

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

Reporting Dates	
Determination Date:	15 Jan 2020
Trust Payment Date:	20 Jan 2020
Next Trust Payment Date:	20 Feb 2020
Issue Date:	25 Sep 2019
Record Date:	15 Jan 2020
Current Collection Period:	
Collection Period Start Date:	01 Dec 2019
Collection Period End Date:	31 Dec 2019
No. of days in the Collection Period:	31
Current Interest Period:	
Interest Period Start Date (inclusive):	20 Dec 2019
Interest Period End Date (exclusive):	20 Jan 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	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	\$ 152,617,867	1.2300%	1.05%	2.2800%	\$ 295,535
Class B	\$ 12,750,000	1.2300%	2.00%	3.2300%	\$ 34,977
Class C	\$ 21,750,000	1.2300%	2.50%	3.7300%	\$ 68,903
Class D	\$ 15,000,000	1.2300%	3.50%	4.7300%	\$ 60,259
Class E	\$ 17,500,000	1.2300%	5.50%	6.7300%	\$ 100,028
Class F	\$ 5,000,000	1.2300%	7.50%	8.7300%	\$ 37,073
Class G	\$ 2,500,000	1.2300%	Undisclosed	Undisclosed	N/A
Originator Notes	\$ 12,500,000	1.2300%	Undisclosed	Undisclosed	N/A

Principal Summary					
	Opening Invested Amount	Opening Note Factor	Total Principal Pass-through	Closing Invested Amount	Closing Note Factor
Class A	\$ 152,617,867	0.9363059	\$ 4,683,000	\$ 147,934,867	0.9075759
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	\$ 239,617,867		\$ 4,683,000	\$ 234,934,867	

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	\$ 152,617,867	\$ -	\$ 152,617,867	\$ -	\$ -	\$ 147,934,867
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	\$ 239,617,867	\$ -	\$ 239,617,867	\$ -	\$ -	\$ 234,934,867

**Pre Event of Default Cashflow Waterfall Report**

Application of Income Collection	
Total Income Collection for the month	\$3,043,909.92
Total Payments	\$2,282,668.37
Balance to Residual Income Beneficiary	\$761,241.55

Principal Collections	
Amounts received by the Trustee as a result of lease payment	\$4,589,340.14
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)	\$93,660.00
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	\$0.00
<b>Total Principal Collections</b>	<b>\$4,683,000.14</b>

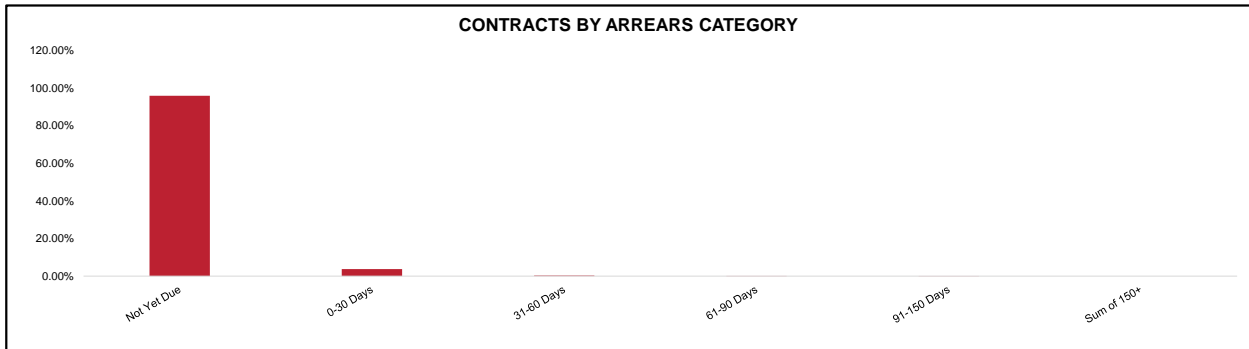
Application of Principal Collections	
Principal Draw this period	\$0.00
Is Pro-Rata Criteria Satisfied? <b>FALSE</b>	
Paydown Class A Notes	\$4,683,000.14
Paydown Class B Notes	\$0.00
Paydown Class C Notes	\$0.00
Paydown Class D Notes	\$0.00
Paydown Class E Notes	\$0.00
Paydown Class F Notes (sequential 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>\$4,683,000.14</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	230,236,169.98	93.97% 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	

