

FP Ignition Series 2019-1 Investor Report

Reporting Dates	
Determination Date:	16 Sep 2020
Trust Payment Date:	21 Sep 2020
Next Trust Payment Date:	20 Oct 2020
Issue Date:	25 Sep 2019
Record Date:	16 Sep 2020
Current Collection Period:	
Collection Period Start Date:	01 Aug 2020
Collection Period End Date:	31 Aug 2020
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	20 Aug 2020
Interest Period End Date (exclusive):	21 Sep 2020
No. of days in the Interest Period:	32

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	FPIT 19-1 Mtge	NZFPID1017R4	21 Sep 2026	BBBsf / NR
Class E		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	\$ 114,591,344	0.3200%	1.05%	1.3700%	\$ 137,635
Class B	\$ 12,750,000	0.3200%	2.00%	2.3200%	\$ 25,933
Class C	\$ 21,750,000	0.3200%	2.50%	2.8200%	\$ 53,773
Class D	\$ 15,000,000	0.3200%	3.50%	3.8200%	\$ 50,236
Class E	\$ 17,500,000	0.3200%	5.50%	5.8200%	\$ 89,293
Class F	\$ 5,000,000	0.3200%	7.50%	7.8200%	\$ 34,279
Class G	\$ 2,500,000	0.3200%	Undisclosed	Undisclosed	N/A
Originator Notes	\$ 12,500,000	0.3200%	Undisclosed	Undisclosed	N/A

Principal Summary					
	Opening Invested Amount	Opening Note Factor	Total Principal Pass-through	Closing Invested Amount	Closing Note Factor
Class A	\$ 114,591,344	0.7030144	\$ 6,597,459	\$ 107,993,885	0.6625392
Class B	\$ 12,750,000	1.0000000	\$ -	\$ 12,750,000	1.0000000
Class C	\$ 21,750,000	1.0000000	\$ -	\$ 21,750,000	1.0000000
Class D	\$ 15,000,000	1.0000000	\$ -	\$ 15,000,000	1.0000000
Class E	\$ 17,500,000	1.0000000	\$ -	\$ 17,500,000	1.0000000
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	\$ 201,591,344		\$ 6,597,459	\$ 194,993,885	

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	\$ 114,591,344	\$ -	\$ 114,591,344	\$ -	\$ -	\$ 107,993,885
Class B	\$ 12,750,000	\$ -	\$ 12,750,000	\$ -	\$ -	\$ 12,750,000
Class C	\$ 21,750,000	\$ -	\$ 21,750,000	\$ -	\$ -	\$ 21,750,000
Class D	\$ 15,000,000	\$ -	\$ 15,000,000	\$ -	\$ -	\$ 15,000,000
Class E	\$ 17,500,000	\$ -	\$ 17,500,000	\$ -	\$ -	\$ 17,500,000
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	\$ 201,591,344	\$ -	\$ 201,591,344	\$ -	\$ -	\$ 194,993,885

Pre Event of Default Cashflow Waterfall Report

Application of Income Collection	
Total Income Collection for the month	\$3,843,205.26
Total Payments	\$2,370,152.10
Balance to Residual Income Beneficiary	\$1,473,053.16

Principal Collections	
Amounts received by the Trustee as a result of lease payment	\$6,464,437.97
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)	\$131,949.16
Amounts received from the issue of Originator Notes	\$0.00
Repair of Collection Period Write-offs from Income Collections (cl 11.1 (a)(xvi))	\$1,071.16
Amount from prior month left in collection for future distributions	\$2.91
Total Principal Collections	\$6,597,461.20

