

**FP Ignition Series 2019-1 Investor Report**

Reporting Dates	
Determination Date:	16 Dec 2020
Trust Payment Date:	21 Dec 2020
Next Trust Payment Date:	20 Jan 2021
Issue Date:	25 Sep 2019
Record Date:	16 Dec 2020
Current Collection Period:	
Collection Period Start Date:	01 Nov 2020
Collection Period End Date:	30 Nov 2020
No. of days in the Collection Period:	30
Current Interest Period:	
Interest Period Start Date (inclusive):	20 Nov 2020
Interest Period End Date (exclusive):	21 Dec 2020
No. of days in the Interest Period:	31

Note Overview				
	Bloomberg Ticker	ISIN	Maturity Date	Rating (Fitch / Moody's)
Class A		NZFPID1014R1	21 Sep 2026	AAAsf / Aaa(sf)
Class B		NZFPID1015R8	21 Sep 2026	AAAsf / Aa2(sf)
Class C		NZFPID1016R6	21 Sep 2026	Asf / NR
Class D		NZFPID1017R4	21 Sep 2026	BBBsf / NR
Class E	FPIT 19-1 Mtge	NZFPID1018R2	21 Sep 2026	BBsf / NR
Class F		NZFPID1019R0	21 Sep 2026	B+sf / NR
Class G		NZFPID1020R8	21 Sep 2026	NR / NR
Originator Notes		N/A	21 Sep 2026	NR / NR

Interest Summary - Current Interest Period					
	Opening Invested Amount	1M BKBM Rate	Margin	Interest Rate	Interest Amount
Class A	\$ 92,929,017	0.3150%	1.05%	1.3650%	\$ 107,734
Class B	\$ 12,750,000	0.3150%	2.00%	2.3150%	\$ 25,069
Class C	\$ 21,750,000	0.3150%	2.50%	2.8150%	\$ 52,000
Class D	\$ 15,000,000	0.3150%	3.50%	3.8150%	\$ 48,602
Class E	\$ 17,500,000	0.3150%	5.50%	5.8150%	\$ 86,428
Class F	\$ 5,000,000	0.3150%	7.50%	7.8150%	\$ 33,187
Class G	\$ 2,500,000	0.3150%	Undisclosed	Undisclosed	N/A
Originator Notes	\$ 12,500,000	0.3150%	Undisclosed	Undisclosed	N/A

Principal Summary					
	Opening Invested Amount	Opening Note Factor	Total Principal Pass-through	Closing Invested Amount	Closing Note Factor
Class A	\$ 92,929,017	0.5701167	\$ 4,408,070	\$ 88,520,947	0.5430733
Class B	\$ 12,750,000	1.0000000	\$ 604,793	\$ 12,145,207	0.9525653
Class C	\$ 21,750,000	1.0000000	\$ 1,031,707	\$ 20,718,293	0.9525652
Class D	\$ 15,000,000	1.0000000	\$ 711,522	\$ 14,288,478	0.9525652
Class E	\$ 17,500,000	1.0000000	\$ 830,108	\$ 16,669,892	0.9525653
Class F	\$ 5,000,000	1.0000000	\$ -	\$ 5,000,000	1.0000000
Class G	\$ 2,500,000	1.0000000	\$ -	\$ 2,500,000	1.0000000
Originator Notes	\$ 12,500,000	1.0000000	\$ -	\$ 12,500,000	1.0000000
Total	\$ 179,929,017		\$ 7,586,200	\$ 172,342,817	

