ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 06/25/2026

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

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	9/26/2024	4/30/2026	5/31/2026
	Principal Balance	$ 513,192,900.00	$ 403,416,990.12	$ 399,041,832.79
	Interest to be Capitalized	$ 11,897,574.00	$ 11,063,033.98	$ 11,415,751.80
	Pool Balance	**$ 525,090,474.00**	**$ 414,480,024.10**	**$ 410,457,584.59**
	Specified Reserve Account Balance	$ 23,891,617.00	$ 10,362,000.60	$ 10,261,439.61
	Accrued and Unpaid Interest (Not to be Capitalized)	$ 23,841,797.00	$ 22,103,620.80	$ 21,526,902.58
	Adjusted Pool Balance	**$ 572,823,888.00**	**$ 446,945,645.50**	**$ 442,245,926.78**
	Weighted Average Coupon (WAC)	6.24%	6.11%	6.12%
	Number of Loans	53,867	39,519	39,006
	Aggregate Outstanding Principal Balance - SOFR		$ 374,666,473.80	$ 370,247,136.29
	Aggregate Outstanding Principal Balance - T-Bill		$ 28,750,516.32	$ 28,794,696.50
	Pool Factor		0.789349730	0.781689261
	Since Issued Constant Prepayment Rate			

B	Debt Securities	Cusip/Isin	9/26/2024	5/26/2026	6/25/2026
	A	26827YAA9	538,900,000.00	$ 414,844,162.59	$ 410,277,716.50
	B	26827YAB7	17,000,000.00	$ 17,000,000.00	$ 17,000,000.00

C	Account Balances	5/26/2026	6/25/2026
	Reserve Account Balance	$ 10,362,000.60	$ 10,261,439.61
	Floor Income Rebate Account	$ -	$ -

D	Asset / Liability	5/26/2026	6/25/2026
	Adjusted Pool Balance	$ 446,945,645.50	$ 442,245,926.78
	Total Notes	$ 431,844,162.59	$ 427,277,716.50
	Difference	$ 15,101,482.91	$ 14,968,210.28
	Parity Ratio	1.03497	1.03503

II. TRUST ACTIVITY

A	**Student Loan Principal Receipts**		
	Borrower Principal	$	1,227,943.11
	Guarantor Principal	$	4,279,789.66
	Consolidation Activity Principal	$	54,433.36
	Seller Principal Reimbursement	$	-
	Servicer Principal Reimbursement	$	-
	Rejected Claim Repurchased Principal	$	-
	Other Principal Deposits	$	-
	Total Principal Receipts	**$**	**5,562,166.13**
B	**Student Loan Interest Receipts**		
	Borrower Interest (includes Late Fees)	$	655,573.57
	Guarantor Interest	$	237,783.24
	Consolidation Activity Interest	$	2,353.44
	Special Allowance Payments	$	-
	Interest Subsidy Payments	$	-
	Seller Interest Reimbursement	$	-
	Servicer Interest Reimbursement	$	-
	Rejected Claim Repurchased Interest	$	-
	Other Interest Deposits	$	-
	Total Interest Receipts	**$**	**895,710.25**
C	**Reserves in Excess of Requirement**	**$**	**100,560.99**
D	**Investment Income**	**$**	**56,829.70**
E	**Funds Borrowed from Next Collection Period**	**$**	**-**
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	$	(246,793.23)
	Floor Income Rebate Fees to Dept. of Education	$	-
	Funds Allocated to the Floor Income Rebate Account	$	-
	Total Funds Previously Remitted	**$**	**(246,793.23)**
L	**Available Funds**	**$**	**6,368,473.84**
M	Non-Cash Principal Activity During Collection Period	$	(1,286,462.93)
N	Non-Reimbursable Losses During Collection Period	$	99,454.13
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	$ 414,480,024.10	$ 410,457,584.59
Outstanding Borrower Accrued Interest	$ 33,166,654.78	$ 32,942,654.38
Borrower Accrued Interest to be Capitalized	$ 11,063,033.98	$ 11,415,751.80
Borrower Accrued Interest >30 Days Delinquent	$ 2,928,149.04	$ 2,803,853.22
Total # Loans	39,519	39,006
Total # Borrowers	14,505	14,293
Weighted Average Coupon	6.11%	6.12%
Weighted Average Remaining Term	187.85	188.37
Non-Reimbursable Losses	$ 80,077.16	$ 99,454.13
Cumulative Non-Reimbursable Losses	$ 2,024,599.17	$ 2,124,053.30
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	$ 2,776,342.91	$ 2,721,626.79
Note Interest Shortfall	$ -	$ -
Unpaid Interest Carryover	$ -	$ -
Non-Cash Principal Activity - Capitalized Interest	$ 523,415.65	$ 1,358,324.63
Borrower Interest Accrued	$ 1,879,273.84	$ 1,975,604.55
Interest Subsidy Payments Accrued	$ 56,038.74	$ 49,996.10
Special Allowance Payments Accrued	$ -	$ -

