

FP Ignition Series 2019-1 Investor Report

Reporting Dates	
Determination Date:	17 Feb 2021
Trust Payment Date:	22 Feb 2021
Next Trust Payment Date:	22 Mar 2021
Issue Date:	25 Sep 2019
Record Date:	17 Feb 2021
Current Collection Period:	
Collection Period Start Date:	01 Jan 2021
Collection Period End Date:	31 Jan 2021
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	20 Jan 2021
Interest Period End Date (exclusive):	22 Feb 2021
No. of days in the Interest Period:	33

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	\$ 84,369,763	0.3100%	1.05%	1.3600%	\$ 103,740	
Class B	\$ 11,575,659	0.3100%	2.00%	2.3100%	\$ 24,176	
Class C	\$ 19,746,710	0.3100%	2.50%	2.8100%	\$ 50,167	
Class D	\$ 13,618,421	0.3100%	3.50%	3.8100%	\$ 46,911	
Class E	\$ 15,888,159	0.3100%	5.50%	5.8100%	\$ 83,459	
Class F	\$ 5,000,000	0.3100%	7.50%	7.8100%	\$ 35,305	
Class G	\$ 2,500,000	0.3100%	Undisclosed	Undisclosed	N/A	
Originator Notes	\$ 12,500,000	0.3100%	Undisclosed	Undisclosed	N/A	

Principal Summary						
	Opening Invested Amount	Opening Note Factor	Total Principal Pass-through	Closing Invested Amount	Closing Note Factor	
Class A	\$ 84,369,763	0.5176059	\$ 3,460,106	\$ 80,909,657	0.4963783	
Class B	\$ 11,575,659	0.9078948	\$ 474,731	\$ 11,100,928	0.8706610	
Class C	\$ 19,746,710	0.9078947	\$ 809,836	\$ 18,936,874	0.8706609	
Class D	\$ 13,618,421	0.9078947	\$ 558,507	\$ 13,059,914	0.8706609	
Class E	\$ 15,888,159	0.9078948	\$ 651,592	\$ 15,236,567	0.8706610	
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	\$ 165,198,712		\$ 5,954,772	\$ 159,243,940		

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	\$ 84,369,763	\$ -	\$ 84,369,763	\$ -	\$ -	\$ 80,909,657
Class B	\$ 11,575,659	\$ -	\$ 11,575,659	\$ -	\$ -	\$ 11,100,928
Class C	\$ 19,746,710	\$ -	\$ 19,746,710	\$ -	\$ -	\$ 18,936,874
Class D	\$ 13,618,421	\$ -	\$ 13,618,421	\$ -	\$ -	\$ 13,059,914
Class E	\$ 15,888,159	\$ -	\$ 15,888,159	\$ -	\$ -	\$ 15,236,567
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	\$ 165,198,712	\$ -	\$ 165,198,712	\$ -	\$ -	\$ 159,243,940

Pre Event of Default Cashflow Waterfall Report

Application of Income Collection	
Total Income Collection for the month	\$3,726,485.54
Total Payments	\$2,051,847.54
Balance to Residual Income Beneficiary	\$1,674,638.00

Principal Collections	
Amounts received by the Trustee as a result of lease payment	\$5,835,677.41
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)	\$119,095.46
Amounts received from the issue of Originator Notes	\$0.00
Repair of Collection Period Write-offs from Income Collections (cl 11.1 (a)(xv))	\$0.00
Amount from prior month left in collection for future distributions	\$5.56
Total Principal Collections	\$5,954,778.43

