

DISCLOSE REGISTER - FULL PORTFOLIO HOLDINGS

Offer name	1	Offer number	OFR10909
Fund name	Harbour Investment Funds	Fund number	FND1413
Period disclosure applies [dd/mm/yyyy]	Harbour NZ Corporate Bond Fund		
Asset name	30/09/2025		
	% of fund net assets	Security code	
NZ Government Stock 15/05/2031 1.50%	6.35%	NZGOVDT531C0	
NZ Government Stock 15/05/2028 0.25%	5.06%	NZGOVDT528C6	
NZ Local Gov Fund Agency 15/05/31 2.25%	4.82%	NZLGFD017C3	
NZ Government Stock 15/05/2030 4.50%	4.59%	NZGOVDT530C2	
Fonterra Cooperative Grp 08/11/29 4.60%	2.71%	NZFCGDG006C2	
Housing New Zealand Ltd 24/04/30 2.183%	2.62%	NZHNZD0230L2	
Westpac NZ Limited 24/09/2029 4.337%	2.44%	NZWNZD0929L8	
ANZ NZD Cash	2.39%		
NZ Government Stock 15/05/2032 2.00%	2.33%	NZGOVDT532C8	
Kiwibank Limited 02/04/2027 FRN	2.21%	AU3FN0086211	
NZGS Index Linked Bond 3.00% 20/09/2030	2.05%	NZIIBDT003C0	
Rabobank NZ Limited 08/12/2026 FRN	1.91%	NZRABDT021C9	
Christchurch City Hldgs 15/10/31 4.95%	1.87%	NZCCHDT908C6	
ASB Bank Deposit A/C 3.94% 3/03/2026	1.73%	DP-ASB	
Auckland Council 17/06/2039 5.745%	1.59%	NZAKCDT614C7	
Community Housing Fund 26/09/28 3.472%	1.52%	NZCHFD0928L6	
Rabobank NZ Limited 05/04/2027 FRN	1.50%	NZRABDT022C7	
Westpac NZ Ltd 02/34 6.73% Call 02/29	1.47%	NZWNZD02T2L8	
MUGF Bank Limited 24/11/2026 FRN	1.46%	NZMUFD004C2	
Auckland Council 20/10/2027 2.411%	1.43%	NZAKCDT547C9	
Auckland Council 27/09/2028 5.734%	1.27%	NZAKCDT595C8	
UDC Endeavour Tst 2025-1 Class A 12/37	1.25%	NZUDCE1001R4	
NZ Government Stock 20/04/2029 3.00%	1.22%	NZGOVDT429C7	
Powerco Limited 06/08/2030 2.36%	1.21%	NZPWCDT010C7	
Powerco Limited 07/03/2030 6.397%	1.21%	NZPWCDT011C5	
Vector Limited 06/10/2026 1.575%	1.20%	NZVCTDT011C2	
GMT Bond Issuer Ltd 20/12/2027 3.656%	1.15%	NZGMBDT008C5	
ASB Bank Limited 16/03/2027 4.50%	1.10%	XS2597991988	
Bank of New Zealand 23/11/2026 FRN	1.09%	NZBNZDT404C2	
Kiwi Property Group Ltd 19/06/30 5.35%	1.06%	NZKPGD0070L1	
Auckland Council 04/10/2027 FRN	1.03%	NZAKCDT620C4	
Transpower NZ Limited 31/07/2028 FRN	1.01%	NZTRPD0728L2	
Toyota Finance NZ Ltd 23/04/29 5.697%	0.98%	NZTFSDT873C7	
ANZ Bank NZ Limited 20/02/2030 4.63%	0.96%	NZANBDT026C2	
Bank of New Zealand 19/11/2029 4.889%	0.92%	NZBNZDT406C7	
Rabobank NZ Limited 05/04/2029 5.31%	0.91%	NZRABDT023C5	
NZ Government Stock 15/05/2041 1.75%	0.87%	NZGOVDT541C9	
Toyota Finance NZ Ltd 30/09/31 4.844%	0.86%	NZTFSDT892C7	
Contact Energy Limited 21/11/30 6.451%	0.86%	AU3CB0303576	
NZ Government Stock 14/04/2033 3.50%	0.85%	NZGOVDT433C9	
NZ Local Gov Fund Agency 15/05/35 3.00%	0.85%	NZLGFD019C9	
Dunedin City Treasury 16/11/2026 0.676%	0.84%	NZDCTDT191C4	
Q Card 2025-3 Cls A 08/32 Call 08/27	0.79%	NZFPFD1070R9	
NZ Local Gov Fund Agency 15/04/37 2.00%	0.79%	NZLGFD016C5	
Avanti Rimu 2025-1 Cls A1 05/57	0.78%	NZAVGC1001R3	
Kiwibank Limited 05/10/2026 2.635%	0.76%	NZKIWD1026L4	
