14.1%	13.3%	65.5%	24.5	
9/30/2016	\$ 346,942,051	68.6%	7.4%	8.7%	45.4	28.6	16.8	1,064	53,495,866	15.4%	13.4%	66.1%	25.6	
12/31/2016	\$ 335,157,588	66.3%	7.1%	9.2%	46.0	28.1	17.9	1,063	50,907,958	15.2%	13.1%	67.3%	27.3	
3/31/2017	\$ 322,756,381	63.8%	6.7%	9.1%	46.0	28.1	17.9	1,103	53,722,664	16.6%	13.3%	65.7%	28.6	
6/30/2017	\$ 310,690,104	61.4%	6.5%	8.7%	45.7	28.2	17.5	1,061	52,672,834	17.0%	13.8%	65.6%	30.5	
9/30/2017	\$ 299,130,648	59.2%	6.2%	8.2%	47.8	29.4	18.4	1,104	52,758,287	17.6%	13.6%	70.0%	32.6	
12/31/2017	\$ 288,771,282	57.1%	5.9%	7.8%	45.8	28.1	17.7	1,135	54,082,620	18.7%	13.3%	69.7%	33.7	
3/31/2018	\$ 278,873,864	55.2%	6.4%	7.6%	49.0	29.4	19.6	1,126	53,074,089	19.0%	14.0%	70.8%	35.7	
6/30/2018	\$ 270,318,793	53.5%	5.4%	9.2%	52.8	31.2	21.6	1,136	52,357,004	19.4%	13.7%	71.1%	37.3	
9/30/2018	\$ 261,933,651	51.8%	5.6%	8.5%	52.8	31.9	20.9	1,149	54,612,879	20.8%	13.7%	72.0%	38.5	
12/31/2018	\$ 253,306,754	50.1%	5.0%	7.2%	53.0	31.4	21.5	1,141	54,258,191	21.4%	13.0%	73.1%	41.1	
3/31/2019	\$ 245,873,188	48.6%	5.2%	8.6%	54.7	31.5	23.2	1,133	52,999,175	21.6%	14.6%	72.7%	43.7	
6/30/2019	\$ 237,917,205	47.1%	4.9%	8.3%	57.4	33.1	24.3	1,143	53,185,168	22.4%	14.9%	77.0%	45.7	
7/31/2019	\$ 235,013,534	46.5%	5.1%	8.5%	56.2	32.3	23.9	1,136	52,201,281	22.2%	14.7%	77.8%	45.3	
8/31/2019	\$ 232,507,092	46.0%	5.1%	8.0%	58.6	32.8	25.8	1,138	52,539,565	22.6%	14.1%	77.6%	46.0	
9/30/2019	\$ 230,706,956	45.6%	5.0%	7.1%	56.4	32.2	24.2	1,132	52,879,885	22.9%	13.8%	77.3%	46.9	
10/31/2019	\$ 228,382,404	45.2%	4.9%	6.8%	54.2	30.5	23.6	1,131	53,118,317	23.3%	14.0%	77.7%	47.7	
11/30/2019	\$ 226,619,171	44.8%	5.0%	7.2%	57.1	30.4	26.6	1,128	52,099,578	23.0%	14.1%	78.4%	48.9	
12/31/2019	\$ 223,675,118	44.2%	4.6%	7.9%	57.9	31.3	26.6	1,120	51,448,646	23.0%	13.8%	78.4%	49.7	
1/31/2020	\$ 221,917,414	43.9%	4.4%	8.0%	58.5	31.7	26.8	1,098	51,424,210	23.2%	13.4%	79.5%	49.8	
2/29/2020	\$ 220,178,670	43.5%	4.7%	7.5%	57.4	31.3	26.2	1,096	51,099,790	23.2%	13.2%	79.5%	50.4	
3/31/2020	\$ 217,458,596	43.0%	5.2%	7.3%	54.4	30.6	23.8	1,110	50,800,911	23.4%	13.1%	79.9%	51.4	
4/30/2020	\$ 216,184,348	42.8%	5.5%	19.6%	44.4	26.9	17.3	1,018	45,294,389	21.0%	11.3%	82.1%	52.3	
5/31/2020	\$ 213,802,326	42.3%	5.2%	21.5%	47.1	27.6	19.5	990	43,800,202	20.5%	11.7%	81.2%	52.6	

PFH - Partial Financial Hardship Repayment Plan (part of Income Based Repayment Plan "IBR") -Mthly pymt may be as low as \$0.00. Eligible for loan forgiveness after 25 yrs and 300 pymts

* PFH Pmt % - Payment as a percentage of repayment plan prior to entering PFH (active or inactive repayment plan prior to entering PFH)

