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Bank Financial Statement Management using a Goal Programming Model

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Abstract

The six goals of one of the premier banks in Malaysia, namely asset accumulation, liability reduction, equity wealth, earning, profitability and optimum management items in the financial statement were examined. The data are collected from the bank's annual report and bankscope from 2010 until 2014. The goal programming model is developed to find an optimal solution for six goals by using the LINGO Software version 11. The result shows that all six goals are fully achieved. The proposed model can be used as a guideline for financial institutions in making decisions and develop strategies to deal with various economic scenarios.

*Keywords:*asset; earning; equity; goal programming; liability; management; profitability

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