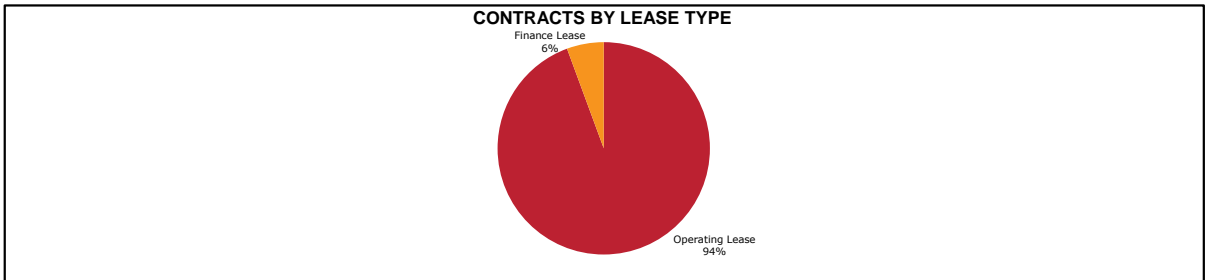
Other Support and Accounts	
<b>Liquidity Support - Liquidity Reserve Account</b>	
Balance at prior payment date	\$ 4,792,357.35
Increase / (Decrease) for the period	\$ (93,660.00)
Balance as at Current payment date	\$ 4,698,697.35
Support as a % of notes outstanding - current Determination Date	2.00%
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	\$ 7,384,240.70
Bank charges & Interest	\$ -
Total credits during period	\$ 772,532.05
Total expenses/releases during period	\$ (532,559.94)
Balance at end of month	\$ 7,624,212.81

Contracts by Arrears Category	Receivables	(%) Receivables
Not Yet Due	\$ 219,385,970	95.84%
0-30 Days	\$ 8,570,126	3.74%
31-60 Days	\$ 690,486	0.30%
61-90 Days	\$ 173,355	0.08%
91-150 Days	\$ 98,821	0.04%
Sum of 150+	\$ -	0.00%
<b>Total</b>	<b>\$ 228,918,760</b>	<b>100.00%</b>

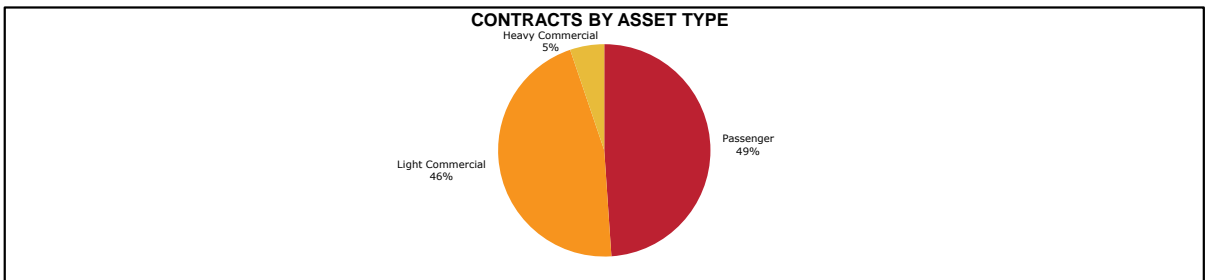


Portfolio Summary	
Portfolio size	\$ 228,918,759.53
Number of contracts	7,926
Number of obligors	1,789
Minimum implied margin incl. hedge rate (p.a.)	10.70%
Average contract balance (current)	\$ 28,882.00
Maximum contract balance (current)	\$ 307,976.40
Average contract balance (original)	\$ 39,412.70
Maximum contract balance (original)	\$ 446,219.01
Weighted average total contract term (months)	44.90
Weighted average seasoning (months)	23.81
Weighted average remaining term (months)	21.09
Maximum remaining term (months)	67.56
Weighted average residual (current)	69.40%
Weighted average residual (original)	50.86%
Maximum residual (original)	90.04%

