

## **ECMC Student Loan Trust 2024-1E**

### **Monthly Servicing Report**

**Distribution Date: 09/25/2026**

**Collection Period: 08/01/2026 - 08/31/2026**

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**

|                                                     | <b><u>9/26/2024</u></b>  | <b><u>7/31/2026</u></b>  | <b><u>8/31/2026</u></b>  |
|-----------------------------------------------------|--------------------------|--------------------------|--------------------------|
| Principal Balance                                   | \$ 513,192,900.00        | \$ 390,042,512.02        | \$ 386,618,463.04        |
| Interest to be Capitalized                          | \$ 11,897,574.00         | \$ 10,744,051.84         | \$ 10,710,912.40         |
| <b>Pool Balance</b>                                 | <b>\$ 525,090,474.00</b> | <b>\$ 400,786,563.86</b> | <b>\$ 397,329,375.44</b> |
| Specified Reserve Account Balance                   | \$ 23,891,617.00         | \$ 10,019,664.10         | \$ 9,933,234.39          |
| Accrued and Unpaid Interest (Not to be Capitalized) | \$ 23,841,797.00         | \$ 21,741,066.89         | \$ 21,742,683.70         |
| <b>Adjusted Pool Balance</b>                        | <b>\$ 572,823,888.00</b> | <b>\$ 432,547,294.85</b> | <b>\$ 429,005,293.53</b> |
| Weighted Average Coupon (WAC)                       | 6.24%                    | 6.05%                    | 6.04%                    |
| Number of Loans                                     | 53,867                   | 37,772                   | 37,331                   |
| Aggregate Outstanding Principal Balance - SOFR      |                          | \$ 361,090,444.99        | \$ 357,993,005.97        |
| Aggregate Outstanding Principal Balance - T-Bill    |                          | \$ 28,952,067.03         | \$ 28,625,457.07         |
| Pool Factor                                         |                          | 0.763271443              | 0.756687457              |
| Since Issued Constant Prepayment Rate               |                          |                          |                          |

### **B Debt Securities**

#### **Cusip/Isin**

| Not Securities | Cusip/Isin | 9/26/2024      | 8/25/2026         | 9/25/2026         |
|----------------|------------|----------------|-------------------|-------------------|
| A              | 26828PAA7  | 538,900,000.00 | \$ 399,882,778.82 | \$ 396,532,281.27 |
| B              | 26828PAB5  | 17,000,000.00  | \$ 17,000,000.00  | \$ 17,000,000.00  |

### **C Account Balances**

|                             | <b><u>8/25/2026</u></b> | <b><u>9/25/2026</u></b> |
|-----------------------------|-------------------------|-------------------------|
| Reserve Account Balance     | \$ 10,019,664.10        | \$ 9,933,234.39         |
| Floor Income Rebate Account | \$ -                    | \$ -                    |

### **D Asset / Liability**

|                       | <b><u>8/25/2026</u></b> | <b><u>9/25/2026</u></b> |
|-----------------------|-------------------------|-------------------------|
| Adjusted Pool Balance | \$ 432,547,294.85       | \$ 429,005,293.53       |
| Total Notes           | \$ 416,882,778.82       | \$ 413,532,281.27       |
| Difference            | \$ 15,664,516.03        | \$ 15,473,012.26        |
| Parity Ratio          | 1.03758                 | 1.03742                 |

