

ECMC Student Loan Trust 2024-1E

Monthly Servicing Report

Distribution Date: 10/26/2026

Collection Period: 09/01/2026 - 09/30/2026

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

	<u>9/26/2024</u>	<u>8/31/2026</u>	<u>9/30/2026</u>
Principal Balance	\$ 513,192,900.00	\$ 386,618,463.04	\$ 384,526,538.14
Interest to be Capitalized	\$ 11,897,574.00	\$ 10,710,912.40	\$ 10,739,679.56
Pool Balance	\$ 525,090,474.00	\$ 397,329,375.44	\$ 395,266,217.70
Specified Reserve Account Balance	\$ 23,891,617.00	\$ 9,933,234.39	\$ 3,952,662.18
Accrued and Unpaid Interest (Not to be Capitalized)	\$ 23,841,797.00	\$ 21,742,683.70	\$ 21,849,958.10
Adjusted Pool Balance	\$ 572,823,888.00	\$ 429,005,293.53	\$ 421,068,837.98
Weighted Average Coupon (WAC)	6.24%	6.04%	6.05%
Number of Loans	53,867	37,331	36,929
Aggregate Outstanding Principal Balance - SOFR		\$ 357,993,005.97	\$ 355,768,727.83
Aggregate Outstanding Principal Balance - T-Bill		\$ 28,625,457.07	\$ 28,757,810.31
Pool Factor		0.756687457	0.752758310
Since Issued Constant Prepayment Rate			

B Debt Securities

Cusip/Isin

Not Securities	Cusip/Isin	9/26/2024	9/25/2026	10/26/2026
A	26828PAA7	538,900,000.00	\$ 396,532,281.27	\$ 389,047,018.15
B	26828PAB5	17,000,000.00	\$ 17,000,000.00	\$ 17,000,000.00

C Account Balances

	<u>9/25/2026</u>	<u>10/26/2026</u>
Reserve Account Balance	\$ 9,933,234.39	\$ 3,952,662.18
Floor Income Rebate Account	\$ -	\$ -

D Asset / Liability

	<u>9/25/2026</u>	<u>10/26/2026</u>
Adjusted Pool Balance	\$ 429,005,293.53	\$ 421,068,837.98
Total Notes	\$ 413,532,281.27	\$ 406,047,018.15
Difference	\$ 15,473,012.26	\$ 15,021,819.83
Parity Ratio	1.03742	1.03700

II. TRUST ACTIVITY

A Student Loan Principal Receipts

Borrower Principal	\$	1,019,070.07
Guarantor Principal	\$	1,546,294.75
Consolidation Activity Principal	\$	267,681.73
Seller Principal Reimbursement	\$	-
Servicer Principal Reimbursement	\$	-
Rejected Claim Repurchased Principal	\$	-
Other Principal Deposits	\$	-
Total Principal Receipts	\$	2,833,046.55

B Student Loan Interest Receipts

Borrower Interest (includes Late Fees)	\$	597,784.80
Guarantor Interest	\$	75,196.10
Consolidation Activity Interest	\$	20,642.47
Special Allowance Payments	\$	-
Interest Subsidy Payments	\$	-
Seller Interest Reimbursement	\$	-
Servicer Interest Reimbursement	\$	-
Rejected Claim Repurchased Interest	\$	-
Other Interest Deposits	\$	-
Total Interest Receipts	\$	693,623.37

C Reserves in Excess of Requirement

\$ 5,980,572.21

D Investment Income

\$ 57,481.30

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	\$	(239,703.96)
Floor Income Rebate Fees to Dept. of Education	\$	-
Funds Allocated to the Floor Income Rebate Account	\$	-
Total Funds Previously Remitted	\$	(239,703.96)

L Available Funds

\$ 9,325,019.47

M Non-Cash Principal Activity During Collection Period \$ (781,911.80)

