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A Study on Forecast Analysis for Assets and Liabilities Management in Bank Negara Malaysia

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ABSTRACT

The Central Bank of Malaysia is Bank Negara Malaysia (BNM). has been playing the role of developing the nation by taking several initiatives to ensure a safe, secure, sound, efficient, accessible and that was established on 26 January 1959 as the Central Bank of Malaya (Bank Negara Tanah Melayu (BNTM)), its main reason is to issue currency, act as banker and consultant to the government of Malaysia and control the country's economic establishment, credit system and monetary policy. Its headquarters is placed in Kuala Lumpur, the federal capital of Malaysia. The Central Bank is allowed during the performance of legislation by the Parliament of Malaysia. New legislation is shaped and current legislation is amended to reproduce the requirements of the time and future. To support the Development Financial Institutions Act 2002, Central Bank of Malaysia Act 2009, Money Services Business Act 2011, Financial Services Act 2013. Following there sets out of the rigid framework for Malaysia's Islamic financial sector with the most important regulatory objectives of endorsing financial constancy and observance with Sharia. To examined and analyze the Assets and Liabilities Management in Bank Negara Malaysia. Next do the forecasting and ANOVA Analysis for Assets and Liabilities Management in Bank Negara Malaysia. Correlation Coefficient Analysis for Bank Negara Malaysia Total Assets mostly affected based on highly negative relationships. Next, Total Liabilities that are also based on highly negative relationships. Forecasting Analysis from the year in 2017- 2026 (Values in RM Million) affected Total Assets is high growth for R-square values. Total Liability is low growth for R-square values. ANOVA Analysis for Bank Negara Malaysia Total Assets for based on highly significant. So, the null hypothesis is rejected. ANOVA Analysis for Bank Negara Malaysia Total Liabilities for based on highly significant. So, the null hypothesis is rejected. Hence, Bank Negara Malaysia Assets & Liabilities Management is that some results analysis and forecasts are difficult and others very well process to improve.

Keywords: Central Bank of Malaysia, Bank Negara Malaysia, Money Circulation, Assets & Liabilities Management.

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INTRODUCTION

The Central Bank of Malaysia is Bank Negara Malaysia (BNM). It was established on 26 January 1959 as the Central Bank of Malaya (Bank Negara Tanah Melayu (BNTM)), its main reason is to issue currency, act as banker and consultant to the government of Malaysia and control the country's economic establishment, credit system and monetary policy. Its headquarters is placed in Kuala Lumpur, the federal capital of Malaysia. The Central Bank is allowed during the performance of legislation by the Parliament of Malaysia. New legislation is shaped and current legislation is amended to reproduce the requirements of the time and future. Development Financial Institutions Act 2002; Promotes the growth of successful and well-organized progress financial institutions. Central Bank of Malaysia Act 2009; Provides the enterprise, management and powers of the bank. This act revoked the Central Bank of Malaysia Act 1958. Money Services Business Act 2011; Provides for rule of money services big business industry which consists of payment, wholesale currency and currency exchange businesses. Financial Services Act 2013; the consolidations the rigid and decision-making framework for Malaysia's banking industry, insurance production, payment systems, and other applicable entities. The Act also includes money bazaar oversight and foreign exchange management matters. This act annulled Banking and Financial Institutions Act 1989, Insurance Act 1996 (although sections 144, 147(4), 147(5), 150, 151 and 224 of the Insurance Act 1996 keep on to remain in full strength and effect by asset of section 275 of FSA 2013), Payment Systems Act 2003 and Exchange Control Act. Islamic Financial Services Act 2013; Following there sets out of the rigid framework for Malaysia's Islamic financial sector with the most important regulatory objectives of endorsing financial constancy and observance with Sharia. These acts repeal Islamic Banking Act 1983 and Takaful Act 1984.

Objectives of The Paper

1. 1. To examine the Bank Negara Malaysia.
2. To analyze the Assets and Liabilities Management in Bank Negara Malaysia.
3. To Forecast Analysis for Assets and Liabilities Management in Bank Negara Malaysia.
4. To evaluate the ANOVA for Assets and Liabilities Management in Bank Negara Malaysia.

Hypothesis

The following hypothesis is framed and tested with ANOVA analysis on Bank Negara Malaysia.

H0: There is no significant association between Total Assets in Bank Negara Malaysia.

H0: There is no significant association between Total Liabilities in Bank Negara Malaysia.

METHODOLOGY

The present paper is descriptive in nature and is based on Bank Negara Malaysia secondary data only. The data were collected from Bank Negara Malaysia annual reports last 5 years (2017 to 2021) and other related publications. The researcher was collected from endorsed national and international published academic journal and related websites. The analysis was based on trend line graphs, analysis descriptive statistics, correlation; hypothesis analysis based on ANOVA has been used to analyze from the data in MS Excel software.

LITERATURE REVIEW

Nazri Hashim, Mohd Faizal Basri, Mohd Yahya & Mohd Hussin. (2021). Analyzed to the identifies for technical efficiency through Development Financial Institutions (DFIs) in Malaysia with the select implements to fixed asset and workers. Meanwhile, the result used in the learning is financing. DFI is an organization that acts as a significant function in socio-economic growth under the management of Bank Negara Malaysia (BNM). Using annual data from 2009 - 2018, scientific effectiveness is analyzed using Data Envelopment Analysis (DEA) on the ten institutions selected in the DFIs. DEA consequences demonstrate that Sabah Development Bank Berhad (SDB) is the only institute careful as the most resourceful. Thus, behavior in the process of DFIs needs to pursue the law of revisit to scale for contribution and yield direction so that possessions can be managed professionally.

