ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 07/27/2026

Collection Period: 06/01/2026 - 06/30/2026

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

A	Student Loan Portfolio Characteristics		9/26/2024	5/31/2026	6/30/2026
	Principal Balance		$ 513,192,900.00	$ 399,041,832.79	$ 396,213,095.54
	Interest to be Capitalized		$ 11,897,574.00	$ 11,415,751.80	$ 10,721,607.61
	Pool Balance		**$ 525,090,474.00**	**$ 410,457,584.59**	**$ 406,934,703.15**
	Specified Reserve Account Balance		$ 23,891,617.00	$ 10,261,439.61	$ 10,173,367.58
	Accrued and Unpaid Interest (Not to be Capitalized)		$ 23,841,797.00	$ 21,526,902.58	$ 21,809,489.04
	Adjusted Pool Balance		**$ 572,823,888.00**	**$ 442,245,926.78**	**$ 438,917,559.77**
	Weighted Average Coupon (WAC)		6.24%	6.12%	6.12%
	Number of Loans		53,867	39,006	38,522
	Aggregate Outstanding Principal Balance - SOFR			$ 370,247,136.29	$ 367,163,123.49
	Aggregate Outstanding Principal Balance - T-Bill			$ 28,794,696.50	$ 29,049,972.05
	Pool Factor			0.781689261	0.774980167
	Since Issued Constant Prepayment Rate				

B	Debt Securities	Cusip/Isin	9/26/2024	6/25/2026	7/27/2026
	A	26828PAA7	538,900,000.00	$ 410,277,716.50	$ 407,066,098.94
	B	26828PAB5	17,000,000.00	$ 17,000,000.00	$ 17,000,000.00

C	Account Balances	6/25/2026	7/27/2026
	Reserve Account Balance	$ 10,261,439.61	$ 10,173,367.58
	Floor Income Rebate Account	$ -	$ -

D	Asset / Liability	6/25/2026	7/27/2026
	Adjusted Pool Balance	$ 442,245,926.78	$ 438,917,559.77
	Total Notes	$ 427,277,716.50	$ 424,066,098.94
	Difference	$ 14,968,210.28	$ 14,851,460.83
	Parity Ratio	1.03503	1.03502

II. TRUST ACTIVITY

A	**Student Loan Principal Receipts**		
	Borrower Principal	$	1,102,438.03
	Guarantor Principal	$	3,114,379.73
	Consolidation Activity Principal	$	3,849.29
	Seller Principal Reimbursement	$	-
	Servicer Principal Reimbursement	$	-
	Rejected Claim Repurchased Principal	$	-
	Other Principal Deposits	$	-
	Total Principal Receipts	**$**	**4,220,667.05**
B	**Student Loan Interest Receipts**		
	Borrower Interest (includes Late Fees)	$	663,190.53
	Guarantor Interest	$	159,332.66
	Consolidation Activity Interest	$	57.56
	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	**$**	**994,739.08**
C	**Reserves in Excess of Requirement**	**$**	**88,072.03**
D	**Investment Income**	**$**	**56,025.19**
E	**Funds Borrowed from Next Collection Period**	**$**	**-**
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	$	(245,305.41)
	Floor Income Rebate Fees to Dept. of Education	$	-
	Funds Allocated to the Floor Income Rebate Account	$	-
	Total Funds Previously Remitted	**$**	**(245,305.41)**
L	**Available Funds**	**$**	**5,114,197.94**
M	Non-Cash Principal Activity During Collection Period	$	(1,467,127.54)
N	Non-Reimbursable Losses During Collection Period	$	75,197.74
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$	-
P	Aggregate Loan Substitutions	$	-