N Non-Reimbursable Losses During Collection Period \$ 40,790.15

O Aggregate Purchased Amounts by the Depositor, Servicer or Seller \$ -

P Aggregate Loan Substitutions \$ -

III. PORTFOLIO CHARACTERISTICS

	<u>8/31/2026</u>	<u>9/30/2026</u>
Pool Balance	\$ 397,329,375.44	\$ 395,266,217.70
Outstanding Borrower Accrued Interest	\$ 32,453,596.10	\$ 32,589,637.66
Borrower Accrued Interest to be Capitalized	\$ 10,710,912.40	\$ 10,739,679.56
Borrower Accrued Interest >30 Days Delinquent	\$ 2,655,685.97	\$ 2,895,306.29
Total # Loans	37,331	36,929
Total # Borrowers	13,682	13,529
Weighted Average Coupon	6.04%	6.05%
Weighted Average Remaining Term	189.75	190.23
Non-Reimbursable Losses	\$ 53,476.42	\$ 40,790.15
Cumulative Non-Reimbursable Losses	\$ 2,324,935.85	\$ 2,365,726.00
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	\$ 1,687,199.48	\$ 1,820,933.69
Note Interest Shortfall	\$ -	\$ -
Unpaid Interest Carryover	\$ -	\$ -
Non-Cash Principal Activity - Capitalized Interest	\$ 1,068,334.93	\$ 916,630.65
Borrower Interest Accrued	\$ 1,881,099.15	\$ 1,740,626.96
Interest Subsidy Payments Accrued	\$ 52,683.10	\$ 47,842.01
Special Allowance Payments Accrued	\$ -	\$ -

IV. WATERFALL FOR DISTRIBUTIONS

	Paid	Remaining Funds Balance
A Total Available Funds		\$ 9,325,019.47
Primary Servicing Fee	\$ 60,880.50	\$ 9,264,138.97
Administration Fee	\$ 11,528.60	\$ 9,252,610.37
Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees	\$ 3,500.00	\$ 9,249,110.37
Rating Agency Surveillance Fee	\$ 31,450.00	\$ 9,217,660.37
Expenses owed to the Indenture, Eligible Lender and Owner Trustees	\$ -	\$ 9,217,660.37
Class A Noteholders' Interest Distribution Amount	\$ 1,652,757.45	\$ 7,564,902.92
Class B Noteholders' Interest Distribution Amount	\$ 79,639.80	\$ 7,485,263.12
Class A Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 7,485,263.12
Class B Noteholders' Principal Distribution Amount on Maturity Date	\$ -	\$ 7,485,263.12
Reserve Account Reinstatement	\$ -	\$ 7,485,263.12
Class A Noteholders' Principal Distribution Amount	\$ 7,485,263.12	\$ -
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	\$ 384,526,538.14	
Accrued and Unpaid Interest	\$ 32,589,637.66	
Reserve Account Balance (after any reinstatement)	\$ 3,952,662.18	
Less: Specified Reserve Account Balance	\$ (3,952,662.18)	
Total	\$ 417,116,175.80	
Class A Notes Outstanding (after application of available funds)	\$ 389,047,018.15	
Insolvency Event or Event of Default Under Indenture	N	

V. DISTRIBUTIONS

	A	B
Cusip/Isin	26828PAA7	26828PAB5
Beginning Balance	\$ 396,532,281.27	\$ 17,000,000.00
Index	SOFR	SOFR
SOFR 30-Day Average / Fixed Rate	3.69029%	3.69029%
Spread	1.15000%	1.75000%
Interest Rate	4.84029%	5.44029%
Accrual Period Begin	9/25/2026	9/25/2026
Accrual Period End	10/25/2026	10/25/2026
Accrued Interest Factor	0.004168028	0.004684694
Current Interest Due	\$ 1,652,757.45	\$ 79,639.80
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -	\$ -
Total Interest Due	\$ 1,652,757.45	\$ 79,639.80
Interest Paid	\$ 1,652,757.45	\$ 79,639.80
Interest Shortfall	\$ -	\$ -
Principal Paid	\$ 7,485,263.12	\$ -
Ending Principal Balance	\$ 389,047,018.15	\$ 17,000,000.00
Paydown Factor	0.013889893	0.000000000
Ending Balance Factor	0.721928035	1.000000000

VI. RECONCILIATIONS

A Principal Distribution Reconciliation

Notes Outstanding Principal Balance	\$	413,532,281.27
Adjusted Pool Balance	\$	421,068,837.98
Specified Overcollateralization Amount	\$	<u>16,842,753.52</u>
Principal Distribution Amount	\$	9,306,196.81
Principal Distribution Amount Paid	\$	7,485,263.12