Muhammad Ahmad Mazher & Jauhari Dahlan. (2019). said to determine the factors that pressure the function of money command in the Malaysian financial system. We understood a variety of financial factors including actual CPI, actual interest rate, financial modernization, and actual GDP and analyzed the ARDL leap test for short-run and the long-run period over the 1970-2018 time-series data. Based on observed consequences, he revealed that over the short-run period, monetary novelty has been encouraging and important while real GDP has a negative and important association with actual money in Malaysia. The representative actual exchange rate has a positive and important connection with actual money demand, with an enlargement of one component in the actual exchange rate, raising the money demand function by 0.97 in the long term. Extra negative and major relations exposed among real GDP and actual money demand purpose which straight that by increase 1% change in real GDP straight to reduce in real money demand by 0.6395 in the Malaysian financial system and in conclusion actual money insist predicted 13.0796 when all independent changeable is nothing in the Malaysian financial system.

Muhammad Adli Musa. (2015). study was identifying the role that Bank Negara Malaysia theater in adaptable unconsidered consumption. He is responsible for the Guidelines on accountable finance introduced by the Bank in 2012 to control the user credit market. Because customers are extremely needy on credit to acquire what they wish, the Bank tightens lending procedures. He argues that although the claimed ethical advantage of Islamic money, there is no obvious differentiation when it comes to providing loans to customers. His conclusions of this revision propose that such events concentrated the enlargement of household borrowing and customer loan and that Bank Negara Malaysia has an effectual role to engage in recreation in preventing the unconstructive belongings of irresponsible utilization.

Ong Tze San & Teh Boon Heng., (2013). said the impact of bank exact uniqueness and macroeconomic circumstances on Malaysian commercial banks economic recital, through the period of 2003 - 2009. In the employs regression models that relay bank effectiveness ratios to a variety of descriptive variables. There are three ratios which stand for profitability measures are return on assets, return on equity and net non-interest margin. Seven variables are haggard from the conservative banking text as proxy for bank exact and macroeconomic factors. Conclude indicated that return on equity is the most outstanding profitability measure. Though, no confirmation is established in carry of the macro economic variables have a crash on success.

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Descriptive Statistical Analyses for Bank Negara Malaysia

The Descriptive Statistical base on Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights, Malaysian Government Papers, Deposits with Financial Institutions, Loans and Advances, Land and Buildings, Other Assets and Total Assets.

Table 1 Descriptive Statistical Analyses for Bank Negara Malaysia Total Assets

Years	Gold and Foreign Exchange	International Monetary Fund Reserve Position	Holdings of Special Drawing Rights	Malaysian Government Papers	Deposits with Financial Institutions	Loans and Advances	Land and Buildings	Other Assets	Total Assets
2017	406,798	3,116	4,737	4,226	8,913	7,593	4,180	10,283	449,846
2018	411,042	3,802	4,728	3,392	132	6,874	4,175	13,492	447,637
2019	422,211	4,584	4,662	1,978	2,630	7,112	4,162	11,628	458,967
2020	421,775	5,829	4,769	11,145	2,996	17,520	4,164	19,846	488,044
2021	455,789	5,950	25,109	12,211	880	22,865	4,162	24,647	551,613
Mean	423523	4656	8801	6590	3110	12393	4169	15979	479221
SD	19244	1241	9117	4728	3455	7371	8	6076	43558
CV	4.544	26.644	103.585	71.746	111.099	59.480	0.200	38.022	9.089
Skewness	1.576	-0.109	2.236	0.504	1.593	0.892	0.765	0.792	1.588
Kurtasis	2.813	-2.273	5.000	-2.956	2.849	-1.668	-2.148	-1.287	2.201
Growth	402286	3203	3380	2689	2057	5777	4178	9864	432751
CAGR	0.029	0.176	0.517	0.304	-0.439	0.317	-0.001	0.244	0.052

Source

Bank Negara Malaysia Annual Report on 2017 to 2021.

It is analyzed from table 1 that the Bank Negara Malaysia processes under Gold and Foreign Exchange (423523), International Monetary Fund Reserve Position (4656), Holdings of Special Drawing Rights (8801), Malaysian Government Papers (6590), Deposits with Financial Institutions (3110), Loans and Advances (12393), Land and Buildings (4169), Other Assets (15979) and Total Assets (479221) for mean value range. It is a good measure of central value because the Std. Deviation (SD) value range but Land and Buildings is not a good process. Covariance (CV) is a better result but Land and Buildings is not regular. As the Skewness value is good. Which is between -1 or greater than 1, the distribution is highly skewed but Gold and Foreign Exchange, Holdings of Special Drawing Rights, Deposits with Financial Institutions and Total Assets they are not good. If the kurtosis ranges from 0 to 3, there is normal distribution. But the calculated kurtosis results have no normal distribution. It is classified as Compound Average Growth Rate (CAGR) all is higher than growth but Deposits with Financial Institutions and Land and Buildings is not good.