## **II. TRUST ACTIVITY**

|                                                                           |                          |
|---------------------------------------------------------------------------|--------------------------|
| <b>A Student Loan Principal Receipts</b>                                  |                          |
| Borrower Principal                                                        | \$ 1,248,490.46          |
| Guarantor Principal                                                       | \$ 2,672,623.75          |
| Consolidation Activity Principal                                          | \$ 516,495.40            |
| Seller Principal Reimbursement                                            | \$ -                     |
| Servicer Principal Reimbursement                                          | \$ -                     |
| Rejected Claim Repurchased Principal                                      | \$ -                     |
| Other Principal Deposits                                                  | \$ -                     |
| <b>Total Principal Receipts</b>                                           | <b>\$ 4,437,609.61</b>   |
| <b>B Student Loan Interest Receipts</b>                                   |                          |
| Borrower Interest (includes Late Fees)                                    | \$ 649,314.15            |
| Guarantor Interest                                                        | \$ 148,246.28            |
| Consolidation Activity Interest                                           | \$ 22,077.21             |
| Special Allowance Payments                                                | \$ -                     |
| Interest Subsidy Payments                                                 | \$ -                     |
| Seller Interest Reimbursement                                             | \$ -                     |
| Servicer Interest Reimbursement                                           | \$ -                     |
| Rejected Claim Repurchased Interest                                       | \$ -                     |
| Other Interest Deposits                                                   | \$ -                     |
| <b>Total Interest Receipts</b>                                            | <b>\$ 819,637.64</b>     |
| <b>C Reserves in Excess of Requirement</b>                                | <b>\$ 86,429.71</b>      |
| <b>D Investment Income</b>                                                | <b>\$ 53,334.38</b>      |
| <b>E Funds Borrowed from Next Collection Period</b>                       | <b>\$ -</b>              |
| <b>F Funds Repaid from Prior Collection Period</b>                        | <b>\$ -</b>              |
| <b>G Loan Sale or Purchase Proceeds</b>                                   | <b>\$ -</b>              |
| <b>H Initial Deposits to Collection Account</b>                           | <b>\$ -</b>              |
| <b>I Excess Transferred from Other Accounts</b>                           | <b>\$ -</b>              |
| <b>J Other Deposits</b>                                                   | <b>\$ -</b>              |
| <b>K Less: Funds Previously Remitted</b>                                  |                          |
| Servicing Fees to Servicer                                                | -                        |
| Consolidation Loan Rebate Fees to Dept. of Education                      | \$ (240,401.87)          |
| Floor Income Rebate Fees to Dept. of Education                            | \$ -                     |
| Funds Allocated to the Floor Income Rebate Account                        | \$ -                     |
| <b>Total Funds Previously Remitted</b>                                    | <b>\$ (240,401.87)</b>   |
| <b>L Available Funds</b>                                                  | <b>\$ 5,156,609.47</b>   |
| <b>M Non-Cash Principal Activity During Collection Period</b>             | <b>\$ (1,067,037.05)</b> |
| <b>N Non-Reimbursable Losses During Collection Period</b>                 | <b>\$ 53,476.42</b>      |
| <b>O Aggregate Purchased Amounts by the Depositor, Servicer or Seller</b> | <b>\$ -</b>              |
| <b>P Aggregate Loan Substitutions</b>                                     | <b>\$ -</b>              |

### **III. PORTFOLIO CHARACTERISTICS**

|                                                    | <b><u>7/31/2026</u></b> | <b><u>8/31/2026</u></b> |
|----------------------------------------------------|-------------------------|-------------------------|
| Pool Balance                                       | \$ 400,786,563.86       | \$ 397,329,375.44       |
| Outstanding Borrower Accrued Interest              | \$ 32,485,118.73        | \$ 32,453,596.10        |
| Borrower Accrued Interest to be Capitalized        | \$ 10,744,051.84        | \$ 10,710,912.40        |
| Borrower Accrued Interest >30 Days Delinquent      | \$ 2,507,463.91         | \$ 2,655,685.97         |
| Total # Loans                                      | 37,772                  | 37,331                  |
| Total # Borrowers                                  | 13,865                  | 13,682                  |
| Weighted Average Coupon                            | 6.05%                   | 6.04%                   |
| Weighted Average Remaining Term                    | 189.67                  | 189.75                  |
| Non-Reimbursable Losses                            | \$ 72,208.39            | \$ 53,476.42            |
| Cumulative Non-Reimbursable Losses                 | \$ 2,271,459.43         | \$ 2,324,935.85         |
| 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                           | \$ 1,637,375.76         | \$ 1,687,199.48         |
| Note Interest Shortfall                            | \$ -                    | \$ -                    |
| Unpaid Interest Carryover                          | \$ -                    | \$ -                    |
| Non-Cash Principal Activity - Capitalized Interest | \$ 872,727.40           | \$ 1,068,334.93         |
| Borrower Interest Accrued                          | \$ 1,862,649.75         | \$ 1,881,099.15         |
| Interest Subsidy Payments Accrued                  | \$ 53,166.89            | \$ 52,683.10            |
| Special Allowance Payments Accrued                 | \$ -                    | \$ -                    |

