

ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 04/27/2026

Collection Period: 03/01/2026 - 03/31/2026

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>2/28/2026</u>	<u>3/31/2026</u>
Principal Balance		\$ 513,192,900.00	\$ 414,093,884.22	\$ 408,982,145.46
Interest to be Capitalized		\$ 11,897,574.00	\$ 10,766,601.13	\$ 10,297,378.98
Pool Balance		\$ 525,090,474.00	\$ 424,860,485.35	\$ 419,279,524.44
Specified Reserve Account Balance		\$ 23,891,617.00	\$ 10,621,512.13	\$ 10,481,988.11
Accrued and Unpaid Interest (Not to be Capitalized)		\$ 23,841,797.00	\$ 22,558,493.46	\$ 22,416,358.35
Adjusted Pool Balance		\$ 572,823,888.00	\$ 458,040,490.94	\$ 452,177,870.90
Weighted Average Coupon (WAC)		6.24%	6.12%	6.12%
Number of Loans		53,867	40,901	40,211
Aggregate Outstanding Principal Balance - SOFR			\$ 384,711,615.20	\$ 379,977,201.55
Aggregate Outstanding Principal Balance - T-Bill			\$ 29,382,269.02	\$ 29,004,943.91
Pool Factor			0.809118631	0.798490061
Since Issued Constant Prepayment Rate				
B Debt Securities	<u>Cusip/Isin</u>	<u>9/26/2024</u>	<u>3/25/2026</u>	<u>4/27/2026</u>
A	26827YAA9	538,900,000.00	\$ 426,227,155.93	\$ 420,723,473.89
B	26827YAB7	17,000,000.00	\$ 17,000,000.00	\$ 17,000,000.00
C Account Balances			<u>3/25/2026</u>	<u>4/27/2026</u>
Reserve Account Balance			\$ 10,621,512.13	\$ 10,481,988.11
Floor Income Rebate Account			\$ -	\$ -
D Asset / Liability			<u>3/25/2026</u>	<u>4/27/2026</u>
Adjusted Pool Balance			\$ 458,040,490.94	\$ 452,177,870.90
Total Notes			\$ 443,227,155.93	\$ 437,723,473.89
Difference			\$ 14,813,335.01	\$ 14,454,397.01
Parity Ratio			1.03342	1.03302

II. TRUST ACTIVITY

A Student Loan Principal Receipts	
Borrower Principal	\$ 1,269,910.21
Guarantor Principal	\$ 4,424,075.59
Consolidation Activity Principal	\$ 918,431.82
Seller Principal Reimbursement	\$ -
Servicer Principal Reimbursement	\$ -
Rejected Claim Repurchased Principal	\$ -
Other Principal Deposits	\$ -
Total Principal Receipts	\$ 6,612,417.62
B Student Loan Interest Receipts	
Borrower Interest (includes Late Fees)	\$ 673,142.71
Guarantor Interest	\$ 299,426.95
Consolidation Activity Interest	\$ 26,065.44
Special Allowance Payments	\$ -
Interest Subsidy Payments	\$ -
Seller Interest Reimbursement	\$ -
Servicer Interest Reimbursement	\$ -
Rejected Claim Repurchased Interest	\$ -
Other Interest Deposits	\$ -
Total Interest Receipts	\$ 998,635.10
C Reserves in Excess of Requirement	\$ 139,524.02
D Investment Income	\$ 51,676.48
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	\$ (252,091.84)
Floor Income Rebate Fees to Dept. of Education	\$ -
Funds Allocated to the Floor Income Rebate Account	\$ -
Total Funds Previously Remitted	\$ (252,091.84)
L Available Funds	\$ 7,550,161.38
M Non-Cash Principal Activity During Collection Period	\$ (1,609,339.55)
N Non-Reimbursable Losses During Collection Period	\$ 108,660.69
O Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
P Aggregate Loan Substitutions	\$ -

