COFFEE TALK RECAP

July 23rd, 2026 | Bank of America Asset Management

Featured Speaker
John Prock
Bank of America

Key Takeaways

- Bank of America's aviation portfolio centers on super mid-size aircraft and larger, with an average transaction size of approximately $28 million.
- Transactions are underwritten primarily on borrower credit, with aircraft value considered through projected residual exposure.
- The bank often structures leases with the expectation that the aircraft will return at the end of the term.
- Aircraft returns are managed through an internal maintenance and asset-management team.
- Refurb decisions are shaped by inventory levels, competing aircraft, and overall marketability.
- Internal valuation discipline allows the bank to manage residual risk independently of prevailing broker sentiment.
- Our industry could be looking at a strong, potentially record-setting Q4.