III. PORTFOLIO CHARACTERISTICS

	5/31/2026	6/30/2026
Pool Balance	$ 410,457,584.59	$ 406,934,703.15
Outstanding Borrower Accrued Interest	$ 32,942,654.38	$ 32,531,096.65
Borrower Accrued Interest to be Capitalized	$ 11,415,751.80	$ 10,721,607.61
Borrower Accrued Interest >30 Days Delinquent	$ 2,803,853.22	$ 2,728,104.89
Total # Loans	39,006	38,522
Total # Borrowers	14,293	14,120
Weighted Average Coupon	6.12%	6.12%
Weighted Average Remaining Term	188.37	188.89
Non-Reimbursable Losses	$ 99,454.13	$ 75,197.74
Cumulative Non-Reimbursable Losses	$ 2,124,053.30	$ 2,199,251.04
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	$ 2,721,626.79	$ 2,705,241.56
Note Interest Shortfall	$ -	$ -
Unpaid Interest Carryover	$ -	$ -
Non-Cash Principal Activity - Capitalized Interest	$ 1,358,324.63	$ 1,465,521.53
Borrower Interest Accrued	$ 1,975,604.55	$ 1,878,889.98
Interest Subsidy Payments Accrued	$ 49,996.10	$ 47,028.16
Special Allowance Payments Accrued	$ -	$ -

IV. WATERFALL FOR DISTRIBUTIONS

			Paid	Remaining Funds Balance
A	**Total Available Funds**			**$ 5,114,197.94**
	Primary Servicing Fee		$ 63,540.00	$ 5,050,657.94
	Administration Fee		$ 11,868.93	$ 5,038,789.01
	Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees		$ 3,500.00	$ 5,035,289.01
	Rating Agency Surveillance Fee		$ -	$ 5,035,289.01
	Expenses owed to the Indenture, Eligible Lender and Owner Trustees		$ -	$ 5,035,289.01
	Class A Noteholders' Interest Distribution Amount		$ 1,742,407.52	$ 3,292,881.49
	Class B Noteholders' Interest Distribution Amount		$ 81,263.93	$ 3,211,617.56
	Class A Noteholders' Principal Distribution Amount on Maturity Date		$ -	$ 3,211,617.56
	Class B Noteholders' Principal Distribution Amount on Maturity Date		$ -	$ 3,211,617.56
	Reserve Account Reinstatement		$ -	$ 3,211,617.56
	Class A Noteholders' Principal Distribution Amount		$ 3,211,617.56	$ -
	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	$ 396,213,095.54
	Accrued and Unpaid Interest	$ 32,531,096.65
	Reserve Account Balance (after any reinstatement)	$ 10,173,367.58
	Less: Specified Reserve Account Balance	$ (10,173,367.58)
	Total	**$ 428,744,192.19**
	Class A Notes Outstanding (after application of available funds)	$ 407,066,098.94
	Insolvency Event or Event of Default Under Indenture	N

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26828PAA7	26828PAB5
Beginning Balance	**$ 410,277,716.50**	**$ 17,000,000.00**
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.62776%	3.62776%
Spread	1.15000%	1.75000%
Interest Rate	4.77776%	5.37776%
Accrual Period Begin	6/25/2026	6/25/2026
Accrual Period End	7/26/2026	7/26/2026
Accrued Interest Factor	0.004246898	0.004780231
Current Interest Due	$ 1,742,407.52	$ 81,263.93
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -
Total Interest Due	$ 1,742,407.52	$ 81,263.93
Interest Paid	$ 1,742,407.52	$ 81,263.93
Interest Shortfall	$ -	$ -
Principal Paid	$ 3,211,617.56	$ -
Ending Principal Balance	**$ 407,066,098.94**	**$ 17,000,000.00**
Paydown Factor	0.005959580	0.000000000
Ending Balance Factor	0.755364815	1.000000000

VI. RECONCILIATIONS

A	**Principal Distribution Reconciliation**		
	Notes Outstanding Principal Balance	$	427,277,716.50
	Adjusted Pool Balance	$	438,917,559.77
	Specified Overcollateralization Amount	$	17,556,702.39
	Principal Distribution Amount	$	5,916,859.12
	Principal Distribution Amount Paid	$	3,211,617.56
B	**Reserve Account Reconciliation**		
	Beginning Period Balance	$	10,261,439.61
	Reserve Funds Utilized	$	-
	Reserve Funds Reinstated	$	-
	Balance Available	$	10,261,439.61
	Specified Reserve Account Balance	$	10,173,367.58
	Release to Collection Account	$	88,072.03
	Ending Reserve Account Balance	$	10,173,367.58
C	**Floor Income Rebate Account**		
	Beginning Period Balance	$	-
	Deposits for the Period	$	-
	Release to Collection Account	$	-
	Ending Balance	$	-

