

T-Mobile US Trust
2022-1
Monthly Investor Report

Collection Period Beginning: 06/01/2023

Collection Period Ending: 06/30/2023

Payment Date: 07/20/2023

Days of Interest for Period: 30

Days in Collection Period: 30

Transaction Month: 9

FINCO DEPOSITOR I LLC - Depositor
T-Mobile Financial LLC - Servicer and Custodian
U.S. Bank National Association - Indenture Trustee and Note Paying Agent
Deutsche Bank - Owner Trustee

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Deal Parameters

Notes Overview & Noteholder Payments

Class	Initial Principal Balance	Final Scheduled Payment Date	Beginning Principal Balance	Beginning Principal Factor	First Priority Principal Distribution amount	Second Priority Principal Distribution amount	Third Priority Principal Distribution amount	Regular Principal Distribution amount	Ending Principal Balance	Ending Principal Factor
A	750,000,000.00	05/22/2028	750,000,000.00	1.0000000	0.00	0.00	0.00	0.00	750,000,000.00	1.0000000
B	46,010,000.00	05/22/2028	46,010,000.00	1.0000000	0.00	0.00	0.00	0.00	46,010,000.00	1.0000000
C	46,010,000.00	05/22/2028	46,010,000.00	1.0000000	0.00	0.00	0.00	0.00	46,010,000.00	1.0000000
	<u>842,020,000.00</u>		<u>842,020,000.00</u>	<u>1.0000000</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>842,020,000.00</u>	<u>1.0000000</u>

Class	Interest Rate	Interest Distributable Amount	Principal Distributable Amount	Make-Whole Distributable Amount	Interest Distribution Amount	Principal Distribution Amount	Make-Whole Distribution Amount
A	4.91%	3,068,750.00	0.00	0.00	3,068,750.00	0.00	0.00
B	5.38%	206,278.17	0.00	0.00	206,278.17	0.00	0.00
C	5.77%	221,231.42	0.00	0.00	221,231.42	0.00	0.00
Total		3,496,259.59	0.00	0.00	3,496,259.59	0.00	0.00

Class	Interest Rate	Interest Distributable Amount per \$1,000 of Notes*	Principal Distributable Amount per \$1,000 of Notes*	Make-Whole Distributable Amount per \$1,000 of Notes*	Interest Distribution Amount per \$1,000 of Notes*	Principal Distribution Amount per \$1,000 of Notes*	Make-Whole Distribution Amount per \$1,000 of Notes*
A	4.91%	4.09	0.00	0.00	4.09	0.00	0.00
B	5.38%	4.48	0.00	0.00	4.48	0.00	0.00
C	5.77%	4.81	0.00	0.00	4.81	0.00	0.00
Total		4.15	0.00	0.00	4.15	0.00	0.00

*Payments per \$1,000 of Notes are rounded to two decimals.

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Trust Activity

Available Funds

Collections

{1} Payments (scheduled and delinquent)	77,417,118.48
{2} Prepayments	6,494,588.53
{3} Less: Supplemental Servicing Fee, Collections on Acquired Receivables, and Collections on Written Off Receivables	0.00
{4} Sub-total ({1} + {2} + {3})	83,911,707.01

Other

{5} Acquisition Amounts (repurchases)	543,420.47
{6} Credit Payments	325,421.12
{7} Upgrade Payments	1,020,656.50
{8} Any amounts deposited by the Class A Certificate holder to acquire the Receivables*	0.00
{9} Negative Carry Account Draw Amount, and related amounts**	0.00
{10} Reserve Account Draw Amount, and related amounts***	0.00
{11} Net Collections and Servicing Fees for Temporary Excluded Receivables if applicable	0.00
{12} Sub-total ({5} + {6} + {7} + {8} + {9} + {10} + {11})	1,889,498.09

{13} Available Funds ({4} + {12})**85,801,205.10**

* Includes Optional Acquisition, Clean-up Redemption, and Optional Redemption if applicable in period.

** Deposits into the Collection Account from the Negative Carry Account and, on the first Payment Date during the Amortization Period, the entire amount on deposit in the Negative Carry Account and the Acquisition Account if applicable.

*** Any amount in excess of the Required Reserve Amount remaining on deposit in the Reserve Account after withdrawing the Reserve Account Draw Amount from the Reserve Account.

