

return on investment.



What you could expect from a partnership with us:

High quality, consistent loan product.

Our greatest asset is our customer and the quality credit associated with these buyers. Aircraft ownership, usually a combination of business need and passion for flying, represents an exclusive club of the highest net worth individuals. All credit applications must meet criteria we have set forth to provide our lenders with the most consistent loan product. We're able to offer such a consistent loan product because we:

- Abide by strict underwriting criteria used when analyzing a luxury item purchase
- Maintain complete documentation making us easy to work with
- Generate predictable and significant transaction volume

We pride ourselves on thorough underwriting and standards necessary to foster a high-yield relationship.

Transaction specifications.

- 500+ loans closed per annum
- Average LTV of 78%
- Average loan size approximating \$400M
- Short average loan life of 38 - 41 months

Strong borrower profile.

- Annual income approximately equal to the cost of the aircraft
- Average credit scores of 720+
- Personal debt-to-income ratios averaging 21%
- Liquid assets ranging from 50% to 150% of aircraft purchase
- Net worth approximately 10-fold the cost of the aircraft

Exceptional security.

All loans are supported by personal and/or corporate guaranties and secured by an aircraft. Unlike other capital equipment, aircraft maintenance is highly regulated and supports strong residual value of collateral.

The Company We Keep

AirFleet Capital and Aero Credit together operate a number of private label customer finance partnerships with large "general aviation" manufacturers. In addition, we support the member benefit for large pilot organizations as their exclusive aircraft financing partners. We are also recognized as the top originators within the secondary market for used aircraft.