VII. PORTFOLIO STATISTICS

	05/31/2026					6/30/2026				
	Weighted Average Coupon	# of Loans		Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans		Principal Balance	% of Balance*
Loan Status										
Repayment										
Current	6.05%	26,962	$	259,060,489.13	64.921%	6.05%	26,814	$	262,789,943.86	66.325%
31-60 Days Delinquent	6.02%	1,418	$	17,876,333.28	4.480%	6.37%	1,336	$	16,419,559.86	4.144%
61-90 Days Delinquent	6.21%	977	$	12,368,776.95	3.100%	6.06%	914	$	12,113,841.51	3.057%
91-120 Days Delinquent	6.10%	552	$	6,926,728.56	1.736%	6.19%	610	$	7,772,845.82	1.962%
121-180 Days Delinquent	6.14%	858	$	11,354,244.89	2.845%	6.13%	746	$	9,469,021.41	2.390%
181-270 Days Delinquent	6.12%	978	$	10,978,315.90	2.751%	6.06%	944	$	11,649,986.96	2.940%
> 270 Days Delinquent	6.48%	382	$	4,426,408.25	1.109%	6.21%	417	$	4,579,159.94	1.156%
Total Repayment	**6.07%**	**32,127**	**$**	**322,991,296.96**	**80.942%**	**6.08%**	**31,781**	**$**	**324,794,359.36**	**81.975%**
Forbearance	6.42%	3,707	$	49,008,279.16	12.281%	6.41%	3,616	$	45,065,711.22	11.374%
Deferment	6.17%	2,573	$	20,508,793.31	5.140%	6.20%	2,573	$	19,839,211.34	5.007%
Claim In Process	5.99%	599	$	6,533,463.36	1.637%	6.22%	552	$	6,513,813.62	1.644%
Aged Claim Rejected	-	-	$	-	-	-	-	$	-	-
Total Portfolio	**6.12%**	**39,006**	**$**	**399,041,832.79**	**100.000%**	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**
Loan Type										
Stafford Loans - Subsidized	6.70%	15,345	$	55,993,993.23	14.032%	6.70%	15,128	$	55,295,753.11	13.956%
Stafford Loans - Unsubsidized	6.77%	11,930	$	69,435,943.52	17.401%	6.77%	11,785	$	68,718,686.73	17.344%
Consolidation Loans - Subsidized	5.56%	5,889	$	122,851,049.94	30.787%	5.57%	5,831	$	122,117,933.97	30.821%
Consolidation Loans - Unsubsidized	5.92%	5,310	$	142,897,497.61	35.810%	5.94%	5,252	$	142,368,990.99	35.932%
PLUS Loans	8.33%	492	$	7,542,331.00	1.890%	8.33%	487	$	7,394,373.03	1.866%
SLS Loans	7.74%	40	$	321,017.49	0.080%	7.71%	39	$	317,357.71	0.080%
Total	**6.12%**	**39,006**	**$**	**399,041,832.79**	**100.000%**	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**
School Type										
Four-year	6.88%	13,964	$	76,231,036.08	19.104%	6.88%	13,775	$	75,215,299.89	18.984%
Two-year	6.73%	6,772	$	23,143,266.73	5.800%	6.73%	6,675	$	23,016,701.17	5.809%
Technical	6.80%	7,036	$	33,779,468.44	8.465%	6.80%	6,955	$	33,354,800.62	8.418%
Other	5.76%	11,234	$	265,888,061.54	66.632%	5.77%	11,117	$	264,626,293.86	66.789%
Total	**6.12%**	**39,006**	**$**	**399,041,832.79**	**100.000%**	**6.12%**	**38,522**	**$**	**396,213,095.54**	**100.000%**

* Percentages may not total 100% due to rounding.