ECMC Student Loan Trust 2026-2E

Monthly Servicing Report

Distribution Date: 07/27/2026

Collection Period: 05/22/2026 - 06/30/2026

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**		**5/22/2026**		**6/30/2026**
	Principal Balance		$ 429,960,505.00		$ 421,701,457.61
	Interest to be Capitalized		$ 3,143,703.00		$ 3,238,125.33
	Pool Balance		**$ 433,104,208.00**		**$ 424,939,582.94**
	Specified Reserve Account Balance		$ 18,406,929.00		$ 18,059,932.27
	Accrued and Unpaid Interest (Not to be Capitalized)		$ 18,253,131.00		$ 18,780,769.65
	Adjusted Pool Balance		**$ 469,764,268.00**		**$ 461,780,284.86**
	Weighted Average Coupon (WAC)		6.57%		6.54%
	Number of Loans		30,350		29,199
	Aggregate Outstanding Principal Balance - SOFR				$ 347,441,434.16
	Aggregate Outstanding Principal Balance - T-Bill				$ 74,260,023.45
	Pool Factor				0.981148590
	Since Issued Constant Prepayment Rate				

B	**Debt Securities**	**Cusip/Isin**	**5/22/2026**		**7/27/2026**
	A	26829UAA5	442,753,000.00		$ 436,341,935.25
	B	26829UAB3	14,093,000.00		$ 14,093,000.00

C	**Account Balances**	**7/27/2026**
	Reserve Account Balance	$ 18,059,932.27
	Floor Income Rebate Account	$ -

D	**Asset / Liability**	**7/27/2026**
	Adjusted Pool Balance	$ 461,780,284.86
	Total Notes	$ 450,434,935.25
	Difference	$ 11,345,349.61
	Parity Ratio	1.02519

II. TRUST ACTIVITY

A	**Student Loan Principal Receipts**		
	Borrower Principal	$	1,156,315.65
	Guarantor Principal	$	2,459,559.55
	Consolidation Activity Principal	$	1,384,455.42
	Seller Principal Reimbursement	$	-
	Servicer Principal Reimbursement	$	-
	Rejected Claim Repurchased Principal	$	-
	Other Principal Deposits	$	-
	Total Principal Receipts	**$**	**5,000,330.62**
B	**Student Loan Interest Receipts**		
	Borrower Interest (includes Late Fees)	$	618,266.18
	Guarantor Interest	$	155,167.98
	Consolidation Activity Interest	$	30,990.49
	Special Allowance Payments	$	-
	Interest Subsidy Payments	$	-
	Seller Interest Reimbursement	$	-
	Servicer Interest Reimbursement	$	-
	Rejected Claim Repurchased Interest	$	-
	Other Interest Deposits	$	-
	Total Interest Receipts	**$**	**804,424.65**
C	**Reserves in Excess of Requirement**	**$**	**346,996.73**
D	**Investment Income**	**$**	**22,057.84**
E	**Funds Borrowed from Next Collection Period**	**$**	**-**
F	**Funds Repaid from Prior Collection Period**	**$**	**-**
G	**Loan Sale or Purchase Proceeds**	**$**	**-**
H	**Initial Deposits to Collection Account**	**$**	**4,782,338.85**
I	**Excess Transferred from Other Accounts**	**$**	**-**
J	**Other Deposits**	**$**	**-**
K	**Less: Funds Previously Remitted**		
	Servicing Fees to Servicer		-
	Consolidation Loan Rebate Fees to Dept. of Education	$	(565,737.76)
	Floor Income Rebate Fees to Dept. of Education	$	-
	Funds Allocated to the Floor Income Rebate Account	$	-
	Total Funds Previously Remitted	**$**	**(565,737.76)**
L	**Available Funds**	**$**	**10,390,410.93**
M	Non-Cash Principal Activity During Collection Period	$	(1,998,028.80)
N	Non-Reimbursable Losses During Collection Period	$	50,086.14
O	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	$	-
P	Aggregate Loan Substitutions	$	-

III. PORTFOLIO CHARACTERISTICS

		6/30/2026
Pool Balance	$	424,939,582.94
Outstanding Borrower Accrued Interest	$	22,018,894.98
Borrower Accrued Interest to be Capitalized	$	3,238,125.33
Borrower Accrued Interest >30 Days Delinquent	$	2,541,133.64
Total # Loans		29,199
Total # Borrowers		12,528
Weighted Average Coupon		6.54%
Weighted Average Remaining Term		214.01
Non-Reimbursable Losses	$	50,086.14
Cumulative Non-Reimbursable Losses	$	50,086.14
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	$	7,125,861.78
Note Interest Shortfall	$	-
Unpaid Interest Carryover	$	-
Non-Cash Principal Activity - Capitalized Interest	$	1,998,382.16
Borrower Interest Accrued	$	3,019,284.64
Interest Subsidy Payments Accrued	$	137,191.61
Special Allowance Payments Accrued	$	-

