

ABSTRACT

Based on Bank Indonesia Regulation Number 13/1/PBI/2011 concerning Rating of Commercial Bank Rating BAB I Article 2 (3) states that Banks are required to conduct health rating by using Risk-based Bank Rating either individually or consolidated with scope of assessment on factors of Risk Profile, Good Corporate Governance (GCG), Profitability (earnings) and Capital (capital).

This study aims to determine the condition of Risk Profile, Good Corporate Governance, Earnings, Capital and stock returns, and aims to determine the effect of simultaneous and partial variables Risk Profile, Good Corporate Governance, Earnings and Capital to stock returns of banking companies in Indonesia Stock Exchange 2012 until 2016.

The population in this study is a banking company listed on the Indonesia Stock Exchange 2012-2016. In this research, there are 22 banking companies that become the sample, selected based on purposive sampling method. The method of analysis in this study is multiple linear regression method that is processed using SPSS 23.0 for windows.

Based on simultaneous test results, Risk Profile, Good Corporate Governance, Earnings and Capital variables influence stock return. These variables affect the stock return of 6.9%.

Partial test results show that the variable Risk Profile and Good Corporate Governance does not affect on stock returns. Earnings has a negative effect on stock return and Capital has a positive effect on stock return.

Keywords: Risk Profile, Good Corporate Governance, Earnings, Capital and stock return