

ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 06/25/2026

Collection Period: 05/01/2026 - 05/31/2026

Viking Student Loan Capital, LLC - Depositor

ECMC Group, Inc. - Administrator

ECMC Group, Inc. - Master Servicer

Manufacturers and Traders Trust Company - Indenture Trustee

Manufacturers and Traders Trust Company - Eligible Lender Trustee

I. DEAL PARAMETERS

A Student Loan Portfolio Characteristics		<u>9/26/2024</u>	<u>4/30/2026</u>	<u>5/31/2026</u>
Principal Balance		\$ 513,192,900.00	\$ 403,416,990.12	\$ 399,041,832.79
Interest to be Capitalized		\$ 11,897,574.00	\$ 11,063,033.98	\$ 11,415,751.80
Pool Balance		\$ 525,090,474.00	\$ 414,480,024.10	\$ 410,457,584.59
Specified Reserve Account Balance		\$ 23,891,617.00	\$ 10,362,000.60	\$ 10,261,439.61
Accrued and Unpaid Interest (Not to be Capitalized)		\$ 23,841,797.00	\$ 22,103,620.80	\$ 21,526,902.58
Adjusted Pool Balance		\$ 572,823,888.00	\$ 446,945,645.50	\$ 442,245,926.78
Weighted Average Coupon (WAC)		6.24%	6.11%	6.12%
Number of Loans		53,867	39,519	39,006
Aggregate Outstanding Principal Balance - SOFR			\$ 374,666,473.80	\$ 370,247,136.29
Aggregate Outstanding Principal Balance - T-Bill			\$ 28,750,516.32	\$ 28,794,696.50
Pool Factor			0.789349730	0.781689261
Since Issued Constant Prepayment Rate				
B Debt Securities	<u>Cusip/Isin</u>	<u>9/26/2024</u>	<u>5/26/2026</u>	<u>6/25/2026</u>
A	26827YAA9	538,900,000.00	\$ 414,844,162.59	\$ 410,105,558.17
B	26827YAB7	17,000,000.00	\$ 17,000,000.00	\$ 17,000,000.00
C Account Balances			<u>5/26/2026</u>	<u>6/25/2026</u>
Reserve Account Balance			\$ 10,362,000.60	\$ 10,261,439.61
Floor Income Rebate Account			\$ -	\$ -
D Asset / Liability			<u>5/26/2026</u>	<u>6/25/2026</u>
Adjusted Pool Balance			\$ 446,945,645.50	\$ 442,245,926.78
Total Notes			\$ 431,844,162.59	\$ 427,105,558.17
Difference			\$ 15,101,482.91	\$ 15,140,368.61
Parity Ratio			1.03497	1.03545

II. TRUST ACTIVITY

A Student Loan Principal Receipts	
Borrower Principal	\$ 1,227,943.11
Guarantor Principal	\$ 4,279,789.66
Consolidation Activity Principal	\$ 54,433.36
Seller Principal Reimbursement	\$ -
Servicer Principal Reimbursement	\$ -
Rejected Claim Repurchased Principal	\$ -
Other Principal Deposits	\$ -
Total Principal Receipts	\$ 5,562,166.13
B Student Loan Interest Receipts	
Borrower Interest (includes Late Fees)	\$ 655,573.57
Guarantor Interest	\$ 237,783.24
Consolidation Activity Interest	\$ 2,353.44
Special Allowance Payments	\$ -
Interest Subsidy Payments	\$ 172,158.33
Seller Interest Reimbursement	\$ -
Servicer Interest Reimbursement	\$ -
Rejected Claim Repurchased Interest	\$ -
Other Interest Deposits	\$ -
Total Interest Receipts	\$ 1,067,868.58
C Reserves in Excess of Requirement	\$ 100,560.99
D Investment Income	\$ 56,829.70
E Funds Borrowed from Next Collection Period	\$ -
F Funds Repaid from Prior Collection Period	\$ -
G Loan Sale or Purchase Proceeds	\$ -
H Initial Deposits to Collection Account	\$ -
I Excess Transferred from Other Accounts	\$ -
J Other Deposits	\$ -
K Less: Funds Previously Remitted	
Servicing Fees to Servicer	-
Consolidation Loan Rebate Fees to Dept. of Education	\$ (246,793.23)
Floor Income Rebate Fees to Dept. of Education	\$ -
Funds Allocated to the Floor Income Rebate Account	\$ -
Total Funds Previously Remitted	\$ (246,793.23)
L Available Funds	\$ 6,540,632.17
M Non-Cash Principal Activity During Collection Period	\$ (1,286,462.93)
N Non-Reimbursable Losses During Collection Period	\$ 99,454.13
O Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
P Aggregate Loan Substitutions	\$ -

