

Comerica's experienced Wealth Management and Leasing teams work closely with clients to customize aviation financing and leasing options to meet their needs.

Comerica provides fixed or floating rate financing options for private aircraft, taking into consideration the numerous factors involved in selecting a financing solution that best meets the needs of our clients, including tax, cash flow, financial reporting and operational considerations.

What are my aircraft financing options?

Commercial Loan:

- Aircraft owned by borrower for tax and accounting purposes
- Lender is secured lien holder
- Borrower maintains tax depreciation ownership rights
- Balloon payment options / longer amortization periods help maintain cash liquidity

True / Operating Lease:

- 100% financing available
- Aircraft owned by Comerica Leasing for tax purposes
- Depreciation benefits passed along to the lessee in the form of a lower lease payment
- Low monthly lease payments
- Predetermined purchase option/early buyout

Capital / Finance Lease:

- 100% financing available
- Equipment owned by the lessee for tax and accounting purposes.
- Lessee maintains tax depreciation ownership rights
- Balloon payment options / longer amortization periods help maintain cash liquidity

Want to know more?

Want to know more about this topic or any other, Comerica welcomes the opportunity to help.

Contact your Comerica Relationship Manager.