**ABSTRACT**

*The bank functions to improve the community's economy as a collection of funds in the form of deposits, then the funds are channeled back by the bank to the public in the form of credit. In increasing credit quality and reducing credit risk, several internal and external factors are needed to increase lending for the sake of bank business sustainability.*

*This study aims to determine how the influence of Third Party Funds (DPK), Net Interest Margin (NIM), and the BI Rate on lending at Conventional Commercial Banks in Indonesia for the 2015-2018 Period.*

*The population in this study is the Conventional Commercial Banks in the Indonesia Stock Exchange for the 2015-2018 Period. The sampling technique used in this study was purposive sampling, with a total of 116 samples consisting of 29 conventional commercial banks for 4 years. Analysis of the data used is panel data regression analysis using e-views 10 software.*

*The results showed that the variables of Third Party Funds (DPK), Net Interest Margin (NIM), and BI Rate simultaneously affected credit distribution. Partially, the variable Third Party Funds (DPK) has a significant effect on lending in a positive direction. While the Net Interest Margin (NIM) and BI Rate variables have a significant effect on lending in a negative direction.*

*This study provides a suggestion to use a period or period of more than 4 years so that the level of accuracy of research results can be better than this study. Then further research can use other banks besides the Conventional Commercial Banks, for example by using the Rural Credit Bank (BPR). To prospective investors to be more selective in investing, such as paying attention to developments and the state of the banking industry by observing the BI Rate reference rate to determine the increase in interest rates in each bank in making the right credit decisions.*

*Keywords: BI Rate, lending. Net Interest Margin (NIM), Third Party Funds (TPF).*