The Descriptive Statistical base on Currency in Circulation, Deposits from: Financial Institutions, Federal Government, Others, Bank Negara Papers, Allocation of Special Drawing Rights, Other Liabilities and Total Liabilities

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Table 2 Descriptive Statistical Analyses for Bank Negara Malaysia Total Liabilities

Years	Currency in Circulation	Deposits from: Financial Institutions	Federal Government	Others	Bank Negara Papers	Allocation of Special Drawing Rights	Other Liabilities	Total Liabilities
2017	103,585	181,718	7,479	1,456	7,268	7,759	3,762	313,027
2018	106,405	169,133	7,956	859	21,746	7,743	2,138	315,980
2019	114,097	163,714	3,568	543	15,834	7,619	2,959	308,334
2020	130,424	146,028	3,648	15,056	9,614	7,788	4,810	317,368
2021	150,065	159,893	8,587	4,787	7,911	28,149	5,314	364,706
Mean	120915	164097	6248	4540	12475	11812	3797	323883
SD	19349	13040	2442	6117	6192	9133	1302	23082
CV	16.002	7.947	39.081	134.736	49.637	77.323	34.300	7.127
Skewness	0.981	-0.070	-0.491	1.856	1.010	2.236	-0.116	2.108
Kurtasis	-0.269	0.817	-3.146	3.388	-0.558	4.999	-1.734	4.575
Growth	99120	177411	6431	763	12944	5969	2669	303829
CAGR	0.097	-0.031	0.035	0.347	0.021	0.380	0.090	0.039

Source:
Bank Negara Malaysia Annual Report on 2017 to 2021.

It is analyzed from table 2 that the Bank Negara Malaysia processes under Currency in Circulation (120915), Deposits from: Financial Institutions (164097), Federal Government (6248), Others (4540), Bank Negara Papers (12475), Allocation of Special Drawing Rights (11812), Other Liabilities (3797) and Total Liabilities (323883) for mean value range. It is a good measure of central value because the Std. Covariance (CV) is a better result. As the Skewness value is good. Which is between -1 or greater than 1, the distribution is highly skewed but Other and Total Liabilities they are not good. If the kurtosis ranges from 0 to 3, there is normal distribution. But the calculated kurtosis results have no normal distribution. It is classified as Compound Average Growth Rate (CAGR) all is higher than growth but Deposits with Financial Institutions is not good.

Correlation Coefficient Analysis for Bank Negara Malaysia Total Assets & Total Liabilities

In the Coefficient of relationship between Total Assets & Total Liabilities in Bank Negara Malaysia

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Table 3 Correlation Coefficient Analysis for Bank Negara Malaysia Total Assets

Bank Negara Malaysia Total Assets	*Gold and Foreign Exchange*	*International Monetary Fund Reserve Position*	*Holdings of Special Drawing Rights*	*Malaysian Government Papers*	*Deposits with Financial Institutions*	*Loans and Advances*	*Land and Buildings*	*Other Assets*
Gold and Foreign Exchange	1.000							
International Monetary Fund Reserve Position	0.798	1.000						
Holdings of Special Drawing Rights	0.937	0.584	1.000					
Malaysian Government Papers	0.711	0.823	0.667	1.000				
Deposits with Financial Institutions	-0.493	-0.547	-0.360	-0.230	1.000			
Loans and Advances	0.855	0.876	0.796	0.972	-0.322	1.000		
Land and Buildings	-0.726	-0.880	-0.440	-0.475	0.567	-0.600	1.000	
Other Assets	0.866	0.894	0.799	0.938	-0.516	0.975	-0.626	1.000

It is correlated from the table 3 analysis that the Correlation Coefficient Analysis of Bank Negara Malaysia under Total Assets of correlation relationship between International Monetary Fund Reserve Position to Gold and Foreign Exchange is 80% that is a very highly positive relationships, Holdings of Special Drawing Rights to Gold and Foreign Exchange & International Monetary Fund Reserve Position are 94% & 58% that is an highly and near positive relationship. Malaysian Government Papers to Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights 71%, 82% and 67% that is a very highly positive relationship. Then the Deposits with Financial Institutions to Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights and Malaysian Government Papers -49%, -55% and -36% and -23% that are very highly negative relationship. Loans and Advances to Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights and Malaysian Government Papers 86%, 88%, 80%, 97% that is a very highly Position relationship. Loans and Advances to Deposits with Financial Institutions -32% that is a very highly negative relationship. Land and Buildings to Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights, Malaysian Government Papers, Loans and Advances and Land and Buildings -73%, -88%, -44%, -60% that is a very highly negative relationship. After the Land and Buildings to Deposits with Financial Institutions 57% that is a very highly positive relationship. Other Assets to Gold and Foreign Exchange, International Monetary Fund Reserve Position, Holdings of Special Drawing Rights, Malaysian Government Papers, Loans and Advances 87%, 89%, 80%, 94%, 98% that is a very highly positive relationship. Finally, that is Other Assets to Deposits with Financial Institutions & Land and Buildings -52% & -63 that is a very highly negative relationship.

