

# **ECMC Student Loan Trust 2024-1E**

## **Monthly Servicing Report**

**Distribution Date: 05/26/2026**

**Collection Period: 04/01/2026 - 04/30/2026**

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**

<b>A Student Loan Portfolio Characteristics</b>		<b><u>9/26/2024</u></b>	<b><u>3/31/2026</u></b>	<b><u>4/30/2026</u></b>
Principal Balance		\$ 513,192,900.00	\$ 408,982,145.46	\$ 403,416,990.12
Interest to be Capitalized		\$ 11,897,574.00	\$ 10,297,378.98	\$ 11,063,033.98
<b>Pool Balance</b>		<b>\$ 525,090,474.00</b>	<b>\$ 419,279,524.44</b>	<b>\$ 414,480,024.10</b>
Specified Reserve Account Balance		\$ 23,891,617.00	\$ 10,481,988.11	\$ 10,362,000.60
Accrued and Unpaid Interest (Not to be Capitalized)		\$ 23,841,797.00	\$ 22,416,358.35	\$ 22,103,620.80
<b>Adjusted Pool Balance</b>		<b>\$ 572,823,888.00</b>	<b>\$ 452,177,870.90</b>	<b>\$ 446,945,645.50</b>
Weighted Average Coupon (WAC)		6.24%	6.12%	6.11%
Number of Loans		53,867	40,211	39,519
Aggregate Outstanding Principal Balance - SOFR			\$ 379,977,201.55	\$ 374,666,473.80
Aggregate Outstanding Principal Balance - T-Bill			\$ 29,004,943.91	\$ 28,750,516.32
Pool Factor			0.798490061	0.789349730
Since Issued Constant Prepayment Rate				
<b>B Debt Securities</b>	<b><u>Cusip/Isin</u></b>	<b><u>9/26/2024</u></b>	<b><u>4/27/2026</u></b>	<b><u>5/26/2026</u></b>
A	26827YAA9	538,900,000.00	\$ 420,723,473.89	\$ 414,844,162.59
B	26827YAB7	17,000,000.00	\$ 17,000,000.00	\$ 17,000,000.00
<b>C Account Balances</b>			<b><u>4/27/2026</u></b>	<b><u>5/26/2026</u></b>
Reserve Account Balance			\$ 10,481,988.11	\$ 10,362,000.60
Floor Income Rebate Account			\$ -	\$ -
<b>D Asset / Liability</b>			<b><u>4/27/2026</u></b>	<b><u>5/26/2026</u></b>
Adjusted Pool Balance			\$ 452,177,870.90	\$ 446,945,645.50
Total Notes			\$ 437,723,473.89	\$ 431,844,162.59
Difference			\$ 14,454,397.01	\$ 15,101,482.91
Parity Ratio			1.03302	1.03497

## II. TRUST ACTIVITY

<b>A Student Loan Principal Receipts</b>	
Borrower Principal	\$ 1,293,763.26
Guarantor Principal	\$ 3,407,839.54
Consolidation Activity Principal	\$ 1,290,482.95
Seller Principal Reimbursement	\$ -
Servicer Principal Reimbursement	\$ -
Rejected Claim Repurchased Principal	\$ -
Other Principal Deposits	\$ -
<b>Total Principal Receipts</b>	<b>\$ 5,992,085.75</b>
<b>B Student Loan Interest Receipts</b>	
Borrower Interest (includes Late Fees)	\$ 723,724.78
Guarantor Interest	\$ 174,672.94
Consolidation Activity Interest	\$ 42,021.07
Special Allowance Payments	\$ 727,616.39
Interest Subsidy Payments	\$ 71,178.90
Seller Interest Reimbursement	\$ -
Servicer Interest Reimbursement	\$ -
Rejected Claim Repurchased Interest	\$ -
Other Interest Deposits	\$ -
<b>Total Interest Receipts</b>	<b>\$ 1,739,214.08</b>
<b>C Reserves in Excess of Requirement</b>	<b>\$ 119,987.51</b>
<b>D Investment Income</b>	<b>\$ 57,704.34</b>
<b>E Funds Borrowed from Next Collection Period</b>	<b>\$ -</b>
<b>F Funds Repaid from Prior Collection Period</b>	<b>\$ -</b>
<b>G Loan Sale or Purchase Proceeds</b>	<b>\$ -</b>
<b>H Initial Deposits to Collection Account</b>	<b>\$ -</b>
<b>I Excess Transferred from Other Accounts</b>	<b>\$ -</b>
<b>J Other Deposits</b>	<b>\$ -</b>
<b>K Less: Funds Previously Remitted</b>	
Servicing Fees to Servicer	-
Consolidation Loan Rebate Fees to Dept. of Education	\$ (249,778.08)
Floor Income Rebate Fees to Dept. of Education	\$ -
Funds Allocated to the Floor Income Rebate Account	\$ -
<b>Total Funds Previously Remitted</b>	<b>\$ (249,778.08)</b>
<b>L Available Funds</b>	<b>\$ 7,659,213.60</b>
<b>M Non-Cash Principal Activity During Collection Period</b>	<b>\$ (507,007.57)</b>
<b>N Non-Reimbursable Losses During Collection Period</b>	<b>\$ 80,077.16</b>
<b>O Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b>	<b>\$ -</b>
<b>P Aggregate Loan Substitutions</b>	<b>\$ -</b>

