



LendingTree Personal Loan Offers Report – March 2018

Lenders offered personal loan borrowers less money than they did last month, while offered APRs were mixed. Rate and loan amount offers varied widely among consumers, depending on factors including, but not limited to, credit score, income, and current debt obligations.

Excellent credit (760+ score): Offered APRs to consumers with a credit score of 760+ averaged 7.42% in March.

- The average best APR offered to all borrowers with credit scores of 760 or above was 7.42%, a decrease of 2 basis points from the prior month, and down 22 basis points from the same period one year ago.
- At \$22,644, the average loan amounts offered with the best APRs to all borrowers with a score of 760 and above was down 4.61% (\$1,045) from February, but up over 17.60% (\$3,986) from the same period one year ago.
- The top 10% of offers, presented to borrowers with the best profiles within this group, had offered APRs of 4.87% on average, and loan amounts of \$35,669. A borrower with this APR and loan amount would save \$3,021 by [consolidating debt](#) with a 10% APR over a three-year term.

Good credit (680 – 719 score): Offered APRs to consumers with a credit score between 680 and 719 averaged 15.89% in March.

The average best APR for all borrowers with credit scores of 680 – 719 was 15.89%, up 20 basis points from last month and 139 basis points from a year earlier.

At \$15,993, borrowers with scores of 680 – 719 saw the amounts offered with the best APRs decrease by 175 basis points (\$279) in the last month, but increased by 242 basis points (\$386) from March 2017.

The top 10% of offers, presented to borrowers with the best profiles within the 680 – 719 credit score range, had an average best APR of 7.00%, offered with an average loan amount of \$23,822. A borrower with this APR and loan amount would save \$3,250 by consolidating debt from a 15% APR over a three-year term.

The most common reasons for seeking a personal loan are credit card refinancing and debt consolidation. These two categories comprise 63% of all loan inquiries.

Average Best Offered APRs by Credit Score Band

Credit Band	Current March 2018	Previous Month February 2018	One Year Earlier March 2017
760+	7.42	7.44	7.64
720 - 759	9.97	9.93	10.19
680 - 719	15.89	15.69	14.50
640 - 679	22.68	22.92	23.12



Average of Loan Amounts Offered with Best APR Offers by Credit Score Band

Credit Band	Current March 2018	Previous Month February 2018	One Year Earlier March 2017
760+	\$22,644	\$23,689	\$18,658
720 - 759	\$19,446	\$19,996	\$17,988
680 - 719	\$15,993	\$16,272	\$15,607
640 - 679	\$10,872	\$10,887	\$11,401

