

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

Reporting Dates	
Determination Date:	15 Nov 2019
Trust Payment Date:	20 Nov 2019
Next Trust Payment Date:	20 Dec 2019
Issue Date:	25 Sep 2019
Record Date:	15 Nov 2019
Current Collection Period:	
Collection Period Start Date:	25 Sep 2019
Collection Period End Date:	31 Oct 2019
No. of days in the Collection Period:	37
Current Interest Period:	
Interest Period Start Date (inclusive):	25 Sep 2019
Interest Period End Date (exclusive):	20 Nov 2019
No. of days in the Interest Period:	56

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	\$ 163,000,000	1.1953%	1.05%	2.2453%	\$ 561,510
Class B	\$ 12,750,000	1.1953%	2.00%	3.1953%	\$ 62,505
Class C	\$ 21,750,000	1.1953%	2.50%	3.6953%	\$ 123,312
Class D	\$ 15,000,000	1.1953%	3.50%	4.6953%	\$ 108,056
Class E	\$ 17,500,000	1.1953%	5.50%	6.6953%	\$ 179,764
Class F	\$ 5,000,000	1.1953%	7.50%	8.6953%	\$ 66,704
Class G	\$ 2,500,000	1.1953%	Undisclosed	Undisclosed	N/A
Originator Notes	\$ 12,500,000	1.1953%	Undisclosed	Undisclosed	N/A

Principal Summary					
	Opening Invested Amount	Opening Note Factor	Total Principal Pass-through	Closing Invested Amount	Closing Note Factor
Class A	\$ 163,000,000	1.0000000	\$ 6,701,681	\$ 156,298,319	0.9588854
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	\$ 250,000,000		\$ 6,701,681	\$ 243,298,319	

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	\$ 163,000,000	\$ -	\$ 163,000,000	\$ -	\$ -	\$ 163,000,000
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	\$ 250,000,000	\$ -	\$ 250,000,000	\$ -	\$ -	\$ 250,000,000

**Pre Event of Default Cashflow Waterfall Report**

Application of Income Collection	
Total Income Collection for the month	\$4,023,075.01
Total Payments	\$3,502,059.35
Balance to Residual Income Beneficiary	\$521,015.66

Principal Collections	
Amounts received by the Trustee as a result of lease payment	\$6,567,642.12
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)	\$134,033.62
Amounts received from the issue of Originator Notes	\$0.00
Any amounts in the nature of Principal	\$0.00
Amount from prior month left in collection for future distributions	\$5.16
<b>Total Principal Collections</b>	<b>\$6,701,680.90</b>

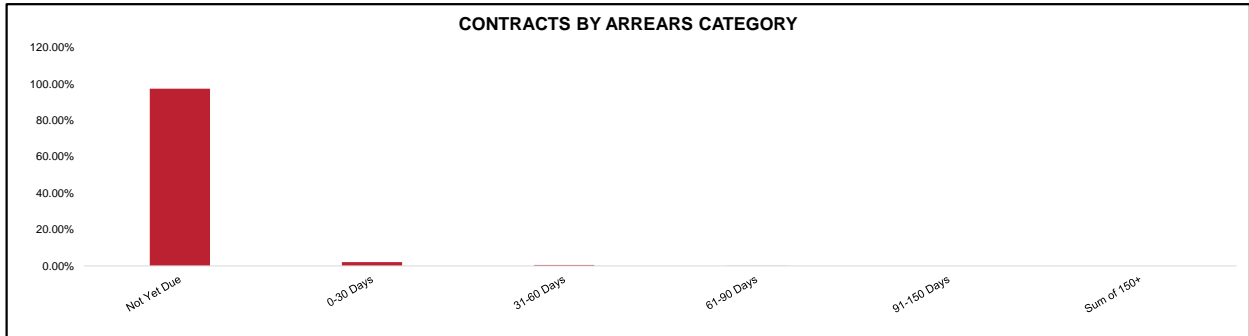
Application of Principal Collections	
Principal Draw this period	\$0.00
Is Pro-Rata Criteria Satisfied? <b>FALSE</b>	
Paydown Class A Notes	\$6,701,680.90
Paydown Class B Notes	\$0.00
Paydown Class C Notes	\$0.00
Paydown Class D Notes	\$0.00
Paydown Class E Notes	\$0.00
Paydown Class F Notes (sequential 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	\$0.00
Residual Capital Beneficiary	\$0.00
	<b>\$6,701,680.90</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%;				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
<b>Pro-Rata Criteria Satisfied?</b>				<b>FALSE</b>
<b>Trigger - Unrecovered Servicing Amounts</b>		<b>Unrecovered Servicing Amount</b>	<b>Trigger</b>	
5% of remaining contracts with deficit > \$4000		0.06%	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	238,432,352.72	97.32% 20.00% FALSE