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Trust Activity (continued)

Distribution

	<u>Amount Due</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee Fee	1,250.00	1,250.00	0.00	0.00	85,799,955.10
Owner Trustee Fee	0.00	0.00	0.00	0.00	85,799,955.10
Servicing Fee	766,869.06	766,869.06	0.00	0.00	85,033,086.04
Class A Note Accrued Note Interest	3,068,750.00	3,068,750.00	0.00	0.00	81,964,336.04
First Priority Principal Payment	0.00	0.00	0.00	0.00	81,964,336.04
Class B Note Accrued Note Interest	206,278.17	206,278.17	0.00	0.00	81,758,057.87
Second Priority Principal Payment	0.00	0.00	0.00	0.00	81,758,057.87
Class C Note Accrued Note Interest	221,231.42	221,231.42	0.00	0.00	81,536,826.45
Third Priority Principal Payment	0.00	0.00	0.00	0.00	81,536,826.45
Reserve Account up to Required Reserve Amount	0.00	0.00	0.00	0.00	81,536,826.45
Regular Priority Principal Payment	0.00	0.00	0.00	0.00	81,536,826.45
Accelerated Principal Payments	0.00	0.00	0.00	0.00	81,536,826.45
Additional Successor Servicer Fee	0.00	0.00	0.00	0.00	81,536,826.45
Acquisition Deposit Amount	79,229,356.54	79,229,356.54	0.00	0.00	2,307,469.91
Negative Carry Deposit Amount	0.00	0.00	0.00	0.00	2,307,469.91
Make-Whole Payments	0.00	0.00	0.00	0.00	2,307,469.91
Additional Fees and Expenses of the Trustees	0.00	0.00	0.00	0.00	2,307,469.91
Additional Issuer Expenses	0.00	0.00	0.00	0.00	2,307,469.91
Equity Interest to the Certificate holders	2,307,469.91	2,307,469.91	0.00	0.00	0.00
Total	85,801,205.10	85,801,205.10	0.00	0.00	0.00

Additional Receivables Acquired by the Issuer (Acquisition Date Supplement)

	<u>Cutoff Date</u>	<u>Acquisition Date</u>	<u>Number of Receivables</u>	<u>Aggregate Principal Balance</u>	<u>Additional Receivables Transfer Amount</u>	<u>Acquisition Account Balance on Payment Date</u>	<u>Yield Supplement Overcollateralization Amount on Acquisition Date</u>
Additional Receivables Acquired in the Collection Period	06/30/2023	07/07/2023	155,265	86,808,480.92	79,229,356.54	79,229,356.54	7,579,124.38

Acquisition Tests

Pool Composition Tests
 Credit Enhancement Tests

In Compliance

Yes
 Yes

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Portfolio Balances and Reserve Information

Reconciliation of Pool Balance

Pool Balance at beginning of Collection Period	987,016,243.61
Less: Acquired Receivables	(596,845.39)
Less: Collections, Prepayments, Credit Payments, and Upgrade Payments	(85,257,784.63)
Less: Write Offs	(2,390,117.23)
Plus: aggregate Principal Balance on the related Cutoff Date of any Additional Receivables transferred during the Collection Period	86,808,480.92
Plus: aggregate Principal Balance on the related Cutoff Date of any Discretionary Contribution Receivables transferred during the Collection Period	0.00
Less: the aggregate Principal Balance of any Temporarily Excluded Receivables as of the last day of the immediately preceding Collection Period	0.00
Less: the aggregate Principal Balance of any Force Majeure Assisted Receivables as of the last day of the immediately preceding Collection Period	0.00
Pool Balance at end of Collection Period	985,579,977.28

	<u>End of Prior Period</u>	<u>End of Period</u>
Pool Balance at end of Collection Period	987,016,243.61	985,579,977.28
Less: Yield Supplement Overcollateralization Amount for such Closing Date, Payment Date or Acquisition Date	(66,773,372.71)	(65,337,000.63)
Adjusted Pool Balance	920,242,870.90	920,242,976.65

Overcollateralization Information

		<u>End of Prior Period</u>		<u>End of Period</u>
Adjusted Pool Balance		920,242,870.90		920,242,976.65
Greater of (i) and either (ii) or (iii)				
(i) 1.00%% of the Adjusted Pool Balance as of the Closing Date	1.00%	9,228,927.07	1.00%	9,228,927.07
(ii) (Note Balance / (1 - 8.50%)) - Note Balance (Passing Floor Credit Enhancement Composition Tests)	8.50%	78,220,437.16	8.50%	78,220,437.16
(iii) (Note Balance / (1 - 11.00%)) - Note Balance (Failing Floor Credit Enhancement Composition Tests)	11.00%	104,069,887.64	11.00%	104,069,887.64
Overcollateralization Target Amount	8.50%	78,220,437.16	8.50%	78,220,437.16
Excess Receivables (Adjusted Pool Balance - Note Balance - Overcollateralization Target Amount)		2,433.74		2,539.49

Reconciliation of Reserve Account

Beginning of Period Reserve Account Balance	9,202,413.91
Add: Reserve Deposit Amount	0.00
Less: Reserve Account Draw Amount	0.00
End of Period Reserve Account Balance	9,202,413.91
Required Reserve Amount	9,202,413.91

