

ECMC Student Loan Trust 2025-2E

Monthly Servicing Report

Distribution Date: 06/25/2026

Collection Period: 05/01/2026 - 05/31/2026

Viking Student Loan Capital, LLC - Depositor

ECMC Holdings Corporation - 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>9/17/2025</u> | <u>4/30/2026</u> | <u>5/31/2026</u> |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| Principal Balance | | \$ 662,261,665.00 | \$ 610,077,681.31 | \$ 603,066,402.82 |
| Interest to be Capitalized | | \$ 16,179,260.00 | \$ 14,093,915.64 | \$ 13,693,526.14 |
| Pool Balance | | \$ 678,440,925.00 | \$ 624,171,596.95 | \$ 616,759,928.96 |
| Specified Reserve Account Balance | | \$ 27,137,638.00 | \$ 24,966,863.88 | \$ 24,670,397.16 |
| Accrued and Unpaid Interest (Not to be Capitalized) | | \$ 37,455,777.00 | \$ 37,201,544.18 | \$ 37,363,459.36 |
| Adjusted Pool Balance | | \$ 743,034,340.00 | \$ 686,340,005.01 | \$ 678,793,785.48 |
| Weighted Average Coupon (WAC) | | 6.26% | 6.26% | 6.25% |
| Number of Loans | | 71,629 | 63,624 | 62,577 |
| Aggregate Outstanding Principal Balance - SOFR | | | \$ 544,235,493.93 | \$ 538,011,501.11 |
| Aggregate Outstanding Principal Balance - T-Bill | | | \$ 65,842,187.38 | \$ 65,054,901.71 |
| Pool Factor | | | 0.920008764 | 0.909084205 |
| Since Issued Constant Prepayment Rate | | | | |
| | | | | |
| B Debt Securities | <u>Cusip/Isin</u> | <u>9/17/2025</u> | <u>5/26/2026</u> | <u>6/25/2026</u> |
| A | 26827YAA9 | 698,800,000.00 | \$ 643,131,764.79 | \$ 635,591,912.96 |
| B | 26827YAB7 | 22,000,000.00 | \$ 22,000,000.00 | \$ 22,000,000.00 |
| | | | | |
| C Account Balances | | | <u>5/26/2026</u> | <u>6/25/2026</u> |
| Reserve Account Balance | | | \$ 24,966,863.88 | \$ 24,670,397.16 |
| Floor Income Rebate Account | | | \$ - | \$ - |
| | | | | |
| D Asset / Liability | | | <u>5/26/2026</u> | <u>6/25/2026</u> |
| Adjusted Pool Balance | | | \$ 686,340,005.01 | \$ 678,793,785.48 |
| Total Notes | | | \$ 665,131,764.79 | \$ 657,591,912.96 |
| Difference | | | \$ 21,208,240.22 | \$ 21,201,872.52 |
| Parity Ratio | | | 1.03189 | 1.03224 |

II. TRUST ACTIVITY

| | |
|---|--------------------------|
| A Student Loan Principal Receipts | |
| Borrower Principal | \$ 1,647,620.14 |
| Guarantor Principal | \$ 4,761,271.49 |
| Consolidation Activity Principal | \$ 2,421,785.59 |
| Seller Principal Reimbursement | \$ - |
| Servicer Principal Reimbursement | \$ - |
| Rejected Claim Repurchased Principal | \$ - |
| Other Principal Deposits | \$ - |
| Total Principal Receipts | \$ 8,830,677.22 |
| B Student Loan Interest Receipts | |
| Borrower Interest (includes Late Fees) | \$ 929,963.56 |
| Guarantor Interest | \$ 326,025.57 |
| Consolidation Activity Interest | \$ 175,025.62 |
| Special Allowance Payments | \$ - |
| Interest Subsidy Payments | \$ - |
| Seller Interest Reimbursement | \$ - |
| Servicer Interest Reimbursement | \$ - |
| Rejected Claim Repurchased Interest | \$ - |
| Other Interest Deposits | \$ - |
| Total Interest Receipts | \$ 1,431,014.75 |
| C Reserves in Excess of Requirement | \$ 296,466.72 |
| D Investment Income | \$ 109,565.15 |
| 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 | \$ (392,644.68) |
| Floor Income Rebate Fees to Dept. of Education | \$ - |
| Funds Allocated to the Floor Income Rebate Account | \$ - |
| Total Funds Previously Remitted | \$ (392,644.68) |
| L Available Funds | \$ 10,275,079.16 |
| M Non-Cash Principal Activity During Collection Period | \$ (1,820,284.77) |
| N Non-Reimbursable Losses During Collection Period | \$ (107,755.51) |
| O Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ - |
| P Aggregate Loan Substitutions | \$ - |