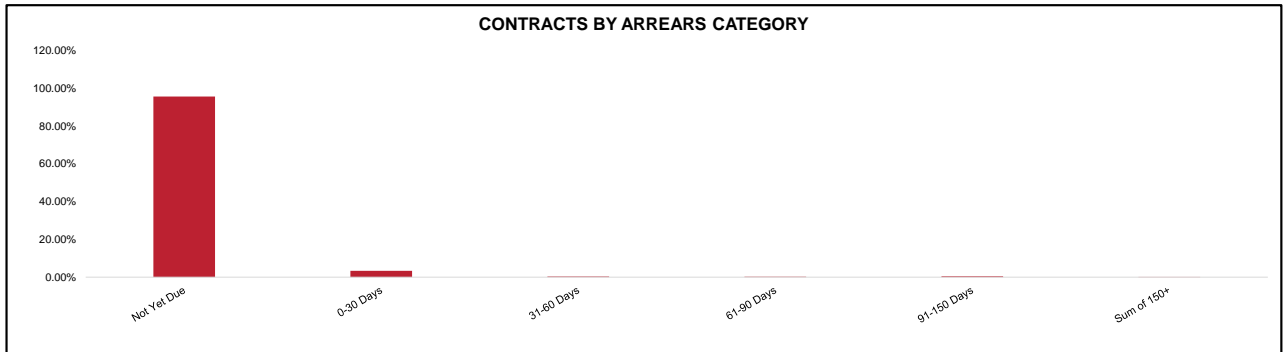
Application of Principal Collections	
Principal Draw this period	\$0.00
Is Pro-Rata	FALSE
Paydown Class A Notes	\$6,597,459.00
Paydown Class B Notes	\$0.00
Paydown Class C Notes	\$0.00
Paydown Class D Notes	\$0.00
Paydown Class E Notes	\$0.00
Paydown Class F Notes (sequential until reduced to zero when 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	\$2.20
Residual Capital Beneficiary	\$0.00
	\$6,597,461.20

Key Triggers				
Trigger - Change from Sequential to Pro Rata Principal Payments				CHECK
The percentage of the aggregate Invested Amount of Class B to Originator Notes to the aggregate Invested Amount of all Notes is greater than 45%;				FALSE
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?				FALSE
Trigger - Unrecovered Servicing Amounts		Unrecovered Servicing Amount	Trigger	
5% of remaining contracts with deficit > \$4000		0.21%	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	191,094,005.14	78.00%	20.00% FALSE

Collateral Performance	
Defaults on repossessed vehicles disposed of	
Defaults in current period (1)	0
Defaults Year to Date (1)	14
Gross losses in period	\$ 120,932.10
Gross losses since closing	\$ 424,922.05
Recoveries in period	\$ 113,307.40
Recoveries since closing	\$ 284,674.84
Net loss (recoveries) in period	\$ 7,624.70
Net loss since closing	\$ 140,247.22
(1) Count by number of dossiers/contracted assets	

Other Support and Accounts	
Liquidity Support - Liquidity Reserve Account	
Balance at prior payment date	\$ 4,031,829.73
Increase / (Decrease) for the period	\$ (131,949.16)
Balance as at Current payment date	\$ 3,899,879.86
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;
	(ii) \$200,000
	\$200,000.00
Test - PASS/FAIL	PASS
Vehicle Servicing Account	
Balance at start of month	\$ 8,866,752.57
Bank charges & Interest	\$ -
Total credits during period	\$ 686,138.64
Total expenses/releases during period	\$ (969,298.71)
Balance at end of month	\$ 8,583,592.50

Contracts by Arrears Category	Receivables	(%) Receivables
Not Yet Due	\$ 176,224,910	95.52%
0-30 Days	\$ 6,179,273	3.35%
31-60 Days	\$ 661,088	0.36%
61-90 Days	\$ 496,498	0.27%
91-150 Days	\$ 871,098	0.47%
Sum of 150+	\$ 51,155	0.03%
Total	\$ 184,484,023	100.00%

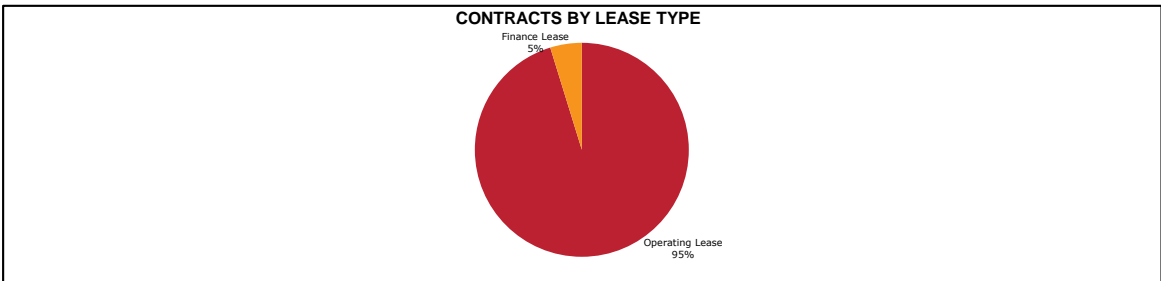


Hardship Summary
Applications approved, documented and processed as at 31st August 2020

