ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 08/25/2026

Collection Period: 07/01/2026 - 07/31/2026

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	9/26/2024	6/30/2026	7/31/2026
	Principal Balance	$ 513,192,900.00	$ 396,213,095.54	$ 390,042,512.02
	Interest to be Capitalized	$ 11,897,574.00	$ 10,721,607.61	$ 10,744,051.84
	Pool Balance	**$ 525,090,474.00**	**$ 406,934,703.15**	**$ 400,786,563.86**
	Specified Reserve Account Balance	$ 23,891,617.00	$ 10,173,367.58	$ 10,019,664.10
	Accrued and Unpaid Interest (Not to be Capitalized)	$ 23,841,797.00	$ 21,809,489.04	$ 21,741,066.89
	Adjusted Pool Balance	**$ 572,823,888.00**	**$ 438,917,559.77**	**$ 432,547,294.85**
	Weighted Average Coupon (WAC)	6.24%	6.12%	6.05%
	Number of Loans	53,867	38,522	37,772
	Aggregate Outstanding Principal Balance - SOFR		$ 367,163,123.49	$ 361,090,444.99
	Aggregate Outstanding Principal Balance - T-Bill		$ 29,049,972.05	$ 28,952,067.03
	Pool Factor		0.774980167	0.763271443
	Since Issued Constant Prepayment Rate			

B	Debt Securities	Cusip/Isin	9/26/2024	7/27/2026	8/25/2026
	A	26828PAA7	538,900,000.00	$ 407,066,098.94	$ 399,882,778.82
	B	26828PAB5	17,000,000.00	$ 17,000,000.00	$ 17,000,000.00

C	Account Balances	7/27/2026	8/25/2026
	Reserve Account Balance	$ 10,173,367.58	$ 10,019,664.10
	Floor Income Rebate Account	$ -	$ -

D	Asset / Liability	7/27/2026	8/25/2026
	Adjusted Pool Balance	$ 438,917,559.77	$ 432,547,294.85
	Total Notes	$ 424,066,098.94	$ 416,882,778.82
	Difference	$ 14,851,460.83	$ 15,664,516.03
	Parity Ratio	1.03502	1.03758

II. TRUST ACTIVITY

A	**Student Loan Principal Receipts**		
	Borrower Principal	$	1,252,885.04
	Guarantor Principal	$	3,055,124.15
	Consolidation Activity Principal	$	2,665,418.72
	Seller Principal Reimbursement	$	-
	Servicer Principal Reimbursement	$	-
	Rejected Claim Repurchased Principal	$	-
	Other Principal Deposits	$	-
	Total Principal Receipts	**$**	**6,973,427.91**
B	**Student Loan Interest Receipts**		
	Borrower Interest (includes Late Fees)	$	659,573.09
	Guarantor Interest	$	139,625.34
	Consolidation Activity Interest	$	249,767.31
	Special Allowance Payments	$	674,204.43
	Interest Subsidy Payments	$	238,628.01
	Seller Interest Reimbursement	$	-
	Servicer Interest Reimbursement	$	-
	Rejected Claim Repurchased Interest	$	-
	Other Interest Deposits	$	-
	Total Interest Receipts	**$**	**1,961,798.18**
C	**Reserves in Excess of Requirement**	**$**	**153,703.48**
D	**Investment Income**	**$**	**50,812.32**
E	**Funds Borrowed from Next Collection Period**	**$**	**-**
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	$	(242,488.12)
	Floor Income Rebate Fees to Dept. of Education	$	-
	Funds Allocated to the Floor Income Rebate Account	$	-
	Total Funds Previously Remitted	**$**	**(242,488.12)**
L	**Available Funds**	**$**	**8,897,253.77**
M	Non-Cash Principal Activity During Collection Period	$	(875,052.78)
N	Non-Reimbursable Losses During Collection Period	$	72,208.39
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$	-
P	Aggregate Loan Substitutions	$	-