Collateral Performance	
<b>Defaults on repossessed vehicles disposed of</b>	
Defaults in current period (1)	0
Defaults Year to Date (1)	0
Gross losses in period	\$ -
Gross losses since closing	\$ -
Recoveries in period	\$ -
Recoveries since closing	\$ -
Net loss (recoveries) in period	\$ -
Net loss since closing	\$ -
(1) Count by number of dossiers/contracted assets	

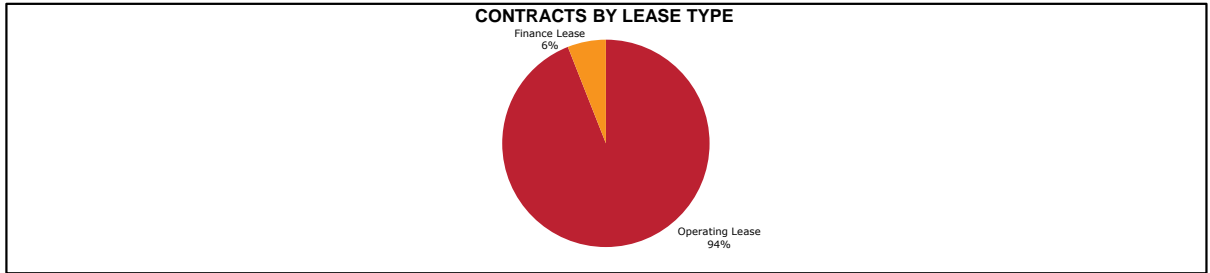
Other Support and Accounts	
<b>Liquidity Support - Liquidity Reserve Account</b>	
Balance at prior payment date	\$ 5,000,000.00
Increase / (Decrease) for the period	\$ (134,033.62)
Balance as at Current payment date	\$ 4,865,966.38
Support as a % of notes outstanding - current Determination Date	2.00%
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	\$ 6,875,242.98
Bank charges & Interest	\$ -
Total credits during period	\$ 899,635.85
Total expenses/releases during period	\$ (514,865.44)
Balance at end of month	\$ 7,260,013.39

Contracts by Arrears Category		Receivables	(%) Receivables
Not Yet Due		\$ 231,173,692	97.38%
0-30 Days		\$ 4,849,714	2.04%
31-60 Days		\$ 1,310,937	0.55%
61-90 Days		\$ 61,914	0.03%
91-150 Days		\$ -	0.00%
Sum of 150+		\$ -	0.00%
<b>Total</b>		<b>\$ 237,396,255</b>	<b>100.00%</b>