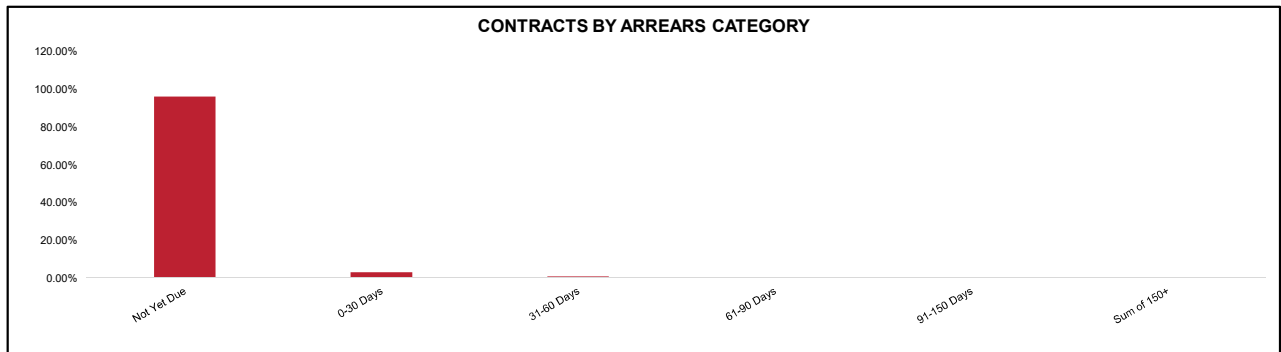
Application of Principal Collections	
Principal Draw this period	\$0.00
Is Pro-Rata	TRUE
Paydown Class A Notes	\$3,460,106.00
Paydown Class B Notes	\$474,731.00
Paydown Class C Notes	\$809,836.00
Paydown Class D Notes	\$558,507.00
Paydown Class E Notes	\$651,592.00
Paydown Class F Notes (sequential until 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	\$6.43
Residual Capital Beneficiary	\$0.00
	\$5,954,778.43

Key Triggers				
Trigger - Change from Sequential to Pro Rata Principal Payments				CHECK
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
Pro-Rata Criteria Satisfied?				TRUE
Trigger - Unrecovered Servicing Amounts	Unrecovered Servicing Amount	Trigger		
5% of remaining contracts with deficit > \$4000	0.38%	5.00%		PASS
Trust Receivable (other than HCV) > \$10,000	0	1		PASS
Trust Receivable in respect of HCV > \$35,000	0	1		PASS
Clean-Up Call Option	Initial Pool Balance	Current Pool Balance	Trigger	
If the Pool Balance < 20% of the Initial Pool Balance	244,999,994.84	156,059,054.90	63.70%	20.00% FALSE

Collateral Performance	
Defaults on repossessed vehicles disposed of	
Defaults in current period (1)	0
Defaults Year to Date (1)	15
Gross losses in period	\$ 28,224.19
Gross losses since closing	\$ 506,730.60
Recoveries in period	\$ 32,607.83
Recoveries since closing	\$ 355,634.84
Net loss (recoveries) in period	-\$ 4,383.64
Net loss since closing	\$ 151,095.76
(1) Count by number of dossiers/contracted assets	

Other Support and Accounts	
Liquidity Support - Liquidity Reserve Account	
Balance at prior payment date	\$ 3,303,979.69
Increase / (Decrease) for the period	\$ (119,095.46)
Balance as at Current payment date	\$ 3,184,885.10
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
Vehicle Servicing Account	
Balance at start of month	\$ 8,038,480.55
Bank charges & Interest	\$ -
Total credits during period	\$ 650,637.83
Total expenses/releases during period	\$ (836,613.72)
Balance at end of month	\$ 7,852,504.66

Contracts by Arrears Category	Receivables Outstanding	(%) Receivables Outstanding
Not Yet Due	\$ 144,560,766	96.18%
0-30 Days	\$ 4,545,698	3.02%
31-60 Days	\$ 1,181,256	0.79%
61-90 Days	\$ -	0.00%
91-150 Days	\$ 20,649	0.01%
Sum of 150+	\$ -	0.00%
Total	\$ 150,308,369	100.00%

