

# Glossary

In this Prospectus, the following words or abbreviations shall have the following meaning *unless* otherwise stated:

## Manager

Manager of the Fund

## Trustee

Trustee of the Fund

## DGF

BHLB Pacific  
Double Growth Fund

## ECO

BHLB Pacific Emerging  
Companies Growth Fund

## SF

BHLB Pacific Savings Fund

## HGF

BHLB Pacific  
High Growth Fund

## DALI

BHLB Pacific Dana Al-Ihsan

## BOF

BHLB Pacific Bond Fund

## RM

Ringgit Malaysia

## BPTMB or Company

BHLB Pacific Trust  
Management Berhad

## BAM

BHLB Asset  
Management Sdn Bhd

## ARB

Amanah Raya Berhad

## AMTB

Arab-Malaysian  
Trustee Berhad

## UTMB

Universal Trustee  
(Malaysia) Berhad

## BIRT

BIMB Institute of Research  
and Training Sdn Bhd

## KLSE

Kuala Lumpur  
Stock Exchange

## Business Day

A day on which the KLSE is  
open for normal business.

## Unitholder

The person for the time being  
registered under the provisions  
of the Deed as holder of Units  
and whose name appears in the  
register of Unitholders.

## Auditor

Auditor approved by the Trustee  
for the time being of the Fund  
which is independent of both the  
Trustee and the Manager.

## Trust Deed or Deed

The Trust Deed means an  
instrument having the effect of a  
deed and where applicable  
includes a Supplementary Deed  
entered into between the  
Manager and Trustee for all the  
said Funds

## Net Asset Value (NAV)

NAV is determined by deducting  
the value of the Fund's liabilities  
from the value of the Fund's  
assets at the valuation point.

## Gross Net Asset Value (GNAV)

GNAV is the value of the total  
assets of the Fund less total  
liabilities of the Fund at a  
particular point in time before  
calculation of the trustee and  
management fees.

## Eligible Market

A market which is regulated by a regulatory authority within Malaysia, operated regularly, open to the public and where there is adequate liquidity for the purposes of the Funds. It includes, but is not limited to:

- a stock exchange approved and an exempt stock market declared by the Minister respectively under the Securities Industry Act 1983
- a futures market of a exchange company approved and an exempt futures market declared by the Minister respectively under the Futures Industry Act 1993
- the money market (includes the market for short term money market papers such as Malaysian Government Securities, Treasury Bills, negotiable instruments of deposit, repurchase agreements, Cagamas mortgage bonds, Bank Negara Bills and other similar instruments); and
- the over-the-counter private debt securities market