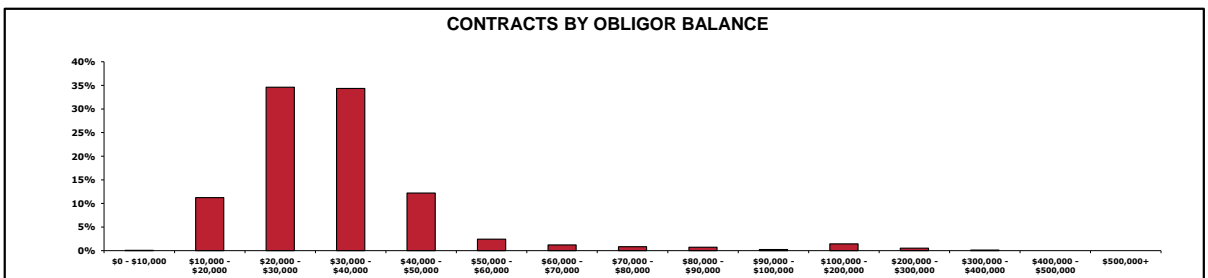
Contracts by Lease Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Operating Lease	\$ 216,048,957.51	94.38%	7,549	95.24%
Finance Lease	\$ 12,869,802.02	5.62%	377	4.76%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



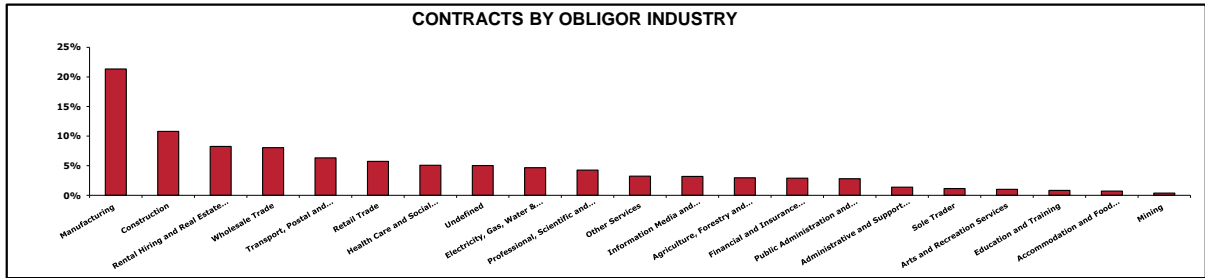
Contracts by Asset Type	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Passenger	\$ 112,002,884.64	48.93%	4,452	56.17%
Light Commercial	\$ 104,985,477.36	45.86%	3,278	41.36%
Heavy Commercial	\$ 11,930,397.53	5.21%	196	2.47%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



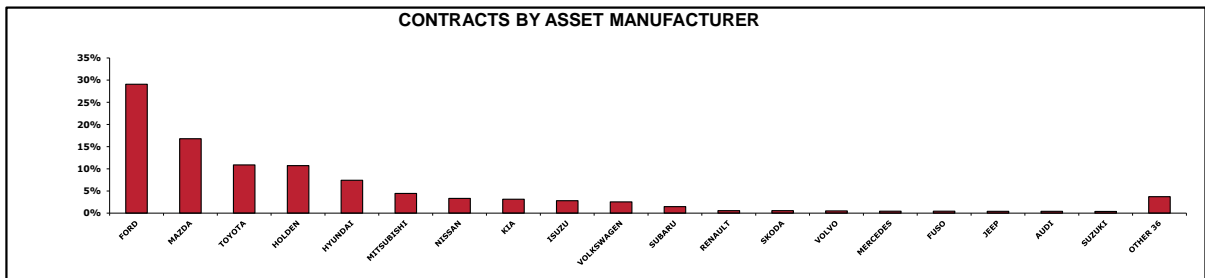
Contracts by Obligor Balance	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
\$0 - \$10,000	\$ 153,632.84	0.07%	17	0.21%
\$10,000 - \$20,000	\$ 25,691,501.84	11.22%	1,585	20.00%
\$20,000 - \$30,000	\$ 79,218,831.81	34.61%	3,142	39.64%
\$30,000 - \$40,000	\$ 78,640,446.25	34.35%	2,319	29.26%
\$40,000 - \$50,000	\$ 27,894,303.72	12.19%	633	7.99%
\$50,000 - \$60,000	\$ 5,574,271.57	2.44%	105	1.32%
\$60,000 - \$70,000	\$ 2,760,644.02	1.21%	43	0.54%
\$70,000 - \$80,000	\$ 1,937,381.63	0.85%	26	0.33%
\$80,000 - \$90,000	\$ 1,672,324.82	0.73%	20	0.25%
\$90,000 - \$100,000	\$ 561,604.77	0.25%	6	0.08%
\$100,000 - \$200,000	\$ 3,282,786.40	1.43%	24	0.30%
\$200,000 - \$300,000	\$ 1,223,053.46	0.53%	5	0.06%
\$300,000 - \$400,000	\$ 307,976.40	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>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