#### IV. WATERFALL FOR DISTRIBUTIONS

|                                                                     | Paid                     | Remaining Funds<br>Balance |
|---------------------------------------------------------------------|--------------------------|----------------------------|
| <b>A Total Available Funds</b>                                      |                          | <b>\$ 5,156,609.47</b>     |
| Primary Servicing Fee                                               | \$ 61,569.00             | \$ 5,095,040.47            |
| Administration Fee                                                  | \$ 11,588.77             | \$ 5,083,451.70            |
| Indenture Trustee, Eligible Lender Trustee, and Owner Trustee Fees  | \$ 3,500.00              | \$ 5,079,951.70            |
| Rating Agency Surveillance Fee                                      | \$ -                     | \$ 5,079,951.70            |
| Expenses owed to the Indenture, Eligible Lender and Owner Trustees  | \$ -                     | \$ 5,079,951.70            |
| Class A Noteholders' Interest Distribution Amount                   | \$ 1,650,503.84          | \$ 3,429,447.86            |
| Class B Noteholders' Interest Distribution Amount                   | \$ 78,950.31             | \$ 3,350,497.55            |
| Class A Noteholders' Principal Distribution Amount on Maturity Date | \$ -                     | \$ 3,350,497.55            |
| Class B Noteholders' Principal Distribution Amount on Maturity Date | \$ -                     | \$ 3,350,497.55            |
| Reserve Account Reinstatement                                       | \$ -                     | \$ 3,350,497.55            |
| Class A Noteholders' Principal Distribution Amount                  | \$ 3,350,497.55          | \$ -                       |
| 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>B Waterfall Triggers</b>                                         |                          |                            |
| Student Loan Principal Outstanding                                  | \$ 386,618,463.04        |                            |
| Accrued and Unpaid Interest                                         | \$ 32,453,596.10         |                            |
| Reserve Account Balance (after any reinstatement)                   | \$ 9,933,234.39          |                            |
| Less: Specified Reserve Account Balance                             | \$ (9,933,234.39)        |                            |
| <b>Total</b>                                                        | <b>\$ 419,072,059.14</b> |                            |
|                                                                     |                          |                            |
| Class A Notes Outstanding (after application of available funds)    | \$ 396,532,281.27        |                            |
| Insolvency Event or Event of Default Under Indenture                | N                        |                            |

**V. DISTRIBUTIONS**

|                                                            | A                        | B                       |
|------------------------------------------------------------|--------------------------|-------------------------|
| Cusip/Isin                                                 | 26828PAA7                | 26828PAB5               |
| <b>Beginning Balance</b>                                   | <b>\$ 399,882,778.82</b> | <b>\$ 17,000,000.00</b> |
| Index                                                      | SOFR                     | SOFR                    |
| SOFR 30-Day Average / Fixed Rate                           | 3.64319%                 | 3.64319%                |
| Spread                                                     | 1.15000%                 | 1.75000%                |
| Interest Rate                                              | 4.79319%                 | 5.39319%                |
| Accrual Period Begin                                       | 8/25/2026                | 8/25/2026               |
| Accrual Period End                                         | 9/24/2026                | 9/24/2026               |
| Accrued Interest Factor                                    | 0.004127469              | 0.004644136             |
| Current Interest Due                                       | \$ 1,650,503.84          | \$ 78,950.31            |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                     | \$ -                    |
| Total Interest Due                                         | \$ 1,650,503.84          | \$ 78,950.31            |
| Interest Paid                                              | \$ 1,650,503.84          | \$ 78,950.31            |
| Interest Shortfall                                         | \$ -                     | \$ -                    |
| Principal Paid                                             | \$ 3,350,497.55          | \$ -                    |
| <b>Ending Principal Balance</b>                            | <b>\$ 396,532,281.27</b> | <b>\$ 17,000,000.00</b> |
| Paydown Factor                                             | 0.006217290              | 0.000000000             |
| Ending Balance Factor                                      | 0.735817928              | 1.000000000             |