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Table 4 Correlation Coefficient Analysis for Bank Negara Malaysia Total Liabilities

Bank Negara Malaysia Total Liabilities	*Currency in Circulation*	*Deposits from: Financial Institutions*	*Federal Government*	*Others*	*Bank Negara Papers*	*Allocation of Special Drawing Rights*	*Other Liabilities*
Currency in Circulation	1.000						
Deposits from: Financial Institutions	-0.664	1.000					
Federal Government	0.083	0.538	1.000				
Others	0.510	-0.822	-0.437	1.000			
Bank Negara Papers	-0.475	0.076	-0.047	-0.414	1.000		
Allocation of Special Drawing Rights	0.843	-0.181	0.538	0.027	-0.414	1.000	
Other Liabilities	0.836	-0.491	0.022	0.646	-0.863	0.654	1.000

It is correlated from the table 4 analysis of the Correlation Coefficient Analysis of Bank Negara Malaysia under Total Liabilities. Correlation relations between Deposits from: Financial Institutions to Currency in Circulation -66% that is a highly negative relationship. Federal Government to Currency in Circulation, Deposits from: Financial Institutions 8%, and 53% that is a low and medium positive relationship. Then the Others to Currency in Circulation are 51% that the positive relationship and Others to Deposits from: Financial Institutions, Federal Government -82% and -44% that is a very highly negative relationship. Bank Negara Papers to Deposits from: Financial Institutions, Federal Government, Others -48%, 8%, -5%, 41% that is a very low and negative relationship. Allocation of Special Drawing Rights to Currency in Circulation & Federal Government are 84% & 54%, is positive, than Deposits from: Financial Institutions, Others, Bank Negara Papers -18%, 3%, -41% that is a low and negative relationship. Finally, Other Liabilities to Currency in Circulation, Deposits from: Financial Institutions, Federal Government, Others, Bank Negara Papers, Allocation of Special Drawing Rights 83%, -50%, 2%,65%, -86% and 65% that is a positive and negative relationship.

Bank Negara Malaysia Total Assets Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)

Chart 1 & 2 Gold and Foreign Exchange & International Monetary Fund Reserve Position to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)

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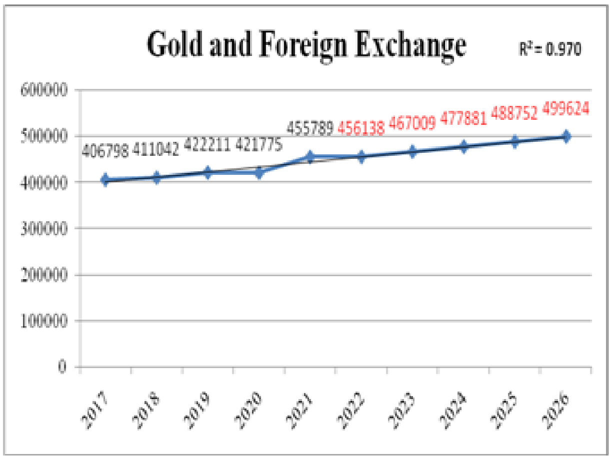
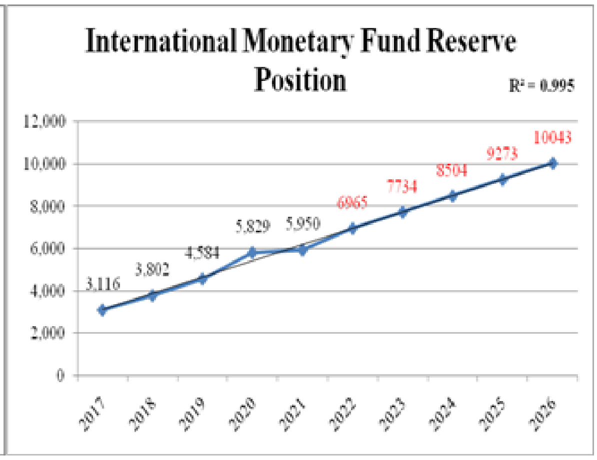
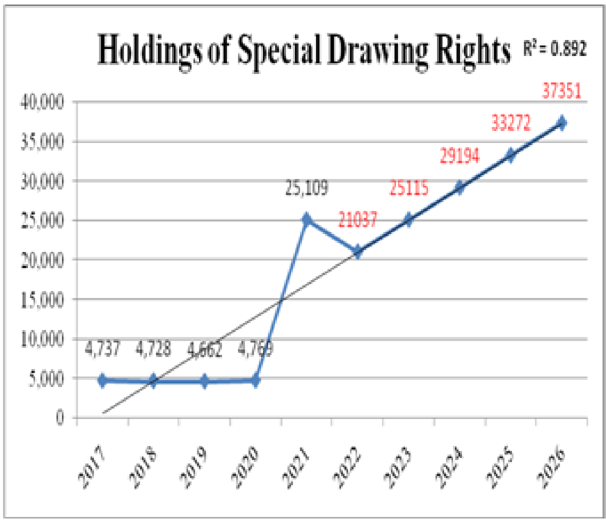
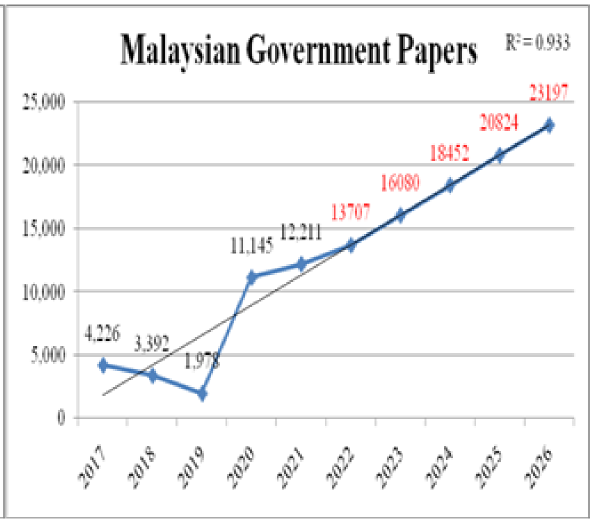




In this chart 1& 2 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Gold and Foreign Exchange that is a positive trend; R-squared value is 0.970. So, it has a correct fit of the trend line is nearest to 97% growth and International Monetary Fund Reserve Position has a positive trend; R-squared value is 0.995. So, a correct fit of the trend line is nearest to 99% growth. Hence the International Monetary Fund Reserve Position is high.