III. PORTFOLIO CHARACTERISTICS

	4/30/2026	5/31/2026
Pool Balance	\$ 414,480,024.10	\$ 410,457,584.59
Outstanding Borrower Accrued Interest	\$ 33,166,654.78	\$ 32,942,654.38
Borrower Accrued Interest to be Capitalized	\$ 11,063,033.98	\$ 11,415,751.80
Borrower Accrued Interest >30 Days Delinquent	\$ 2,928,149.04	\$ 2,803,853.22
Total # Loans	39,519	39,006
Total # Borrowers	14,505	14,293
Weighted Average Coupon	6.11%	6.12%
Weighted Average Remaining Term	187.85	188.37
Non-Reimbursable Losses	\$ 80,077.16	\$ 99,454.13
Cumulative Non-Reimbursable Losses	\$ 2,024,599.17	\$ 2,124,053.30
Since Issued Constant Prepayment Rate (CPR)		
Loan Substitutions	\$ -	\$ -
Cumulative Loan Substitutions	\$ -	\$ -
Rejected Claim Repurchases	\$ -	\$ -
Cumulative Rejected Claim Repurchases	\$ -	\$ -
Unpaid Primary Servicing Fees	\$ -	\$ -
Unpaid Administration Fees	\$ -	\$ -
Unpaid Carryover Servicing Fees	\$ -	\$ -
Note Principal Shortfall	\$ 2,776,342.91	\$ 2,549,468.46
Note Interest Shortfall	\$ -	\$ -
Unpaid Interest Carryover	\$ -	\$ -
Non-Cash Principal Activity - Capitalized Interest	\$ 523,415.65	\$ 1,358,324.63
Borrower Interest Accrued	\$ 1,879,273.84	\$ 1,975,604.55
Interest Subsidy Payments Accrued	\$ 56,038.74	\$ 49,996.10
Special Allowance Payments Accrued	\$ -	\$ -

IV. WATERFALL FOR DISTRIBUTIONS

	Paid	Remaining Funds Balance
A Total Available Funds		\$ 6,540,632.17
Primary Servicing Fee	\$ 64,318.50	\$ 6,476,313.67
Administration Fee	\$ 11,971.68	\$ 6,464,341.99
Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	\$ 3,500.00	\$ 6,460,841.99
Rating Agency Surveillance Fee	\$ -	\$ 6,460,841.99
Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 6,460,841.99
Class A Noteholders' Interest Distribution Amount	\$ 1,646,274.49	\$ 4,814,567.50
Class B Noteholders' Interest Distribution Amount	\$ 75,963.08	\$ 4,738,604.42
Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 4,738,604.42
Class B Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 4,738,604.42
Reserve Account Reinstatement	\$ -	\$ 4,738,604.42
Class A Noteholders' Principal Distribution Amount	\$ 4,738,604.42	\$ -
Class B Noteholders' Principal Distribution Amount	\$ -	\$ -
Supplemental Principal Distribution Amount	\$ -	\$ -
Carryover Servicing Fee	\$ -	\$ -
Unpaid Expenses of the Administrator and the Trustees	\$ -	\$ -
Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ -
Repayment to the Lender under the Revolving Credit Agreement	\$ -	\$ -
Class R Certificateholder's Distribution Amount	\$ -	\$ -
B Waterfall Triggers		
Student Loan Principal Outstanding	\$ 399,041,832.79	
Accrued and Unpaid Interest	\$ 32,942,654.38	
Reserve Account Balance (after any reinstatement)	\$ 10,261,439.61	
Less: Specified Reserve Account Balance	\$ (10,261,439.61)	
Total	\$ 431,984,487.17	
Class A Notes Outstanding (after application of available funds)	\$ 410,105,558.17	
Insolvency Event or Event of Default Under Indenture	N	

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26827YAA9	26827YAB7
Beginning Balance	\$ 414,844,162.59	\$ 17,000,000.00
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.61210%	3.61210%
Spread	1.15000%	1.75000%
Interest Rate	4.76210%	5.36210%
Accrual Period Begin	5/26/2026	5/26/2026
Accrual Period End	6/24/2026	6/24/2026
Accrued Interest Factor	0.003968417	0.004468417
Current Interest Due	\$ 1,646,274.49	\$ 75,963.08
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 1,646,274.49	\$ 75,963.08
Interest Paid	\$ 1,646,274.49	\$ 75,963.08
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 4,738,604.42	\$ -
Ending Principal Balance	\$ 410,105,558.17	\$ 17,000,000.00
Paydown Factor	0.008793105	0.000000000
Ending Balance Factor	0.761004933	1.000000000