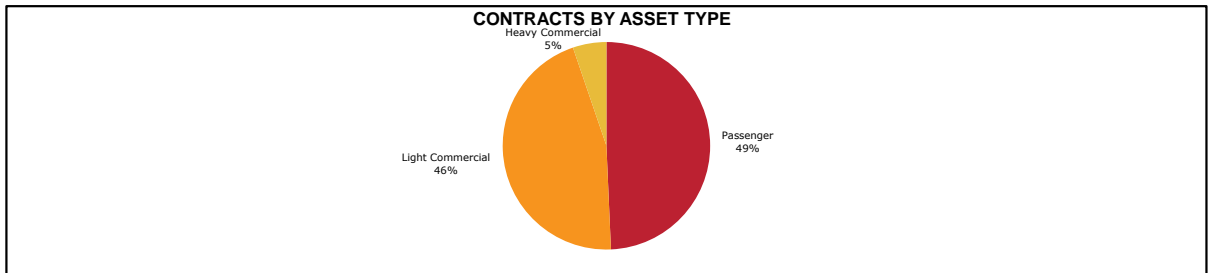


Portfolio Summary	
Portfolio size	\$ 237,396,255.37
Number of contracts	7,994
Number of obligors	1,802
Minimum implied margin incl. hedge rate (p.a.)	10.59%
Average contract balance (current)	\$ 29,696.80
Maximum contract balance (current)	\$ 319,443.65
Average contract balance (original)	\$ 39,352.77
Maximum contract balance (original)	\$ 446,219.01
Weighted average total contract term (months)	44.84
Weighted average seasoning (months)	21.88
Weighted average remaining term (months)	22.95
Maximum remaining term (months)	69.57
Weighted average residual (current)	67.45%
Weighted average residual (original)	50.90%
Maximum residual (original)	90.04%

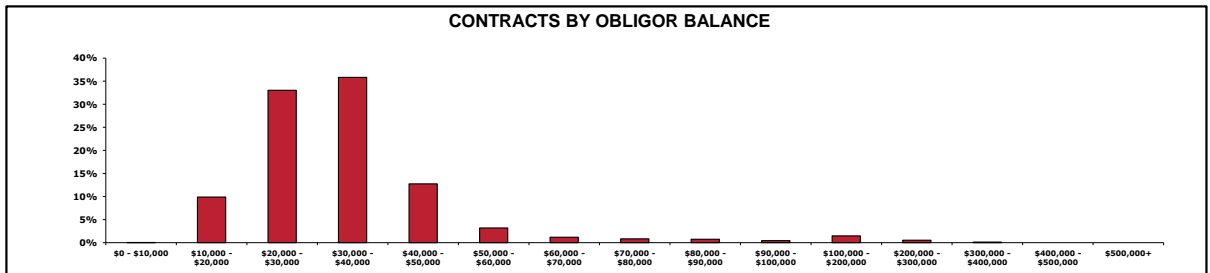
Contracts by Lease Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Operating Lease	\$ 223,187,471.89	94.01%	7,589	94.93%
Finance Lease	\$ 14,208,783.48	5.99%	405	5.07%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



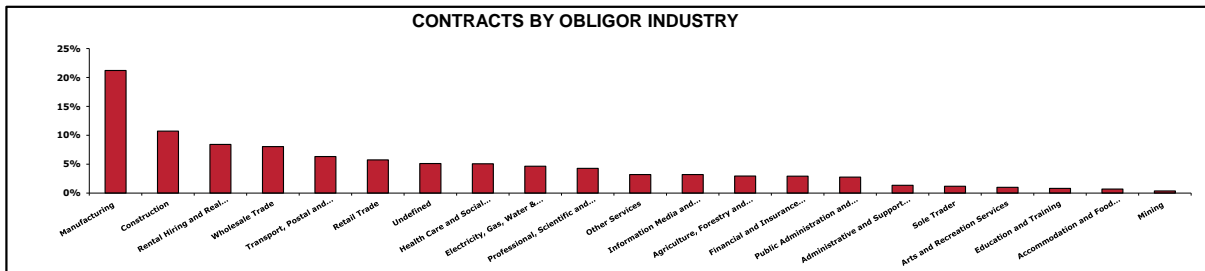
Contracts by Asset Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Passenger	\$ 117,045,364.57	49.30%	4,511	56.43%
Light Commercial	\$ 107,926,916.94	45.46%	3,287	41.12%
Heavy Commercial	\$ 12,423,973.86	5.23%	196	2.45%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