Chart 3 & 4 Holdings of Special Drawing Rights & Malaysian Government Papers to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)





In this chart 3 & 4 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Holdings of Special Drawing Rights that is a positive trend; R-squared value is 0.892. So, it has a correct fit of the trend line is nearest to 89% growth and Malaysian Government Papers has a positive trend; R-squared value is 0.933. So, it has a correct fit of the trend line is nearest to 93% growth. Hence the Malaysian Government Papers have high growth.

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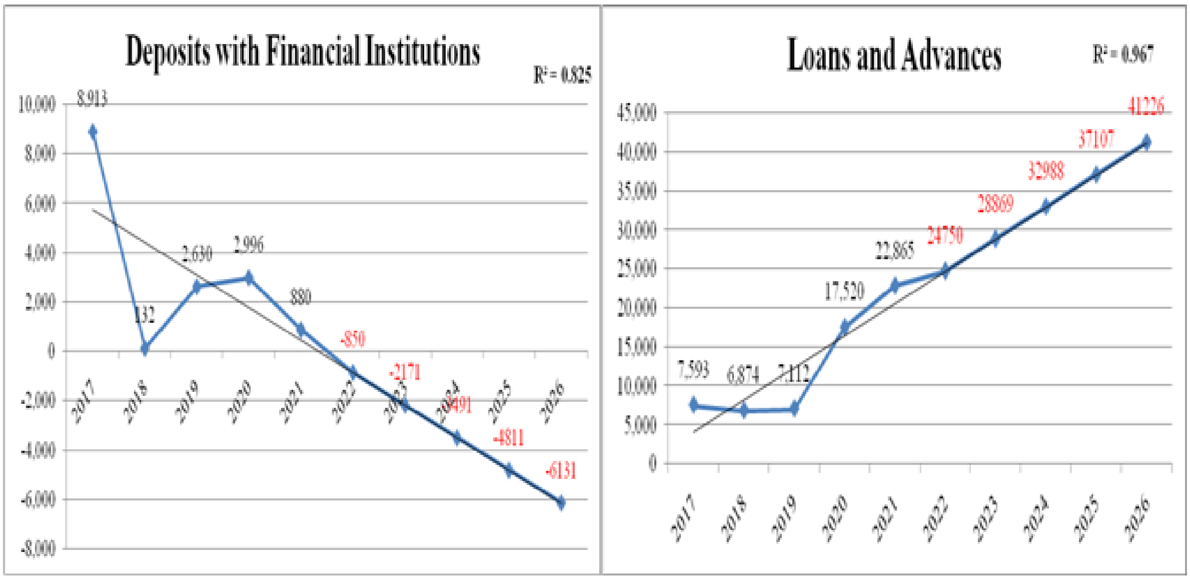
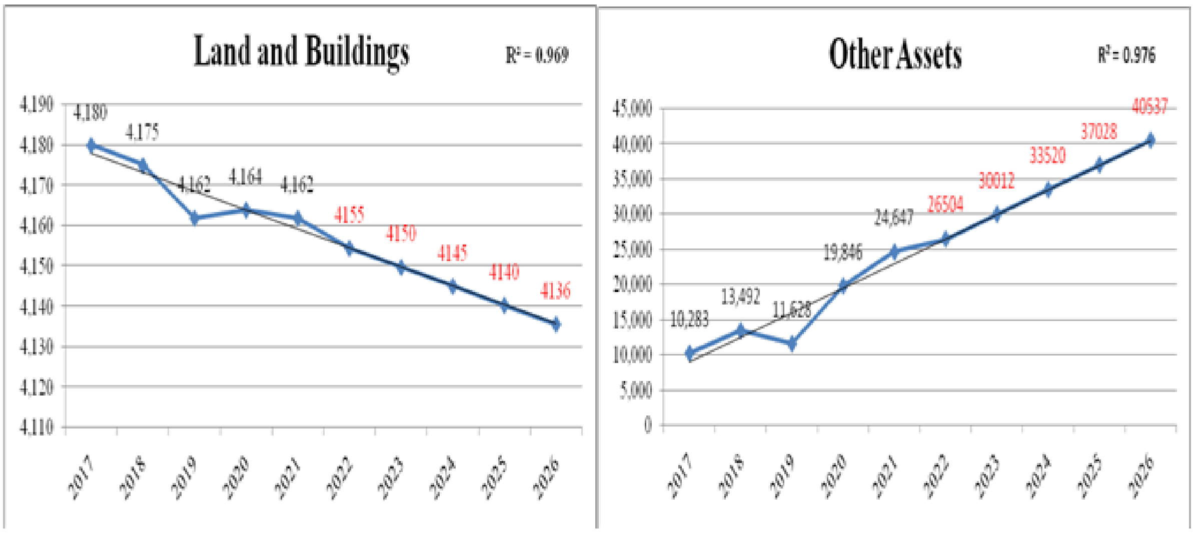
Chart 5 & 6 Deposits with Financial Institutions & Loans and Advances to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)



In this chart 5 & 6 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Deposits with Financial Institutions that is negative trend; R-squared value is 0.825. So, it has a correct fit of the trend line is nearest to 83% growth and Loans and Advances has a positive trend; R-squared value is 0.967. So, it has a correct fit of the trend line is nearest to 97% growth. Hence the Loans and Advances is high growth.