## **VI. RECONCILIATIONS**

### **A Principal Distribution Reconciliation**

|                                        |    |                      |
|----------------------------------------|----|----------------------|
| Notes Outstanding Principal Balance    | \$ | 416,882,778.82       |
| Adjusted Pool Balance                  | \$ | 429,005,293.53       |
| Specified Overcollateralization Amount | \$ | <u>17,160,211.74</u> |
| Principal Distribution Amount          | \$ | 5,037,697.03         |
| Principal Distribution Amount Paid     | \$ | 3,350,497.55         |

### **B Reserve Account Reconciliation**

|                                   |    |                     |
|-----------------------------------|----|---------------------|
| Beginning Period Balance          | \$ | 10,019,664.10       |
| Reserve Funds Utilized            | \$ | -                   |
| Reserve Funds Reinstated          | \$ | <u>-</u>            |
| Balance Available                 | \$ | 10,019,664.10       |
| Specified Reserve Account Balance | \$ | <u>9,933,234.39</u> |
| Release to Collection Account     | \$ | 86,429.71           |
| Ending Reserve Account Balance    | \$ | <u>9,933,234.39</u> |

### **C Floor Income Rebate Account**

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

## VII. PORTFOLIO STATISTICS

|                                    | 7/31/2026                     |               |                          |                  | 8/31/2026                     |               |                          |                  |
|------------------------------------|-------------------------------|---------------|--------------------------|------------------|-------------------------------|---------------|--------------------------|------------------|
|                                    | Weighted<br>Average<br>Coupon | # of Loans    | Principal<br>Balance     | % of<br>Balance* | Weighted<br>Average<br>Coupon | # of Loans    | Principal<br>Balance     | % of<br>Balance* |
| <b>Loan Status</b>                 |                               |               |                          |                  |                               |               |                          |                  |
| Repayment                          |                               |               |                          |                  |                               |               |                          |                  |
| Current                            | 5.99%                         | 26,118        | \$ 262,073,769.37        | 67.191%          | 5.98%                         | 25,939        | \$ 259,396,190.69        | 67.094%          |
| 31-60 Days Delinquent              | 6.05%                         | 1,233         | \$ 15,275,764.55         | 3.916%           | 6.08%                         | 1,343         | \$ 16,944,729.67         | 4.383%           |
| 61-90 Days Delinquent              | 6.33%                         | 877           | \$ 11,201,783.49         | 2.872%           | 6.31%                         | 872           | \$ 10,965,271.81         | 2.836%           |
| 91-120 Days Delinquent             | 6.35%                         | 602           | \$ 7,519,022.31          | 1.928%           | 6.60%                         | 549           | \$ 6,515,781.81          | 1.685%           |
| 121-180 Days Delinquent            | 5.96%                         | 765           | \$ 8,818,157.32          | 2.261%           | 6.12%                         | 862           | \$ 10,207,766.78         | 2.640%           |
| 181-270 Days Delinquent            | 5.99%                         | 788           | \$ 10,794,469.58         | 2.768%           | 5.95%                         | 731           | \$ 9,824,861.17          | 2.541%           |
| > 270 Days Delinquent              | 5.88%                         | 305           | \$ 3,243,716.39          | 0.832%           | 5.47%                         | 356           | \$ 4,000,625.61          | 1.035%           |
| <b>Total Repayment</b>             | <b>6.01%</b>                  | <b>30,688</b> | <b>\$ 318,926,683.01</b> | <b>81.767%</b>   | <b>6.00%</b>                  | <b>30,652</b> | <b>\$ 317,855,227.54</b> | <b>82.214%</b>   |