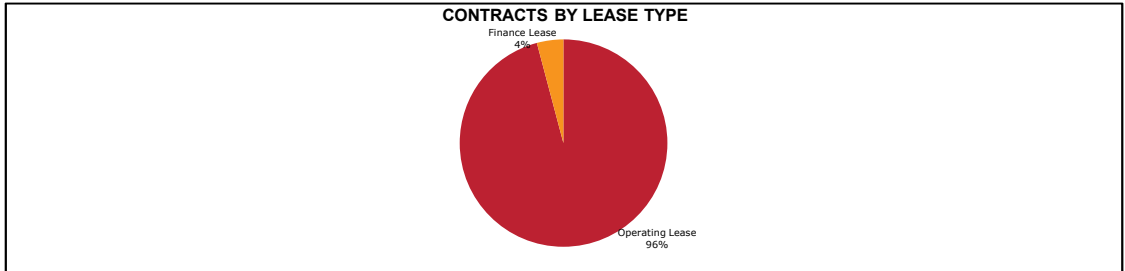


Hardship Summary
Applications approved, documented and processed as at 31 January 2021

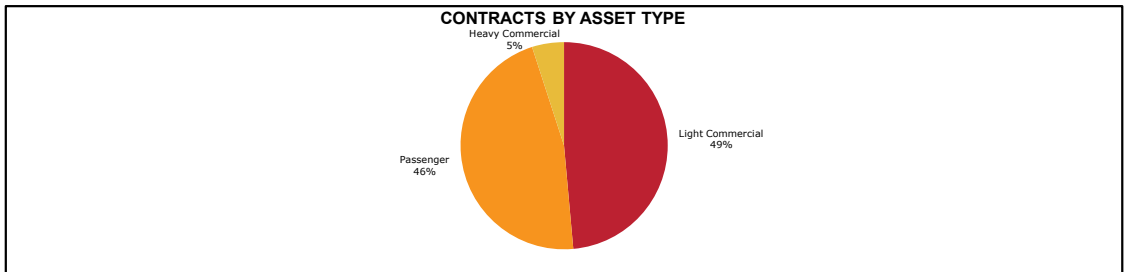
Total Book WDV	Hardship Approved WDV	Hardship Approved % of Total Book	Number of Leases	Number of Customers
\$ 150,308,368.67	\$ -	0.00%	0	0

Portfolio Summary	
Portfolio size	\$ 150,308,368.67
Number of contracts	6,076
Number of obligors	1,412
Minimum implied margin incl. hedge rate (p.a.)	11.88%
Average contract balance (current)	\$ 24,738.05
Maximum contract balance (current)	\$ 231,058.62
Average contract balance (original)	\$ 39,533.95
Maximum contract balance (original)	\$ 353,132.84
Weighted average total contract term (months)	46.87
Weighted average seasoning (months)	34.80
Weighted average remaining term (months)	12.43
Maximum remaining term (months)	54.51
Weighted average residual (current)	80.67%
Weighted average residual (original)	50.48%
Maximum residual (original)	88.71%

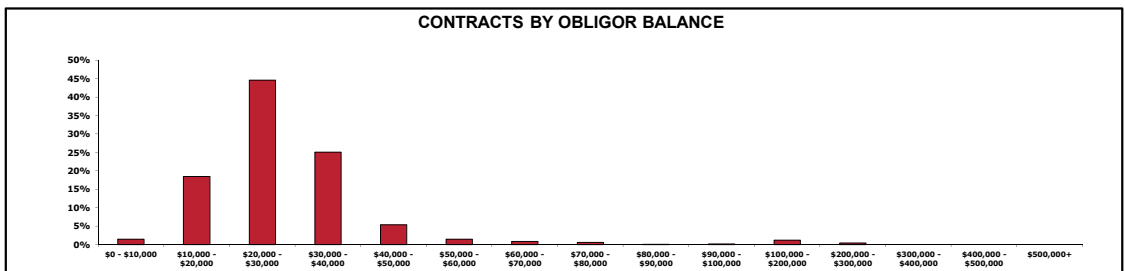
Contracts by Lease Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Operating Lease	\$ 144,071,843.07	95.85%	5,815	95.70%
Finance Lease	\$ 6,236,525.60	4.15%	261	4.30%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