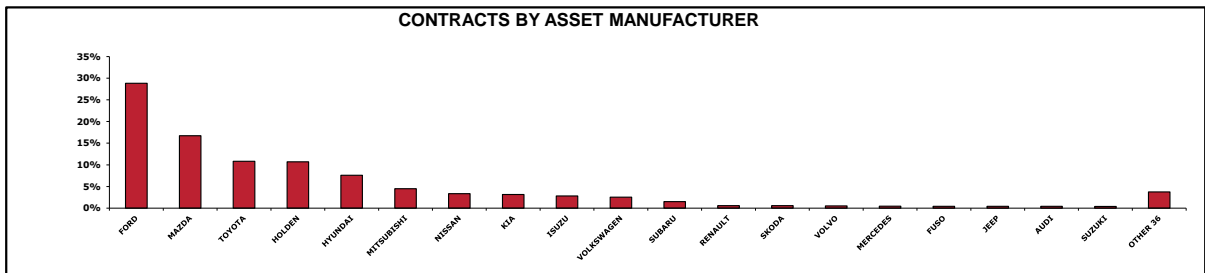
Contracts by Obligor Balance	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
\$0 - \$10,000	\$ 95,432.59	0.04%	10	0.13%
\$10,000 - \$20,000	\$ 23,472,347.47	9.89%	1,428	17.86%
\$20,000 - \$30,000	\$ 78,417,515.25	33.03%	3,104	38.83%
\$30,000 - \$40,000	\$ 85,058,517.36	35.83%	2,495	31.21%
\$40,000 - \$50,000	\$ 30,236,419.30	12.74%	683	8.54%
\$50,000 - \$60,000	\$ 7,544,653.00	3.18%	142	1.78%
\$60,000 - \$70,000	\$ 2,792,573.71	1.18%	43	0.54%
\$70,000 - \$80,000	\$ 1,922,124.25	0.81%	26	0.33%
\$80,000 - \$90,000	\$ 1,762,600.56	0.74%	21	0.26%
\$90,000 - \$100,000	\$ 1,025,594.35	0.43%	11	0.14%
\$100,000 - \$200,000	\$ 3,497,703.08	1.47%	25	0.31%
\$200,000 - \$300,000	\$ 1,251,330.80	0.53%	5	0.06%
\$300,000 - \$400,000	\$ 319,443.65	0.13%	1	0.01%
\$400,000 - \$500,000	\$ -	0.00%	0	0.00%
\$500,000+	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



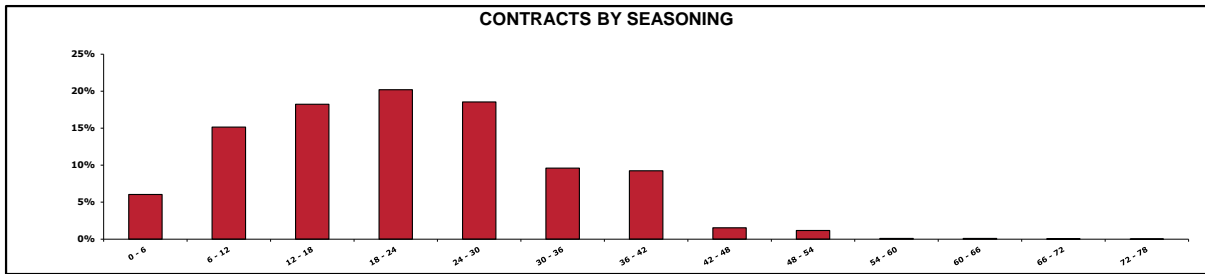
Contracts by Obligor Industry	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Manufacturing	\$ 50,354,779.67	21.21%	1,683	21.05%
Construction	\$ 25,443,852.83	10.72%	843	10.55%
Rental Hiring and Real Estate Services	\$ 19,979,339.47	8.42%	669	8.37%
Wholesale Trade	\$ 19,081,325.95	8.04%	636	7.96%
Transport, Postal and Warehousing	\$ 14,999,593.70	6.32%	409	5.12%
Retail Trade	\$ 13,609,239.87	5.73%	477	5.97%
Undefined	\$ 12,116,652.51	5.10%	389	4.87%
Health Care and Social Assistance	\$ 12,006,629.37	5.06%	492	6.15%
Electricity, Gas, Water & Waste Services	\$ 11,051,958.47	4.66%	362	4.53%
Professional, Scientific and Technical Services	\$ 10,175,486.66	4.29%	311	3.89%
Other Services	\$ 7,630,920.80	3.21%	252	3.15%
Information Media and Telecommunications	\$ 7,614,450.81	3.21%	347	4.34%
Agriculture, Forestry and Fishing	\$ 7,026,248.44	2.96%	206	2.58%
Financial and Insurance Services	\$ 6,931,261.39	2.92%	286	3.58%
Public Administration and Safety	\$ 6,588,484.46	2.78%	200	2.50%
Administrative and Support Services	\$ 3,214,988.17	1.35%	108	1.35%
Sole Trader	\$ 2,786,577.38	1.17%	87	1.09%
Arts and Recreation Services	\$ 2,351,400.27	0.99%	90	1.13%
Education and Training	\$ 1,923,124.90	0.81%	69	0.86%
Accommodation and Food Services	\$ 1,651,909.07	0.70%	52	0.65%
Mining	\$ 858,031.18	0.36%	26	0.33%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