Note Charge-off Summary						
	Opening Invested Amount	Opening Carryover Charge offs	Opening Stated Amount	Principal Charge-offs Current Collection Period	Reimbursement of Carryover Charge offs	Closing Stated Amount
Class A	\$ 92,929,017	\$ -	\$ 92,929,017	\$ -	\$ -	\$ 88,520,947
Class B	\$ 12,750,000	\$ -	\$ 12,750,000	\$ -	\$ -	\$ 12,145,207
Class C	\$ 21,750,000	\$ -	\$ 21,750,000	\$ -	\$ -	\$ 20,718,293
Class D	\$ 15,000,000	\$ -	\$ 15,000,000	\$ -	\$ -	\$ 14,288,478
Class E	\$ 17,500,000	\$ -	\$ 17,500,000	\$ -	\$ -	\$ 16,669,892
Class F	\$ 5,000,000	\$ -	\$ 5,000,000	\$ -	\$ -	\$ 5,000,000
Class G	\$ 2,500,000	\$ -	\$ 2,500,000	\$ -	\$ -	\$ 2,500,000
Originator Notes	\$ 12,500,000	\$ -	\$ 12,500,000	\$ -	\$ -	\$ 12,500,000
Total	\$ 179,929,017	\$ -	\$ 179,929,017	\$ -	\$ -	\$ 172,342,817

**Pre Event of Default Cashflow Waterfall Report**

Application of Income Collection	
Total Income Collection for the month	\$4,233,097.47
Total Payments	\$2,356,229.79
Balance to Residual Income Beneficiary	\$1,876,867.68

Principal Collections	
Amounts received by the Trustee as a result of lease payment	\$7,430,272.96
Damages received in the nature of Principal	\$0.00
Clean-Up Settlement Amount	\$0.00
Amount received for other breach of a representation, warranty or obligation	\$0.00
Amounts received as a result of the sale, Reallocation or Re-designation of Series Assets	\$0.00
Amounts received as a result of the sale of any Related Asset	\$0.00
Disposal Net Cash Consideration received	\$0.00
Amounts made available for application under cl 10.2	\$0.00
Excess LRA to be Released pursuant to clause 8.2(c) (iii)	\$151,724.08
Amounts received from the issue of Originator Notes	\$0.00
Repair of Collection Period Write-offs from Income Collections (cl 11.1 (a)(xvi))	\$4,207.26
Amount from prior month left in collection for future distributions	\$2.94
<b>Total Principal Collections</b>	<b>\$7,586,207.24</b>

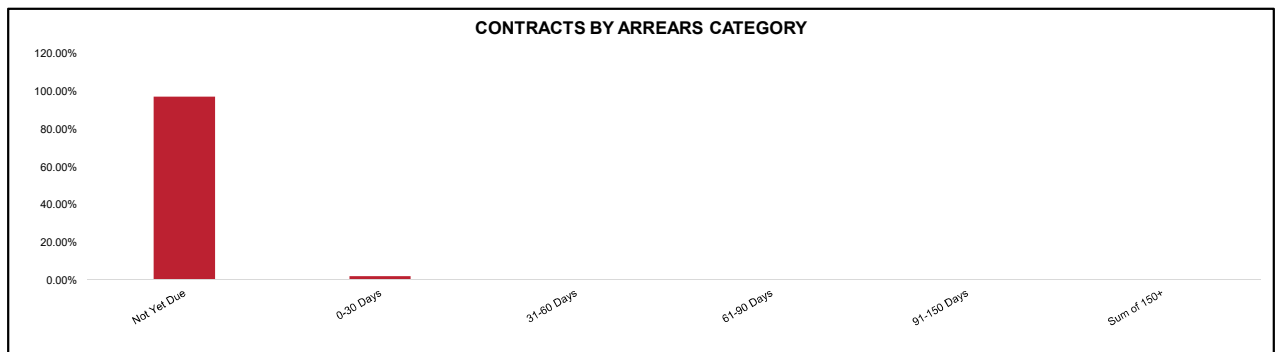
Application of Principal Collections	
Principal Draw this period	\$0.00
Is Pro-Rata	<b>TRUE</b>
Paydown Class A Notes	\$4,408,070.00
Paydown Class B Notes	\$604,793.00
Paydown Class C Notes	\$1,031,707.00
Paydown Class D Notes	\$711,522.00
Paydown Class E Notes	\$830,108.00
Paydown Class F Notes (sequential until reduced to zero when pro-rata)	\$0.00
Paydown Class G Notes (sequential until reduced to zero when pro-rata)	\$0.00
Paydown Class Originator Notes (sequential until reduced to zero when pro-rata)	\$0.00
Amounts Retained in Collections Account for Future Payments	\$7.24
Residual Capital Beneficiary	\$0.00
	<b>\$7,586,207.24</b>

