ECMC Student Loan Trust 2016-1

Monthly Servicing Report

Distribution Date 05/25/2023

Collection Period 04/01/2023 - 04/30/2023

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

Student Loan Portfolio Characteristics	08/24/2016	03/31/2023	04/30/2023
Principal Balance	\$ 357,885,767.73	\$ 181,396,541.38	\$ 179,596,513.63
Interest to be Capitalized Balance	651,819.92	1,591,838.84	1,840,760.62
Pool Balance	\$ 362,809,943.45	\$ 182,988,380.22	\$ 181,437,274.25
Specified Reserve Account Balance	17,044,159.00	640,459.33	635,030.46
Adjusted Pool	\$ 379,854,102.45	\$ 183,628,839.55	\$ 182,072,304.71
Weighted Average Coupon (WAC)	5.90%	6.18%	6.17%
Number of Loans	45,619	17,778	17,571
Aggregate Outstanding Principal Balance - Tbill		\$ 27,703,748.04	\$ 26,911,426.98
Aggregate Outstanding Principal Balance - LIBOR		\$ 155,284,632.18	\$ 154,525,847.27
Pool Factor		0.504364292	0.500089034
Since Issued Constant Prepayment Rate		1.60%	1.51%

(1) 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 Debt Securities	Cusip/Isin	04/25/2023	05/25/2023
А	26827XAA1	\$ 170,807,749.04	\$ 169,327,243.38
C Account Balances		04/25/2023	05/25/2023
Reserve Account Balan	ice	\$ 640,459.33	\$ 635,030.46
Floor Income Rebate A	ccount	\$ 103,898.50	\$ 120,856.14

D	Asset / Liability	04/25/2023	05/25/2023
	Adjusted Pool Balance	\$ 183,628,839.55	\$ 182,072,304.71
	Total Notes	\$ 170,807,749.04	\$ 169,327,243.38
	Difference Parity Ratio	\$ 12,821,090.51 1.07506	\$ 12,745,061.33 1.07527

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Borrower Principal199,839.75Guarantor Principal1.882.215.30Consolidation Activity Principal228,235.22Servicer Principal Reimbursement-Rejected Claim Repurchased Principal-Other Principal Reimbursement-Total Principal Receipts\$2,310,293.57Student Loan Interest Receipts\$2,310,293.57Guarantor Interest129,191.10Guarantor Interest154,848.16Consolidation Activity Interest4,778.21Special Allowance Payments85,543.29Selfer Interest Reimbursement0.00Rejected Claim Repurchased Interest0.00Rejected Claim Repurchased Interest0.00Rejected Claim Repurchased Interest0.00Rejected Claim Repurchased Interest0.00Rejected Claim Repurchased Interest0.00Consolidation Activity Interest\$1,017,271.39CReserves in Excess of Requirement0.00Other Interest Reviewing0.00Rejected Claim Repurchased Interest0.00Consolidation Repurchased Interest0.00Consolidation Repurchased Interest0.00Consolidation Repurchased Receipts\$1,017,271,39CReserves in Excess of Requirement5.JInvestment Income\$18,460,10EFunds Rorowed from Next Collection Period\$-FFunds Repaid from Prior Collection Period\$-GLoas Sle or Olection Account\$-IExcess Transferred from Other Account\$-	А	Student Loan Principal Receipts		
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Servicer Principal Reimbursement -   Rejected Claim Repurchased Principal -   Other Principal Receipts \$2,310,233.57   B Student Lean Interest Receipts 129,191.10   Gurantor Interest 129,191.10   Gurantor Interest 154,848.16   Consolidation Activity Interest 4,778.21   Special Allowance Payments 642,910.63   Interest Subsidy Payments 85,543.29   Selein Interest Reimbursement 0.00   Cervicer Interest Reimbursement 0.00   Gervicer Interest Reimbursement 0.00   Other Interest Reimbursement 0.00   Other Interest Reimbursement 0.00   Other Interest Reimbursement 0.00   Total Principal deposits 0.00   Other Interest Receipts \$1,017,271.39   C Reserves in Excess of Requirement \$5,428.87   D Investment Income \$18,460.10   E Funds Borrowed from Next Collection Period \$-   G Loan Sale or Purchase Proceeds \$-   H Initial Deposits \$-   G Loan Sale or Purchase Proceeds \$-   J Other Deposits \$-   L Less: Funds Previousy Remitted: \$-   L<		Consolidation Activity Principal	228,238.52	
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N   Non-Cash Principal Activity During Collection Period   \$(510,265.82)		Funds Allocated to the Floor Income Rebate Account	\$(16,957.64)	
	М	AVAILABLE FUNDS	\$ 3,200,527.50	
O Non-Reimbursable Losses During Collection Period \$24,835.24	N	Non-Cash Principal Activity During Collection Period	\$(510,265.82)	
	0	Non-Reimbursable Losses During Collection Period	\$ 24,835.24	
P Aggregate Purchased Amounts by the Depositor, Servicer or Seller \$-	Р	Aggregate Purchased Amounts by the Depositor, Servicer or Seller	\$ -	
Q Aggregate Loan Substitutions \$-	Q	Aggregate Loan Substitutions	\$ -	