III. PORTFOLIO CHARACTERISTICS

| | 4/30/2026 | 5/31/2026 |
|--|-------------------|-------------------|
| Pool Balance | \$ 624,171,596.95 | \$ 616,759,928.96 |
| Outstanding Borrower Accrued Interest | \$ 51,295,459.82 | \$ 51,056,985.50 |
| Borrower Accrued Interest to be Capitalized | \$ 14,093,915.64 | \$ 13,693,526.14 |
| Borrower Accrued Interest >30 Days Delinquent | \$ 5,221,114.61 | \$ 5,171,239.90 |
| Total # Loans | 63,624 | 62,577 |
| Total # Borrowers | 23,121 | 22,754 |
| Weighted Average Coupon | 6.26% | 6.25% |
| Weighted Average Remaining Term | 202.12 | 202.46 |
| Non-Reimbursable Losses | \$ (100,212.96) | \$ (107,755.51) |
| Cumulative Non-Reimbursable Losses | \$ (319,428.48) | \$ (427,183.99) |
| 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 | \$ 6,245,359.98 | \$ 5,949,878.90 |
| Note Interest Shortfall | \$ - | \$ - |
| Unpaid Interest Carryover | \$ - | \$ - |
| Non-Cash Principal Activity - Capitalized Interest | \$ 1,785,340.67 | \$ 1,819,689.45 |
| Borrower Interest Accrued | \$ 3,080,052.84 | \$ 3,157,009.76 |
| Interest Subsidy Payments Accrued | \$ 38,592.66 | \$ 38,690.90 |
| Special Allowance Payments Accrued | \$ - | \$ - |

IV. WATERFALL FOR DISTRIBUTIONS

| | Paid | Remaining Funds Balance |
|---|-----------------|----------------------------|
| A Total Available Funds | | \$ 10,275,079.16 |
| Primary Servicing Fee | \$ 113,770.00 | \$ 10,161,309.16 |
| Administration Fee | \$ 26,531.66 | \$ 10,134,777.50 |
| Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees | \$ 3,500.00 | \$ 10,131,277.50 |
| Rating Agency Surveillance Fee | \$ - | \$ 10,131,277.50 |
| Expenses owed to the Indenture, Eligible Lender and Owner Trustees | \$ - | \$ 10,131,277.50 |
| Class A Noteholders' Interest Distribution Amount | \$ 2,498,620.50 | \$ 7,632,657.00 |
| Class B Noteholders' Interest Distribution Amount | \$ 92,805.17 | \$ 7,539,851.83 |
| Class A Noteholders' Principal Distribution Amount on Maturity Date | \$ - | \$ 7,539,851.83 |
| Class B Noteholders' Principal Distribution Amount on Maturity Date | \$ - | \$ 7,539,851.83 |
| Reserve Account Reinstatement | \$ - | \$ 7,539,851.83 |
| Class A Noteholders' Principal Distribution Amount | \$ 7,539,851.83 | \$ - |
| 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 | \$ 603,066,402.82 |
| Accrued and Unpaid Interest | \$ 51,056,985.50 |
| Reserve Account Balance (after any reinstatement) | \$ 24,670,397.16 |
| Less: Specified Reserve Account Balance | \$ (24,670,397.16) |
| Total | \$ 654,123,388.32 |
| Class A Notes Outstanding (after application of available funds) | \$ 635,591,912.96 |
| Insolvency Event or Event of Default Under Indenture | N |