Key Triggers			
<b>Trigger - Change from Sequential to Pro Rata Principal Payments</b>			<b>CHECK</b>
The percentage of the aggregates Invested Amount of Class B to Originator Notes to the aggregate Invested Amount of all Notes is greater than 45%;			TRUE
If the Determination Date is before or on the date that is 24 months after the Re-designation Date, Net Defaults on that Determination Date are less than 0.6% of the Initial Pool Balance;			FALSE
If the Determination Date is after the date that is 24 months after the Re-designation Date, Net Defaults on that Determination Date are less than 1.0% of the Initial Pool Balance;			FALSE
The Pool Balance as at the Determination Date is greater than 20% of the Initial Pool Balance; and			FALSE
There are no unreimbursed Charge-offs in respect of any Notes.			FALSE
<b>Pro-Rata Criteria Satisfied?</b>			TRUE
<b>Trigger - Unrecovered Servicing Amounts</b>	<b>Unrecovered Servicing Amount</b>	<b>Trigger</b>	
5% of remaining contracts with deficit > \$4000	0.23%	5.00%	PASS
Trust Receivable (other than HCV) > \$10,000	0	1	PASS
Trust Receivable in respect of HCV > \$35,000	0	1	PASS
<b>Clean-Up Call Option</b>	<b>Initial Pool Balance</b>	<b>Current Pool Balance</b>	<b>Trigger</b>
If the Pool Balance < 20% of the Initial Pool Balance	244,999,994.84	168,895,953.56	68.94% 20.00% FALSE

Collateral Performance	
<b>Defaults on repossessed vehicles disposed of</b>	
Defaults in current period (1)	0
Defaults Year to Date (1)	14
Gross losses in period	\$ 13,023.72
Gross losses since closing	\$ 462,668.11
Recoveries in period	\$ 14,004.35
Recoveries since closing	\$ 323,027.01
Net loss (recoveries) in period	-\$ 980.63
Net loss since closing	\$ 139,641.10
(1) Count by number of dossiers/contracted assets	

Other Support and Accounts	
<b>Liquidity Support - Liquidity Reserve Account</b>	
Balance at prior payment date	\$ 3,598,583.22
Increase / (Decrease) for the period	\$ (151,724.08)
Balance as at Current payment date	\$ 3,446,863.44
Support as a % of notes outstanding - current Determination Date	2.00%
Required Reserve level on Determination Date - the greater of:	
(i) 2.0% of the aggregate of the Invested Amount of all outstanding Notes;	2.00%
(ii) \$200,000	\$200,000.00
Test - PASS/FAIL	PASS
<b>Vehicle Servicing Account</b>	
Balance at start of month	\$ 8,267,886.30
Bank charges & Interest	\$ -
Total credits during period	\$ 715,496.25
Total expenses/releases during period	\$ (752,437.87)
Balance at end of month	\$ 8,230,944.68

Contracts by Arrears Category	Receivables Outstanding	(%) Receivables Outstanding
Not Yet Due	\$ 159,247,075	97.24%
0-30 Days	\$ 3,212,228	1.96%
31-60 Days	\$ 392,062	0.24%
61-90 Days	\$ 209,255	0.13%
91-150 Days	\$ 28,258	0.02%
Sum of 150+	\$ 678,994	0.41%
<b>Total</b>	<b>\$ 163,767,872</b>	<b>100.00%</b>