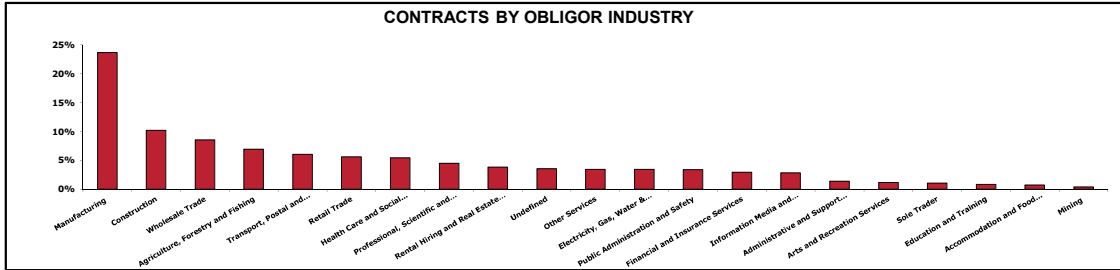
Contracts by Asset Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Light Commercial	\$ 73,002,746.85	48.57%	2,621	43.14%
Passenger	\$ 69,765,540.04	46.41%	3,292	54.18%
Heavy Commercial	\$ 7,540,081.78	5.02%	163	2.68%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



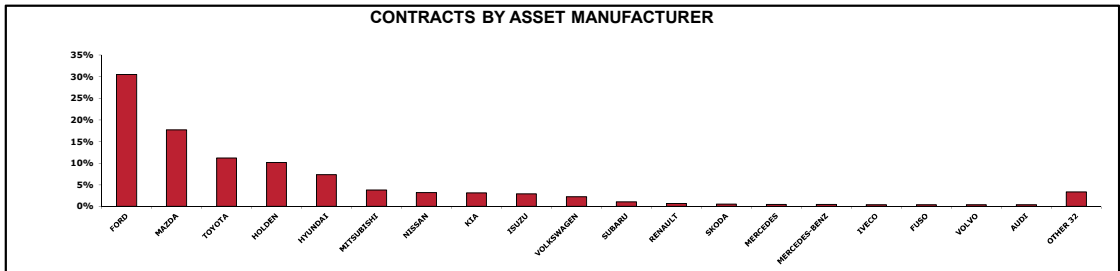
Contracts by Obligor Balance	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
\$0 - \$10,000	\$ 2,165,370.05	1.44%	266	4.38%
\$10,000 - \$20,000	\$ 27,778,873.43	18.48%	1,732	28.51%
\$20,000 - \$30,000	\$ 67,011,282.56	44.58%	2,675	44.03%
\$30,000 - \$40,000	\$ 37,673,950.65	25.06%	1,117	18.38%
\$40,000 - \$50,000	\$ 8,151,854.66	5.42%	189	3.11%
\$50,000 - \$60,000	\$ 2,227,297.83	1.48%	41	0.67%
\$60,000 - \$70,000	\$ 1,348,503.42	0.90%	21	0.35%
\$70,000 - \$80,000	\$ 967,840.62	0.64%	13	0.21%
\$80,000 - \$90,000	\$ 172,173.16	0.11%	2	0.03%
\$90,000 - \$100,000	\$ 282,510.17	0.19%	3	0.05%
\$100,000 - \$200,000	\$ 1,873,325.12	1.25%	14	0.23%
\$200,000 - \$300,000	\$ 655,387.00	0.44%	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%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



