



Frost Bank Business Aviation Finance

Focused on Your Business Needs

Frost Bank has been partnering with Texas businesses since 1868. We know businesses are looking for a financial partner and adviser who understands the challenges you face every day. That's why our Leasing department offers a wide range of flexible and sophisticated financing options you need to run your business smarter.

Specifically focused on the corporate jet market, we can provide you with a financial product designed to best meet your business needs. Our dedicated team will work with you to find the best financing or leasing solution for the acquisition of small and mid-size business jets or turboprops.

INNOVATIVE SOLUTIONS

We offer aviation financing solutions tailored to your specific business needs. Depending on the age and type of aircraft you are interested in, we offer:

High Advance Rates

- Funding amounts up to 100% of cost

Term and Amortizations

- Five to 10 years with amortizations up to 20 years

LEASING OPTIONS TO GET YOU WHERE YOU NEED TO GO

Conditional Sales Contract

- You and your business will own the aircraft.
- You can claim the depreciation of the aircraft for tax purposes.
- Upon lease expiration, the title passes to you for just \$1.00.

Tax Lease

- Frost owns the aircraft and is entitled to the accelerated depreciation.
- The lease payment is considered a rental expense and is fully tax deductible.
- Upon lease expiration, you can choose to purchase the aircraft for its then fair market value, negotiate a lease extension or return the aircraft to Frost.
- A Tax Lease may qualify as an operating lease in accordance with FASB 13.

Synthetic Lease

- You own the aircraft for tax purposes.
- Upon lease expiration, you can choose to purchase the aircraft for a stated purchase option or return the aircraft to Frost. Frost Bank will then sell the aircraft and return all sale proceeds above the purchase option to you.
- A Synthetic Lease may qualify as an operating lease in accordance with FASB 13.

Aircraft Requirements

We specialize in small and mid-size jets and turboprops. It is required that the aircraft be registered and based in the United States and used for business travel fifty percent of the time. Our minimum transaction size is \$500,000.

A LEGACY OF SERVICE

Frost Bank has provided superior service for over 138 years and is backed by broad experience, in-depth knowledge, and state-of-the-art resources. Since its inception in 1868 as a small, downtown business in San Antonio, Frost Bank has grown into the largest national bank based in Texas and a multi-billion dollar financial services institution. Throughout its history, Frost Bank has produced long-term profitable growth while adapting to change and maintaining its core philosophy of developing and sustaining long-term relationships and delivering the best value to our customers.

Frost Leasing Business Aviation

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