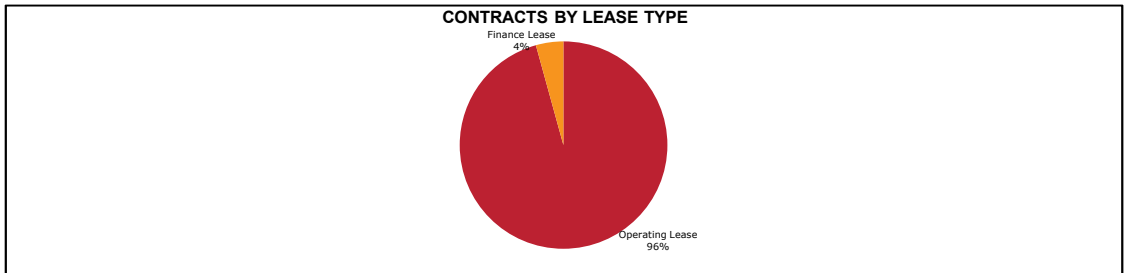


**Hardship Summary**  
Applications approved, documented and processed as at 30 November 2020

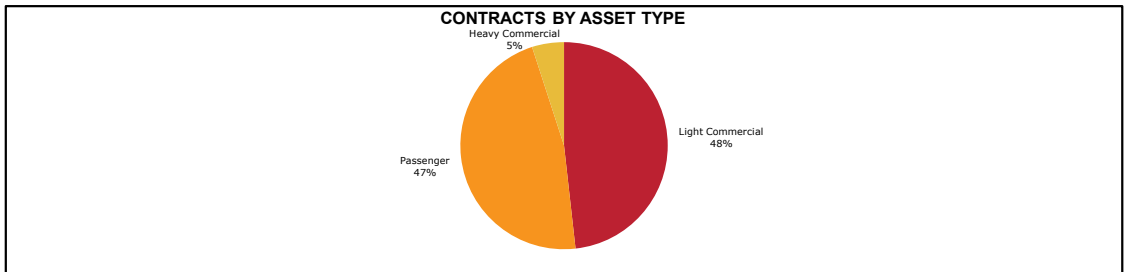
Total Book WDV	Hardship Approved WDV	Hardship Approved % of Total Book	Number of Leases	Number of Customers
\$ 163,767,871.66	\$ -	0.00%	0	0

Portfolio Summary	
Portfolio size	\$ 163,767,871.66
Number of contracts	6,483
Number of obligors	1,489
Minimum implied margin incl. hedge rate (p.a.)	11.68%
Average contract balance (current)	\$ 25,261.12
Maximum contract balance (current)	\$ 238,970.99
Average contract balance (original)	\$ 39,461.61
Maximum contract balance (original)	\$ 353,132.84
Weighted average total contract term (months)	46.52
Weighted average seasoning (months)	33.22
Weighted average remaining term (months)	13.59
Maximum remaining term (months)	56.55
Weighted average residual (current)	79.17%
Weighted average residual (original)	50.68%
Maximum residual (original)	88.71%

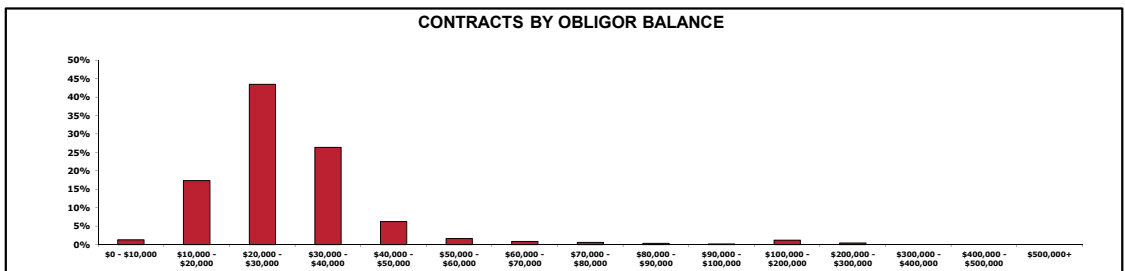
Contracts by Lease Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Operating Lease	\$ 156,737,470.34	95.71%	6,206	95.73%
Finance Lease	\$ 7,030,401.32	4.29%	277	4.27%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



