

ECMC Student Loan Trust 2020-1E

Monthly Servicing Report

Distribution Date 01/26/2026

Collection Period 12/01/2025 - 12/31/2025

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *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	05/14/2020	11/30/2025	12/31/2025
	Principal Balance	\$ 303,253,322.68	\$ 160,940,147.96	\$ 159,429,678.30
	Interest to be Capitalized Balance	6,874,335.37	1,267,200.84	1,154,079.73
	Pool Balance	\$ 310,127,658.05	\$ 162,207,348.80	\$ 160,583,758.03
	Specified Reserve Account Balance	13,486,170.00	- N/A -	- N/A -
	Accrued and Unpaid Interest (Not to be Capitalized)	\$ 19,607,187.28	\$ 4,763,553.69	\$ 4,873,788.08
	Adjusted Pool	\$ 343,221,015.33	\$ 162,207,348.80	\$ 160,583,758.03
	Weighted Average Coupon (WAC)	5.52%	6.19%	6.19%
	Number of Loans	37,565	15,104	14,850
	Aggregate Outstanding Principal Balance - Tbill		\$ 22,825,383.34	\$ 22,653,305.90
	Aggregate Outstanding Principal Balance - SOFR		\$ 139,381,965.46	\$ 137,930,452.13
	Pool Factor		0.523034127	0.517798893
	Since Issued Constant Prepayment Rate		4.13%	4.09%

B	Debt Securities	Cusip/Isin	12/26/2025	01/26/2026
	A	26832GAA1	\$ 147,608,687.41	\$ 146,131,219.81

C	Account Balances	12/26/2025	01/26/2026
	Reserve Account Balance	\$ 567,725.72	\$ 562,043.15
	Floor Income Rebate Account	\$ -	\$ -

D	Asset / Liability	12/26/2025	01/26/2026
	Adjusted Pool Balance	\$ 162,207,348.80	\$ 160,583,758.03
	Total Notes	\$ 147,608,687.41	\$ 146,131,219.81
	Difference	\$ 14,598,661.39	\$ 14,452,538.22
	Parity Ratio	1.09890	1.09890

II. Trust Activity 12/01/2025 through 12/31/2025

A	Student Loan Principal Receipts	
	Borrower Principal	384,042.22
	Guarantor Principal	1,566,664.90
	Consolidation Activity Principal	144,161.67
	Seller Principal Reimbursement	-
	Servicer Principal Reimbursement	-
	Rejected Claim Repurchased Principal	-
	Other Principal Deposits	-
	Total Principal Receipts	\$ 2,094,868.79
B	Student Loan Interest Receipts	
	Borrower Interest	124,922.19
	Guarantor Interest	60,087.39
	Consolidation Activity Interest	4,001.95
	Special Allowance Payments	0.00
	Interest Subsidy Payments	0.00
	Seller Interest Reimbursement	0.00
	Servicer Interest Reimbursement	0.00
	Rejected Claim Repurchased Interest	0.00
	Other Interest Deposits	0.00
	Total Interest Receipts	\$ 189,011.53
C	Reserves in Excess of Requirement	\$ 5,682.57
D	Investment Income	\$ 9,496.25
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	\$(83,952.17)
	Floor Income Rebate Fees to Dept. of Education	\$ -
	Funds Allocated to the Floor Income Rebate Account	\$ -
L	AVAILABLE FUNDS	\$ 2,215,106.97
M	Non-Cash Principal Activity During Collection Period	\$(584,399.13)
N	Non-Reimbursable Losses During Collection Period	\$ 28,657.03
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -
P	Aggregate Loan Substitutions	\$ -

III. 2020-1E Portfolio Characteristics

		12/31/2025				11/30/2025			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	5.98%	751	\$6,311,333.38	3.959%	6.03%	776	\$6,249,289.76	3.883%
REPAYMENT:	CURRENT	6.19%	8,698	\$90,951,557.72	57.048%	6.20%	8,691	\$89,264,805.14	55.465%
	31-60 DAYS DELINQUENT	6.32%	666	\$8,494,576.01	5.328%	6.00%	671	\$6,676,747.79	4.149%
	61-90 DAYS DELINQUENT	6.01%	426	\$4,702,020.85	2.949%	6.22%	434	\$5,067,381.34	3.149%
	91-120 DAYS DELINQUENT	6.17%	289	\$3,572,814.47	2.241%	6.31%	274	\$3,266,508.64	2.030%
	> 120 DAYS DELINQUENT	6.21%	1,158	\$12,790,071.84	8.022%	6.14%	1,445	\$15,090,150.52	9.376%
	FORBEARANCE	6.19%	2,423	\$27,984,173.61	17.553%	6.22%	2,461	\$31,699,034.48	19.696%
	CLAIMS IN PROCESS	6.41%	437	\$4,620,091.08	2.898%	6.22%	350	\$3,623,190.95	2.251%
	AGED CLAIMS REJECTED	6.66%	2	\$3,039.34	0.002%	6.66%	2	\$3,039.34	0.002%
TOTAL			14,850	\$159,429,678.30	100.00%		15,104	\$160,940,147.96	100.00%