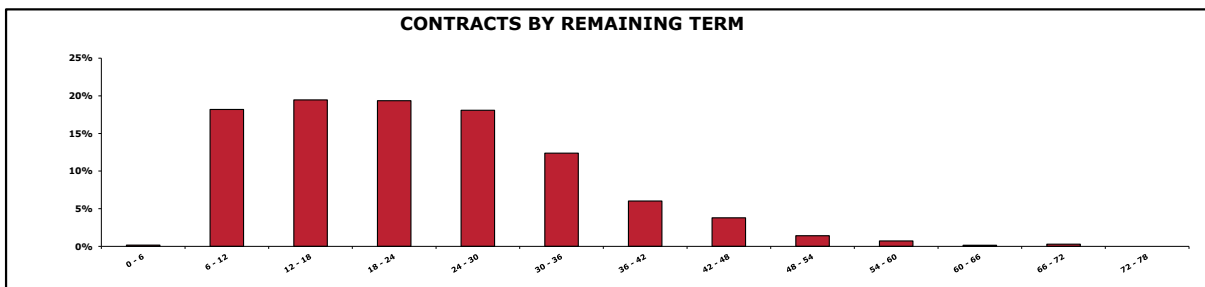
Contracts by Asset Manufacturer	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
FORD	\$ 68,430,561.34	28.83%	2,091	26.16%
MAZDA	\$ 39,735,558.24	16.74%	1,382	17.29%
TOYOTA	\$ 25,693,373.87	10.82%	894	11.18%
HOLDEN	\$ 25,410,417.72	10.70%	956	11.96%
HYUNDAI	\$ 18,003,913.19	7.58%	744	9.31%
MITSUBISHI	\$ 10,654,206.28	4.49%	460	5.75%
NISSAN	\$ 7,964,590.08	3.35%	315	3.94%
KIA	\$ 7,451,741.77	3.14%	298	3.73%
ISUZU	\$ 6,692,030.53	2.82%	153	1.91%
VOLKSWAGEN	\$ 6,007,701.63	2.53%	184	2.30%
SUBARU	\$ 3,568,001.54	1.50%	141	1.76%
RENAULT	\$ 1,357,822.61	0.57%	35	0.44%
SKODA	\$ 1,343,171.00	0.57%	43	0.54%
VOLVO	\$ 1,218,904.11	0.51%	15	0.19%
MERCEDES	\$ 1,048,288.53	0.44%	18	0.23%
FUSO	\$ 1,032,090.50	0.43%	17	0.21%
JEEP	\$ 1,005,039.42	0.42%	24	0.30%
AUDI	\$ 976,024.63	0.41%	18	0.23%
SUZUKI	\$ 930,279.67	0.39%	67	0.84%
OTHER 36	\$ 8,872,538.71	3.74%	139	1.74%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