**III. PORTFOLIO CHARACTERISTICS**

	<b>3/31/2026</b>	<b>4/30/2026</b>
Pool Balance	\$ 419,279,524.44	\$ 414,480,024.10
Outstanding Borrower Accrued Interest	\$ 32,713,737.33	\$ 33,166,654.78
Borrower Accrued Interest to be Capitalized	\$ 10,297,378.98	\$ 11,063,033.98
Borrower Accrued Interest >30 Days Delinquent	\$ 3,184,794.21	\$ 2,928,149.04
Total # Loans	40,211	39,519
Total # Borrowers	14,748	14,505
Weighted Average Coupon	6.12%	6.11%
Weighted Average Remaining Term	186.68	187.85
Non-Reimbursable Losses	\$ 108,660.69	\$ 80,077.16
Cumulative Non-Reimbursable Losses	\$ 1,944,522.01	\$ 2,024,599.17
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	\$ 3,632,717.83	\$ 2,776,342.91
Note Interest Shortfall	\$ -	\$ -
Unpaid Interest Carryover	\$ -	\$ -
Non-Cash Principal Activity - Capitalized Interest	\$ 1,597,385.50	\$ 523,415.65
Borrower Interest Accrued	\$ 1,981,532.67	\$ 1,879,273.84
Interest Subsidy Payments Accrued	\$ 49,420.58	\$ 56,038.74
Special Allowance Payments Accrued	\$ -	\$ -

#### IV. WATERFALL FOR DISTRIBUTIONS

	Paid	Remaining Funds Balance
<b>A Total Available Funds</b>		<b>\$ 7,659,213.60</b>
Primary Servicing Fee	\$ 65,272.50	\$ 7,593,941.10
Administration Fee	\$ 12,089.00	\$ 7,581,852.10
Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	\$ 3,500.00	\$ 7,578,352.10
Rating Agency Surveillance Fee	\$ -	\$ 7,578,352.10
Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 7,578,352.10
Class A Noteholders' Interest Distribution Amount	\$ 1,625,157.08	\$ 5,953,195.02
Class B Noteholders' Interest Distribution Amount	\$ 73,883.72	\$ 5,879,311.30
Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 5,879,311.30
Class B Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 5,879,311.30
Reserve Account Reinstatement	\$ -	\$ 5,879,311.30
Class A Noteholders' Principal Distribution Amount	\$ 5,879,311.30	\$ -
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>B Waterfall Triggers</b>		
Student Loan Principal Outstanding	\$ 403,416,990.12	
Accrued and Unpaid Interest	\$ 33,166,654.78	
Reserve Account Balance (after any reinstatement)	\$ 10,362,000.60	
Less: Specified Reserve Account Balance	\$ (10,362,000.60)	
<b>Total</b>	<b>\$ 436,583,644.90</b>	
Class A Notes Outstanding (after application of available funds)	\$ 414,844,162.59	
Insolvency Event or Event of Default Under Indenture	N	

**V. DISTRIBUTIONS**

	A	B
Cusip/Isin	26827YAA9	26827YAB7
<b>Beginning Balance</b>	<b>\$ 420,723,473.89</b>	<b>\$ 17,000,000.00</b>
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.64516%	3.64516%
Spread	1.15000%	1.75000%
Interest Rate	4.79516%	5.39516%
Accrual Period Begin	4/27/2026	4/27/2026
Accrual Period End	5/25/2026	5/25/2026
Accrued Interest Factor	0.003862768	0.004346101
Current Interest Due	\$ 1,625,157.08	\$ 73,883.72
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 1,625,157.08	\$ 73,883.72
Interest Paid	\$ 1,625,157.08	\$ 73,883.72
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 5,879,311.30	\$ -
<b>Ending Principal Balance</b>	<b>\$ 414,844,162.59</b>	<b>\$ 17,000,000.00</b>
Paydown Factor	0.010909837	0.000000000
Ending Balance Factor	0.769798038	1.000000000

## **VI. RECONCILIATIONS**

### **A Principal Distribution Reconciliation**

Notes Outstanding Principal Balance	\$ 437,723,473.89
Adjusted Pool Balance	\$ 446,945,645.50
Specified Overcollateralization Amount	\$ 17,877,825.82
Principal Distribution Amount	\$ 8,655,654.21
Principal Distribution Amount Paid	\$ 5,879,311.30