Chart 7 & 8 Land and Buildings & Other Assets to Forecasting Analysis from the year in 2017-2026 (Values in RM Million)



In this chart 7 & 8 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Land and Buildings that is negative trend; R-squared value is 0.969. So, it has a correct fit of

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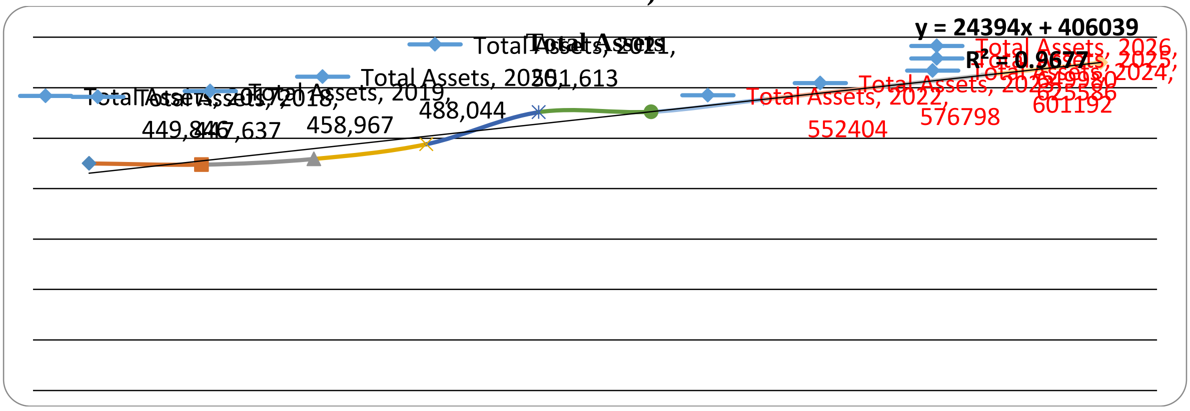
the trend line is nearest to 97% growth and Other Assets has a positive trend; R-squared value is 0.976. So, it has a correct fit of the trend line is nearest to 98% growth. Hence the Other Assets is high growth.

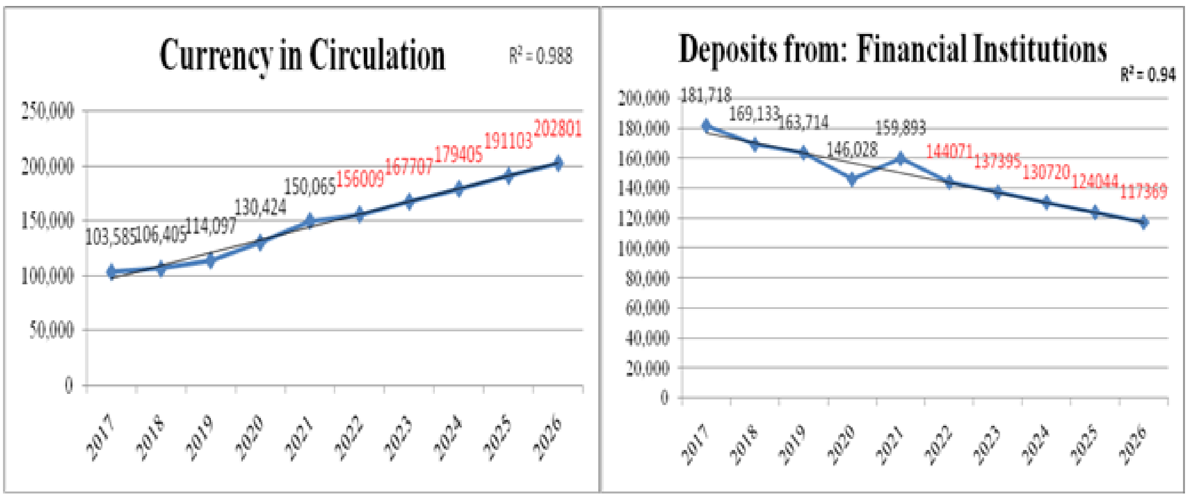
Chart 9 Total Assets to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)



In this chart 9 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Total Assets has a positive trend; R-squared value is 0.967. So, it has a correct fit of the trend line is nearest to 97% growth. Hence the Total Assets is high growth of them.