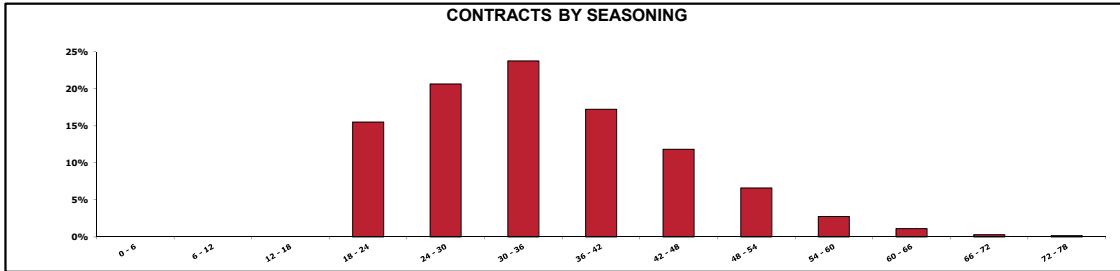
Contracts by Obligor Industry	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Manufacturing	\$ 35,548,854.34	23.65%	1,436	23.63%
Construction	\$ 15,340,958.93	10.21%	587	9.66%
Wholesale Trade	\$ 12,791,556.89	8.51%	510	8.39%
Agriculture, Forestry and Fishing	\$ 10,407,480.09	6.92%	403	6.63%
Transport, Postal and Warehousing	\$ 9,092,704.78	6.05%	312	5.13%
Retail Trade	\$ 8,424,993.40	5.61%	353	5.81%
Health Care and Social Assistance	\$ 8,198,619.24	5.45%	421	6.93%
Professional, Scientific and Technical Services	\$ 6,741,426.81	4.49%	251	4.13%
Rental Hiring and Real Estate Services	\$ 5,794,327.28	3.85%	214	3.52%
Undefined	\$ 5,312,008.21	3.53%	199	3.28%
Other Services	\$ 5,209,940.80	3.47%	211	3.47%
Electricity, Gas, Water & Waste Services	\$ 5,178,012.90	3.44%	190	3.13%
Public Administration and Safety	\$ 5,088,716.25	3.39%	185	3.04%
Financial and Insurance Services	\$ 4,430,784.98	2.95%	232	3.82%
Information Media and Telecommunications	\$ 4,283,812.61	2.85%	232	3.82%
Administrative and Support Services	\$ 2,110,782.27	1.40%	86	1.42%
Arts and Recreation Services	\$ 1,733,976.08	1.15%	75	1.23%
Sole Trader	\$ 1,613,476.71	1.07%	61	1.00%
Education and Training	\$ 1,270,449.00	0.85%	55	0.91%
Accommodation and Food Services	\$ 1,107,152.23	0.74%	39	0.64%
Mining	\$ 628,334.87	0.42%	24	0.39%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



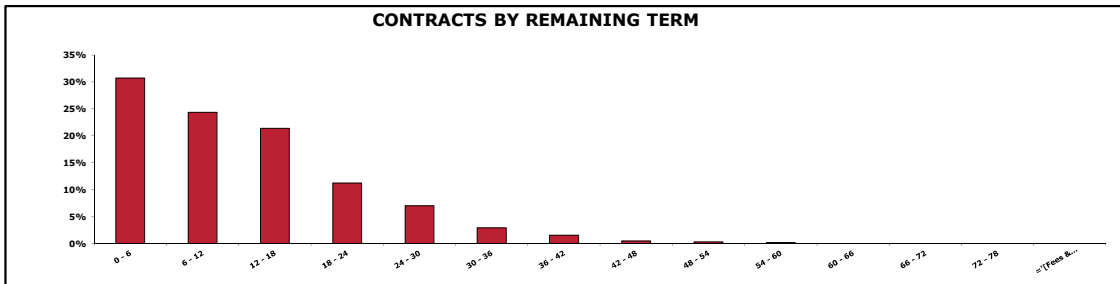
Contracts by Asset Manufacturer	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
FORD	\$ 45,763,595.02	30.45%	1,613	26.55%
MAZDA	\$ 26,592,915.84	17.69%	1,112	18.30%
TOYOTA	\$ 16,839,164.07	11.20%	703	11.57%
HOLDEN	\$ 15,268,574.85	10.16%	693	11.41%
HYUNDAI	\$ 11,040,567.56	7.35%	583	9.60%
MINI	\$ 7,714,830.11	5.13%	303	4.99%
NISSAN	\$ 4,776,811.08	3.18%	219	3.60%
KIA	\$ 4,704,944.42	3.13%	228	3.75%
ISUZU	\$ 4,302,604.98	2.86%	126	2.07%
VOLKSWAGEN	\$ 3,320,938.33	2.21%	127	2.09%
SUBARU	\$ 1,542,710.51	1.03%	80	1.32%
RENAULT	\$ 982,413.75	0.65%	34	0.56%
SKODA	\$ 800,288.84	0.53%	33	0.54%
MERCEDES	\$ 727,359.83	0.48%	15	0.25%
MERCEDES-BENZ	\$ 658,689.24	0.44%	15	0.25%
IVECO	\$ 616,529.64	0.41%	6	0.10%
FUSO	\$ 566,323.39	0.38%	15	0.25%
VOLVO	\$ 559,835.55	0.37%	11	0.18%
AUDI	\$ 521,419.20	0.35%	12	0.20%
OTHER 32	\$ 5,007,852.46	3.33%	148	2.44%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