Reconciliation of Acquisition Account

Beginning of Period Acquisition Account Balance	0.00
Add: Acquisition Deposit Amount	0.00
Add: Discretionary deposits	0.00
Less: Aggregate Additional Receivables Cash Transfer Amount	0.00
Less: Other Withdrawals	0.00
End of Period Acquisition Account Balance	0.00

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Portfolio Balances and Reserve Information (continued)

Reconciliation of Negative Carry Account

Beginning of Period Negative Carry Account Balance	0.00
Add: Negative Carry Deposit Amount	0.00
Less: Negative Carry Account Draw Amount	0.00
Less: Other Withdrawals	0.00
End of Period Negative Carry Account Balance	0.00
Required Negative Carry Amount	0.00

Pool Statistics

Write Offs and Delinquent Receivables

	<u>Number of Receivables</u>	<u>Amount</u>	<u>% of End of Period Pool Balance</u>
Written Off Receivables in Current Collection Period	6,553	2,390,117.23	0.24%
Cumulative Gross Written Off Receivables through Preceding Collection Period	35,521	14,958,494.49	
Cumulative Gross Written Off Receivables for all Collection Periods	42,074	17,348,611.72	
Delinquent Receivables:			
1 - 30 Days Delinquent	262,891	99,366,411.61	10.08%
31 - 60 Days Delinquent	12,561	4,262,879.59	0.43%
61 - 90 Days Delinquent	8,640	2,876,954.73	0.29%
91 - 120 Days Delinquent	6,930	1,934,566.17	0.20%
Over 120 Days Delinquent	5,772	548,973.55	0.06%
Total Delinquent Receivables at the End of Collection Period	296,794	108,989,785.65	11.06%

Aggregate Principal Balance of all Imminent Written-Off Receivables during the prior twelve (12) months are less than 10% of the Aggregate Principal Balance of all Receivables at End of Collection Period

Yes/No
Yes

Ratio of Aggregate Principal Balance of Written Off Receivables to the

Beginning of Collection Period Pool Balance:

Second Preceding Collection Period	0.29%
Preceding Collection Period	0.27%
Current Collection Period	0.24%
Sum of the three above multiplied by four	3.21%

Ratio of Aggregate Principal Balance of Receivables 91+ Days Delinquent to the End of Collection Period Pool Balance:

Second Preceding Collection Period	0.23%
Preceding Collection Period	0.23%
Current Collection Period	0.25%
Three Month Average	0.24%

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Pool Statistics (continued)

Pool Characteristics

	<u>Initial Cutoff Date</u>	<u>End of Prior Period</u>	<u>End of Period</u>
Measurement Date	10/03/2022	05/31/2023	06/30/2023
Number of Receivables	1,861,898	2,568,336	2,574,864
Pool Balance	1,007,801,476.09	987,016,243.61	985,579,977.28
Average Monthly Payment	30.39	30.64	30.67
Average Principal Balance	541.28	384.30	382.77
Weighted Average Remaining installments (in months)	18.44	14.61	14.29
Weighted Average non zero FICO® Score	706	705	706

Customer Tenure

Receivables with Obligor with less than 12 months of customer tenure with TMUS or Legacy Sprint	26.12%	23.00%	22.18%
Receivables with Obligor with 60 months or more of customer tenure with TMUS or Legacy Sprint	44.65%	47.30%	48.31%
Receivables with Obligor with less than 12 months of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650	9.48%	9.21%	9.07%
Receivables with Obligor with 12 months or more but less than 60 months of customer tenure with TMUS and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650	42.91%	44.18%	43.80%
Receivables with Obligor with [60] months or more of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650	20.32%	27.67%	27.63%
Receivables with Obligor without a FICO® score	9.81%	9.75%	9.75%
Pool Composition Tests	Yes	Yes	Yes
Credit Enhancement Tests	Yes	Yes	Yes

Pool Characteristics as of Most Recent Cutoff Date

	<u>Initial Cutoff Date</u>		<u>End of Prior Period</u>		<u>End of Period</u>	
Geographic Concentration						
Largest state	CA	18.06%	CA	17.76%	CA	17.71%
2nd Largest state	TX	11.54%	TX	11.72%	TX	11.73%
3rd Largest state	FL	10.17%	FL	10.06%	FL	10.04%

Upgrades

	<u>Current Period</u>	<u>To Date</u>
Number of Receivables Upgraded	2,357	26,838
Principal Balance of Receivables Upgraded	1,020,656.50	12,266,414.24
Upgrade Payments	1,020,656.50	12,266,414.24
Failure by Marketing Agent to Make Upgrade Payment	No	No