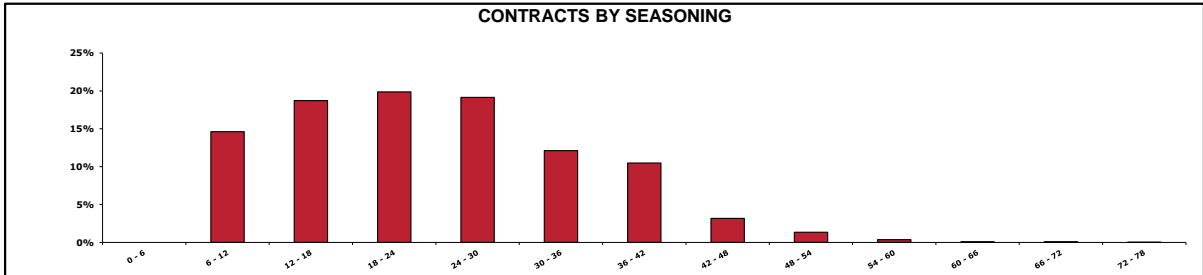
Contracts by Obligor Industry	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Manufacturing	\$ 48,865,948.47	21.35%	1,681	21.21%
Construction	\$ 24,703,940.03	10.79%	843	10.64%
Rental Hiring and Real Estate Services	\$ 18,887,631.60	8.25%	644	8.13%
Wholesale Trade	\$ 18,445,369.21	8.06%	632	7.97%
Transport, Postal and Warehousing	\$ 14,481,565.47	6.33%	408	5.15%
Retail Trade	\$ 13,127,247.70	5.73%	474	5.98%
Health Care and Social Assistance	\$ 11,599,203.71	5.07%	490	6.18%
Undefined	\$ 11,521,582.68	5.03%	379	4.78%
Electricity, Gas, Water & Waste Services	\$ 10,685,026.35	4.67%	360	4.54%
Professional, Scientific and Technical Services	\$ 9,762,360.10	4.26%	306	3.86%
Other Services	\$ 7,414,917.87	3.24%	251	3.17%
Information Media and Telecommunications	\$ 7,276,953.71	3.18%	341	4.30%
Agriculture, Forestry and Fishing	\$ 6,757,290.95	2.95%	206	2.60%
Financial and Insurance Services	\$ 6,618,313.66	2.89%	283	3.57%
Public Administration and Safety	\$ 6,393,001.07	2.79%	197	2.49%
Administrative and Support Services	\$ 3,119,698.34	1.36%	108	1.36%
Sole Trader	\$ 2,636,272.51	1.15%	86	1.09%
Arts and Recreation Services	\$ 2,304,587.71	1.01%	90	1.14%
Education and Training	\$ 1,872,680.94	0.82%	69	0.87%
Accommodation and Food Services	\$ 1,611,092.31	0.70%	52	0.66%
Mining	\$ 834,075.14	0.36%	26	0.33%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



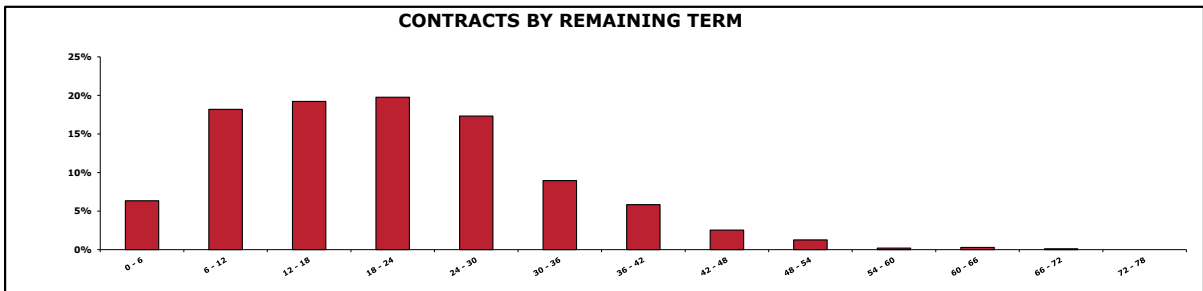
Contracts by Asset Manufacturer	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
FORD	\$ 66,534,327.27	29.06%	2,083	26.28%
MAZDA	\$ 38,425,637.50	16.79%	1,373	17.32%
TOYOTA	\$ 24,890,519.66	10.87%	886	11.18%
HOLDEN	\$ 24,519,976.19	10.71%	951	12.00%
HYUNDAI	\$ 16,990,600.84	7.42%	722	9.11%
MITSUBISHI	\$ 10,169,745.80	4.44%	456	5.75%
NISSAN	\$ 7,632,156.74	3.33%	311	3.92%
KIA	\$ 7,176,114.67	3.13%	295	3.72%
ISUZU	\$ 6,430,807.04	2.81%	153	1.93%
VOLKSWAGEN	\$ 5,780,423.45	2.53%	183	2.31%
SUBARU	\$ 3,399,725.71	1.49%	140	1.77%
RENAULT	\$ 1,311,503.16	0.57%	35	0.44%
SKODA	\$ 1,268,069.25	0.55%	42	0.53%
VOLVO	\$ 1,117,614.80	0.49%	14	0.18%
MERCEDES	\$ 1,015,399.01	0.44%	18	0.23%
FUSO	\$ 994,959.27	0.43%	17	0.21%
JEEP	\$ 967,329.21	0.42%	24	0.30%
AUDI	\$ 929,783.48	0.41%	18	0.23%
SUZUKI	\$ 888,746.89	0.39%	67	0.85%
OTHER 36	\$ 8,475,319.59	3.70%	138	1.74%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