III. PORTFOLIO CHARACTERISTICS

		6/30/2026		7/31/2026
Pool Balance	$	406,934,703.15	$	400,786,563.86
Outstanding Borrower Accrued Interest	$	32,531,096.65	$	32,485,118.73
Borrower Accrued Interest to be Capitalized	$	10,721,607.61	$	10,744,051.84
Borrower Accrued Interest >30 Days Delinquent	$	2,728,104.89	$	2,507,463.91
Total # Loans		38,522		37,772
Total # Borrowers		14,120		13,865
Weighted Average Coupon		6.12%		6.05%
Weighted Average Remaining Term		188.89		189.67
Non-Reimbursable Losses	$	75,197.74	$	72,208.39
Cumulative Non-Reimbursable Losses	$	2,199,251.04	$	2,271,459.43
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	$	2,705,241.56	$	1,637,375.76
Note Interest Shortfall	$	-	$	-
Unpaid Interest Carryover	$	-	$	-
Non-Cash Principal Activity - Capitalized Interest	$	1,465,521.53	$	872,727.40
Borrower Interest Accrued	$	1,878,889.98	$	1,862,649.75
Interest Subsidy Payments Accrued	$	47,028.16	$	53,166.89
Special Allowance Payments Accrued	$	-	$	-

IV. WATERFALL FOR DISTRIBUTIONS

		Paid	Remaining Funds Balance
A	**Total Available Funds**		**$ 8,897,253.77**
	Primary Servicing Fee	$ 62,392.50	$ 8,834,861.27
	Administration Fee	$ 11,689.61	$ 8,823,171.66
	Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	$ 3,500.00	$ 8,819,671.66
	Rating Agency Surveillance Fee	$ -	$ 8,819,671.66
	Expenses owed to the Indenture, Eligible Lender and Owner Trustees	$ -	$ 8,819,671.66
	Class A Noteholders' Interest Distribution Amount	$ 1,562,866.06	$ 7,256,805.60
	Class B Noteholders' Interest Distribution Amount	$ 73,485.48	$ 7,183,320.12
	Class A Noteholders' Principal Distribution Amount on Maturity Date	$ -	$ 7,183,320.12
	Class B Noteholders' Principal Distribution Amount on Maturity Date	$ -	$ 7,183,320.12
	Reserve Account Reinstatement	$ -	$ 7,183,320.12
	Class A Noteholders' Principal Distribution Amount	$ 7,183,320.12	$ -
	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	$ 390,042,512.02
	Accrued and Unpaid Interest	$ 32,485,118.73
	Reserve Account Balance (after any reinstatement)	$ 10,019,664.10
	Less: Specified Reserve Account Balance	$ (10,019,664.10)
	Total	**$ 422,527,630.75**
	Class A Notes Outstanding (after application of available funds)	$ 399,882,778.82
	Insolvency Event or Event of Default Under Indenture	N

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26828PAA7	26828PAB5
Beginning Balance	**$ 407,066,098.94**	**$ 17,000,000.00**
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.61608%	3.61608%
Spread	1.15000%	1.75000%
Interest Rate	4.76608%	5.36608%
Accrual Period Begin	7/27/2026	7/27/2026
Accrual Period End	8/24/2026	8/24/2026
Accrued Interest Factor	0.003839342	0.004322676
Current Interest Due	$ 1,562,866.06	$ 73,485.48
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -
Total Interest Due	$ 1,562,866.06	$ 73,485.48
Interest Paid	$ 1,562,866.06	$ 73,485.48
Interest Shortfall	$ -	$ -
Principal Paid	$ 7,183,320.12	$ -
Ending Principal Balance	**$ 399,882,778.82**	**$ 17,000,000.00**
Paydown Factor	0.013329598	0.000000000
Ending Balance Factor	0.742035218	1.000000000

VI. RECONCILIATIONS

A Principal Distribution Reconciliation

Notes Outstanding Principal Balance	$	424,066,098.94
Adjusted Pool Balance	$	432,547,294.85
Specified Overcollateralization Amount	$	17,301,891.79
Principal Distribution Amount	$	8,820,695.88
Principal Distribution Amount Paid	$	7,183,320.12