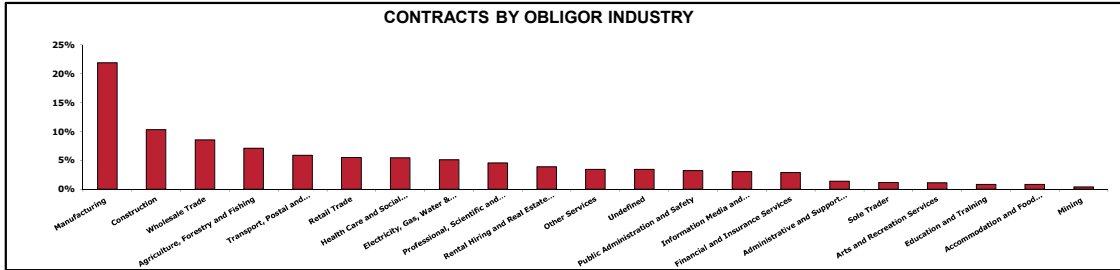
Contracts by Asset Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Light Commercial	\$ 78,984,573.87	48.22%	2,779	42.87%
Passenger	\$ 76,594,726.50	46.77%	3,536	54.54%
Heavy Commercial	\$ 8,208,571.29	5.01%	168	2.59%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



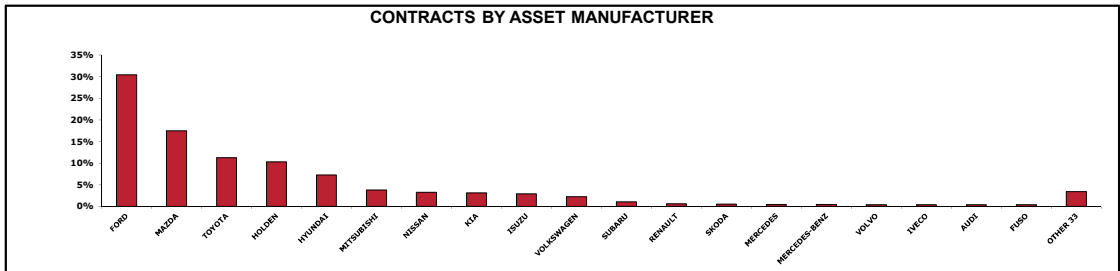
Contracts by Obligor Balance	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
\$0 - \$10,000	\$ 2,137,010.91	1.30%	253	3.90%
\$10,000 - \$20,000	\$ 28,359,979.81	17.32%	1,767	27.26%
\$20,000 - \$30,000	\$ 71,139,769.28	43.44%	2,833	43.70%
\$30,000 - \$40,000	\$ 43,245,458.60	26.41%	1,281	19.76%
\$40,000 - \$50,000	\$ 10,228,898.39	6.25%	237	3.66%
\$50,000 - \$60,000	\$ 2,747,284.71	1.68%	50	0.77%
\$60,000 - \$70,000	\$ 1,361,275.88	0.83%	21	0.32%
\$70,000 - \$80,000	\$ 958,602.59	0.59%	13	0.20%
\$80,000 - \$90,000	\$ 582,651.05	0.36%	7	0.11%
\$90,000 - \$100,000	\$ 283,924.66	0.17%	3	0.05%
\$100,000 - \$200,000	\$ 2,048,531.17	1.25%	15	0.23%
\$200,000 - \$300,000	\$ 674,484.61	0.41%	3	0.05%
\$300,000 - \$400,000	\$ -	0.00%	0	0.00%
\$400,000 - \$500,000	\$ -	0.00%	0	0.00%
\$500,000+	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