III. 2016-1 Portfolio Characteristics
---------------------------------------

			04/30/	2023		03/31/2023			
		Wtd Avg Coupon	# Loans	Principal	% of Principal	Wtd Avg Coupon	# Loans	Principal	% of Principal
INTERIM:	DEFERMENT	6.00%	966	\$7,708,048.21	4.292%	5.94%	974	\$7,548,300.07	4.161%
REPAYMENT:	CURRENT	6.18%	9,571	\$96,622,803.44	53.800%	6.15%	9,716	\$97,903,527.91	53.972%
	31-60 DAYS DELINQUENT	6.26%	774	\$8,589,217.09	4.783%	6.50%	645	\$8,019,742.63	4.421%
	61-90 DAYS DELINQUENT	6.39%	450	\$6,052,308.23	3.370%	6.39%	438	\$5,482,147.35	3.022%
	91-120 DAYS DELINQUENT	6.22%	329	\$3,513,429.13	1.956%	6.81%	243	\$3,116,524.51	1.718%
	> 120 DAYS DELINQUENT	6.31%	916	\$10,136,423.09	5.644%	6.20%	1,026	\$10,709,674.25	5.904%
	FORBEARANCE	6.09%	4,132	\$42,871,909.05	23.871%	6.12%	4,284	\$44,155,448.00	24.342%
	CLAIMS IN PROCESS	6.49%	430	\$4,092,766.95	2.279%	6.54%	452	\$4,461,176.66	2.459%
	AGED CLAIMS REJECTED	6.80%	3	\$9,608.44	0.005%	0.00%	0	\$-	0.000%
TOTAL			17,571	\$179,596,513.63	100.00%		17,778	\$181,396,541.38	100.00%

\* Percentages may not total 100% due to rounding

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

	04/30/2023	03/31/2023
Pool Balance	\$181,437,274.25	\$182,988,380.22
Outstanding Borrower Accrued Interest	\$6,935,198.58	\$6,871,856.94
Borrower Accrued Interest to be Capitalized	\$1,840,760.62	\$1,591,838.84
Borrower Accrued Interest >30 Days Delinquent	\$1,120,817.78	\$1,253,549.03
Total # Loans	17,571	17,778
Total # Borrowers	6,303	6,378
Weighted Average Coupon	6.17%	6.18%
Weighted Average Remaining Term	197.27	196.28
Non-Reimbursable Losses	\$24,835.24	\$31,219.95
Cumulative Non-Reimbursable Losses	\$2,989,754.14	\$2,964,918.90
Since Issued Constant Prepayment Rate (CPR)	1.51%	1.60%
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	\$-	\$32,928.26
Note Interest Shortfall	\$-	\$-
Unpaid Interest Carryover	\$-	\$-
Non-Cash Principal Activity - Capitalized Interest	\$535,159.93	\$839,298.00
Borrower Interest Accrued	\$973,263.86	\$927,161.15
Interest Subsidy Payments Accrued	\$(56,570.79)	\$29,270.39
Special Allowance Payments Accrued	\$189,226.21	\$141,168.28

V.	2016-1 Portfolio Statistics by S	chool and Program			
А	LOAN TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- GSL <sup>(1)</sup> - Subsidized	5.96%	8,367	37,969,427.91	21.142%
	- GSL - Unsubsidized	5.74%	5,911	39,341,554.35	21.906%
	- PLUS <sup>(2)</sup> Loans	7.95%	284	6,027,533.82	3.356%
	- SLS <sup>(3)</sup> Loans	8.35%	152	1,442,865.14	0.803%
	- Consolidation Loans	6.29%	2,857	94,815,132.41	52.793%
	Total	6.17%	17,571	\$ 179,596,513.63	100.000%
В	SCHOOL TYPE	Weighted Average Coupon	# LOANS	\$ AMOUNT	% *
	- Four Year	6.04%	9,749	62,665,198.45	34.892%
	- Two Year	5.96%	3,730	16,283,061.31	9.066%
	- Technical	6.28%	1,233	5,816,290.90	3.239%
	- Other	6.29%	2,859	94,831,962.97	52.803%
	Total	6.17%	17,571	\$ 179,596,513.63	100.000%