### **B Reserve Account Reconciliation**

Beginning Period Balance	\$ 10,481,988.11
Reserve Funds Utilized	\$ -
Reserve Funds Reinstated	\$ -
Balance Available	\$ 10,481,988.11
Specified Reserve Account Balance	\$ 10,362,000.60
Release to Collection Account	\$ 119,987.51
Ending Reserve Account Balance	\$ 10,362,000.60

### **C Floor Income Rebate Account**

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

**VII. PORTFOLIO STATISTICS**

	<b>03/31/2026</b>				<b>04/30/2026</b>			
	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
<b>Loan Status</b>								
Repayment								
Current	6.06%	27,558	\$ 268,528,780.29	65.658%	6.06%	26,961	\$ 261,769,617.13	64.888%
31-60 Days Delinquent	5.96%	1,420	\$ 16,721,435.02	4.089%	6.20%	1,409	\$ 17,630,024.48	4.370%
61-90 Days Delinquent	6.16%	912	\$ 12,223,978.94	2.989%	5.98%	952	\$ 11,353,073.79	2.814%
91-120 Days Delinquent	6.12%	785	\$ 9,331,494.61	2.282%	6.11%	599	\$ 8,774,223.26	2.175%
121-180 Days Delinquent	6.22%	1,020	\$ 11,825,854.88	2.892%	5.97%	945	\$ 10,636,855.02	2.637%
181-270 Days Delinquent	6.37%	1,187	\$ 13,637,317.69	3.334%	6.32%	1,050	\$ 12,804,061.84	3.174%
> 270 Days Delinquent	6.18%	346	\$ 3,941,030.93	0.964%	6.34%	354	\$ 4,478,910.66	1.110%
<b>Total Repayment</b>	<b>6.08%</b>	<b>33,228</b>	<b>\$ 336,209,892.36</b>	<b>82.206%</b>	<b>6.08%</b>	<b>32,270</b>	<b>\$ 327,446,766.18</b>	<b>81.168%</b>
Forbearance	6.39%	3,310	\$ 42,347,827.39	10.354%	6.34%	3,741	\$ 45,847,884.57	11.365%
Deferment	6.17%	2,888	\$ 21,798,389.43	5.330%	6.16%	2,801	\$ 21,725,671.79	5.385%
Claim In Process	6.08%	785	\$ 8,626,036.28	2.109%	6.01%	707	\$ 8,396,667.58	2.081%
Aged Claim Rejected	-	-	\$ -	-	-	-	\$ -	-
<b>Total Portfolio</b>	<b>6.11%</b>	<b>40,211</b>	<b>\$ 408,982,145.46</b>	<b>100.000%</b>	<b>6.11%</b>	<b>39,519</b>	<b>\$ 403,416,990.12</b>	<b>100.000%</b>
<b>Loan Type</b>								
Stafford Loans - Subsidized	6.70%	15,876	\$ 57,712,266.37	14.111%	6.70%	15,557	\$ 56,495,036.84	14.004%
Stafford Loans - Unsubsidized	6.77%	12,306	\$ 71,175,307.89	17.403%	6.77%	12,081	\$ 69,972,425.33	17.345%
Consolidation Loans - Subsidized	5.55%	6,035	\$ 125,494,103.48	30.684%	5.55%	5,965	\$ 124,220,082.20	30.792%
Consolidation Loans - Unsubsidized	5.92%	5,448	\$ 146,420,654.61	35.801%	5.92%	5,378	\$ 144,823,554.78	35.899%
PLUS Loans	8.32%	505	\$ 7,850,073.44	1.919%	8.32%	498	\$ 7,583,280.29	1.880%
SLS Loans	7.80%	41	\$ 329,739.67	0.081%	7.77%	40	\$ 322,610.68	0.080%
<b>Total</b>	<b>6.11%</b>	<b>40,211</b>	<b>\$ 408,982,145.46</b>	<b>100.000%</b>	<b>6.11%</b>	<b>39,519</b>	<b>\$ 403,416,990.12</b>	<b>100.000%</b>
<b>School Type</b>								
Four-year	6.88%	14,338	\$ 77,881,921.69	19.043%	6.88%	14,118	\$ 76,685,430.51	19.009%
Two-year	6.73%	7,005	\$ 23,878,831.31	5.839%	6.73%	6,865	\$ 23,366,319.04	5.792%
Technical	6.80%	7,350	\$ 35,170,064.99	8.599%	6.80%	7,158	\$ 34,183,452.49	8.473%
Other	5.75%	11,518	\$ 272,051,327.47	66.519%	5.75%	11,378	\$ 269,181,788.08	66.725%
<b>Total</b>	<b>6.11%</b>	<b>40,211</b>	<b>\$ 408,982,145.46</b>	<b>100.000%</b>	<b>6.11%</b>	<b>39,519</b>	<b>\$ 403,416,990.12</b>	<b>100.000%</b>

\* Percentages may not total 100% due to rounding.