VI. RECONCILIATIONS

A Principal Distribution Reconciliation

Notes Outstanding Principal Balance	\$	431,844,162.59
Adjusted Pool Balance	\$	442,245,926.78
Specified Overcollateralization Amount	\$	<u>17,689,837.07</u>
Principal Distribution Amount	\$	<u>7,288,072.88</u>
Principal Distribution Amount Paid	\$	4,738,604.42

B Reserve Account Reconciliation

Beginning Period Balance	\$	10,362,000.60
Reserve Funds Utilized	\$	-
Reserve Funds Reinstated	\$	<u>-</u>
Balance Available	\$	<u>10,362,000.60</u>
Specified Reserve Account Balance	\$	<u>10,261,439.61</u>
Release to Collection Account	\$	<u>100,560.99</u>
Ending Reserve Account Balance	\$	10,261,439.61

C Floor Income Rebate Account

Beginning Period Balance	\$	-
Deposits for the Period	\$	-
Release to Collection Account	\$	<u>-</u>
Ending Balance	\$	-

VII. PORTFOLIO STATISTICS

	04/30/2026				05/31/2026			
	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
Loan Status								
Repayment								
Current	6.06%	26,961	\$ 261,769,617.13	64.888%	6.05%	26,962	\$ 259,060,489.13	64.921%
31-60 Days Delinquent	6.20%	1,409	\$ 17,630,024.48	4.370%	6.02%	1,418	\$ 17,876,333.28	4.480%
61-90 Days Delinquent	5.98%	952	\$ 11,353,073.79	2.814%	6.21%	977	\$ 12,368,776.95	3.100%
91-120 Days Delinquent	6.11%	599	\$ 8,774,223.26	2.175%	6.10%	552	\$ 6,926,728.56	1.736%
121-180 Days Delinquent	5.97%	945	\$ 10,636,855.02	2.637%	6.14%	858	\$ 11,354,244.89	2.845%
181-270 Days Delinquent	6.32%	1,050	\$ 12,804,061.84	3.174%	6.12%	978	\$ 10,978,315.90	2.751%
> 270 Days Delinquent	6.34%	354	\$ 4,478,910.66	1.110%	6.48%	382	\$ 4,426,408.25	1.109%
Total Repayment	6.08%	32,270	\$ 327,446,766.18	81.168%	6.07%	32,127	\$ 322,991,296.96	80.942%
Forbearance	6.34%	3,741	\$ 45,847,884.57	11.365%	6.42%	3,707	\$ 49,008,279.16	12.281%
Deferment	6.16%	2,801	\$ 21,725,671.79	5.385%	6.17%	2,573	\$ 20,508,793.31	5.140%
Claim In Process	6.01%	707	\$ 8,396,667.58	2.081%	5.99%	599	\$ 6,533,463.36	1.637%
Aged Claim Rejected	-	-	\$ -	-	-	-	\$ -	-
Total Portfolio	6.11%	39,519	\$ 403,416,990.12	100.000%	6.12%	39,006	\$ 399,041,832.79	100.000%
Loan Type								
Stafford Loans - Subsidized	6.70%	15,557	\$ 56,495,036.84	14.004%	6.70%	15,345	\$ 55,993,993.23	14.032%
Stafford Loans - Unsubsidized	6.77%	12,081	\$ 69,972,425.33	17.345%	6.77%	11,930	\$ 69,435,943.52	17.401%
Consolidation Loans - Subsidized	5.55%	5,965	\$ 124,220,082.20	30.792%	5.56%	5,889	\$ 122,851,049.94	30.787%
Consolidation Loans - Unsubsidized	5.92%	5,378	\$ 144,823,554.78	35.899%	5.92%	5,310	\$ 142,897,497.61	35.810%
PLUS Loans	8.32%	498	\$ 7,583,280.29	1.880%	8.33%	492	\$ 7,542,331.00	1.890%
SLS Loans	7.77%	40	\$ 322,610.68	0.080%	7.74%	40	\$ 321,017.49	0.080%
Total	6.11%	39,519	\$ 403,416,990.12	100.000%	6.12%	39,006	\$ 399,041,832.79	100.000%
School Type								
Four-year	6.88%	14,118	\$ 76,685,430.51	19.009%	6.88%	13,964	\$ 76,231,036.08	19.104%
Two-year	6.73%	6,865	\$ 23,366,319.04	5.792%	6.73%	6,772	\$ 23,143,266.73	5.800%
Technical	6.80%	7,158	\$ 34,183,452.49	8.473%	6.80%	7,036	\$ 33,779,468.44	8.465%
Other	5.75%	11,378	\$ 269,181,788.08	66.725%	5.76%	11,234	\$ 265,888,061.54	66.632%
Total	6.11%	39,519	\$ 403,416,990.12	100.000%	6.12%	39,006	\$ 399,041,832.79	100.000%

* Percentages may not total 100% due to rounding.