PHEAA - 2013-3 Floating Rate Student Loan Asset-Backed Notes

Supplemental Report

Report Date: 5/31/20

Report Period: 5/01/20 - 5/31/20

XIV. Additional Forbearance Detail

EOM	Status at End of Reporting Period	Total Wgt Avg Mths on Frb		Wgt Avg Mths on Mandatory Frb	Total Wgt Avg Mths on Frb in 2013-3 Trust	Wgt Avg Mths on Discretionary Frb in 2013-3 Trust	Wgt Avg Mths on Mandatory Frb in 2013-3 Trust
		Avg Mths on Frb	Discretionary Frb	Frb			
6/30/2014	Discretionary Frb	31.8	22.0	9.8	6.0	5.6	0.3
	Mandatory Frb	51.6	34.8	16.8	6.2	0.7	5.5
	Total	39.4	26.9	12.5	6.1	3.7	2.3
6/30/2015	Discretionary Frb	34.5	22.4	12.1	12.5	9.3	3.2
	Mandatory Frb	56.3	36.6	19.7	13.8	3.2	10.6
	Total	44.2	28.7	15.5	13.1	6.6	6.5
6/30/2016	Discretionary Frb	36.0	22.8	13.2	16.0	11.3	4.7
	Mandatory Frb	55.5	35.3	20.2	18.3	5.2	13.1
	Total	45.4	28.8	16.6	17.1	8.4	8.7
6/30/2017	Discretionary Frb	34.3	22.4	11.9	17.3	12.2	5.1
	Mandatory Frb	56.9	33.9	23.0	22.8	5.9	16.9
	Total	45.7	28.2	17.5	20.1	9.0	11.1
6/30/2018	Discretionary Frb	37.7	23.2	14.5	21.6	14.3	7.3
	Mandatory Frb	60.9	35.5	25.4	25.8	7.9	18.0
	Total	52.8	31.2	21.6	24.3	10.1	14.3
6/30/2019	Discretionary Frb	34.6	22.2	12.4	21.5	14.5	6.9
	Mandatory Frb	65.8	37.1	28.7	32.8	9.5	23.3
	Total	57.4	33.1	24.3	29.7	10.9	18.9
7/31/2019	Discretionary Frb	34.2	21.8	12.4	20.3	14.0	6.3
	Mandatory Frb	64.3	36.1	28.1	30.7	9.6	21.0
	Total	56.2	32.3	23.9	27.9	10.8	17.1
8/31/2019	Discretionary Frb	35.8	22.2	13.5	20.2	13.0	7.2
	Mandatory Frb	66.9	36.6	30.3	31.2	8.5	22.7
	Total	58.6	32.8	25.8	28.3	9.7	18.6
9/30/2019	Discretionary Frb	37.5	22.0	15.5	21.9	13.6	8.3
	Mandatory Frb	62.6	35.5	27.0	29.9	9.7	20.3
	Total	56.4	32.2	24.2	27.9	10.7	17.3
10/31/2019	Discretionary Frb	37.5	21.9	15.6	21.6	14.0	7.6
	Mandatory Frb	59.7	33.4	26.3	29.8	9.6	20.1
	Total	54.2	30.5	23.6	27.8	10.7	17.0
11/30/2019	Discretionary Frb	38.5	22.3	16.2	23.9	15.0	8.9
	Mandatory Frb	63.8	33.4	30.4	31.4	10.2	21.2
	Total	57.1	30.4	26.6	29.4	11.5	17.9
12/31/2019	Discretionary Frb	39.1	23.2	15.9	23.2	15.5	7.7
	Mandatory Frb	64.3	34.1	30.2	30.7	8.8	21.9
	Total	57.9	31.3	26.6	28.8	10.5	18.3
1/31/2020	Discretionary Frb	38.4	23.5	14.9	22.5	15.8	6.7
	Mandatory Frb	65.3	34.5	30.8	32.7	9.5	23.2
	Total	58.5	31.7	26.8	30.1	11.1	19.0
2/29/2020	Discretionary Frb	39.7	24.3	15.5	22.8	15.4	7.4
	Mandatory Frb	62.3	33.2	29.1	31.2	9.9	21.3
	Total	57.4	31.3	26.2	29.4	11.1	18.3
3/31/2020	Discretionary Frb	37.7	23.5	14.3	23.6	15.6	8.0
	Mandatory Frb	59.0	32.6	26.4	28.8	9.1	19.7
	Total	54.4	30.6	23.8	27.7	10.5	17.1
4/30/2020	Discretionary Frb	33.3	22.0	11.3	18.3	12.0	6.4
	Mandatory Frb	45.4	27.4	17.9	18.8	6.9	11.9
	Total	44.4	26.9	17.3	18.8	7.3	11.4
5/31/2020	Discretionary Frb	30.7	19.7	10.9	18.7	12.2	6.5
	Mandatory Frb	48.4	28.2	20.2	20.5	7.2	13.3
	Total	47.1	27.6	19.5	20.4	7.6	12.8