V. DISTRIBUTIONS

| | A | B |
|--|--------------------------|-------------------------|
| Cusip/Isin | 26827YAA9 | 26827YAB7 |
| Beginning Balance | \$ 643,131,764.79 | \$ 22,000,000.00 |
| Index | SOFR | SOFR |
| SOFR 30-Day Average / Fixed Rate | 3.61210% | 3.61210% |
| Spread | 1.05000% | 1.45000% |
| Interest Rate | 4.66210% | 5.06210% |
| Accrual Period Begin | 5/26/2026 | 5/26/2026 |
| Accrual Period End | 6/24/2026 | 6/24/2026 |
| Accrued Interest Factor | 0.003885083 | 0.004218417 |
| Current Interest Due | \$ 2,498,620.50 | \$ 92,805.17 |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ - | \$ - |
| Total Interest Due | \$ 2,498,620.50 | \$ 92,805.17 |
| Interest Paid | \$ 2,498,620.50 | \$ 92,805.17 |
| Interest Shortfall | \$ - | \$ - |
| Principal Paid | \$ 7,539,851.83 | \$ - |
| Ending Principal Balance | \$ 635,591,912.96 | \$ 22,000,000.00 |
| Paydown Factor | 0.010789714 | 0.000000000 |
| Ending Balance Factor | 0.909547672 | 1.000000000 |

VI. RECONCILIATIONS

A Principal Distribution Reconciliation

| | | |
|--|----|----------------------|
| Notes Outstanding Principal Balance | \$ | 665,131,764.79 |
| Adjusted Pool Balance | \$ | 678,793,785.48 |
| Specified Overcollateralization Amount | \$ | <u>27,151,751.42</u> |
| Principal Distribution Amount | \$ | 13,489,730.73 |
| Principal Distribution Amount Paid | \$ | 7,539,851.83 |

B Reserve Account Reconciliation

| | | |
|-----------------------------------|----|----------------------|
| Beginning Period Balance | \$ | 24,966,863.88 |
| Reserve Funds Utilized | \$ | - |
| Reserve Funds Reinstated | \$ | <u>-</u> |
| Balance Available | \$ | 24,966,863.88 |
| Specified Reserve Account Balance | \$ | <u>24,670,397.16</u> |
| Release to Collection Account | \$ | 296,466.72 |
| Ending Reserve Account Balance | \$ | 24,670,397.16 |