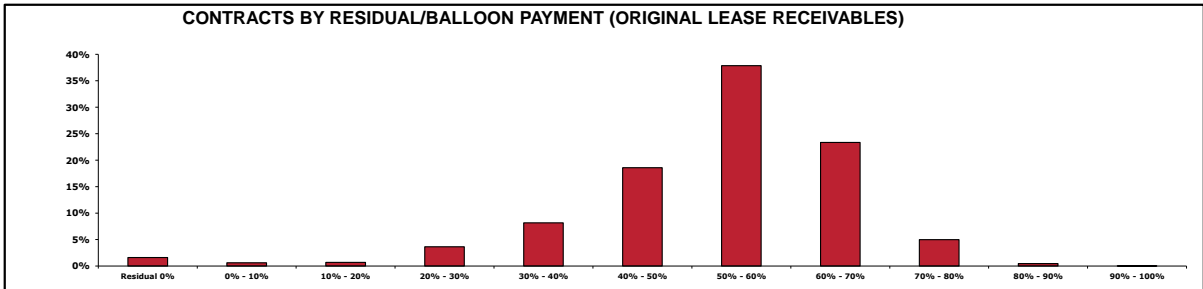
Contracts by Seasoning (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ -	0.00%	0	0.00%
6 - 12	\$ 33,478,531.65	14.62%	953	12.02%
12 - 18	\$ 42,839,079.15	18.71%	1,322	16.68%
18 - 24	\$ 45,470,108.19	19.86%	1,508	19.03%
24 - 30	\$ 43,810,247.25	19.14%	1,575	19.87%
30 - 36	\$ 27,736,527.36	12.12%	1,085	13.69%
36 - 42	\$ 23,983,225.11	10.48%	1,011	12.76%
42 - 48	\$ 7,252,235.14	3.17%	292	3.68%
48 - 54	\$ 3,069,222.39	1.34%	124	1.56%
54 - 60	\$ 841,132.34	0.37%	36	0.45%
60 - 66	\$ 197,821.27	0.09%	7	0.09%
66 - 72	\$ 186,566.20	0.08%	10	0.13%
72 - 78	\$ 54,063.48	0.02%	3	0.04%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



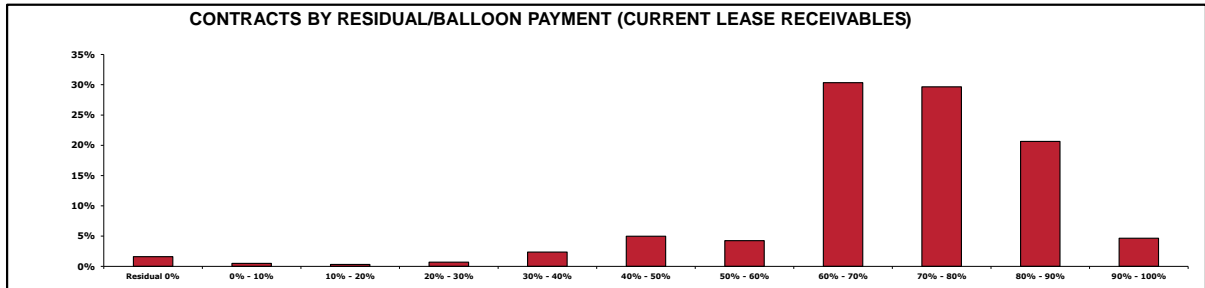
Contracts by Remaining Term (Months)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
0 - 6	\$ 14,497,402.87	6.33%	687	8.67%
6 - 12	\$ 41,636,482.06	18.19%	1,773	22.37%
12 - 18	\$ 44,010,669.23	19.23%	1,584	19.98%
18 - 24	\$ 45,253,316.37	19.77%	1,456	18.37%
24 - 30	\$ 39,642,179.92	17.32%	1,204	15.19%
30 - 36	\$ 20,504,112.03	8.96%	652	8.23%
36 - 42	\$ 13,350,570.05	5.83%	378	4.77%
42 - 48	\$ 5,783,383.69	2.53%	114	1.44%
48 - 54	\$ 2,893,663.99	1.26%	65	0.82%
54 - 60	\$ 444,944.10	0.19%	6	0.08%
60 - 66	\$ 648,941.32	0.28%	6	0.08%
66 - 72	\$ 253,093.90	0.11%	1	0.01%
72 - 78	\$ -	0.00%	0	0.00%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