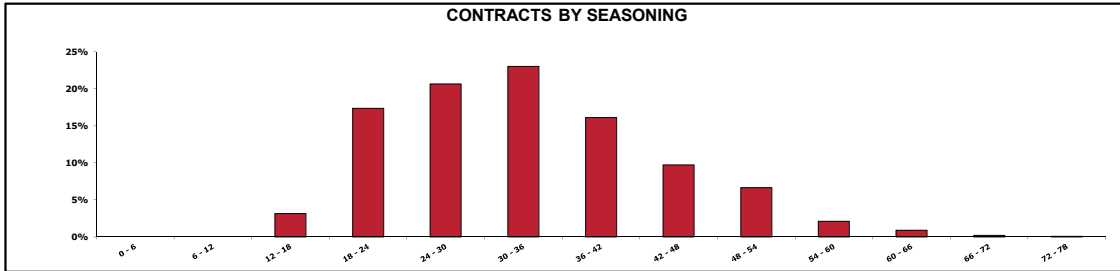
Contracts by Obligor Industry	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Manufacturing	\$ 35,845,951.85	21.89%	1,409	21.73%
Construction	\$ 16,883,004.31	10.31%	632	9.75%
Wholesale Trade	\$ 13,979,589.72	8.54%	547	8.44%
Agriculture, Forestry and Fishing	\$ 11,613,083.97	7.09%	442	6.82%
Transport, Postal and Warehousing	\$ 9,646,998.40	5.89%	321	4.95%
Retail Trade	\$ 9,014,944.91	5.50%	368	5.68%
Health Care and Social Assistance	\$ 8,928,327.30	5.45%	446	6.88%
Electricity, Gas, Water & Waste Services	\$ 8,340,601.28	5.09%	320	4.94%
Professional, Scientific and Technical Services	\$ 7,411,655.84	4.53%	269	4.15%
Rental Hiring and Real Estate Services	\$ 6,390,565.71	3.90%	229	3.53%
Other Services	\$ 5,679,164.03	3.47%	222	3.42%
Undefined	\$ 5,627,618.52	3.44%	205	3.16%
Public Administration and Safety	\$ 5,251,943.93	3.21%	186	2.87%
Information Media and Telecommunications	\$ 4,961,227.50	3.03%	275	4.24%
Financial and Insurance Services	\$ 4,753,852.12	2.90%	244	3.76%
Administrative and Support Services	\$ 2,277,455.78	1.39%	90	1.39%
Sole Trader	\$ 1,910,127.22	1.17%	69	1.06%
Arts and Recreation Services	\$ 1,859,114.33	1.14%	79	1.22%
Education and Training	\$ 1,378,974.05	0.84%	58	0.89%
Accommodation and Food Services	\$ 1,334,304.64	0.81%	47	0.72%
Mining	\$ 679,366.25	0.41%	25	0.39%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



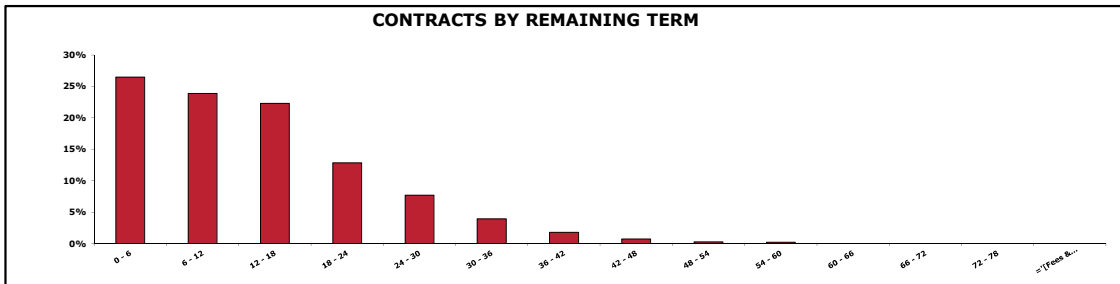
Contracts by Asset Manufacturer	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
FORD	\$ 49,809,546.80	30.41%	1,731	26.70%
MAZDA	\$ 28,628,084.36	17.48%	1,170	18.05%
TOYOTA	\$ 18,370,006.75	11.22%	764	11.78%
HOLDEN	\$ 16,849,020.29	10.29%	746	11.51%
HYUNDAI	\$ 11,858,022.82	7.24%	605	9.33%
MITSUBISHI	\$ 6,187,057.70	3.78%	316	4.87%
NISSAN	\$ 5,387,952.79	3.29%	246	3.79%
KIA	\$ 5,125,184.08	3.13%	242	3.73%
ISUZU	\$ 4,687,186.30	2.86%	132	2.04%
VOLKSWAGEN	\$ 3,697,204.83	2.26%	136	2.10%
SUBARU	\$ 1,762,640.79	1.08%	87	1.34%
RENAULT	\$ 1,031,189.19	0.63%	34	0.52%
SKODA	\$ 837,853.39	0.51%	33	0.51%
MERCEDES	\$ 785,566.55	0.48%	16	0.25%
MERCEDES-BENZ	\$ 686,650.23	0.42%	15	0.23%
VOLVO	\$ 662,214.21	0.40%	13	0.20%
IVECO	\$ 635,762.71	0.39%	6	0.09%
AUDI	\$ 599,244.86	0.37%	14	0.22%
FUSO	\$ 599,043.34	0.37%	15	0.23%
OTHER 33	\$ 5,568,439.67	3.40%	162	2.50%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