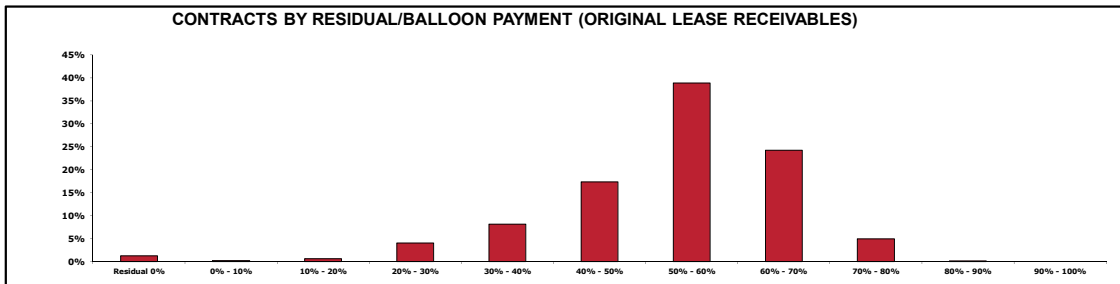
Contracts by Seasoning (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ -	0.00%	0	0.00%
6 - 12	\$ -	0.00%	0	0.00%
12 - 18	\$ -	0.00%	0	0.00%
18 - 24	\$ 23,299,651.79	15.50%	749	12.33%
24 - 30	\$ 31,071,923.45	20.67%	1,129	18.58%
30 - 36	\$ 35,718,824.61	23.76%	1,428	23.50%
36 - 42	\$ 25,935,379.64	17.25%	1,112	18.30%
42 - 48	\$ 17,770,862.43	11.82%	842	13.86%
48 - 54	\$ 9,944,575.96	6.62%	488	8.03%
54 - 60	\$ 4,125,996.43	2.75%	210	3.46%
60 - 66	\$ 1,682,017.65	1.12%	74	1.22%
66 - 72	\$ 400,866.84	0.27%	22	0.36%
72 - 78	\$ 202,315.92	0.13%	12	0.20%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



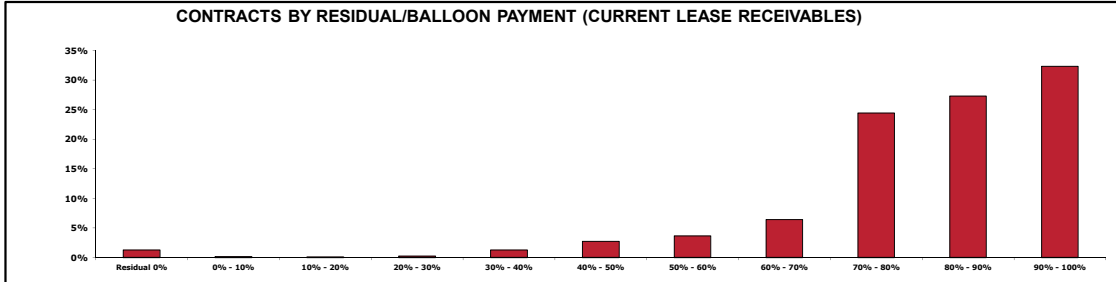
Contracts by Remaining Term (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 46,136,206.83	30.69%	2,266	37.29%
6 - 12	\$ 36,617,839.04	24.36%	1,485	24.44%
12 - 18	\$ 32,133,136.38	21.38%	1,178	19.39%
18 - 24	\$ 16,882,360.27	11.23%	627	10.32%
24 - 30	\$ 10,512,518.33	6.99%	338	5.56%
30 - 36	\$ 4,399,251.20	2.93%	108	1.78%
36 - 42	\$ 2,277,988.58	1.52%	60	0.99%
42 - 48	\$ 703,899.36	0.47%	8	0.13%
48 - 54	\$ 421,328.21	0.28%	5	0.08%
54 - 60	\$ 223,840.47	0.15%	1	0.02%
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%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