IV. WATERFALL FOR DISTRIBUTIONS

			Paid	Remaining Funds Balance
A	**Total Available Funds**			**$ 6,368,473.84**
	Primary Servicing Fee		$ 64,318.50	$ 6,304,155.34
	Administration Fee		$ 11,971.68	$ 6,292,183.66
	Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees		$ 3,500.00	$ 6,288,683.66
	Rating Agency Surveillance Fee		$ -	$ 6,288,683.66
	Expenses owed to the Indenture, Eligible Lender and Owner Trustees		$ -	$ 6,288,683.66
	Class A Noteholders' Interest Distribution Amount		$ 1,646,274.49	$ 4,642,409.17
	Class B Noteholders' Interest Distribution Amount		$ 75,963.08	$ 4,566,446.09
	Class A Noteholders' Principal Distribution Amount on Maturity Date		$ -	$ 4,566,446.09
	Class B Noteholders' Principal Distribution Amount on Maturity Date		$ -	$ 4,566,446.09
	Reserve Account Reinstatement		$ -	$ 4,566,446.09
	Class A Noteholders' Principal Distribution Amount		$ 4,566,446.09	$ -
	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	$ 399,041,832.79
	Accrued and Unpaid Interest	$ 32,942,654.38
	Reserve Account Balance (after any reinstatement)	$ 10,261,439.61
	Less: Specified Reserve Account Balance	$ (10,261,439.61)
	Total	**$ 431,984,487.17**
	Class A Notes Outstanding (after application of available funds)	$ 410,277,716.50
	Insolvency Event or Event of Default Under Indenture	N

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26827YAA9	26827YAB7
Beginning Balance	**$ 414,844,162.59**	**$ 17,000,000.00**
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.61210%	3.61210%
Spread	1.15000%	1.75000%
Interest Rate	4.76210%	5.36210%
Accrual Period Begin	5/26/2026	5/26/2026
Accrual Period End	6/24/2026	6/24/2026
Accrued Interest Factor	0.003968417	0.004468417
Current Interest Due	$ 1,646,274.49	$ 75,963.08
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -
Total Interest Due	$ 1,646,274.49	$ 75,963.08
Interest Paid	$ 1,646,274.49	$ 75,963.08
Interest Shortfall	$ -	$ -
Principal Paid	$ 4,566,446.09	$ -
Ending Principal Balance	**$ 410,277,716.50**	**$ 17,000,000.00**
Paydown Factor	0.008473643	0.000000000
Ending Balance Factor	0.761324395	1.000000000

