

DISCLOSE REGISTER - FULL PORTFOLIO HOLDINGS

Offer name	1	Offer number	OFR10909
Fund name	Harbour Investment Funds	Fund number	FND1412
Period disclosure applies [dd/mm/yyyy]	Harbour NZ Core Fixed Interest Fund		
Asset name	31/03/2025		
	% of fund net assets	Security code	
NZ Government Stock 15/05/2035 4.5%	9.89%	NZGOVDT535C1	
NZ Government Stock 15/04/2037 2.75%	7.04%	NZGOVDT437C0	
NZ Government Stock 15/05/2036 4.25%	6.77%	NZGOVDT536C9	
NZ Government Stock 15/05/2031 1.50%	6.20%	NZGOVDT531C0	
NZ Government Stock 15/04/2027 4.50%	4.27%	NZGOVDT427C1	
NZ Government Stock 15/05/2034 4.25%	4.09%	NZGOVDT534C4	
NZ Government Stock 15/05/2041 1.75%	3.99%	NZGOVDT541C9	
NZ Government Stock 15/05/2032 2.00%	3.61%	NZGOVDT532C8	
NZ Government Stock 15/05/2054 5.00%	3.55%	NZGOVDT554C2	
NZGS Index Linked Bond 20/09/2030 3.00%	3.28%	NZIIBDT003C0	
NZ Government Stock 14/04/2033 3.50%	3.01%	NZGOVDT433C9	
NZ Government Stock 20/04/2029 3.00%	2.20%	NZGOVDT429C7	
Fonterra Cooperative Grp 08/11/29 4.60%	1.73%	NZFCGDG006C2	
NZ Government Stock 15/05/2030 4.50%	1.68%	NZGOVDT530C2	
NZ Government Stock 15/05/2026 0.50%	1.28%	NZGOVDT526C0	
NZ Government Stock 15/05/2028 0.25%	1.24%	NZGOVDT528C6	
ANZ Bank NZ Limited 20/02/2030 4.63%	1.23%	NZANBDT026C2	
Rabobank NZ Limited 05/04/2029 5.31%	1.15%	NZRABDT023C5	
Toyota Finance NZ Ltd 30/09/31 4.844%	1.11%	NZTFSDT892C7	
Rabobank NZ Limited 08/12/2026 FRN	1.10%	NZRABDT021C9	
ASB Bank Limited 18/10/2027 FRN	1.07%	NZABBDT045C6	
Westpac NZ Ltd 02/34 6.73% Call 02/29	1.01%	NZWNZD02T2L8	
Bank of New Zealand 19/11/2029 4.889%	0.95%	NZBNZDT406C7	
Westpac NZ Limited 24/09/2029 4.337%	0.84%	NZWNZD0929L8	
Government Index Link Bd 20/09/35 2.50%	0.82%	NZIIBDT004C8	
International Fin Corp 13/12/29 4.875%	0.81%	NZIFCDT015C6	
Telstra Group Limited 06/09/2030 4.75%	0.74%	AU3CB0313203	
KiwiBank Limited 11/12/2029 4.746%	0.70%	NZKIWD1229L4	
Toyota Finance NZ Ltd 23/04/29 5.697%	0.69%	NZTFSDT873C7	
MUGF Bank Limited 24/11/2026 FRN	0.69%	NZMUFDT004C2	
Telstra Group Limited 06/03/2034 5.65%	0.68%	AU3CB0307387	
ANZ NZD Cash	0.63%		
JP Morgan AUD Cash	0.63%		
Auckland Council 17/05/2029 4.85%	0.62%	AU3CB0309706	
Auckland Intl Airport 04/12/2031 5.452%	0.62%	AU3CB0310183	
NZGS Index Linked Bond 20/09/2025 2.00%	0.61%	NZIIBDT002C2	
Bank of New Zealand 01/09/2028 5.872%	0.60%	NZBNZDT403C4	
Q Card 2021-4 CIs A 08/30 Call 08/25	0.55%	NZFPFD1043R6	