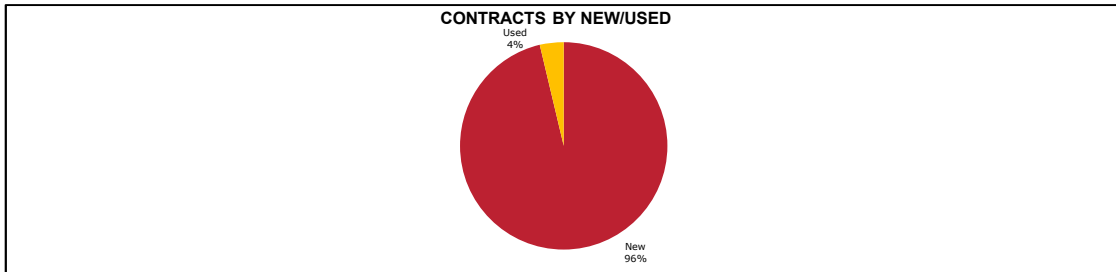
Contracts by Residual/Balloon Payment (Original Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 1,928,800.55	1.28%	122	2.01%
0% - 10%	\$ 359,060.14	0.24%	24	0.39%
10% - 20%	\$ 907,814.67	0.60%	41	0.67%
20% - 30%	\$ 6,101,966.69	4.06%	186	3.06%
30% - 40%	\$ 12,301,567.09	8.18%	600	9.87%
40% - 50%	\$ 26,066,947.91	17.34%	1,215	20.00%
50% - 60%	\$ 58,463,347.35	38.90%	2,312	38.05%
60% - 70%	\$ 36,497,852.30	24.28%	1,311	21.58%
70% - 80%	\$ 7,425,415.75	4.94%	257	4.23%
80% - 90%	\$ 255,596.22	0.17%	8	0.13%
90% - 100%	\$ -	0.00%	0	0.00%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



Contracts by Residual/Balloon Payment (Current Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 1,928,800.55	1.28%	122	2.01%
0% - 10%	\$ 211,247.92	0.14%	16	0.26%
10% - 20%	\$ 128,653.80	0.09%	3	0.05%
20% - 30%	\$ 413,864.19	0.28%	14	0.23%
30% - 40%	\$ 1,945,772.46	1.29%	44	0.72%
40% - 50%	\$ 4,126,833.79	2.75%	102	1.68%
50% - 60%	\$ 5,533,184.02	3.68%	166	2.73%
60% - 70%	\$ 9,658,751.39	6.43%	350	5.76%
70% - 80%	\$ 36,711,000.92	24.42%	1,354	22.28%
80% - 90%	\$ 41,009,714.09	27.28%	1,610	26.50%
90% - 100%	\$ 48,640,545.54	32.36%	2,295	37.77%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



Contracts by New/Used	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
New	\$ 144,735,667.56	96.29%	5,880	96.77%
Used	\$ 5,572,701.11	3.71%	196	3.23%
Grand Total	\$ 150,308,368.67	100.00%	6,076	100.00%



Trust Manager Contact Details	
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