

**ECMC Student Loan Trust 2016-1**  
**Monthly Servicing Report**

**Distribution Date 06/25/2025**

**Collection Period 05/01/2025 - 05/31/2025**

Patriot Student Loan Capital, LLC - *Depositor*

Navient Solutions - *Administrator*

ECMC Group - *Master Servicer*

Deutsche Bank Trust Company Americas - *Indenture Trustee*

Manufacturers and Traders Trust Company - *Eligible Lender Trustee*

**I. Deal Parameters**

| <b>A</b> | <b>Student Loan Portfolio Characteristics</b>   | <b>08/24/2016</b>        | <b>04/30/2025</b>        | <b>05/31/2025</b>        |
|----------|---|--------------------------|--------------------------|--------------------------|
|          | Principal Balance                               | \$ 357,885,767.73        | \$ 139,196,242.05        | \$ 139,015,683.96        |
|          | Interest to be Capitalized Balance              | 651,819.92               | 1,216,630.07             | 1,340,984.53             |
|          | Pool Balance                                    | \$ 362,809,943.45        | \$ 140,412,872.12        | \$ 140,356,668.49        |
|          | Specified Reserve Account Balance               | 17,044,159.00            | - N/A -                  | - N/A -                  |
|          | <b>Adjusted Pool</b> <sup>(1)</sup>             | <b>\$ 379,854,102.45</b> | <b>\$ 140,412,872.12</b> | <b>\$ 140,356,668.49</b> |
|          | Weighted Average Coupon (WAC)                   | 5.90%                    | 6.82%                    | 6.82%                    |
|          | Number of Loans                                 | 45,619                   | 11,674                   | 11,539                   |
|          | Aggregate Outstanding Principal Balance - Tbill |                          | \$ 21,018,723.13         | \$ 21,085,375.59         |
|          | Aggregate Outstanding Principal Balance - SOFR  |                          | \$ 119,394,148.99        | \$ 119,271,292.90        |
|          | Pool Factor                                     |                          | 0.387014950              | 0.386860038              |
|          | Since Issued Constant Prepayment Rate           |                          | (0.25)%                  | (0.47)%                  |

<sup>(1)</sup> The Specified Reserve Account balance is included in the Adjusted Pool until the Pool Balance is less than or equal to 40% of the original pool.

| <b>B</b> | <b>Debt Securities</b> | <b>Cusip/Isin</b> | <b>05/27/2025</b> | <b>06/25/2025</b> |
|----------|------------------------|-------------------|-------------------|-------------------|
|          | A                      | 26827XAA1         | \$ 130,583,971.07 | \$ 130,531,701.70 |

| <b>C</b> | <b>Account Balances</b>     | <b>05/27/2025</b> | <b>06/25/2025</b> |
|----------|-----------------------------|-------------------|-------------------|
|          | Reserve Account Balance     | \$ 606,015.00     | \$ 606,015.00     |
|          | Floor Income Rebate Account | \$ -              | \$ -              |

| <b>D</b> | <b>Asset / Liability</b> | <b>05/27/2025</b> | <b>06/25/2025</b> |
|----------|--------------------------|-------------------|-------------------|
|          | Adjusted Pool Balance    | \$ 140,412,872.12 | \$ 140,356,668.49 |
|          | Total Notes              | \$ 130,583,971.07 | \$ 130,531,701.70 |
|          | Difference               | \$ 9,828,901.05   | \$ 9,824,966.79   |
|          | Parity Ratio             | 1.07527           | 1.07527           |