B Reserve Account Reconciliation

Beginning Period Balance	\$	9,933,234.39
Reserve Funds Utilized	\$	-
Reserve Funds Reinstated	\$	-
Balance Available	\$	<u>9,933,234.39</u>
Specified Reserve Account Balance	\$	<u>3,952,662.18</u>
Release to Collection Account	\$	<u>5,980,572.21</u>
Ending Reserve Account Balance	\$	3,952,662.18

C Floor Income Rebate Account

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

VII. PORTFOLIO STATISTICS

	8/31/2026				9/30/2026			
	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*	Weighted Average Coupon	# of Loans	Principal Balance	% of Balance*
Loan Status								
Repayment								
Current	5.98%	25,939	\$ 259,396,190.69	67.094%	5.97%	25,374	\$ 251,612,757.71	65.434%
31-60 Days Delinquent	6.08%	1,343	\$ 16,944,729.67	4.383%	6.30%	1,369	\$ 19,960,544.71	5.191%
61-90 Days Delinquent	6.31%	872	\$ 10,965,271.81	2.836%	6.19%	891	\$ 12,424,428.11	3.231%
91-120 Days Delinquent	6.60%	549	\$ 6,515,781.81	1.685%	6.33%	544	\$ 7,262,491.33	1.889%
121-180 Days Delinquent	6.12%	862	\$ 10,207,766.78	2.640%	6.61%	766	\$ 9,409,060.01	2.447%
181-270 Days Delinquent	5.95%	731	\$ 9,824,861.17	2.541%	5.93%	773	\$ 9,567,785.65	2.488%
> 270 Days Delinquent	5.47%	356	\$ 4,000,625.61	1.035%	6.00%	345	\$ 4,424,893.11	1.151%
Total Repayment	6.00%	30,652	\$ 317,855,227.54	82.214%	6.02%	30,062	\$ 314,661,960.63	81.831%
Forbearance	6.30%	3,642	\$ 43,915,558.60	11.359%	6.24%	3,772	\$ 43,532,023.43	11.321%
Deferment	6.05%	2,524	\$ 19,728,829.61	5.103%	5.97%	2,559	\$ 20,305,243.14	5.281%
Claim In Process	6.27%	513	\$ 5,118,847.29	1.324%	6.11%	536	\$ 6,027,310.94	1.567%
Aged Claim Rejected	-	-	\$ -	-	-	-	\$ -	-
Total Portfolio	6.04%	37,331	\$ 386,618,463.04	100.000%	6.05%	36,929	\$ 384,526,538.14	100.000%
Loan Type								
Stafford Loans - Subsidized	6.44%	14,624	\$ 53,641,318.90	13.874%	6.44%	14,462	\$ 53,178,624.85	13.830%
Stafford Loans - Unsubsidized	6.55%	11,383	\$ 66,733,363.47	17.261%	6.55%	11,238	\$ 66,063,429.61	17.180%
Consolidation Loans - Subsidized	5.57%	5,699	\$ 119,680,422.73	30.956%	5.57%	5,658	\$ 119,359,832.92	31.041%
Consolidation Loans - Unsubsidized	5.94%	5,124	\$ 138,914,133.71	35.931%	5.95%	5,081	\$ 138,561,250.69	36.034%
PLUS Loans	8.24%	462	\$ 7,331,696.51	1.896%	8.24%	452	\$ 7,054,970.85	1.835%
SLS Loans	7.54%	39	\$ 317,527.72	0.082%	7.51%	38	\$ 308,429.22	0.080%
Total	6.04%	37,331	\$ 386,618,463.04	100.000%	6.05%	36,929	\$ 384,526,538.14	100.000%
School Type								
Four-year	6.65%	13,281	\$ 73,016,964.23	18.886%	6.64%	13,149	\$ 72,136,572.14	18.760%
Two-year	6.49%	6,444	\$ 22,433,405.19	5.802%	6.48%	6,371	\$ 22,113,769.22	5.751%
Technical	6.58%	6,749	\$ 32,435,399.51	8.390%	6.58%	6,638	\$ 32,231,758.42	8.382%
Other	5.77%	10,857	\$ 258,732,694.11	66.922%	5.78%	10,771	\$ 258,044,438.36	67.107%
Total	6.04%	37,331	\$ 386,618,463.04	100.000%	6.05%	36,929	\$ 384,526,538.14	100.000%

* Percentages may not total 100% due to rounding.