III. PORTFOLIO CHARACTERISTICS

	<u>2/28/2026</u>	<u>3/31/2026</u>
Pool Balance	\$ 424,860,485.35	\$ 419,279,524.44
Outstanding Borrower Accrued Interest	\$ 33,325,094.59	\$ 32,713,737.33
Borrower Accrued Interest to be Capitalized	\$ 10,766,601.13	\$ 10,297,378.98
Borrower Accrued Interest >30 Days Delinquent	\$ 3,438,551.29	\$ 3,184,794.21
Total # Loans	40,901	40,211
Total # Borrowers	15,009	14,748
Weighted Average Coupon	6.12%	6.12%
Weighted Average Remaining Term	186.21	186.68
Non-Reimbursable Losses	\$ 81,786.98	\$ 108,660.69
Cumulative Non-Reimbursable Losses	\$ 1,835,861.32	\$ 1,944,522.01
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	\$ 3,508,284.63	\$ 3,632,717.83
Note Interest Shortfall	\$ -	\$ -
Unpaid Interest Carryover	\$ -	\$ -
Non-Cash Principal Activity - Capitalized Interest	\$ 719,080.98	\$ 1,597,385.50
Borrower Interest Accrued	\$ 1,817,345.03	\$ 1,981,532.67
Interest Subsidy Payments Accrued	\$ 51,042.61	\$ 49,420.58
Special Allowance Payments Accrued	\$ -	\$ -

IV. WATERFALL FOR DISTRIBUTIONS

	Paid	Remaining Funds Balance
A Total Available Funds		\$ 7,550,161.38
Primary Servicing Fee	\$ 66,366.00	\$ 7,483,795.38
Administration Fee	\$ 12,228.99	\$ 7,471,566.39
Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	\$ 3,500.00	\$ 7,468,066.39
Rating Agency Surveillance Fee	\$ -	\$ 7,468,066.39
Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 7,468,066.39
Class A Noteholders' Interest Distribution Amount	\$ 1,880,048.91	\$ 5,588,017.48
Class B Noteholders' Interest Distribution Amount	\$ 84,335.44	\$ 5,503,682.04
Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 5,503,682.04
Class B Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 5,503,682.04
Reserve Account Reinstatement	\$ -	\$ 5,503,682.04
Class A Noteholders' Principal Distribution Amount	\$ 5,503,682.04	\$ -
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	\$ 408,982,145.46
Accrued and Unpaid Interest	\$ 32,713,737.33
Reserve Account Balance (after any reinstatement)	\$ 10,481,988.11
Less: Specified Reserve Account Balance	\$ (10,481,988.11)
Total	\$ 441,695,882.79
Class A Notes Outstanding (after application of available funds)	\$ 420,723,473.89
Insolvency Event or Event of Default Under Indenture	N

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26827YAA9	26827YAB7
Beginning Balance	\$ 426,227,155.93	\$ 17,000,000.00
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.66190%	3.66190%
Spread	1.15000%	1.75000%
Interest Rate	4.81190%	5.41190%
Accrual Period Begin	3/25/2026	3/25/2026
Accrual Period End	4/26/2026	4/26/2026
Accrued Interest Factor	0.004410908	0.004960908
Current Interest Due	\$ 1,880,048.91	\$ 84,335.44
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 1,880,048.91	\$ 84,335.44
Interest Paid	\$ 1,880,048.91	\$ 84,335.44
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 5,503,682.04	\$ -
Ending Principal Balance	\$ 420,723,473.89	\$ 17,000,000.00
Paydown Factor	0.010212808	0.000000000
Ending Balance Factor	0.780707875	1.000000000

VI. RECONCILIATIONS

A Principal Distribution Reconciliation

Notes Outstanding Principal Balance	\$	443,227,155.93
Adjusted Pool Balance	\$	452,177,870.90
Specified Overcollateralization Amount	\$	<u>18,087,114.84</u>
Principal Distribution Amount	\$	9,136,399.87
Principal Distribution Amount Paid	\$	5,503,682.04

B Reserve Account Reconciliation

Beginning Period Balance	\$	10,621,512.13
Reserve Funds Utilized	\$	-
Reserve Funds Reinstated	\$	-
Balance Available	\$	<u>10,621,512.13</u>
Specified Reserve Account Balance	\$	<u>10,481,988.11</u>
Release to Collection Account	\$	<u>139,524.02</u>
Ending Reserve Account Balance	\$	10,481,988.11