**II. Trust Activity 05/01/2025 through 05/31/2025**

|          |  |                      |
|----------|--|----------------------|
| <b>A</b> | <b>Student Loan Principal Receipts</b>                           |                      |
|          | Borrower Principal   | 196,942.23           |
|          | Guarantor Principal  | 284,373.63           |
|          | Consolidation Activity Principal                                 | 356,169.76           |
|          | Seller Principal Reimbursement                                   | -                    |
|          | Servicer Principal Reimbursement                                 | -                    |
|          | Rejected Claim Repurchased Principal                             | -                    |
|          | Other Principal Deposits   | -                    |
|          | <b>Total Principal Receipts</b>                                  | <b>\$ 837,485.62</b> |
| <b>B</b> | <b>Student Loan Interest Receipts</b>                            |                      |
|          | Borrower Interest  | 105,704.88           |
|          | Guarantor Interest   | 16,323.46            |
|          | Consolidation Activity Interest                                  | 3,924.27             |
|          | Special Allowance Payments                                       | 0.00                 |
|          | Interest Subsidy Payments  | 0.00                 |
|          | Seller Interest Reimbursement                                    | 0.00                 |
|          | Servicer Interest Reimbursement                                  | 0.00                 |
|          | Rejected Claim Repurchased Interest                              | 0.00                 |
|          | Other Interest Deposits  | 0.00                 |
|          | <b>Total Interest Receipts</b>                                   | <b>\$ 125,952.61</b> |
| <b>C</b> | <b>Reserves in Excess of Requirement</b>                         | <b>\$ -</b>          |
| <b>D</b> | <b>Investment Income</b>   | <b>\$ 5,844.89</b>   |
| <b>E</b> | <b>Funds Borrowed from Next Collection Period</b>                | <b>\$ -</b>          |
| <b>F</b> | <b>Funds Repaid from Prior Collection Period</b>                 | <b>\$ -</b>          |
| <b>G</b> | <b>Loan Sale or Purchase Proceeds</b>                            | <b>\$ -</b>          |
| <b>H</b> | <b>Initial Deposits to Collection Account</b>                    | <b>\$ -</b>          |
| <b>I</b> | <b>Excess Transferred from Other Accounts</b>                    | <b>\$ -</b>          |
| <b>J</b> | <b>Other Deposits</b>  | <b>\$ -</b>          |
| <b>K</b> | <b>Funds Released from Capitalized Interest Account</b>          | <b>\$ -</b>          |
| <b>L</b> | <b>Less: Funds Previously Remitted:</b>                          |                      |
|          | Servicing Fees to Servicer                                       | \$ -                 |
|          | Consolidation Loan Rebate Fees to Dept. of Education             | \$(66,516.50)        |
|          | Floor Income Rebate Fees to Dept. of Education                   | \$ -                 |
|          | Funds Allocated to the Floor Income Rebate Account               | \$ -                 |
| <b>M</b> | <b>AVAILABLE FUNDS</b>   | <b>\$ 902,766.62</b> |
| <b>N</b> | Non-Cash Principal Activity During Collection Period             | \$(656,927.53)       |
| <b>O</b> | Non-Reimbursable Losses During Collection Period                 | \$ 5,833.64          |
| <b>P</b> | Aggregate Purchased Amounts by the Depositor, Servicer or Seller | \$ -                 |
| <b>Q</b> | Aggregate Loan Substitutions                                     | \$ -                 |

III. 2016-1 Portfolio Characteristics

|              |                        | 05/31/2025        |               |                         |                | 04/30/2025        |               |                         |                |
|--------------|------------------------|-------------------|---------------|-------------------------|----------------|-------------------|---------------|-------------------------|----------------|
|              |                        | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal | Wtd Avg<br>Coupon | # Loans       | Principal               | % of Principal |
| INTERIM:     | DEFERMENT              | 6.72%             | 756           | \$7,630,709.98          | 5.489%         | 6.50%             | 797           | \$7,858,442.12          | 5.646%         |
| REPAYMENT:   | CURRENT                | 6.77%             | 6,456         | \$74,543,847.89         | 53.623%        | 6.71%             | 6,668         | \$75,082,130.71         | 53.940%        |
|              | 31-60 DAYS DELINQUENT  | 6.59%             | 717           | \$9,356,929.16          | 6.731%         | 6.73%             | 499           | \$6,604,397.39          | 4.745%         |
|              | 61-90 DAYS DELINQUENT  | 6.91%             | 313           | \$3,794,763.97          | 2.730%         | 7.14%             | 409           | \$4,405,621.65          | 3.165%         |
|              | 91-120 DAYS DELINQUENT | 6.92%             | 272           | \$2,442,920.47          | 1.757%         | 6.85%             | 344           | \$6,127,466.58          | 4.402%         |
|              | > 120 DAYS DELINQUENT  | 6.77%             | 911           | \$10,942,062.42         | 7.871%         | 6.78%             | 905           | \$9,583,007.00          | 6.885%         |
|              | FORBEARANCE            | 7.04%             | 1,948         | \$28,756,001.25         | 20.685%        | 7.13%             | 1,927         | \$28,147,896.01         | 20.222%        |
|              | CLAIMS IN PROCESS      | 7.16%             | 166           | \$1,548,448.82          | 1.114%         | 7.18%             | 125           | \$1,387,280.59          | 0.997%         |
| <b>TOTAL</b> |                        |                   | <b>11,539</b> | <b>\$139,015,683.96</b> | <b>100.00%</b> |                   | <b>11,674</b> | <b>\$139,196,242.05</b> | <b>100.00%</b> |