Powerco Limited 07/03/2030 6.397%	0.53%	NZPWCDT011C5	
ASB Bank Limited 16/03/2027 4.50%	0.52%	XS2597991988	
KiwiBank Limited 02/04/2027 FRN	0.51%	AU3FN0086211	
Christchurch Intl Airprt 15/04/31 5.44%	0.46%	NZCHCDT006C9	
FP Ignition Trust 2024-1 Class A 07/31	0.42%	NZFP11001R7	
Auckland Council 17/06/2039 5.745%	0.41%	NZAKCDT614C7	
Auckland Intl Airport 16/11/2033 6.482%	0.38%	AU3CB0304350	
Summerset Group Holdings 21/09/27 2.30%	0.36%	NZSUMD0030L6	
Precinct Property NZ Ltd 28/05/27 2.85%	0.35%	NZPCTDT003C7	
Auckland Council 27/09/2028 5.734%	0.35%	NZAKCDT595C8	
Jarden Margin Account NZD	0.34%		
NZ Local Gov Fund Agency 20/04/29 1.50%	0.34%	NZLGFDT012C4	
NZ Local Gov Fund Agency 14/04/33 3.50%	0.34%	NZLGFDT009C0	
Property for Industry Ltd 13/09/30 5.43	0.33%	NZPFIDT030C0	
Bank of New Zealand 23/11/2026 FRN	0.33%	NZBNZDT404C2	
Metlifecare Limited 30/09/2026 3.00%	0.33%	NZMETDT001C2	
ANZ Perpetual Preference Shares	0.33%	NZANBEP002C6	
Argosy Property Limited 27/10/27 2.20%	0.31%	NZARGDT003C2	
Summerset Group Holdings 08/03/30 6.43%	0.30%	NZSUMD0050L4	
ANZ Bank NZ Limited Preference Shares	0.28%	NZANBDP001C9	
Westpac NZ Ltd 09/32 6.19% Reset 09/27	0.28%	NZWNZD01T2L9	
GPT Group 24/08/2026 3.657%	0.28%	AU3CB0239366	

Resimac Versailles Tst 2023-1 A 12/54	0.28% NZRVGB1001R9
Transpower NZ Limited 04/09/25 1.735%	0.27% NZTRPD0070L9
ANZ Bnk NZ Ltd 09/31 2.999% Reset 09/26	0.27% NZANBDT024C7
Transpower NZ Limited 29/11/2028 4.977%	0.27% AU3CB0294528
NZ Government Stock 15/05/2051 2.75%	0.26% NZGOVDT551C8
ASB Bank Limited 15/06/2026 5.346%	0.25% US00216NAG43
UDC Endeavour Tst 2022-1 Class A 12/35	0.25% NZUDCC1001R8
SBS Bank 07/03/2029 6.14%	0.23% NZSBBDT370C8
Community Finance Housing 07/28 5.701%	0.23% NZCFLD0728P3
Asian Development Bank 10/02/28 1.125%	0.22% NZADBDT012C4
Westpac NZ Limited 06/07/2026 FRN	0.22% NZWNZD0726L8
Macquarie Bank Ltd 02/35 FRN Call 02/30	0.21% AU3FN0090262
Precinct Property NZ Ltd 09/05/28 5.25%	0.21% NZPCTDT004C5
Powerco Limited 06/08/2030 2.36%	0.21% NZPWCDT010C7
TR Group Limited 11/10/2028 7.202%	0.21% NZTRGD1028L5
Nordic Investment Bank 02/09/25 3.875%	0.20% NZNIBDT009C0
Mercury 17/11/2028 2.918%	0.19% AU3CB0284677
Westpac NZ Limited 24/02/2026 1.4396%	0.18% NZWNZD0226L9
Transpower NZ Limited 30/06/30 5.233%	0.18% AU3CB0300655
Manawa Energy Limited 29/07/2026 3.35%	0.18% NZTPWDT180C9
MTF Opala Trust 2023 Class A 16/09/2030	0.18% NZOPATFAT017