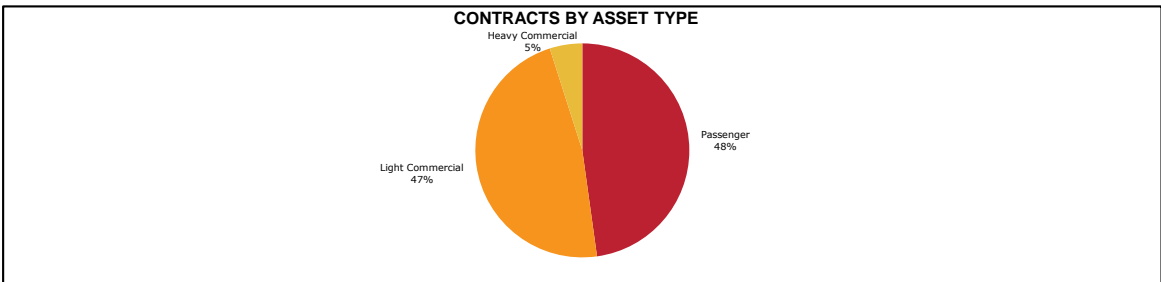
Total Book WDV	Hardship Approved WDV	Hardship Approved % of Total Book	Number of Leases	Number of Customers
\$184,484,023.18	\$ 982,880.88	0.53%	26	13

Portfolio Summary	
Portfolio size	\$ 184,484,023.18
Number of contracts	7,101
Number of obligors	1,619
Minimum implied margin incl. hedge rate (p.a.)	11.27%
Average contract balance (current)	\$ 25,980.01
Maximum contract balance (current)	\$ 250,726.36
Average contract balance (original)	\$ 39,374.90
Maximum contract balance (original)	\$ 353,132.84
Weighted average total contract term (months)	45.93
Weighted average seasoning (months)	30.89
Weighted average remaining term (months)	15.29
Maximum remaining term (months)	59.54
Weighted average residual (current)	76.84%
Weighted average residual (original)	50.70%
Maximum residual (original)	89.57%

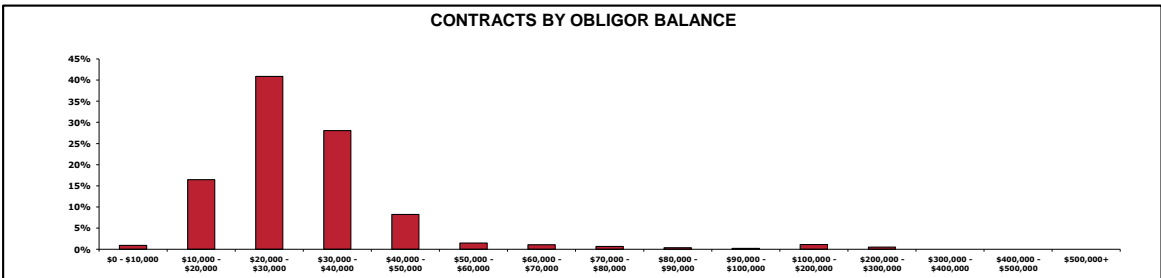
Contracts by Lease Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Operating Lease	\$ 175,685,704.94	95.23%	6,776	95.42%
Finance Lease	\$ 8,798,318.24	4.77%	325	4.58%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