\* Percentages may not total 100% due to rounding

IV. 2016-1 Portfolio Characteristics (cont'd)

|  | 05/31/2025       | 04/30/2025       |
|--|------------------|------------------|
| Pool Balance                                       | \$140,356,668.49 | \$140,412,872.12 |
| Outstanding Borrower Accrued Interest              | \$5,974,584.77   | \$5,987,070.65   |
| Borrower Accrued Interest to be Capitalized        | \$1,340,984.53   | \$1,216,630.07   |
| Borrower Accrued Interest >30 Days Delinquent      | \$955,874.89     | \$984,891.32     |
| Total # Loans                                      | 11,539           | 11,674           |
| Total # Borrowers                                  | 4,125            | 4,180            |
| Weighted Average Coupon                            | 6.82%            | 6.82%            |
| Weighted Average Remaining Term                    | 214.60           | 213.91           |
| Non-Reimbursable Losses                            | \$5,833.64       | \$12,504.00      |
| Cumulative Non-Reimbursable Losses                 | \$3,357,742.60   | \$3,351,908.96   |
| Since Issued Constant Prepayment Rate (CPR)        | -0.47%           | -0.25%           |
| 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                           | \$-              | \$-              |
| Note Interest Shortfall                            | \$-              | \$-              |
| Unpaid Interest Carryover                          | \$-              | \$-              |
| Non-Cash Principal Activity - Capitalized Interest | \$662,928.46     | \$530,724.83     |
| Borrower Interest Accrued                          | \$776,395.62     | \$835,695.38     |
| Interest Subsidy Payments Accrued                  | \$29,783.19      | \$(52,860.63)    |
| Special Allowance Payments Accrued                 | \$-              | \$-              |

V. 2016-1 Portfolio Statistics by School and Program

| A | LOAN TYPE                         | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|---|-----------------------------------|----------------------------|---------------|--------------------------|-----------------|
|   | - GSL <sup>(1)</sup> - Subsidized | 7.26%                      | 5,297         | 27,600,342.36            | 19.854%         |
|   | - GSL - Unsubsidized              | 7.09%                      | 3,843         | 29,325,957.93            | 21.095%         |
|   | - PLUS <sup>(2)</sup> Loans       | 8.52%                      | 196           | 5,299,142.90             | 3.812%          |
|   | - SLS <sup>(3)</sup> Loans        | 9.79%                      | 83            | 915,055.29               | 0.658%          |
|   | - Consolidation Loans             | 6.40%                      | 2,120         | 75,875,185.48            | 54.580%         |
|   | <b>Total</b>                      | <b>6.82%</b>               | <b>11,539</b> | <b>\$ 139,015,683.96</b> | <b>100.000%</b> |
| B | SCHOOL TYPE                       | Weighted<br>Average Coupon | # LOANS       | \$ AMOUNT                | % *             |
|   | - Four Year                       | 7.33%                      | 6,590         | 49,099,178.11            | 35.319%         |
|   | - Two Year                        | 7.20%                      | 2,111         | 10,352,628.97            | 7.447%          |
|   | - Technical                       | 7.52%                      | 718           | 3,688,691.40             | 2.653%          |
|   | - Other                           | 6.40%                      | 2,120         | 75,875,185.48            | 54.580%         |
|   | <b>Total</b>                      | <b>6.82%</b>               | <b>11,539</b> | <b>\$ 139,015,683.96</b> | <b>100.000%</b> |

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

<sup>(1)</sup> Guaranteed Stafford Loan

<sup>(2)</sup> Parent Loans for Undergraduate Students

<sup>(3)</sup> Supplemental Loans to Students. The Unsubsidized Stafford Loan program replaced the SLS program on July 1, 1994.