Kiwi Property Group Ltd 19/06/30 5.35%	0.17% NZKPGD0070L1
Investore Property Ltd 25/02/2027 4.00%	0.17% NZIPLDT003C9
Transpower NZ Ltd 08/04/2026 1.52%	0.17% NZTRPD0080L8
Q Card 2023-2 Cls A 08/30 Call 08/25	0.17% NZFPFD1049R3
Kiwibank Limited 05/10/2026 2.635%	0.16% NZKIWD1026L4
NZ Local Gov Fund Agency 15/05/30 4.50%	0.16% NZLGFDT020C7
National Australia Bank 18/11/30 FRN	0.15% AU3FN0057402
Fonterra Cooperative Grp 19/06/25 5.08%	0.15% NZFCGDT310C3
Chorus Limited 18/09/2030 5.974%	0.14% AU3CB0302578
Summerset Group Holdings 09/03/29 6.59%	0.14% NZSUMD0040L5
Auckland Council 28/09/2050 2.95%	0.13% NZAKCDT520C6
Q Card 2024-2 Cls A 08/31 Call 08/26	0.12% NZFPFD1062R6
Auckland Intl Airport 02/11/2029 6.22%	0.12% NZAIAD0270L6
GMT Bond Issuer Ltd 14/04/2027 4.74%	0.12% NZGMBDT009C3
Q Card 2023-1 Class B 15/04/2030	0.11% NZFPFD1045R1
Q Card 2024-1 Cls A 04/30 Call 04/25	0.11% NZFPFD1056R8
Bank of New Zealand 07/06/2027 4.985%	0.11% NZBNZDT401C8
Westpac NZ Limited 16/02/2027 3.696%	0.10% NZWNZD0227L7
NZ Local Gov Fund Agency 15/04/37 2.00%	0.10% NZLGFDT016C5
TR Group Limited 05/10/2026 3.532%	0.10% NZTRGD1026L9
ASB Bank Limited 16/11/2026 5.928%	0.10% NZABBDG006C3
Wellington Intl Airport 04/09/30 6.02%	0.09% NZWIAD0100L9
Toyota Finance NZ Ltd 06/12/27 5.75%	0.09% NZTFSDT821C6
Property for Industry Ltd 01/10/25 4.25	0.09% NZPFIDT020C1
CBA Swap Margin Account NZD	0.09%
Kiwi Property Group Ltd 12/11/25 4.06%	0.08% NZKPGD0040L4
Chorus Limited 02/12/2030 2.51%	0.08% NZCNUDT005C1
Kiwibank Limited 19/10/2027 5.737%	0.08% NZKIWD1027L2
GMT Bond Issuer Ltd 20/12/2027 3.656%	0.08% NZGMBDT008C5
Kiwibank Ltd 12/05/33 6.40% Reset 05/28	0.08% NZKIWD01T2L3
Ryman Healthcare Limited 18/12/26 2.55%	0.08% NZRYMD0010L2
ASB Bank Limited 21/06/2027 5.524%	0.08% NZABBDT044C9
Avanti NZ 23-1 12/31 Cls A Call 12/27	0.08% NZAVGB1001R5
Christchurch Intl Airprt 19/05/28 5.18%	0.08% NZCHCDT005C1
Manawa Energy Limited 08/09/2027 5.36%	0.08% NZMNWDT190C7
Meridian Energy Ltd 21/03/2030 5.40%	0.07% NZMELDT105C9
Chorus Limited 12/28 6.38%	0.07% NZCNUDT003C6
Q Card 2024-1 Cls B 08/30 Call 08/25	0.07% NZFPFD1057R6
GMT Bond Issuer Ltd 04/09/2030 2.559%	0.07% NZGMBDT006C9
Housing New Zealand Ltd 10/09/35 1.534%	0.06% NZHNZD0935L6
Mercury NZ Limited 19/06/2028 5.64%	0.06% NZMICYDG006C1
Bank of New Zealand 25/05/2028 5.536%	0.06% NZBNZDT402C6