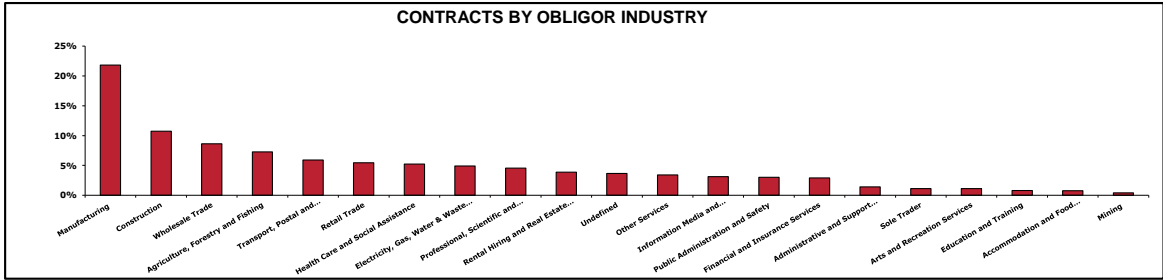
Contracts by Asset Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Passenger	\$ 88,190,513.55	47.80%	3,947	55.58%
Light Commercial	\$ 87,213,302.29	47.27%	2,977	41.92%
Heavy Commercial	\$ 9,080,207.34	4.92%	177	2.49%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



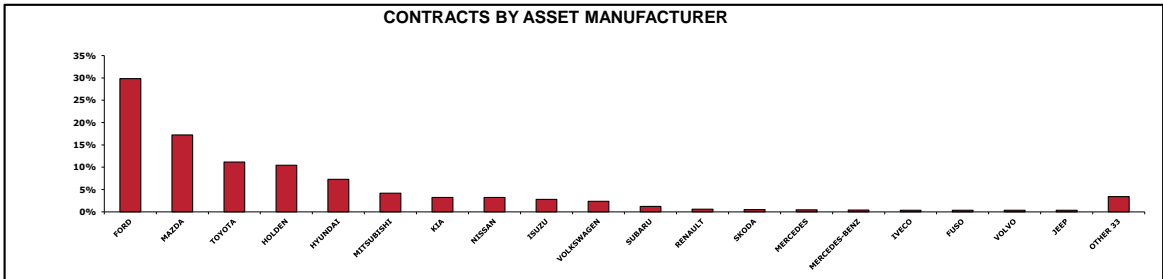
Contracts by Obligor Balance	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
\$0 - \$10,000	\$ 1,686,743.41	0.91%	195	2.75%
\$10,000 - \$20,000	\$ 30,391,530.19	16.47%	1,902	26.78%
\$20,000 - \$30,000	\$ 75,433,031.31	40.89%	2,991	42.12%
\$30,000 - \$40,000	\$ 51,767,528.07	28.06%	1,534	21.60%
\$40,000 - \$50,000	\$ 15,154,911.77	8.21%	350	4.93%
\$50,000 - \$60,000	\$ 2,756,513.85	1.49%	50	0.70%
\$60,000 - \$70,000	\$ 1,998,528.77	1.08%	31	0.44%
\$70,000 - \$80,000	\$ 1,267,514.99	0.69%	17	0.24%
\$80,000 - \$90,000	\$ 676,464.32	0.37%	8	0.11%
\$90,000 - \$100,000	\$ 382,003.71	0.21%	4	0.06%
\$100,000 - \$200,000	\$ 2,058,601.16	1.12%	15	0.21%
\$200,000 - \$300,000	\$ 910,651.63	0.49%	4	0.06%
\$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	\$ 184,484,023.18	100.00%	7,101	100.00%



