

Aviation finance reference guide

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How does aviation finance work? The Airline (or aircraft operator) borrows money from a lender to finance the aircraft. The lender retains a security interest in the aircraft to secure repayment – just like a bank with a home mortgage. And just like those mortgages the actual financing may involve multiple jurisdictions.

How to get into aircraft leasing? Move to a commercial bank that's making asset-backed loans (e.g. Structured Finance). Go into the finance department at an airline, or do route planning or fleet management there. Start your own leasing company, if you have the experience and financing connections.

How long can you finance an airplane for? What is the maximum term available for an aircraft loan? Twenty years is typically the maximum term offered but, with a larger down payment, a 25 year term may be an option. The maximum term available will also depend on the age of the collateral and amount of the loan request.

How are airlines financed? The main sources of aviation financing globally include Leasing, Institutional Funds, Capital Markets, Tax Equity, Commercial Banks, Credit Enhanced Products, Export Credit Agencies and OEMs.

What is the LTV in aviation finance? Loan to Value (LTV): This ratio determines the percentage of the aircraft's value that a lender is willing to finance. LTV varies based on factors like the type of aircraft, its age, usage (pt. 91, pt. 135) and your creditworthiness.

Is it hard to finance an airplane? At a minimum, you'll need a 15-20% down payment, plus 18 months of payments in liquid assets and a credit score of no less than 700 to be considered. Just like buying a house, set your budget according to

what works with your financial situation before you get your heart set on a particular aircraft.

What is the largest aircraft leasing company in the world?

What is the trend in aircraft leasing? The Global Aircraft Leasing market is anticipated to rise at a considerable rate during the forecast period, between 2024 and 2032. In 2023, the market is growing at a steady rate and with the rising adoption of strategies by key players, the market is expected to rise over the projected horizon.

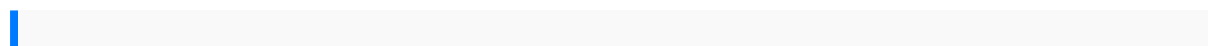
What are the risks of aircraft leasing? Understanding the Risks Economic downturns may lead to reduced demand for leased aircraft, creating challenges for lessors in finding new placements and potentially resulting in re-negotiations or defaults by lessees. Credit risk is a significant concern, with the financial health of lessees being a pivotal factor.

What is the structure of aircraft financing? There are two basic structures that are commonly used in aircraft financing and leasing transaction: (i) an on-balance sheet direct ownership structure and (ii) an off-balance sheet, insolvency remote or 'orphan trust' structure.

How is an airport financed? State governments typically fund aviation trusts through fees and taxes levied on aircraft owners and airport users in the state. This can include revenue generated from fuel flowage fees.

How do loans on airplanes work? Understanding Aircraft Loans and Leases While loans involve purchasing the aircraft outright and making loan payments over time, leases allow you to use the aircraft for a fixed period in exchange for regular payments. Consider the advantages and disadvantages of each option to determine the best fit for your needs.

How to make money on aviation?



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