Resimac Versailles Tst 2023-1 AB 12/54	0.06% NZRVGB1002R7
Insurance Aust Gp 06/38 5.32% Call 6/28	0.06% NZIAGDT004C1

Meridian Energy Ltd 27/06/2025 4.21%	0.06% NZMELDT042C4
Christchurch City Hldgs 06/04/28 5.043%	0.06% NZCCHDT901C1
Meridian Energy Ltd 20/09/2028 5.91%	0.06% NZMELDT096C0
Avanti RMBS 2021-1 02/53 Class A1	0.06% NZAVAD1020R4
Spark Finance Limited 18/03/2030 2.60%	0.05% AU3CB0266708
Port of Tauranga 29/09/2025 1.02%	0.05% NZPOTD0925L1
Kiwibank Ltd 12/30 2.36% Rest 12/25	0.05% NZKIWD1230L2
Argosy Property Limited 29/10/26 2.90%	0.05% NZARGDT002C4
Auckland Intl Airport 17/11/2026 3.29%	0.05% NZAIAD0240L9
Vector Limited 06/10/2026 1.575%	0.05% NZVCTDT011C2
Transpower NZ Limited 08/09/26 2.047%	0.05% NZTRPD0090L7
Fonterra Cooperative Grp 14/11/25 4.15%	0.04% NZFCGDG005C4
Christchurch City Hldgs 05/11/26 3.01%	0.04% NZCCHDT895C5
Napier Port Holdings 23/03/2028 5.52%	0.04% NZNPHD0010L9
Spark Finance Limited 05/06/2026 1.90%	0.04% AU3CB0272466
Wesfarmers Limited 23/06/28 1.941%	0.03% AU3CB0281046
Contact Energy Limited 06/04/2029 5.62%	0.03% NZCEND0080L7
Eclix Group Limited Class A 15/09/2031	0.03% NZFPIH1020R9
Avanti RMBS 2022-1 07/54 Class A1	0.03% NZAVGA1001R7
Genesis Energy Limited 14/03/2028 4.17%	0.03% NZGNEDG006C0
ANZ Bank NZ Limited 16/02/2028 5.22%	0.03% NZANBDT025C4
Resimac Prime Trust 2022-1 CI A1 06/54	0.03% NZRVGA1035R9
Eclix Group Limited Class B 15/09/2031	0.02% NZFPIH1021R7
Spark Finance Limited 07/09/2026 3.94%	0.02% NZSPFD0570L5
Dunedin City Treasury 15/04/2026 3.98%	0.02% NZDCTDT109C6
Wgtn Air 01/04/30 5.63%	0.02% NZWIAD0060L5
Kiwi Property Group Ltd 27/08/29 6.24%	0.02% NZKPGD0060L2
Avanti RMBS 2020-1 04/52 Class A1	0.02% NZAVAD1013R9
WBC Swap Margin Account NZD	0.02%
Auckland Intl Airport 09/05/2028 5.67%	0.02% NZAIAD0250L8
Wgtn Intl Airport 9/31 3.32% Reset 9/26	0.01% NZWIAD0080L3
Oceania Healthcare Ltd 13/09/28 3.30%	0.01% NZOCADT002C1
Avanti RMBS 2020-1 04/52 Class B	0.01% NZAVAD1015R4
International Fin Corp 19/12/28 4.875%	0.01% NZIFCDT016C4
Vector Limited 27/05/2025 3.45%	0.01% NZVCTDT090C6
Investore Property Ltd 31/08/27 2.40	0.01% NZIPLDT002C1
Kiwi Property Group Ltd 19/07/28 2.85%	0.01% NZKPGD0050L3
GMT Bond Issuer Ltd 04/09/2028 2.262%	0.01% NZGMBDT007C7
Wellington Intl Airport 14/08/26 2.50%	0.01% NZWIAD0070L4
Auckland Intl Airport 17/11/2028 5.29%	0.01% NZAIAD0260L7
Arvida Group Limited 22/02/2028 2.87%	0.01% NZARVDT001C7
