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This research *was conducted to examine the effect of SBI interest rates, Third Party Fund (TPF), Inflation, Non-Current Credit, and the Exchange Rate on Loan to Deposit Ratio (LDR).*

Sampling technique used was purposive sampling. About 121 numbers of samples of commercial banks in Indonesia provided. Data analysis techniques used were multiple linear regression and *hypothesis testing using the t-statistic for testing the partial regression coefficients and F-statistic to test the influence meaning in line with the significance level of 5%. It also conducted a test that includes the classic assumption covers normality test, multicollinearity test, heteroskedasticity test and autocorrelation test.*

During the observation period indicates that research data are normally distributed. Based on the normality test, multicollinearity test, heteroskedasticity test and autocorrelation test there are no variables that deviate from the classical assumptions. This shows the available data has been *qualified using multiple linear regression model equation. The results of this study indicate that the variable of Interest Rates and DPK have a significant positive influence on the LDR. NPL Variable have a significant negative effect on the LDR, while the inflation rate and exchange rate variables showed no significant effect on the LDR. Predictive capability of the five variables on the LDR in this research is 92,7%, while the remaining 7,3% affected by other factors that are not included in the research model.*

Keywords: Level of Interest Rates, DPK, Inflation, Credit Non-Current, Exchange Rate, and Loan to Deposit Ratio (LDR).