VI. 2016-1 Waterfall for Distributions

|   | Paid          | Remaining<br>Funds Balance |
|---|---------------|----------------------------|
| <b>Total Available Funds</b>  |               | <b>\$ 902,766.62</b>       |
| A Primary Servicing Fee   | \$ 21,734.16  | \$ 881,032.46              |
| B Administration Fee  | \$ 10,000.00  | \$ 871,032.46              |
| C Trustee Fees  | \$ 4,450.00   | \$ 866,582.46              |
| D Class A Noteholders' Interest Distribution Amount                       | \$ 608,691.97 | \$ 257,890.49              |
| E Class A Noteholders Principal Distribution Amount, on the Maturity Date | \$ -          | \$ 257,890.49              |
| F Reserve Account Reinstatement   | \$ -          | \$ 257,890.49              |
| G Class A Noteholders' Principal Distribution Amount                      | \$ 52,269.37  | \$ 205,621.12              |
| H Class A Noteholders' Accelerated Principal Distribution Amount          | \$ -          | \$ 205,621.12              |
| I Unpaid Expenses of The Trustees   | \$ -          | \$ 205,621.12              |
| J Carryover Servicing Fee   | \$ -          | \$ 205,621.12              |
| K Remaining Amounts to the Noteholders after the first auction date       | \$ -          | \$ 205,621.12              |
| L Repayment to the Lender under the Revolving Credit Agreement            | \$ -          | \$ 205,621.12              |
| M R-1 Certificateholder's Distribution Amount                             | \$ 205,559.43 | \$ 61.69                   |
| N R-2 Certificateholder's Distribution Amount                             | \$ 61.69      | \$ -                       |

**Waterfall Triggers**

|  |                   |
|--|-------------------|
| A Student Loan Principal Outstanding                               | \$ 139,015,683.96 |
| B Interest to be Capitalized                                       | \$ 1,340,984.53   |
| C Capitalized Interest Account Balance                             | \$ -              |
| D Reserve Account Balance (after any reinstatement)                | \$ 606,015.00     |
| E Less: Specified Reserve Account Balance                          | \$(606,015.00)    |
| F Total  | \$ 140,356,668.49 |
| G Class A Notes Outstanding (after application of available funds) | \$ 130,531,701.70 |
| H Insolvency Event or Event of Default Under Indenture             | N                 |

**VII. 2016-1 Distributions****Distribution Amounts**

|  | <u>A</u>                |
|--|-------------------------|
| Cusip/Isin   | 26827XAA1               |
| Beginning Balance  | \$ 130,583,971.07       |
| Index  | SOFR                    |
| Spread/Fixed Rate  | 1.35%                   |
| Record Date (Days Prior to Distribution)                   | 1 NEW YORK BUSINESS DAY |
| Accrual Period Begin                                       | 5/27/2025               |
| Accrual Period End   | 6/25/2025               |
| Daycount Fraction  | 0.08055556              |
| Interest Rate*   | 5.78645%                |
| Accrued Interest Factor                                    | 0.004661307             |
| Current Interest Due                                       | \$ 608,691.97           |
| Interest Shortfall from Prior Period Plus Accrued Interest | \$ -                    |
| Total Interest Due   | \$ 608,691.97           |
| Interest Paid  | \$ 608,691.97           |
| Interest Shortfall   | \$ -                    |
| Principal Paid   | \$ 52,269.37            |
| Ending Principal Balance                                   | \$ 130,531,701.70       |
| Paydown Factor   | 0.000139870             |
| Ending Balance Factor                                      | 0.349295429             |

\* Pay rates for Current Distribution. For the interest rates applicable to the next distribution date, please see <http://www.ecmcgroup.org/investors/>.

**VIII. 2016-1 Reconciliations**

|          |  |                      |
|----------|--|----------------------|
| <b>A</b> | <b>Principal Distribution Reconciliation</b> |                      |
|          | Notes Outstanding Principal Balance          | \$ 130,583,971.07    |
|          | Adjusted Pool Balance                        | \$ 140,356,668.49    |
|          | Overcollateralization Amount                 | \$ 9,824,966.79      |
|          | Principal Distribution Amount                | \$ 52,269.37         |
|          | <b>Principal Distribution Amount Paid</b>    | <b>\$ 52,269.37</b>  |
| <b>B</b> | <b>Reserve Account Reconciliation</b>        |                      |
|          | Beginning Period Balance                     | \$ 606,015.00        |
|          | Reserve Funds Utilized                       | 0.00                 |
|          | Reserve Funds Reinstated                     | 0.00                 |
|          | Balance Available                            | <u>\$ 606,015.00</u> |
|          | Required Reserve Acct Balance                | \$ 606,015.00        |
|          | Release to Collection Account                | \$ -                 |
|          | Ending Reserve Account Balance               | \$ 606,015.00        |
| <b>C</b> | <b>Floor Income Rebate Account</b>           |                      |
|          | Beginning Period Balance                     | \$ -                 |
|          | Deposits for the Period                      | \$ -                 |
|          | Release to Collection Account                | \$ -                 |
|          | Ending Balance                               | \$ -                 |