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Compliance Tests

Monthly Amortization Event Tests

	<u>Ratio</u>	<u>In Compliance</u>
No failure in paying Accrued Note Interest on any Payment Date	N/A	Yes
No failure in depositing Required Reserve Amount and Required Negative Carry Amount	N/A	Yes
For any Payment Date, the sum of the percentages for each of the prior three Collection Periods calculated as the aggregate Principal Balance of Written Off Receivables during each such Period divided by the aggregate Pool Balance as of the first day of each such Period, multiplied by four, exceeds 10.00%	3.21%	Yes
For any Payment Date, the sum of the percentages for each of the prior three Collection Periods calculated as the aggregate Principal Balance of all Receivables that are 91 days or more Delinquent at the end of each such Period divided by the aggregate Pool Balance as of the last day of each such Period, divided by three, exceeds 2.00%	0.24%	Yes
The adjusted pool balance is less than 50.00% of the aggregate Note Balance of the Notes	109.29%	Yes
On any Payment Date, after giving effect to all payments to be made on such Payment Date pursuant to Section 8.2 of the Indenture and the acquisition of Additional Receivables on that date, the amount of Overcollateralization for the Notes is not at least equal to the Overcollateralization Target Amount; provided, that if the Overcollateralization Target Amount is not reached on any Payment Date solely due to a change in the percentage used to calculate such Overcollateralization Target Amount, such an event will not constitute an "Amortization Event" unless the Overcollateralization Target Amount is not reached by the end of the fourth month after the related Payment Date	N/A	Yes
No occurrence of a Servicer Termination Event	N/A	Yes
No occurrence of an Event of Default	N/A	Yes

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
 Collection Period Ending: 6/30/2023
 Payment Date: 7/20/2023

Revolving Period: YES
 Amortization Period: NO

Compliance Tests (continued)

Pool Composition and Floor Credit Enhancement Test

	<u>End of Prior Period</u>	<u>End of Period</u>	<u>In Compliance</u>
Pool Composition Tests			
The weighted average FICO® Score of the obligors with respect to the receivables is at least 685 (excluding receivables with obligors for whom FICO® Scores are not available);	705	706	Yes
Receivables with obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint represent at least 35.00% of the pool balance;	47.30%	48.31%	Yes
Receivables with obligors that have less than 12 months of customer tenure with TMUS or Legacy Sprint represent no more than 36.00% of the pool balance;	23.00%	22.18%	Yes
Receivables with obligors that have less than 12 months customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 10.00% of the pool balance;	9.21%	9.07%	Yes
Receivables with obligors for whom FICO® Scores are not available represent no more than 13.00% of the pool balance;	9.75%	9.75%	Yes
Receivables with obligors that have 12 months or more, but less than 60 months of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 60.00% of the aggregate principal balance of all receivables with obligors that have 12 months or more, but less than 60 months of customer tenure with TMUS or Legacy Sprint;	44.18%	43.80%	Yes
Receivables with obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 42.50% of the aggregate principal balance of all receivables with obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint;	27.67%	27.63%	Yes
Smart Watch Receivables and Accessory Receivables represent no more than 10.00% of the pool balance.	2.51%	2.64%	Yes
Floor Composition Tests			
The weighted average FICO® Score of the obligors with respect to the receivables is at least 700 (excluding receivables with obligors for whom FICO® Scores are not available);	705	706	Yes
Receivables with Obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint represent at least 40.00% of the pool balance;	47.30%	48.31%	Yes
Receivables with obligors that have less than 12 months of customer tenure with TMUS or Legacy Sprint represent no more than 30.00% of the pool balance;	23.00%	22.18%	Yes
Receivables with obligors that have less than 12 months of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 10.00% of the pool balance;	9.21%	9.07%	Yes
Receivables with obligors for whom FICO® Scores are not available represent no more than 12.50% of the pool balance;	9.75%	9.75%	Yes
Receivables with obligors that have 12 months or more, but less than 60 months of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 55.00% of the aggregate principal balance of all receivables with obligors that have 12 months or more, but less than 60 months of customer tenure with TMUS or Legacy Sprint;	44.18%	43.80%	Yes
Receivables with obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint and (i) for whom FICO® Scores are not available or (ii) that have FICO® Scores below 650, represent no more than 40.00% of the aggregate principal balance of all receivables with obligors that have 60 months or more of customer tenure with TMUS or Legacy Sprint.	27.67%	27.63%	Yes

T-Mobile 2022-1 Monthly Investor Report

Collection Period Beginning: 06/01/2023
Collection Period Ending: 6/30/2023
Payment Date: 7/20/2023

Revolving Period: YES
Amortization Period: NO

On and as of the Payment Date to which this Monthly Investor Report is related, the Servicer hereby certifies that the information in the Monthly Investor Report is accurate in all material respects.

T-Mobile Financial LLC, as Servicer

By:  **Name: Amber Carrasco**
DocuSigned by:
156094DAF99B48D...
Title: Director, Financial Services