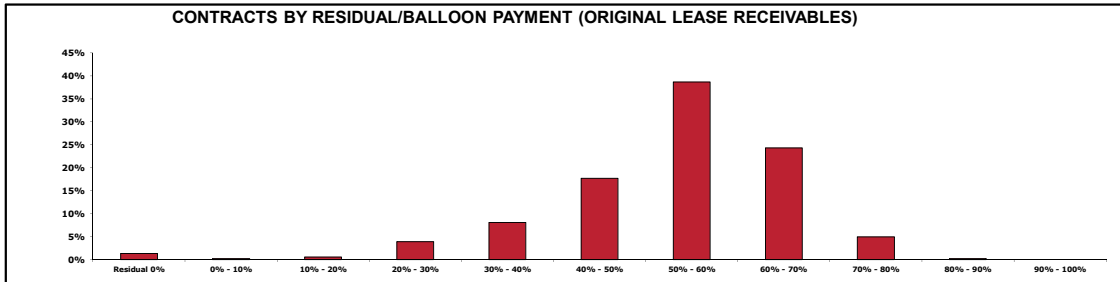
Contracts by Seasoning (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ -	0.00%	0	0.00%
6 - 12	\$ -	0.00%	0	0.00%
12 - 18	\$ 5,135,395.40	3.14%	163	2.51%
18 - 24	\$ 28,452,627.10	17.37%	933	14.39%
24 - 30	\$ 33,844,423.70	20.67%	1,224	18.88%
30 - 36	\$ 37,723,108.95	23.03%	1,491	23.00%
36 - 42	\$ 26,360,810.18	16.10%	1,133	17.48%
42 - 48	\$ 15,890,329.73	9.70%	753	11.61%
48 - 54	\$ 10,891,652.64	6.65%	530	8.18%
54 - 60	\$ 3,452,781.33	2.11%	159	2.45%
60 - 66	\$ 1,478,792.25	0.90%	65	1.00%
66 - 72	\$ 312,371.15	0.19%	18	0.28%
72 - 78	\$ 79,309.26	0.05%	5	0.08%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



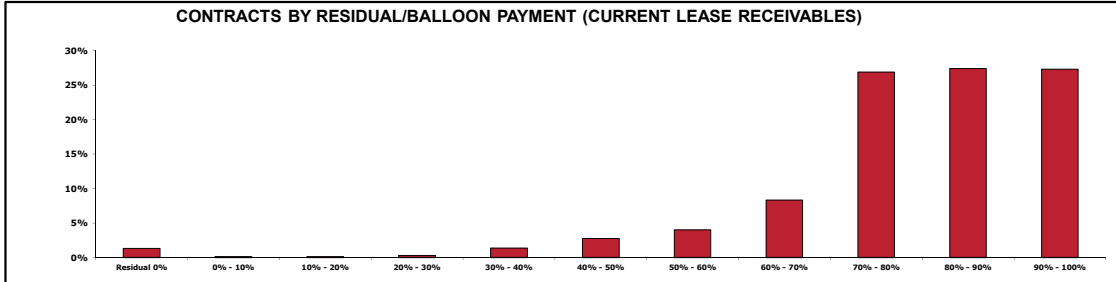
Contracts by Remaining Term (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 43,347,504.34	26.47%	2,136	32.95%
6 - 12	\$ 39,096,042.45	23.87%	1,606	24.77%
12 - 18	\$ 36,536,141.03	22.31%	1,290	19.90%
18 - 24	\$ 21,015,907.42	12.83%	768	11.85%
24 - 30	\$ 12,599,312.09	7.69%	408	6.29%
30 - 36	\$ 6,445,479.79	3.94%	175	2.70%
36 - 42	\$ 2,901,958.45	1.77%	78	1.20%
42 - 48	\$ 1,166,998.34	0.71%	16	0.25%
48 - 54	\$ 357,581.92	0.22%	4	0.06%
54 - 60	\$ 300,945.83	0.18%	2	0.03%
60 - 66	\$ -	0.00%	0	0.00%
66 - 72	\$ -	0.00%	0	0.00%
72 - 78	\$ -	0.00%	0	0.00%
=Fees & Calculations (Jul 2020).xlsx\Fees and other data'R68C5	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