Bank Negara Malaysia Total Liabilities Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)

Chart 1 & 2 Currency in Circulation & Deposits from: Financial Institutions to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)



In this chart 1 & 2 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Currency in Circulation that is positive trend; R-squared value is 0.988. So, it has a correct fit of the trend line is nearest to 99% growth and Deposits from: Financial Institutions has a negative

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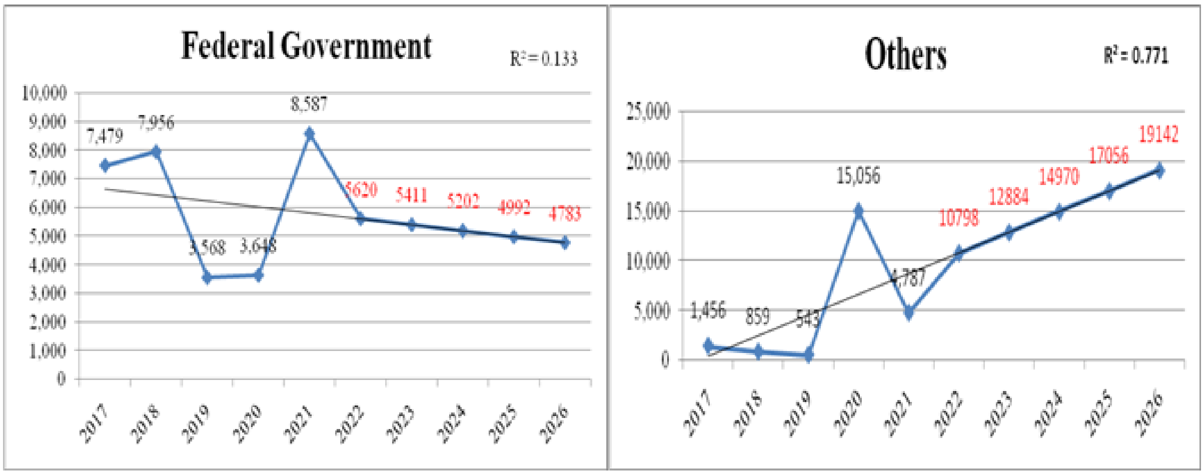
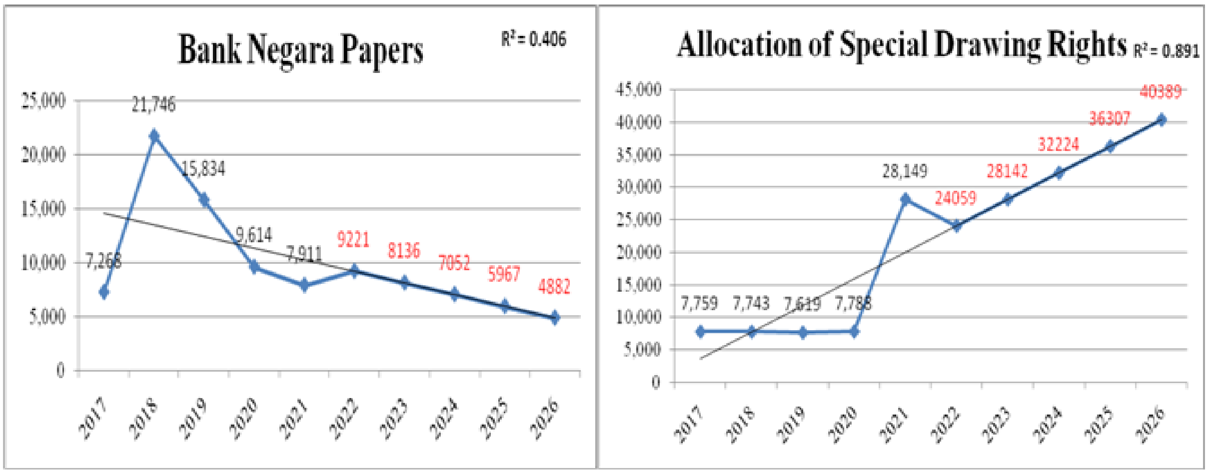
trend; R-squared value is 0.94. So, it has a correct fit of the trend line and is nearest to 94% growth. Hence the Currency in Circulation is high.

Chart 3 & 4 Federal Government & Others to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)



In this chart 3 & 4 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Federal Government that is negative trend; R-squared value is 0.133. So, it has a correct fit of the trend line is nearest to 13% growth and then Others has a positive trend; R-squared value is 0.771. So, it has a correct fit of the trend line is nearest to 77% growth. Hence the Others have high growth.

Chart 5 & 6 Bank Negara Papers & Allocation of Special Drawing Rights to Forecasting Analysis from the year in 2017- 2026 (Values in RM Million)



In this chart 5 & 6 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Bank Negara Papers that is negative trend; R-squared value is 0.406. So, it has a correct fit of the trend line is nearest to 41% growth and Allocation of Special Drawing Rights has a positive trend; R-squared value is 0.891. So, it has a correct fit of the trend line is nearest to 89% growth. Hence the Allocation of Special Drawing Rights is high growth of them.