Avanti RMBS 2020-1 04/52 Class A2	0.01% NZAVAD1014R7
Summerset Group Holdings 24/09/25 4.20%	0.00% NZSUMD0020L7
Jarden Margin Account AUD	0.00%
JP Morgan USD Cash	0.00%
JP Morgan EUR Cash	0.00%
10 Year USD Treasury Note 18/06/2025	-0.05% TYM5 Comdty
Jarden Margin Account USD	-0.09%
BNZ Swap Margin Account NZD	-0.11%
ANZ Swap Margin Account NZD	-0.19%
ANZ IRS 01/08/2026 Payable Leg	-2.21%
ANZ IRS 01/08/2026 Receivable Leg	2.26%
ANZ IRS 01/12/2025 Payable Leg	-4.51%
ANZ IRS 01/12/2025 Receivable Leg	4.40%
ANZ IRS 29/07/2039 Payable Leg	-0.55%
ANZ IRS 29/07/2039 Receivable Leg	0.55%
ANZ IRS 27/05/2025 Payable Leg	-0.33%
ANZ IRS 27/05/2025 Receivable Leg	0.34%
ANZ IRS 11/07/2025 Payable Leg	-3.32%
ANZ IRS 11/07/2025 Receivable Leg	3.35%
ANZ IRS 18/09/2040 Payable Leg	-0.38%
ANZ IRS 18/09/2040 Receivable Leg	0.62%
ANZ IRS 11/02/2027 Payable Leg	-2.65%
ANZ IRS 11/02/2027 Receivable Leg	2.62%
BNZ IRS 26/01/2028 Payable Leg	-0.33%

BNZ IRS 26/01/2028 Receivable Leg	0.33%
BNZ IRS 02/05/2025 Payable Leg	-1.10%
BNZ IRS 02/05/2025 Receivable Leg	1.11%
BNZ IRS 11/10/2029 Payable Leg	-0.88%
BNZ IRS 11/10/2029 Receivable Leg	0.89%
BNZ IRS 16/04/2027 Payable Leg	-2.21%
BNZ IRS 16/04/2027 Receivable Leg	2.31%
WBC IRS 19/08/2027 Payable Leg	-0.59%
WBC IRS 19/08/2027 Receivable Leg	0.60%
WBC IRS 12/01/2039 Payable Leg	-0.57%
WBC IRS 12/01/2039 Receivable Leg	0.55%
WBC IRS 12/11/2029 Payable Leg	-1.65%
WBC IRS 12/11/2029 Receivable Leg	1.69%
WBC IRS 21/02/2028 Payable Leg	-2.61%
WBC IRS 21/02/2028 Receivable Leg	2.62%
WBC CCS 17/11/2028 Payable Leg	-0.20%
WBC CCS 17/11/2028 Receivable Leg	0.20%
WBC IRS 21/2/2028 Payable Leg	-3.17%
WBC IRS 21/2/2028 Receivable Leg	3.18%
WBC IRS 14/02/2028 Payable Leg	-2.21%
WBC IRS 14/02/2028 Receivable Leg	2.20%
WBC IRS 07/06/2039 Payable Leg	-0.79%
WBC IRS 07/06/2039 Receivable Leg	0.75%
WBC CCS 16/11/2033 Payable Leg	-0.42%
WBC CCS 16/11/2033 Receivable Leg	0.39%
WBC IRS 21/08/2034 Payable Leg	-2.71%
WBC IRS 21/08/2034 Receivable Leg	2.75%
CBA CCS 16/03/2027 Payable Leg	-0.52%
CBA CCS 16/03/2027 Receivable Leg	0.47%
CBA CCS 15/06/2026 Payable Leg	-0.25%
CBA CCS 15/06/2026 Receivable Leg	0.23%
WBC CCS 06/03/2034 Payable Leg	-0.74%
WBC CCS 06/03/2034 Receivable Leg	0.71%
WBC CCS 04/12/2031 Payable Leg	-0.66%
WBC CCS 04/12/2031 Receivable Leg	0.64%
SELL AUD:BUY NZD 16/04/2025	-3.78%
BUY NZD:SELL AUD 16/04/2025	3.78%