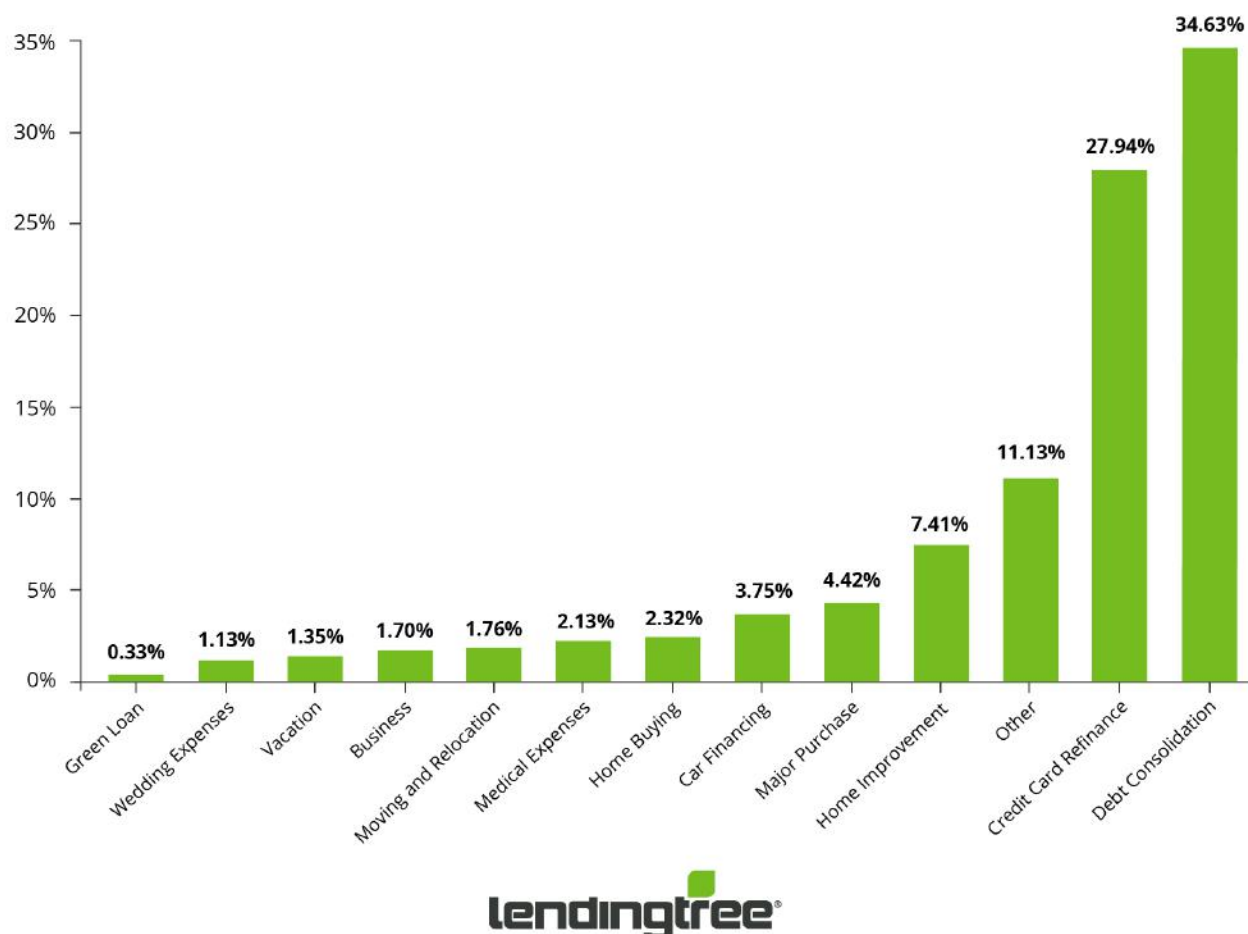


Average Best APR and Loan Amount Offers by Credit Score Band March 2018

Credit Band	Among All Borrowers in Band		Among Top 10% of Borrowers in Band	
	Average APR	Average Loan Amount	Average APR	Average Loan Amount
760+	7.42	\$22,644	4.87	\$35,669
720 - 759	9.97	\$19,446	5.18	\$28,810
680 - 719	15.89	\$15,993	7.00	\$23,822
640 - 679	22.68	\$10,872	11.27	\$18,207



Reasons for Personal Loan Inquiries March 2018



About the Report

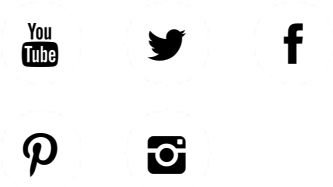
The LendingTree Personal Loan Offers Report contains data from actual 36-month loan terms offered to borrowers on LendingTree.com by third-party lenders. Our report averages the best offered APRs by credit score band and the best 10% of offered APRs within each credit score band, as well as the average loan amounts that accompanied those offers. We organize results by credit score so that borrowers have added information about how their credit profiles may affect their loan prospects.

The personal loan market is a fundamental component of personal finance products available to consumers, and [personal loans](#) are often used to refinance existing debt. Knowledge about the terms available to similar borrowers can be a key to making decisions about managing personal finances. We believe this report is an important

addition to standard industry surveys and reports on [personal loan rates](#), as most quoted industry rates are either the minimum possible rate or the average rate, and few borrowers will experience either.

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