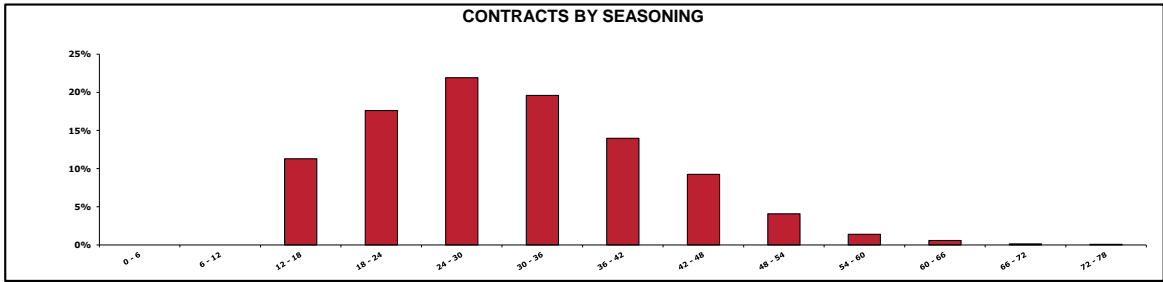
Contracts by Obligor Industry	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Manufacturing	\$ 40,255,026.99	21.82%	1,534	21.60%
Construction	\$ 19,818,113.76	10.74%	748	10.53%
Wholesale Trade	\$ 15,893,199.16	8.61%	603	8.49%
Agriculture, Forestry and Fishing	\$ 13,378,518.76	7.25%	496	6.98%
Transport, Postal and Warehousing	\$ 10,882,888.13	5.90%	352	4.96%
Retail Trade	\$ 10,064,150.75	5.46%	398	5.60%
Health Care and Social Assistance	\$ 9,666,632.41	5.24%	462	6.51%
Electricity, Gas, Water & Waste Services	\$ 9,028,435.07	4.89%	337	4.75%
Professional, Scientific and Technical Services	\$ 8,407,677.76	4.56%	294	4.14%
Rental Hiring and Real Estate Services	\$ 7,121,306.12	3.86%	252	3.55%
Undefined	\$ 6,719,788.47	3.64%	238	3.35%
Other Services	\$ 6,305,060.16	3.42%	236	3.32%
Information Media and Telecommunications	\$ 5,730,292.64	3.11%	306	4.31%
Public Administration and Safety	\$ 5,535,851.38	3.00%	189	2.66%
Financial and Insurance Services	\$ 5,383,986.72	2.92%	265	3.73%
Administrative and Support Services	\$ 2,561,662.00	1.39%	99	1.39%
Sole Trader	\$ 2,060,681.21	1.12%	72	1.01%
Arts and Recreation Services	\$ 2,035,942.35	1.10%	86	1.21%
Education and Training	\$ 1,497,169.34	0.81%	60	0.84%
Accommodation and Food Services	\$ 1,423,701.47	0.77%	49	0.69%
Mining	\$ 713,938.53	0.39%	25	0.35%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



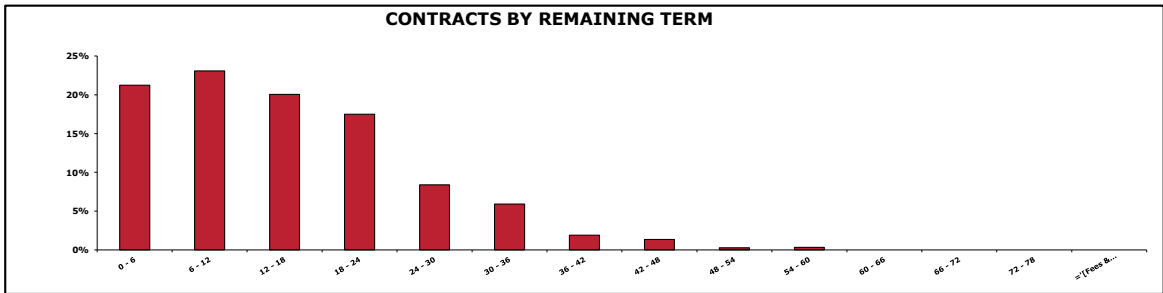
Contracts by Asset Manufacturer	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
FORD	\$ 55,049,369.37	29.84%	1,873	26.38%
MAZDA	\$ 31,796,055.20	17.24%	1,259	17.73%
TOYOTA	\$ 20,633,707.18	11.18%	822	11.58%
HOLDEN	\$ 19,273,836.27	10.45%	828	11.66%
HYUNDAI	\$ 13,456,191.69	7.29%	652	9.18%
MITSUBISHI	\$ 7,730,091.63	4.19%	397	5.59%
KIA	\$ 5,940,861.09	3.22%	271	3.82%
NISSAN	\$ 5,936,573.27	3.22%	260	3.66%
ISUZU	\$ 5,179,974.95	2.81%	139	1.96%
VOLKSWAGEN	\$ 4,363,247.55	2.37%	157	2.21%
SUBARU	\$ 2,306,927.15	1.25%	111	1.56%
RENAULT	\$ 1,103,291.81	0.60%	34	0.48%
SKODA	\$ 960,975.68	0.52%	36	0.51%
MERCEDES	\$ 828,410.41	0.45%	16	0.23%
MERCEDES-BENZ	\$ 760,164.13	0.41%	16	0.23%
IVECO	\$ 721,072.63	0.39%	7	0.10%
FUSO	\$ 710,015.74	0.38%	16	0.23%
VOLVO	\$ 701,948.95	0.38%	13	0.18%
JEEP	\$ 673,282.72	0.36%	19	0.27%
OTHER 33	\$ 6,358,025.76	3.45%	175	2.46%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