IV. WATERFALL FOR DISTRIBUTIONS

		Paid		Remaining Funds Balance
A	**Total Available Funds**		**$**	**10,390,410.93**
	Primary Servicing Fee	$ 125,905.00	$	10,264,505.93
	Administration Fee	$ 22,705.82	$	10,241,800.11
	Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	$ 12,000.00	$	10,229,800.11
	Rating Agency Surveillance Fee	$ -	$	10,229,800.11
	Expenses owed to the Indenture, Eligible Lender and Owner Trustees	$ -	$	10,229,800.11
	Class A Noteholders' Interest Distribution Amount	$ 3,690,416.36	$	6,539,383.75
	Class B Noteholders' Interest Distribution Amount	$ 128,319.00	$	6,411,064.75
	Class A Noteholders' Principal Distribution Amount on Maturity Date	$ -	$	6,411,064.75
	Class B Noteholders' Principal Distribution Amount on Maturity Date	$ -	$	6,411,064.75
	Reserve Account Reinstatement	$ -	$	6,411,064.75
	Class A Noteholders' Principal Distribution Amount	$ 6,411,064.75	$	-
	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	$	421,701,457.61
	Accrued and Unpaid Interest	$	22,018,894.98
	Reserve Account Balance (after any reinstatement)	$	18,059,932.27
	Less: Specified Reserve Account Balance	$	(18,059,932.27)
	Total	**$**	**443,720,352.59**
	Class A Notes Outstanding (after application of available funds)	$	436,341,935.25
	Insolvency Event or Event of Default Under Indenture		N

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26829UAA5	26829UAB3
Beginning Balance	**$ 442,753,000.00**	**$ 14,093,000.00**
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.61645%	3.61645%
Spread	0.93000%	1.35000%
Interest Rate	4.54645%	4.96645%
Accrual Period Begin	5/22/2026	5/22/2026
Accrual Period End	7/26/2026	7/26/2026
Accrued Interest Factor	0.008335158	0.009105158
Current Interest Due	$ 3,690,416.36	$ 128,319.00
Interest Shortfall from Prior Period Plus Accrued Interest	$ -	$ -
Total Interest Due	$ 3,690,416.36	$ 128,319.00
Interest Paid	$ 3,690,416.36	$ 128,319.00
Interest Shortfall	$ -	$ -
Principal Paid	$ 6,411,064.75	$ -
Ending Principal Balance	**$ 436,341,935.25**	**$ 14,093,000.00**
Paydown Factor	0.014480003	0.000000000
Ending Balance Factor	0.985519997	1.000000000

VI. RECONCILIATIONS

A	**Principal Distribution Reconciliation**		
	Notes Outstanding Principal Balance	$	456,846,000.00
	Adjusted Pool Balance	$	461,780,284.86
	Specified Overcollateralization Amount	$	18,471,211.39
	Principal Distribution Amount	$	13,536,926.53
	Principal Distribution Amount Paid	$	6,411,064.75
B	**Reserve Account Reconciliation**		
	Beginning Period Balance	$	18,406,929.00
	Reserve Funds Utilized	$	-
	Reserve Funds Reinstated	$	-
	Balance Available	$	18,406,929.00
	Specified Reserve Account Balance	$	18,059,932.27
	Release to Collection Account	$	346,996.73
	Ending Reserve Account Balance	$	18,059,932.27
C	**Floor Income Rebate Account**		
	Beginning Period Balance	$	-
	Deposits for the Period	$	-
	Release to Collection Account	$	-
	Ending Balance	$	-

VII. PORTFOLIO STATISTICS

	6/30/2026			
	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
Loan Status				
Repayment				
Current	6.55%	18,744	$ 264,682,024.55	62.765%
31-60 Days Delinquent	6.56%	1,239	$ 19,829,808.97	4.702%
61-90 Days Delinquent	6.55%	771	$ 11,684,459.86	2.771%
91-120 Days Delinquent	6.53%	541	$ 8,350,644.80	1.980%
121-180 Days Delinquent	6.38%	587	$ 10,031,821.01	2.379%
181-270 Days Delinquent	6.67%	715	$ 9,873,799.93	2.341%
> 270 Days Delinquent	6.69%	415	$ 5,319,147.16	1.261%
Total Repayment	**6.55%**	**23,012**	**$ 329,771,706.28**	**78.200%**
Forbearance	6.60%	4,033	$ 65,896,245.19	15.626%
Deferment	6.10%	1,806	$ 19,725,317.75	4.678%
Claim In Process	6.67%	348	$ 6,308,188.39	1.496%
Aged Claim Rejected	-	-	$ -	-
Total Portfolio	**6.54%**	**29,199**	**$ 421,701,457.61**	**100.000%**

	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
Loan Type				
Stafford Loans - Subsidized	6.78%	10,451	$ 50,186,781.55	11.901%
Stafford Loans - Unsubsidized	6.76%	7,798	$ 55,647,013.70	13.196%
Consolidation Loans - Subsidized	6.15%	4,857	$ 119,378,892.55	28.309%
Consolidation Loans - Unsubsidized	6.61%	5,774	$ 190,748,410.68	45.233%
PLUS Loans	8.24%	256	$ 5,074,045.56	1.203%
SLS Loans	7.27%	63	$ 666,313.57	0.158%
Total	**6.54%**	**29,199**	**$ 421,701,457.61**	**100.000%**

	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
School Type				
Four-year	6.85%	13,312	$ 85,509,244.48	20.277%
Two-year	6.79%	4,184	$ 20,486,694.27	4.858%
Technical	6.87%	1,061	$ 5,394,356.09	1.279%
Other	6.44%	10,642	$ 310,311,162.77	73.586%
Total	**6.54%**	**29,199**	**$ 421,701,457.61**	**100.000%**

* Percentages may not total 100% due to rounding.