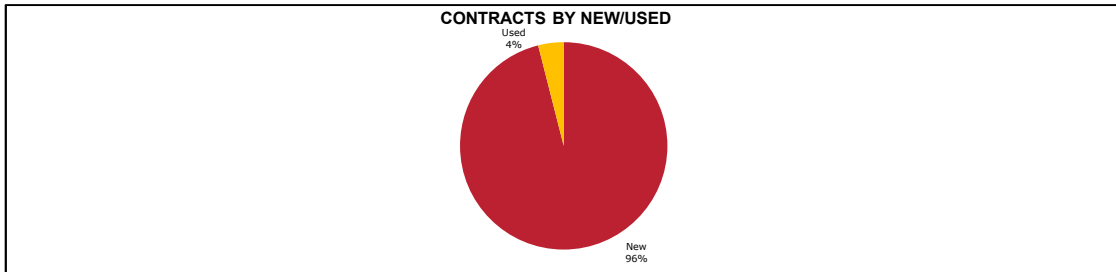
Contracts by Residual/Balloon Payment (Original Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 2,207,863.22	1.35%	129	1.99%
0% - 10%	\$ 395,230.30	0.24%	23	0.35%
10% - 20%	\$ 976,947.29	0.60%	37	0.57%
20% - 30%	\$ 6,401,359.69	3.91%	182	2.81%
30% - 40%	\$ 13,204,864.19	8.06%	624	9.63%
40% - 50%	\$ 28,992,282.14	17.70%	1,332	20.55%
50% - 60%	\$ 63,373,689.66	38.70%	2,460	37.95%
60% - 70%	\$ 39,793,185.17	24.30%	1,407	21.70%
70% - 80%	\$ 8,122,723.61	4.96%	280	4.32%
80% - 90%	\$ 299,726.39	0.18%	9	0.14%
90% - 100%	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



Contracts by Residual/Balloon Payment (Current Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 2,207,863.22	1.35%	129	1.99%
0% - 10%	\$ 237,363.42	0.14%	16	0.25%
10% - 20%	\$ 217,356.64	0.13%	7	0.11%
20% - 30%	\$ 522,270.26	0.32%	18	0.28%
30% - 40%	\$ 2,259,520.40	1.38%	46	0.71%
40% - 50%	\$ 4,532,848.44	2.77%	114	1.76%
50% - 60%	\$ 6,555,828.90	4.00%	198	3.05%
60% - 70%	\$ 13,646,743.79	8.33%	474	7.31%
70% - 80%	\$ 44,016,689.74	26.88%	1,608	24.80%
80% - 90%	\$ 44,863,928.94	27.39%	1,736	26.78%
90% - 100%	\$ 44,707,457.91	27.30%	2,137	32.96%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



Contracts by New/Used	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
New	\$ 157,284,911.72	96.04%	6,255	96.48%
Used	\$ 6,482,959.94	3.96%	228	3.52%
<b>Grand Total</b>	<b>\$ 163,767,871.66</b>	<b>100.00%</b>	<b>6,483</b>	<b>100.00%</b>



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