Auckland Intl Airport 16/11/2033 6.482%	0.74%	AU3CB0304350	
Precinct Property NZ Ltd 09/05/28 5.25%	0.69%	NZPCTDT004C5	
Argosy Property Limited 27/10/27 2.20%	0.66%	NZARGDT003C2	
Investore Property Ltd 25/02/2027 4.00%	0.64%	NZIPLDT003C9	
ANZ Perpetual Preference Shares	0.64%	NZANBEP002C6	
Bank of New Zealand 07/06/2027 4.985%	0.63%	NZBNZDT401C8	
Toyota Finance New Zealand 11/09/26 FRN	0.61%	NZTFSDT845C5	
Government Index Link Bd 20/09/35 2.50%	0.59%	NZIIBDT004C8	
NZ Local Gov Fund Agency 14/04/33 3.50%	0.59%	NZLGFD009C0	
Westpac NZ Ltd 09/32 6.19% Reset 09/27	0.57%	NZWNZD01T2L9	
Auckland Council 28/09/2050 2.95%	0.56%	NZAKCDT520C6	
Kiwibank Limited 19/10/2027 5.737%	0.55%	NZKIWD1027L2	
Christchurch Intl Airprt 15/04/31 5.44%	0.53%	NZCHCDT006C9	
Property for Industry Ltd 13/09/30 5.43	0.51%	NZPFIDT030C0	

Metlifecare Limited 30/09/2026 3.00%	0.51% NZMETDT001C2
Watercare Services Limited 09/30 3.847%	0.50% NZWSLDT003C8
SBS Bank 18/03/2027 4.32%	0.49% NZSBBDT297C3
FP Ignition Trust 2024-1 Class A 07/31	0.48% NZFP11001R7
Housing New Zealand Ltd 10/09/35 1.534%	0.46% NZHNZD0935L6
ANZ Bank NZ Limited Preference Shares	0.45% NZANBDP001C9
Chorus Limited 02/12/2027 1.98%	0.44% NZCNUDT004C4
Investore Property Ltd 31/08/27 2.40	0.42% NZIPLDT002C1
ASB Bank Limited 15/06/2026 5.346%	0.38% US00216NAG43
Mercury 17/11/2028 2.918%	0.38% AU3CB0284677
Summerset Group Holdings 09/03/29 6.59%	0.38% NZSUMD0040L5
SBS Bank 07/03/2029 6.14%	0.36% NZSBBDT370C8
Bank of China NZD Call Account	0.35%
Precinct Property NZ Ltd 28/05/27 2.85%	0.34% NZPCTDT003C7
Fonterra Co-operative Grp 05/32 5.236%	0.33% AU3CB0321735
Housing New Zealand Ltd 15/10/27 4.422%	0.32% NZHNZD0008L2
Transpower NZ Limited 29/11/2028 4.977%	0.31% AU3CB0294528
NZ Government Stock 15/04/2027 4.50%	0.31% NZGOVDT427C1
Q Card 2025-1 Cls A 04/32 Call 04/27	0.30% NZFPFD1066R7
Mercury NZ Limited 11/09/2027 1.56%	0.29%
Transpower NZ Limited 30/06/30 5.233%	0.25% AU3CB0300655
Kiwi Property Group Ltd 19/07/28 2.85%	0.24% NZKPGD0050L3
Ryman Healthcare Limited 18/12/26 2.55%	0.24% NZRYMD0010L2
Property for Industry Ltd 01/10/25 4.25	0.23% NZPFIDT020C1
Summerset Group Holdings 21/09/27 2.30%	0.22% NZSUMD0030L6
Wgtn Intl Airport 01/04/2030 5.63%	0.22%
Toyota Finance NZ Ltd 06/12/27 5.75%	0.22% NZTFSDT821C6
Spark Finance Limited 18/03/2030 2.60%	0.22% AU3CB0266708
Arvida Group Limited 22/02/2028 2.87%	0.21% NZARVDT001C7
Wellington Intl Airport 14/08/26 2.50%	0.21% NZWIAD0070L4
Resimac Versailles Tst 2023-1 A 12/54	0.20%
TR Group Limited 05/10/2026 3.532%	0.19% NZTRGD1026L9
CBA Swap Margin Account NZD	0.18%
Christchurch Intl Airprt 05/04/27 5.53%	0.18% NZCIADT003C7
China Construction Bank NZ 02/11/26 FRN	0.17% NZCCBDT015C6
TR Group Limited 11/10/2028 7.202%	0.17% NZTRGD1028L5
ICBC (NZ) Limited 02/06/2026 FRN	0.17% NZICBDT011C9