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

(1) Guaranteed Stafford Loan

(2) Parent Loans for Undergraduate Students

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

		Paid	Remaining Funds Balance
Total	Available Funds		\$ 3,200,527.50
А	Primary Servicing Fee	\$ 31,986.29	\$ 3,168,541.21
В	Administration Fee	\$ 10,583.84	\$ 3,157,957.37
С	Trustee Fees	\$ 4,450.00	\$ 3,153,507.37
D	Class A Noteholders' Interest Distribution Amount	\$ 906,765.67	\$ 2,246,741.70
Е	Class A Noteholders Principal Distribution Amount, on the Maturity Date	\$ -	\$ 2,246,741.70
F	Reserve Account Reinstatement	\$ -	\$ 2,246,741.70
G	Class A Noteholders' Principal Distribution Amount	\$ 1,480,505.66	\$ 766,236.04
н	Class A Noteholders' Accelerated Principal Distribution Amount	\$ -	\$ 766,236.04
I	Unpaid Expenses of The Trustees	\$ -	\$ 766,236.04
J	Carryover Servicing Fee	\$ -	\$ 766,236.04
К	Remaining Amounts to the Noteholders after the first auction date	\$ -	\$ 766,236.04
L	Repayment to the Lender under the Revolving Credit Agreement	\$ -	\$ 766,236.04
М	R-1 Certificateholder's Distribution Amount	\$ 766,006.17	\$ 229.87
Ν	R-2 Certificateholder's Distribution Amount	\$ 229.87	\$ -

## Waterfall Triggers

A Student Loan Principal Outstanding	\$ 179,596,513.63	
B Interest to be Capitalized	\$ 1,840,760.62	
C Capitalized Interest Account Balance	\$ -	
D Reserve Account Balance (after any reinstatement)	\$ 635,030.46	
E Less: Specified Reserve Account Balance	\$(635,030.46)	
F Total	\$ 181,437,274.25	
G Class A Notes Outstanding (after application of available funds)	\$ 169,327,243.38	
H Insolvency Event or Event of Default Under Indenture	Ν	

VII. 2016-1 Distributions	
Distribution Amounts	
	Α
Cusip/Isin	26827XAA1
Beginning Balance	\$ 170,807,749.04
Index	LIBOR
Spread/Fixed Rate	1.35%
Record Date (Days Prior to Distribution)	1 NEW YORK BUSINESS DAY
Accrual Period Begin	4/25/2023
Accrual Period End	5/25/2023
Daycount Fraction	0.08333333
Interest Rate*	6.37043%
Accrued Interest Factor	0.005308692
Current Interest Due	\$ 906,765.67
Interest Shortfall from Prior Period Plus Accrued Interest	\$ -
Total Interest Due	\$ 906,765.67
Interest Paid	\$ 906,765.67
Interest Shortfall	\$ -
Principal Paid	\$ 1,480,505.66
Ending Principal Balance	\$ 169,327,243.38
Paydown Factor	0.003961749
Ending Balance Factor	0.453110097

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

VIII. 2	2016-1 Reconciliations	
A	Principal Distribution Reconciliation	
	Notes Outstanding Principal Balance	\$ 170,807,749.04
	Adjusted Pool Balance	\$ 182,072,304.71
	Overcollateralization Amount	\$ 12,745,061.33
	Principal Distribution Amount	\$ 1,480,505.66
	Principal Distribution Amount Paid	\$ 1,480,505.66
в	Reserve Account Reconciliation	
	Beginning Period Balance	\$ 640,459.33
	Reserve Funds Utilized	0.00
	Reserve Funds Reinstated	0.00
	Balance Available	\$ 640,459.33
	Required Reserve Acct Balance	\$ 635,030.46
	Release to Collection Account	\$ 5,428.87
	Ending Reserve Account Balance	\$ 635,030.46
с	Floor Income Rebate Account	
	Beginning Period Balance	\$ 103,898.50
	Deposits for the Period	\$ 16,957.64
	Release to Collection Account	\$ -
	Ending Balance	\$ 120,856.14