C Floor Income Rebate Account

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

VII. PORTFOLIO STATISTICS

	02/28/2026				03/31/2026			
	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
Loan Status								
Repayment								
Current	6.04%	27,682	\$ 266,551,561.38	64.370%	6.06%	27,558	\$ 268,528,780.29	65.658%
31-60 Days Delinquent	6.12%	1,430	\$ 18,228,144.18	4.402%	5.96%	1,420	\$ 16,721,435.02	4.089%
61-90 Days Delinquent	6.08%	1,158	\$ 12,794,859.21	3.090%	6.16%	912	\$ 12,223,978.94	2.989%
91-120 Days Delinquent	6.35%	645	\$ 8,127,299.36	1.963%	6.12%	785	\$ 9,331,494.61	2.282%
121-180 Days Delinquent	6.26%	1,176	\$ 14,360,012.76	3.468%	6.22%	1,020	\$ 11,825,854.88	2.892%
181-270 Days Delinquent	6.24%	1,188	\$ 13,826,447.66	3.339%	6.37%	1,187	\$ 13,637,317.69	3.334%
> 270 Days Delinquent	6.00%	479	\$ 5,571,207.87	1.345%	6.18%	346	\$ 3,941,030.93	0.964%
Total Repayment	6.07%	33,758	\$ 339,459,532.42	81.976%	6.08%	33,228	\$ 336,209,892.36	82.206%
Forbearance	6.42%	3,354	\$ 44,001,634.27	10.626%	6.39%	3,310	\$ 42,347,827.39	10.354%
Deferment	6.15%	2,989	\$ 21,898,658.77	5.288%	6.17%	2,888	\$ 21,798,389.43	5.330%
Claim In Process	6.39%	800	\$ 8,734,058.76	2.109%	6.08%	785	\$ 8,626,036.28	2.109%
Aged Claim Rejected	-	-	\$ -	-	-	-	\$ -	-
Total Portfolio	6.12%	40,901	\$ 414,093,884.22	100.000%	6.11%	40,211	\$ 408,982,145.46	100.000%
Loan Type								
Stafford Loans - Subsidized	6.70%	16,162	\$ 58,534,359.79	14.136%	6.70%	15,876	\$ 57,712,266.37	14.111%
Stafford Loans - Unsubsidized	6.77%	12,522	\$ 72,113,619.50	17.415%	6.77%	12,306	\$ 71,175,307.89	17.403%
Consolidation Loans - Subsidized	5.55%	6,117	\$ 126,887,126.05	30.642%	5.55%	6,035	\$ 125,494,103.48	30.684%
Consolidation Loans - Unsubsidized	5.93%	5,534	\$ 148,490,621.09	35.859%	5.92%	5,448	\$ 146,420,654.61	35.801%
PLUS Loans	8.32%	524	\$ 7,734,069.60	1.868%	8.32%	505	\$ 7,850,073.44	1.919%
SLS Loans	7.83%	42	\$ 334,088.19	0.081%	7.80%	41	\$ 329,739.67	0.081%
Total	6.12%	40,901	\$ 414,093,884.22	100.000%	6.11%	40,211	\$ 408,982,145.46	100.000%
School Type								
Four-year	6.88%	14,557	\$ 78,410,689.84	18.935%	6.88%	14,338	\$ 77,881,921.69	19.043%
Two-year	6.73%	7,159	\$ 24,425,534.75	5.899%	6.73%	7,005	\$ 23,878,831.31	5.839%
Technical	6.80%	7,499	\$ 35,742,021.02	8.631%	6.80%	7,350	\$ 35,170,064.99	8.599%
Other	5.76%	11,686	\$ 275,515,638.61	66.535%	5.75%	11,518	\$ 272,051,327.47	66.519%
Total	6.12%	40,901	\$ 414,093,884.22	100.000%	6.11%	40,211	\$ 408,982,145.46	100.000%

* Percentages may not total 100% due to rounding.