VI. RECONCILIATIONS

A	**Principal Distribution Reconciliation**		
	Notes Outstanding Principal Balance	$	431,844,162.59
	Adjusted Pool Balance	$	442,245,926.78
	Specified Overcollateralization Amount	$	17,689,837.07
	Principal Distribution Amount	$	7,288,072.88
	Principal Distribution Amount Paid	$	4,566,446.09
B	**Reserve Account Reconciliation**		
	Beginning Period Balance	$	10,362,000.60
	Reserve Funds Utilized	$	-
	Reserve Funds Reinstated	$	-
	Balance Available	$	10,362,000.60
	Specified Reserve Account Balance	$	10,261,439.61
	Release to Collection Account	$	100,560.99
	Ending Reserve Account Balance	$	10,261,439.61
C	**Floor Income Rebate Account**		
	Beginning Period Balance	$	-
	Deposits for the Period	$	-
	Release to Collection Account	$	-
	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	6.06%	26,961	$ 261,769,617.13	64.888%	6.05%	26,962	$ 259,060,489.13	64.921%
31-60 Days Delinquent	6.20%	1,409	$ 17,630,024.48	4.370%	6.02%	1,418	$ 17,876,333.28	4.480%
61-90 Days Delinquent	5.98%	952	$ 11,353,073.79	2.814%	6.21%	977	$ 12,368,776.95	3.100%
91-120 Days Delinquent	6.11%	599	$ 8,774,223.26	2.175%	6.10%	552	$ 6,926,728.56	1.736%
121-180 Days Delinquent	5.97%	945	$ 10,636,855.02	2.637%	6.14%	858	$ 11,354,244.89	2.845%
181-270 Days Delinquent	6.32%	1,050	$ 12,804,061.84	3.174%	6.12%	978	$ 10,978,315.90	2.751%
> 270 Days Delinquent	6.34%	354	$ 4,478,910.66	1.110%	6.48%	382	$ 4,426,408.25	1.109%
Total Repayment	**6.08%**	**32,270**	**$ 327,446,766.18**	**81.168%**	**6.07%**	**32,127**	**$ 322,991,296.96**	**80.942%**
Forbearance	6.34%	3,741	$ 45,847,884.57	11.365%	6.42%	3,707	$ 49,008,279.16	12.281%
Deferment	6.16%	2,801	$ 21,725,671.79	5.385%	6.17%	2,573	$ 20,508,793.31	5.140%
Claim In Process	6.01%	707	$ 8,396,667.58	2.081%	5.99%	599	$ 6,533,463.36	1.637%
Aged Claim Rejected	-	-	$ -	-	-	-	$ -	-
Total Portfolio	**6.11%**	**39,519**	**$ 403,416,990.12**	**100.000%**	**6.12%**	**39,006**	**$ 399,041,832.79**	**100.000%**
Loan Type								
Stafford Loans - Subsidized	6.70%	15,557	$ 56,495,036.84	14.004%	6.70%	15,345	$ 55,993,993.23	14.032%
Stafford Loans - Unsubsidized	6.77%	12,081	$ 69,972,425.33	17.345%	6.77%	11,930	$ 69,435,943.52	17.401%
Consolidation Loans - Subsidized	5.55%	5,965	$ 124,220,082.20	30.792%	5.56%	5,889	$ 122,851,049.94	30.787%
Consolidation Loans - Unsubsidized	5.92%	5,378	$ 144,823,554.78	35.899%	5.92%	5,310	$ 142,897,497.61	35.810%
PLUS Loans	8.32%	498	$ 7,583,280.29	1.880%	8.33%	492	$ 7,542,331.00	1.890%
SLS Loans	7.77%	40	$ 322,610.68	0.080%	7.74%	40	$ 321,017.49	0.080%
Total	**6.11%**	**39,519**	**$ 403,416,990.12**	**100.000%**	**6.12%**	**39,006**	**$ 399,041,832.79**	**100.000%**
School Type								
Four-year	6.88%	14,118	$ 76,685,430.51	19.009%	6.88%	13,964	$ 76,231,036.08	19.104%
Two-year	6.73%	6,865	$ 23,366,319.04	5.792%	6.73%	6,772	$ 23,143,266.73	5.800%
Technical	6.80%	7,158	$ 34,183,452.49	8.473%	6.80%	7,036	$ 33,779,468.44	8.465%
Other	5.75%	11,378	$ 269,181,788.08	66.725%	5.76%	11,234	$ 265,888,061.54	66.632%
Total	**6.11%**	**39,519**	**$ 403,416,990.12**	**100.000%**	**6.12%**	**39,006**	**$ 399,041,832.79**	**100.000%**

* Percentages may not total 100% due to rounding.