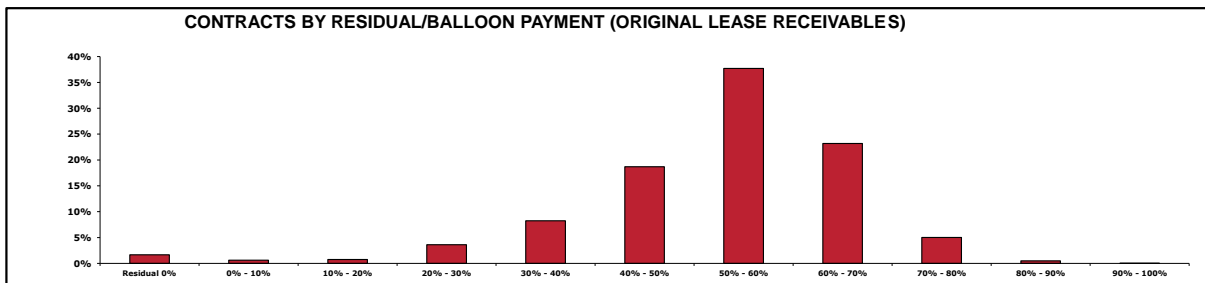
Contracts by Seasoning (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 14,342,073.84	6.04%	399	4.99%
6 - 12	\$ 35,973,455.56	15.15%	1,041	13.02%
12 - 18	\$ 43,286,570.59	18.23%	1,332	16.66%
18 - 24	\$ 47,953,297.73	20.20%	1,561	19.53%
24 - 30	\$ 44,022,802.44	18.54%	1,628	20.37%
30 - 36	\$ 22,813,796.14	9.61%	865	10.82%
36 - 42	\$ 21,944,361.49	9.24%	903	11.30%
42 - 48	\$ 3,645,534.47	1.54%	127	1.59%
48 - 54	\$ 2,773,848.66	1.17%	109	1.36%
54 - 60	\$ 257,645.57	0.11%	13	0.16%
60 - 66	\$ 232,164.47	0.10%	8	0.10%
66 - 72	\$ 113,466.75	0.05%	6	0.08%
72 - 78	\$ 37,237.66	0.02%	2	0.03%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



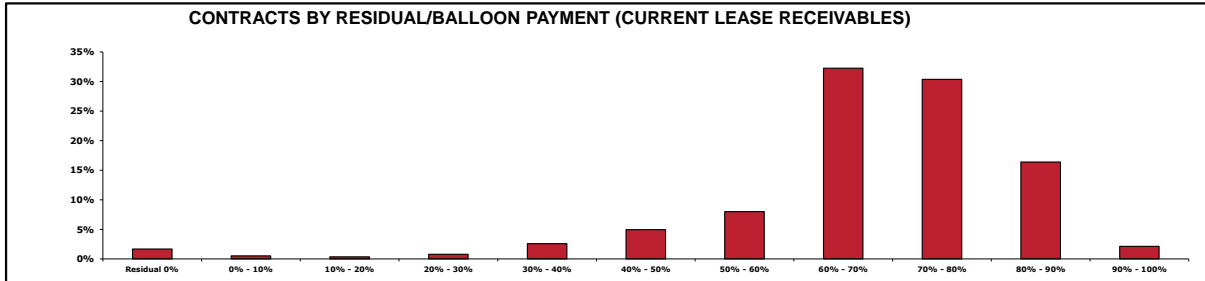
Contracts by Remaining Term (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 380,666.93	0.16%	17	0.21%
6 - 12	\$ 43,184,197.91	18.19%	1,890	23.64%
12 - 18	\$ 46,177,360.66	19.45%	1,693	21.18%
18 - 24	\$ 45,931,826.57	19.35%	1,473	18.43%
24 - 30	\$ 42,942,578.08	18.09%	1,284	16.06%
30 - 36	\$ 29,412,161.58	12.39%	906	11.33%
36 - 42	\$ 14,283,842.36	6.02%	403	5.04%
42 - 48	\$ 9,011,115.47	3.80%	220	2.75%
48 - 54	\$ 3,377,835.87	1.42%	70	0.88%
54 - 60	\$ 1,695,505.54	0.71%	30	0.38%
60 - 66	\$ 327,040.61	0.14%	3	0.04%
66 - 72	\$ 672,123.79	0.28%	5	0.06%
72 - 78	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