| Forbearance                        | 6.23%                         | 3,895         | \$ 44,074,114.74         | 11.300%          | 6.30%                         | 3,642         | \$ 43,915,558.60         | 11.359%          |
| Deferment                          | 6.08%                         | 2,609         | \$ 20,511,784.87         | 5.259%           | 6.05%                         | 2,524         | \$ 19,728,829.61         | 5.103%           |
| Claim In Process                   | 6.46%                         | 580           | \$ 6,529,929.40          | 1.674%           | 6.27%                         | 513           | \$ 5,118,847.29          | 1.324%           |
| Aged Claim Rejected                | -                             | -             | \$ -                     | -                | -                             | -             | \$ -                     | -                |
| <b>Total Portfolio</b>             | <b>6.05%</b>                  | <b>37,772</b> | <b>\$ 390,042,512.02</b> | <b>100.000%</b>  | <b>6.04%</b>                  | <b>37,331</b> | <b>\$ 386,618,463.04</b> | <b>100.000%</b>  |
| <b>Loan Type</b>                   |                               |               |                          |                  |                               |               |                          |                  |
| Stafford Loans - Subsidized        | 6.44%                         | 14,799        | \$ 54,022,055.29         | 13.850%          | 6.44%                         | 14,624        | \$ 53,641,318.90         | 13.874%          |
| Stafford Loans - Unsubsidized      | 6.55%                         | 11,503        | \$ 67,141,105.33         | 17.214%          | 6.55%                         | 11,383        | \$ 66,733,363.47         | 17.261%          |
| Consolidation Loans - Subsidized   | 5.57%                         | 5,768         | \$ 120,745,712.32        | 30.957%          | 5.57%                         | 5,699         | \$ 119,680,422.73        | 30.956%          |
| Consolidation Loans - Unsubsidized | 5.95%                         | 5,193         | \$ 140,497,509.93        | 36.021%          | 5.94%                         | 5,124         | \$ 138,914,133.71        | 35.931%          |
| PLUS Loans                         | 8.23%                         | 470           | \$ 7,319,403.13          | 1.877%           | 8.24%                         | 462           | \$ 7,331,696.51          | 1.896%           |
| SLS Loans                          | 7.58%                         | 39            | \$ 316,726.02            | 0.081%           | 7.54%                         | 39            | \$ 317,527.72            | 0.082%           |
| <b>Total</b>                       | <b>6.05%</b>                  | <b>37,772</b> | <b>\$ 390,042,512.02</b> | <b>100.000%</b>  | <b>6.04%</b>                  | <b>37,331</b> | <b>\$ 386,618,463.04</b> | <b>100.000%</b>  |
| <b>School Type</b>                 |                               |               |                          |                  |                               |               |                          |                  |
| Four-year                          | 6.64%                         | 13,428        | \$ 73,409,523.39         | 18.821%          | 6.65%                         | 13,281        | \$ 73,016,964.23         | 18.886%          |
| Two-year                           | 6.49%                         | 6,522         | \$ 22,597,668.96         | 5.794%           | 6.49%                         | 6,444         | \$ 22,433,405.19         | 5.802%           |
| Technical                          | 6.58%                         | 6,827         | \$ 32,653,431.46         | 8.372%           | 6.58%                         | 6,749         | \$ 32,435,399.51         | 8.390%           |
| Other                              | 5.77%                         | 10,995        | \$ 261,381,888.21        | 67.014%          | 5.77%                         | 10,857        | \$ 258,732,694.11        | 66.922%          |
| <b>Total</b>                       | <b>6.05%</b>                  | <b>37,772</b> | <b>\$ 390,042,512.02</b> | <b>100.000%</b>  | <b>6.04%</b>                  | <b>37,331</b> | <b>\$ 386,618,463.04</b> | <b>100.000%</b>  |

\* Percentages may not total 100% due to rounding.