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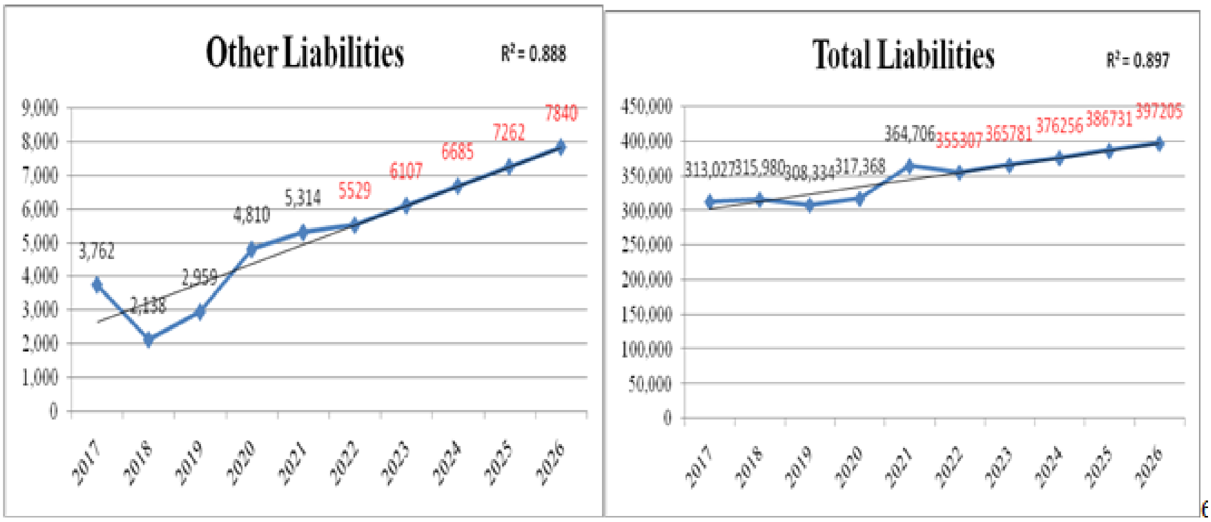
Chart 7 & 8 Other Liabilities & Total Liabilities to Forecasting Analysis from the year in 2017-2026 (Values in RM Million)



In this chart 7 & 8 measures of Trend Line Graphs on Progress of Bank Negara Malaysia are presented above the Other Liabilities that is positive trend; R-squared value is 0.888. So, it has a correct fit of the trend line is nearest to 89% growth and Total Liabilities has a positive trend; R-squared value is 0.897. So, a correct fit of the trend line is nearest to 90% growth. Hence the Total Liabilities is high growth.

Table 5 Analyses for Bank Negara Malaysia Total Assets

Summary						
Groups	**Count**	**Sum**	**Average**	**Variance**		
Gold and Foreign Exchange	5	2117615	423523	370343148		
International Monetary Fund Reserve Position	5	23281	4656	1539116		
Holdings of Special Drawing Rights	5	44005	8801	83111159		
Malaysian Government Papers	5	32952	6590	22357477		
Deposits with Financial Institutions	5	15551	3110	11939897		
Loans and Advances	5	61964	12393	54334309		
Land and Buildings	5	20843	4169	70		
Other Assets	5	79896	15979	36912175		
ANOVA						
Source of Variation	***SS***	***df***	***MS***	***F***	***P-value***	***F crit***
Between Groups	756218129089	7	108031161299	1488.71	**0.00**	2.31
Within Groups	2322149400	32	72567169			
Total	758540278489	39	-			

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It is clear from table 5 that the ANOVA Analysis for Bank Negara Malaysia Total Assets for based on F-value is 1488.71, P-value is (0.000) that is highly significant. That is a 1% level significant. So, the null hypothesis is rejected.

Table 6 Analyses for Bank Negara Malaysia Total Liabilities

Summary						
Groups	**Count**	**Sum**	**Average**	**Variance**		
Currency in Circulation	5	604576	120915	374374426		
Deposits from: Financial Institutions	5	820486	164097	170042501		
Federal Government	5	31238	6248	5961486		
Others	5	22701	4540	37421023		
Bank Negara Papers	5	62373	12475	38340647		
Allocation of Special Drawing Rights	5	59058	11812	83413741		
Other Liabilities	5	18983	3797	1695802		
ANOVA						
Source of Variation	***SS***	***df***	***MS***	***F***	***P-value***	***F crit***
Between Groups	134659118725	6	22443186454	220.882	**0.000**	2.445
Within Groups	2844998501	28	101607089			
Total	137504117226	34				

It is clear from table 5 that the ANOVA Analysis for Bank Negara Malaysia Total Liabilities for based on F-value is 220.882, P-value is (0.000) that is highly significant. That is a 1% level significant. So, the null hypothesis is rejected.

CONCLUSION AND RECOMMENDATIONS

The result was concluded that the Bank Negara Malaysia processes under Descriptive Statistical Analyses for Total Assets for mean value range good and then a good measure of central value because the SD & CAGR values range but Land and Buildings is not a good process. Descriptive Statistical Analyses for Total Liabilities Statistical Analyses for Total Assets for mean value range good and then a good measure of central value because the SD & CAGR values range but Deposits with Financial Institutions is not good. Correlation Coefficient Analysis for Bank Negara Malaysia Total Assets mostly affected in Deposits with Financial Institutions & Land and Buildings based on highly negative relationships. Next Correlation Coefficient Analysis for Bank Negara Malaysia Total Liabilities Bank Negara Papers, Allocation of Special Drawing Rights & Other Liabilities that are also based on highly negative relationships. Forecasting Analysis from the year in 2017- 2026 (Values in RM Million) affected Total Assets in Deposits with Financial Institutions & Land and Buildings are high growth for R-square values. Total Liability is Deposits from: Financial Institutions, Federal Government & Bank

Negara Papers low growth for R-square values. ANOVA Analysis for Bank Negara Malaysia Total Assets for based on F-value is 1488.71, P-value is (0.000) that is highly significant. That is a 1% level significant. So, the null hypothesis is rejected. ANOVA Analysis for Bank Negara Malaysia Total Liabilities for based on F-value is 220.882, P-value is (0.000) that is highly significant. That is a 1% level significant. So, the null hypothesis is rejected. Hence, Bank Negara Malaysia Assets & Liabilities Management is that some results analysis and forecasts are difficult and others very well process to improve.

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