Dunedin City Treasury 15/04/26 3.98%	0.17% NZDCTDT109C6
Chorus Limited 18/09/2030 5.974%	0.16% AU3CB0302578
Chorus Limited 02/12/2030 2.51%	0.16% NZCNUDT005C1
Summerset Group Holdings 08/03/30 6.43%	0.16% NZSUMD0050L4
Q Card 2024-2 Cls A 08/31 Call 08/26	0.16% NZFPFD1062R6
GMT Bond Issuer Ltd 14/04/2027 4.74%	0.15% NZGMBDT009C3
Summerset Group Holdings 23/05/31 5.70%	0.15% NZSUMD0060L3
SBS Bank 10/04/2030 4.98%	0.15% NZSBBDT424C3
Oceania Health 10/27 2.30% Call 10/23	0.14% NZOCADT001C3
Napier Port Holdings 23/03/2028 5.52%	0.13% NZNPHD0010L9
Wgtn Intl Airport 9/31 3.32% Reset 9/26	0.13%
MTF Opala Trust 2023 Class A 16/09/200	0.12%
UDC Endeavour Tst 2022-1 Class A 12/35	0.12% NZUDCC1001R8
Insurance Aust Gp 06/38 5.32% Call 6/28	0.11%
Argosy Property Limited 29/10/26 2.90%	0.09% NZARGDT002C4
Christchurch Intl Airprt 19/05/28 5.18%	0.08% NZCHCDT005C1
Housing New Zealand Ltd 05/10/26 2.247%	0.07% NZHNZD0001L7
Community Finance Housing 11/28 5.831%	0.07% NZCFLD1128P5
Spark Finance Limited 05/06/2026 1.90%	0.06% AU3CB0272466
Community Finance Housing 07/28 5.701%	0.05% NZCFLD0728P3
Kiwibank Ltd 12/30 2.36% Rest 12/25	0.05%
Resimac Versailles Tst 2023-1 AB 12/54	0.05%
Avanti RMBS 2022-1 07/54 Class A1	0.05%
Avanti NZ 23-1 12/31 Cls A Call 12/27	0.04% NZAVGB1001R5
Resimac Prime Trust 2022-1 CI A1 06/54	0.02%
JPM AUD Call A/c	0.02%
JP Morgan EUR Cash	0.00%
JP Morgan USD Cash	0.00%

Wpac Bank Deposit A/C	0.00% DP-WBC
BNZ Swap Margin Account NZD	-0.04%
ANZ Swap Margin Account NZD	-0.22%
WBC Swap Margin Account NZD	-0.42%
WBC IRS 18/11/2026 Receivable Leg	8.86%
WBC IRS 26/05/2027 Receivable Leg	7.57%
WBC IRS 21/05/2027 Receivable Leg	5.42%
BNZ IRS 04/08/2028 Receivable Leg	5.26%
WBC IRS 20/09/2029 Receivable Leg	3.97%
WBC IRS 10/07/2028 Receivable Leg	3.67%
WBC IRS 15/11/2029 Receivable Leg	3.11%
BUY NZD:SELL AUD 16/10/2025	3.02%
WBC IRS 30/05/2028 Receivable Leg	2.13%
CBA IRS 13/02/2035 Receivable Leg	1.73%
CBA CCS 16/03/2027 Receivable Leg	0.91%
WBC CCS 21/11/2030 Receivable Leg	0.81%
WBC CCS 16/11/2033 Receivable Leg	0.72%
ANZ IRS 18/09/2040 Receivable Leg	0.58%
WBC CCS 17/11/2028 Receivable Leg	0.37%
CBA CCS 15/06/2026 Receivable Leg	0.36%
WBC OIS 27/11/2025 Receivable Leg	0.34%
WBC OIS 27/11/2025 Payable Leg	-0.31%
ANZ IRS 18/09/2040 Payable Leg	-0.38%
CBA CCS 15/06/2026 Payable Leg	-0.38%
WBC CCS 17/11/2028 Payable Leg	-0.39%
WBC CCS 16/11/2033 Payable Leg	-0.79%
WBC CCS 21/11/2030 Payable Leg	-0.90%
CBA CCS 16/03/2027 Payable Leg	-1.11%
CBA IRS 13/02/2035 Payable Leg	-1.80%
WBC IRS 30/05/2028 Payable Leg	-2.07%
SELL AUD:BUY NZD 16/10/2025	-3.16%
WBC IRS 15/11/2029 Payable Leg	-3.27%
WBC IRS 10/07/2028 Payable Leg	-3.47%
WBC IRS 20/09/2029 Payable Leg	-4.04%
WBC IRS 21/05/2027 Payable Leg	-5.18%
BNZ IRS 04/08/2028 Payable Leg	-5.19%
WBC IRS 26/05/2027 Payable Leg	-7.43%
WBC IRS 18/11/2026 Payable Leg	-8.64%