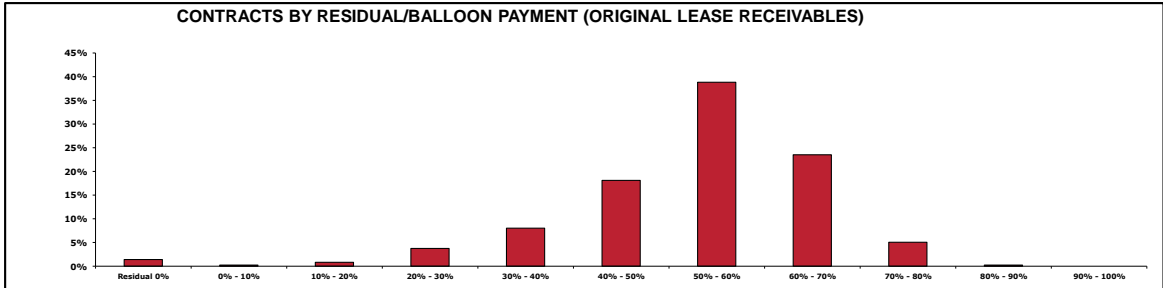
Contracts by Seasoning (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ -	0.00%	0	0.00%
6 - 12	\$ -	0.00%	0	0.00%
12 - 18	\$ 20,847,445.12	11.30%	627	8.83%
18 - 24	\$ 32,513,517.03	17.62%	1,109	15.62%
24 - 30	\$ 40,438,067.32	21.92%	1,443	20.32%
30 - 36	\$ 36,165,784.85	19.60%	1,448	20.39%
36 - 42	\$ 25,797,234.02	13.98%	1,116	15.72%
42 - 48	\$ 17,075,437.86	9.26%	815	11.48%
48 - 54	\$ 7,534,776.16	4.08%	355	5.00%
54 - 60	\$ 2,598,192.81	1.41%	118	1.66%
60 - 66	\$ 1,059,329.92	0.57%	44	0.62%
66 - 72	\$ 238,021.44	0.13%	13	0.18%
72 - 78	\$ 167,057.80	0.09%	10	0.14%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



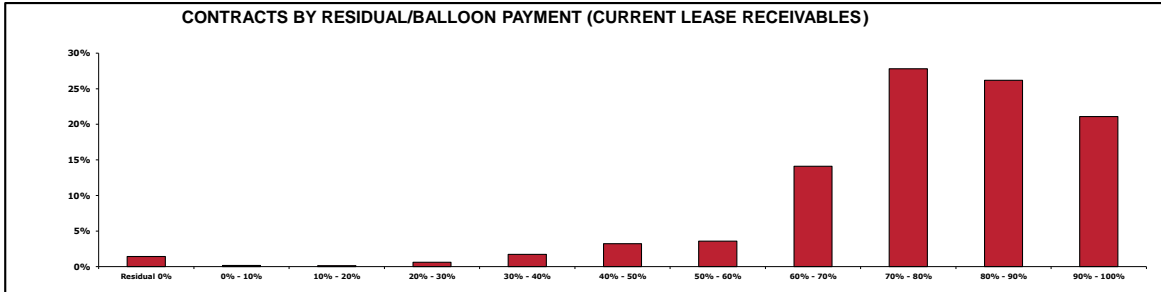
Contracts by Remaining Term (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 39,161,736.42	21.23%	1,985	27.95%
6 - 12	\$ 42,570,203.67	23.08%	1,707	24.04%
12 - 18	\$ 37,009,701.31	20.06%	1,325	18.66%
18 - 24	\$ 32,243,797.88	17.48%	1,093	15.39%
24 - 30	\$ 15,471,803.23	8.39%	524	7.38%
30 - 36	\$ 10,902,087.16	5.91%	313	4.41%
36 - 42	\$ 3,522,578.60	1.91%	88	1.24%
42 - 48	\$ 2,487,738.34	1.35%	56	0.79%
48 - 54	\$ 496,769.23	0.27%	5	0.07%
54 - 60	\$ 617,607.34	0.33%	5	0.07%
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	\$ 184,484,023.18	100.00%	7,101	100.00%