B Reserve Account Reconciliation

Beginning Period Balance	$	10,173,367.58
Reserve Funds Utilized	$	-
Reserve Funds Reinstated	$	-
Balance Available	$	10,173,367.58
Specified Reserve Account Balance	$	10,019,664.10
Release to Collection Account	$	153,703.48
Ending Reserve Account Balance	$	10,019,664.10

C Floor Income Rebate Account

Beginning Period Balance	$	-
Deposits for the Period	$	-
Release to Collection Account	$	-
Ending Balance	$	-

VII. PORTFOLIO STATISTICS

	6/30/2026					7/31/2026				
	Weighted Average Coupon	# of Loans		Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans		Principal Balance	% of Balance*
Loan Status										
Repayment										
Current	6.05%	26,814	$	262,789,943.86	66.325%	5.99%	26,118	$	262,073,769.37	67.191%
31-60 Days Delinquent	6.37%	1,336	$	16,419,559.86	4.144%	6.05%	1,233	$	15,275,764.55	3.916%
61-90 Days Delinquent	6.06%	914	$	12,113,841.51	3.057%	6.33%	877	$	11,201,783.49	2.872%
91-120 Days Delinquent	6.19%	610	$	7,772,845.82	1.962%	6.35%	602	$	7,519,022.31	1.928%
121-180 Days Delinquent	6.13%	746	$	9,469,021.41	2.390%	5.96%	765	$	8,818,157.32	2.261%
181-270 Days Delinquent	6.06%	944	$	11,649,986.96	2.940%	5.99%	788	$	10,794,469.58	2.768%
> 270 Days Delinquent	6.21%	417	$	4,579,159.94	1.156%	5.88%	305	$	3,243,716.39	0.832%
Total Repayment	**6.08%**	**31,781**	**$**	**324,794,359.36**	**81.975%**	**6.01%**	**30,688**	**$**	**318,926,683.01**	**81.767%**
Forbearance	6.41%	3,616	$	45,065,711.22	11.374%	6.23%	3,895	$	44,074,114.74	11.300%
Deferment	6.20%	2,573	$	19,839,211.34	5.007%	6.08%	2,609	$	20,511,784.87	5.259%
Claim In Process	6.22%	552	$	6,513,813.62	1.644%	6.46%	580	$	6,529,929.40	1.674%
Aged Claim Rejected	-	-	$	-	-	-	-	$	-	-
Total Portfolio	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**	**6.05%**	**37,772**	**$**	**390,042,512.02**	**100.000%**
Loan Type										
Stafford Loans - Subsidized	6.70%	15,128	$	55,295,753.11	13.956%	6.44%	14,799	$	54,022,055.29	13.850%
Stafford Loans - Unsubsidized	6.77%	11,785	$	68,718,686.73	17.344%	6.55%	11,503	$	67,141,105.33	17.214%
Consolidation Loans - Subsidized	5.57%	5,831	$	122,117,933.97	30.821%	5.57%	5,768	$	120,745,712.32	30.957%
Consolidation Loans - Unsubsidized	5.94%	5,252	$	142,368,990.99	35.932%	5.95%	5,193	$	140,497,509.93	36.021%
PLUS Loans	8.33%	487	$	7,394,373.03	1.866%	8.23%	470	$	7,319,403.13	1.877%
SLS Loans	7.71%	39	$	317,357.71	0.080%	7.58%	39	$	316,726.02	0.081%
Total	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**	**6.05%**	**37,772**	**$**	**390,042,512.02**	**100.000%**
School Type										
Four-year	6.88%	13,775	$	75,215,299.89	18.984%	6.64%	13,428	$	73,409,523.39	18.821%
Two-year	6.73%	6,675	$	23,016,701.17	5.809%	6.49%	6,522	$	22,597,668.96	5.794%
Technical	6.80%	6,955	$	33,354,800.62	8.418%	6.58%	6,827	$	32,653,431.46	8.372%
Other	5.77%	11,117	$	264,626,293.86	66.789%	5.77%	10,995	$	261,381,888.21	67.014%
Total	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**	**6.05%**	**37,772**	**$**	**390,042,512.02**	**100.000%**

* Percentages may not total 100% due to rounding.