C Floor Income Rebate Account

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

VII. PORTFOLIO STATISTICS

| | 04/30/2026 | | | | 05/31/2026 | | | |
|------------------------------------|-------------------------------|---------------|--------------------------|------------------|-------------------------------|---------------|--------------------------|------------------|
| | Weighted Average Coupon | # of Loans | Principal Balance | % of Balance* | Weighted Average Coupon | # of Loans | Principal Balance | % of Balance* |
| Loan Status | | | | | | | | |
| Repayment | | | | | | | | |
| Current | 6.27% | 41,065 | \$ 366,003,541.25 | 59.993% | 6.26% | 40,873 | \$ 368,544,891.21 | 61.112% |
| 31-60 Days Delinquent | 6.25% | 2,613 | \$ 27,422,731.39 | 4.495% | 6.35% | 2,731 | \$ 28,116,579.11 | 4.662% |
| 61-90 Days Delinquent | 5.94% | 1,729 | \$ 17,562,998.19 | 2.879% | 6.16% | 1,468 | \$ 16,778,735.41 | 2.782% |
| 91-120 Days Delinquent | 6.30% | 1,023 | \$ 10,555,562.49 | 1.730% | 6.12% | 1,419 | \$ 14,282,560.41 | 2.368% |
| 121-180 Days Delinquent | 6.41% | 1,525 | \$ 15,153,193.80 | 2.484% | 6.17% | 1,340 | \$ 13,992,581.30 | 2.320% |
| 181-270 Days Delinquent | 6.30% | 1,528 | \$ 15,234,221.76 | 2.497% | 6.43% | 1,623 | \$ 16,795,622.12 | 2.785% |
| > 270 Days Delinquent | 6.21% | 630 | \$ 6,392,058.50 | 1.048% | 6.39% | 625 | \$ 5,641,122.82 | 0.935% |
| Total Repayment | 6.26% | 50,113 | \$ 458,324,307.38 | 75.126% | 6.26% | 50,079 | \$ 464,152,092.38 | 76.965% |
| Forbearance | 6.28% | 8,666 | \$ 112,090,704.42 | 18.373% | 6.26% | 8,105 | \$ 102,860,494.10 | 17.056% |
| Deferment | 6.04% | 4,259 | \$ 33,339,005.23 | 5.465% | 6.05% | 3,851 | \$ 29,984,742.33 | 4.972% |
| Claim In Process | 6.33% | 586 | \$ 6,323,664.28 | 1.037% | 6.18% | 542 | \$ 6,069,074.01 | 1.006% |
| Aged Claim Rejected | - | - | \$ - | - | - | - | \$ - | - |
| Total Portfolio | 6.26% | 63,624 | \$ 610,077,681.31 | 100.000% | 6.25% | 62,577 | \$ 603,066,402.82 | 100.000% |
| Loan Type | | | | | | | | |
| Stafford Loans - Subsidized | 6.73% | 27,030 | \$ 86,120,984.84 | 14.116% | 6.73% | 26,533 | \$ 84,896,516.52 | 14.077% |
| Stafford Loans - Unsubsidized | 6.73% | 18,413 | \$ 84,907,699.17 | 13.918% | 6.74% | 18,088 | \$ 83,938,578.55 | 13.919% |
| Consolidation Loans - Subsidized | 5.72% | 8,328 | \$ 181,163,124.95 | 29.695% | 5.72% | 8,231 | \$ 179,387,350.22 | 29.746% |
| Consolidation Loans - Unsubsidized | 6.19% | 8,739 | \$ 242,577,043.13 | 39.762% | 6.19% | 8,634 | \$ 239,743,462.45 | 39.754% |
| PLUS Loans | 8.29% | 889 | \$ 13,956,256.92 | 2.288% | 8.29% | 872 | \$ 13,819,741.20 | 2.292% |
| SLS Loans | 7.50% | 225 | \$ 1,352,572.30 | 0.222% | 7.52% | 219 | \$ 1,280,753.88 | 0.212% |
| Total | 6.26% | 63,624 | \$ 610,077,681.31 | 100.000% | 6.25% | 62,577 | \$ 603,066,402.82 | 100.000% |
| School Type | | | | | | | | |
| Four-year | 6.90% | 28,442 | \$ 126,462,394.25 | 20.729% | 6.90% | 27,921 | \$ 124,840,406.16 | 20.701% |
| Two-year | 6.69% | 7,443 | \$ 21,823,140.74 | 3.577% | 6.70% | 7,299 | \$ 21,511,158.59 | 3.567% |
| Technical | 6.78% | 10,672 | \$ 38,051,978.24 | 6.237% | 6.78% | 10,492 | \$ 37,584,025.40 | 6.232% |
| Other | 5.99% | 17,067 | \$ 423,740,168.08 | 69.457% | 5.99% | 16,865 | \$ 419,130,812.67 | 69.500% |
| Total | 6.26% | 63,624 | \$ 610,077,681.31 | 100.000% | 6.25% | 62,577 | \$ 603,066,402.82 | 100.000% |

* Percentages may not total 100% due to rounding.