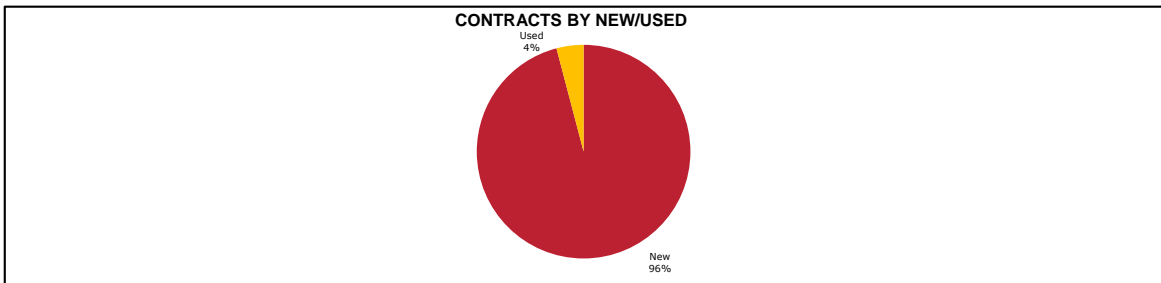
Contracts by Residual/Balloon Payment (Original Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 2,595,745.64	1.41%	134	1.89%
0% - 10%	\$ 458,140.78	0.25%	24	0.34%
10% - 20%	\$ 1,488,678.14	0.81%	49	0.69%
20% - 30%	\$ 6,923,788.37	3.75%	177	2.49%
30% - 40%	\$ 14,794,559.18	8.02%	676	9.52%
40% - 50%	\$ 33,411,732.20	18.11%	1,521	21.42%
50% - 60%	\$ 71,646,151.30	38.84%	2,694	37.94%
60% - 70%	\$ 43,406,713.68	23.53%	1,494	21.04%
70% - 80%	\$ 9,304,052.30	5.04%	317	4.46%
80% - 90%	\$ 454,461.59	0.25%	15	0.21%
90% - 100%	\$ -	0.00%	0	0.00%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



Contracts by Residual/Balloon Payment (Current Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 2,595,745.64	1.41%	135	1.90%
0% - 10%	\$ 276,031.75	0.15%	16	0.23%
10% - 20%	\$ 244,256.97	0.13%	8	0.11%
20% - 30%	\$ 1,117,080.70	0.61%	35	0.49%
30% - 40%	\$ 3,176,975.30	1.72%	63	0.89%
40% - 50%	\$ 5,942,938.75	3.22%	147	2.07%
50% - 60%	\$ 6,584,824.17	3.57%	215	3.03%
60% - 70%	\$ 26,003,879.02	14.10%	885	12.46%
70% - 80%	\$ 51,328,053.73	27.82%	1,825	25.70%
80% - 90%	\$ 48,290,858.73	26.18%	1,904	26.81%
90% - 100%	\$ 38,923,378.42	21.10%	1,868	26.31%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



Contracts by New/Used	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
New	\$ 176,937,317.53	95.91%	6,837	96.28%
Used	\$ 7,546,705.65	4.09%	264	3.72%
Grand Total	\$ 184,484,023.18	100.00%	7,101	100.00%



Trust Manager Contact Details	
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