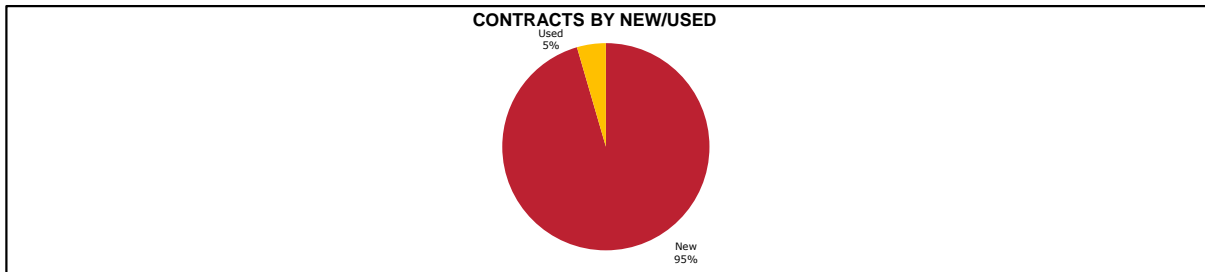
Contracts by Residual/Balloon Payment (Original Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 3,961,772.30	1.67%	143	1.79%
0% - 10%	\$ 1,462,347.56	0.62%	29	0.36%
10% - 20%	\$ 1,764,712.75	0.74%	51	0.64%
20% - 30%	\$ 8,582,186.33	3.62%	178	2.23%
30% - 40%	\$ 19,566,590.96	8.24%	707	8.84%
40% - 50%	\$ 44,402,090.11	18.70%	1,754	21.94%
50% - 60%	\$ 89,524,473.30	37.71%	2,979	37.27%
60% - 70%	\$ 55,031,082.56	23.18%	1,727	21.60%
70% - 80%	\$ 11,925,148.35	5.02%	385	4.82%
80% - 90%	\$ 1,153,907.66	0.49%	40	0.50%
90% - 100%	\$ 21,943.49	0.01%	1	0.01%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</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%	\$ 3,961,772.30	1.67%	143	1.79%
0% - 10%	\$ 1,221,256.04	0.51%	21	0.26%
10% - 20%	\$ 829,622.11	0.35%	25	0.31%
20% - 30%	\$ 1,872,257.42	0.79%	35	0.44%
30% - 40%	\$ 6,122,995.25	2.58%	131	1.64%
40% - 50%	\$ 11,747,257.83	4.95%	301	3.77%
50% - 60%	\$ 18,992,560.56	8.00%	600	7.51%
60% - 70%	\$ 76,603,842.05	32.27%	2,523	31.56%
70% - 80%	\$ 72,095,510.59	30.37%	2,549	31.89%
80% - 90%	\$ 38,916,047.04	16.39%	1,473	18.43%
90% - 100%	\$ 5,033,134.18	2.12%	193	2.41%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



Contracts by New/Used	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
New	\$ 226,698,868.64	95.49%	7,659	95.81%
Used	\$ 10,697,386.73	4.51%	335	4.19%
<b>Grand Total</b>	<b>\$ 237,396,255.37</b>	<b>100.00%</b>	<b>7,994</b>	<b>100.00%</b>



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