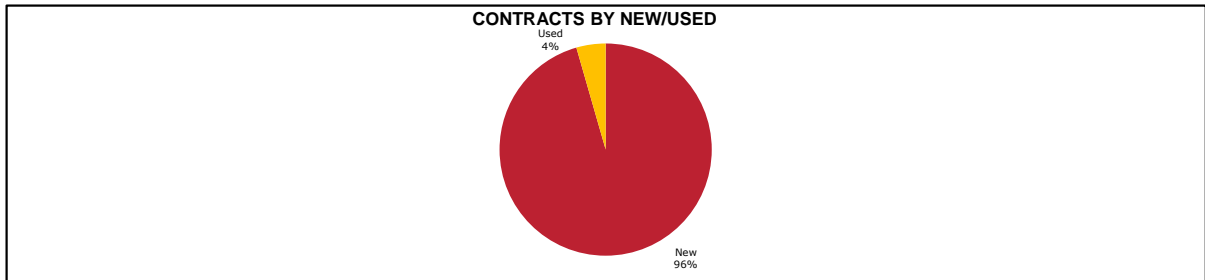
Contracts by Residual/Balloon Payment (Original Lease Receivables)	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
Residual 0%	\$ 3,684,987.70	1.61%	143	1.80%
0% - 10%	\$ 1,384,275.88	0.60%	29	0.37%
10% - 20%	\$ 1,609,599.67	0.70%	49	0.62%
20% - 30%	\$ 8,353,053.55	3.65%	180	2.27%
30% - 40%	\$ 18,678,869.25	8.16%	707	8.92%
40% - 50%	\$ 42,548,882.31	18.59%	1,726	21.78%
50% - 60%	\$ 86,666,583.32	37.86%	2,964	37.40%
60% - 70%	\$ 53,480,449.94	23.36%	1,716	21.65%
70% - 80%	\$ 11,439,964.91	5.00%	374	4.72%
80% - 90%	\$ 1,050,348.25	0.46%	37	0.47%
90% - 100%	\$ 21,744.75	0.01%	1	0.01%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</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%	\$ 3,684,987.70	1.61%	143	1.80%
0% - 10%	\$ 1,156,167.92	0.51%	21	0.26%
10% - 20%	\$ 723,537.11	0.32%	23	0.29%
20% - 30%	\$ 1,574,620.49	0.69%	31	0.39%
30% - 40%	\$ 5,389,950.28	2.35%	111	1.40%
40% - 50%	\$ 11,410,883.87	4.98%	299	3.77%
50% - 60%	\$ 9,734,994.65	4.25%	282	3.56%
60% - 70%	\$ 69,477,572.49	30.35%	2,320	29.27%
70% - 80%	\$ 67,896,678.50	29.66%	2,407	30.37%
80% - 90%	\$ 47,228,559.55	20.63%	1,861	23.48%
90% - 100%	\$ 10,640,806.97	4.65%	428	5.40%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



Contracts by New/Used	Receivables Outstanding	(%) Receivables Outstanding	Number of Contracts	(%) Number of Contracts
New	\$ 218,725,108.66	95.55%	7,598	95.86%
Used	\$ 10,193,650.87	4.45%	328	4.14%
<b>Grand Total</b>	<b>\$ 228,918,759.53</b>	<b>100.00%</b>	<b>7,926</b>	<b>100.00%</b>



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