* Percentages may not total 100% due to rounding

IV. 2020-1E Portfolio Characteristics (cont'd)

	12/31/2025	11/30/2025
Pool Balance	\$160,583,758.03	\$162,207,348.80
Outstanding Borrower Accrued Interest	\$6,027,867.81	\$6,030,754.53
Borrower Accrued Interest to be Capitalized	\$1,154,079.73	\$1,267,200.84
Borrower Accrued Interest >30 Days Delinquent	\$1,161,782.02	\$1,155,772.19
Total # Loans	14,850	15,104
Total # Borrowers	6,491	6,597
Weighted Average Coupon	6.19%	6.19%
Weighted Average Remaining Term	198.56	197.90
Non-Reimbursable Losses	\$28,657.03	\$25,082.21
Cumulative Non-Reimbursable Losses	\$2,067,811.41	\$2,039,154.38
Since Issued Constant Prepayment Rate (CPR)	4.09%	4.13%
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	\$-	\$-
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$612,457.83	\$483,121.31
Borrower Interest Accrued	\$799,223.53	\$782,931.07
Interest Subsidy Payments Accrued	\$40,467.19	\$37,334.76
Special Allowance Payments Accrued	\$-	\$-

V. 2020-1E Portfolio Statistics by School and Program

A	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL ⁽¹⁾ - Subsidized	6.92%	6,808	30,558,828.15	19.168%
	- GSL - Unsubsidized	6.72%	4,543	30,083,129.28	18.869%
	- PLUS ⁽²⁾ Loans	8.12%	208	3,371,988.88	2.115%
	- SLS ⁽³⁾ Loans	7.61%	148	1,092,753.67	0.685%
	- Consolidation Loans	5.69%	3,143	94,322,978.32	59.163%
	Total	6.19%	14,850	\$ 159,429,678.30	100.000%
B	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	6.90%	8,118	49,252,772.28	30.893%
	- Two Year	6.79%	2,719	11,660,683.38	7.314%
	- Technical	7.21%	870	4,193,244.32	2.630%
	- Other	5.69%	3,143	94,322,978.32	59.163%
	Total	6.19%	14,850	\$ 159,429,678.30	100.000%

*Percentages may not total 100% due to rounding.

⁽¹⁾ Guaranteed Stafford Loan

⁽²⁾ Parent Loans for Undergraduate Students

⁽³⁾ Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2020-1E Waterfall for Distributions

	Paid	Remaining Funds Balance
Total Available Funds		\$ 2,215,106.97
A Primary Servicing Fees	\$ 34,864.49	\$ 2,180,242.48
B (i) Administration Fee	\$ 10,000.00	\$ 2,170,242.48
(ii) Eligible Lender, Indenture, Owner Trustee Fees, Rating Agency Fees	\$ 3,250.00	\$ 2,166,992.48
(iii) Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 2,166,992.48
C Class A Noteholders' Interest Distribution Amount	\$ 277,996.36	\$ 1,888,996.12
D Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 1,888,996.12
E Reserve Account Reinstatement	\$ -	\$ 1,888,996.12
F Class A Noteholders' Principal Distribution Amount	\$ 1,477,467.60	\$ 411,528.52
G Accelerated Principal Distribution Amount	\$ -	\$ 411,528.52
H Unpaid Expenses of the Administrator and the Trustees	\$ -	\$ 411,528.52
I Carryover Servicing Fee	\$ -	\$ 411,528.52
J Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ 411,528.52
K Repayment to the Lender under the Revolving Credit Agreement	\$ -	\$ 411,528.52
L Class R Certificateholder's Distribution Amount	\$ 411,528.52	\$ -

Waterfall Triggers

A Student Loan Principal Outstanding	\$ 159,429,678.30
B Accrued and Unpaid Interest	\$ 6,027,867.81
C Reserve Account Balance (after any reinstatement)	\$ 562,043.15
D Less: Specified Reserve Account Balance	\$(562,043.15)
E Total	\$ 165,457,546.11
F Class A Notes Outstanding (after application of available funds)	\$ 146,131,219.81
G Insolvency Event or Event of Default Under Indenture	N

VII. 2020-1E Distributions**Distribution Amounts**

	<u>A</u>
Cusip/Isin	26832GAA1
Beginning Balance	\$ 147,608,687.41
Index	FIXED
Spread/Fixed Rate	2.26%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	12/25/2025
Accrual Period End	1/25/2026
Daycount Fraction	0.08611111
Interest Rate*	2.26000%
Accrued Interest Factor	0.001883333
Current Interest Due	\$ 277,996.36
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 277,996.36
Interest Paid	\$ 277,996.36
Interest Shortfall	\$ -
Principal Paid	\$ 1,477,467.60
Ending Principal Balance	\$ 146,131,219.81
Paydown Factor	0.004560085
Ending Balance Factor	0.451022283

* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <https://www.navient.com/about/investors/data/abrate.txt>.

VIII. 2020-1E Reconciliations

A	Principal Distribution Reconciliation	
	Notes Outstanding Principal Balance	\$ 147,608,687.41
	Adjusted Pool Balance	\$ 160,583,758.03
	Specified Overcollateralization Amount	\$ 14,452,538.22
	Principal Distribution Amount	\$ 1,477,467.60
	Principal Distribution Amount Paid	\$ 1,477,467.60
B	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 567,725.72
	Reserve Funds Utilized	0.00
	Reserve Funds Reinstated	0.00
	Balance Available	<u>\$ 567,725.72</u>
	Required Reserve Acct Balance	\$ 562,043.15
	Release to Collection Account	\$ 5,682.57
	Ending Reserve Account Balance	\$ 562,043.15
C	Floor Income Rebate Account	
	Beginning Period Balance	\$ -
	Deposits for the Period	\$ -
	Release to Collection Account	\$ -
	Ending Balance	\$ -