

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	31/03/2025		
	% of fund net assets	Security code	
NZ Government Stock 15/05/2031 1.50%	4.67%	NZGOVDT531C0	
NZ Local Gov Fund Agency 15/05/30 4.50%	4.38%	NZLGFDT020C7	
Westpac NZ Limited 24/09/2029 4.337%	3.63%	NZWNZD0929L8	
Fonterra Cooperative Grp 08/11/29 4.60%	2.98%	NZFCGDG006C2	
NZ Government Stock 15/05/2028 0.25%	2.87%	NZGOVDT528C6	
Housing New Zealand Ltd 24/04/30 2.183%	2.84%	NZHNZD0230L2	
NZ Government Stock 15/05/2032 2.00%	2.52%	NZGOVDT532C8	
Kiwibank Limited 02/04/2027 FRN	2.40%	AU3FN0086211	
NZ Local Gov Fund Agency 15/05/31 2.25%	2.27%	NZLGFDT017C3	
NZGS Index Linked Bond 20/09/2030 3.00%	2.22%	NZIIBDT003C0	
Rabobank NZ Limited 08/12/2026 FRN	2.14%	NZRABDT021C9	
Christchurch City Hldgs 15/10/31 4.95%	2.03%	NZCCHDT908C6	
Auckland Council 17/06/2039 5.745%	1.71%	NZAKCDT614C7	
Rabobank NZ Limited 05/04/2027 FRN	1.69%	NZRABDT022C7	
ANZ Bank NZ Limited 20/02/2030 4.63%	1.63%	NZANBDT026C2	
Westpac NZ Ltd 02/34 6.73% Call 02/29	1.62%	NZWNZD02T2L8	
Auckland Council 20/10/2027 2.411%	1.57%	NZAKCDT547C9	
NZ Local Gov Fund Agency 14/04/33 3.50%	1.54%	NZLGFDT009C0	
ANZ NZD Cash	1.48%		
Auckland Council 27/09/2028 5.734%	1.40%	NZAKCDT595C8	
Westpac NZ Limited 06/07/2026 FRN	1.36%	NZWNZD0726L8	
Powerco Limited 07/03/2030 6.397%	1.34%	NZPWCDT011C5	
NZ Government Stock 20/04/2029 3.00%	1.33%	NZGOVDT429C7	
Vector Limited 06/10/2026 1.575%	1.33%	NZVCTDT011C2	
Powerco Limited 06/08/2030 2.36%	1.31%	NZPWCDT010C7	
GMT Bond Issuer Ltd 20/12/2027 3.656%	1.26%	NZGMBDT008C5	
Bank of New Zealand 23/11/2026 FRN	1.23%	NZBNZDT404C2	
Auckland Council 04/10/2027 FRN	1.16%	NZAKCDT620C4	
Kiwi Property Group Ltd 19/06/30 5.35%	1.15%	NZKPGD0070L1	
ASB Bank Limited 16/03/2027 4.50%	1.15%	XS2597991988	
Toyota Finance NZ Ltd 23/04/29 5.697%	1.08%	NZTFSDT873C7	
MUGF Bank Limited 24/11/2026 FRN	1.06%	NZMUFDT004C2	
Bank of New Zealand 25/05/2028 5.536%	1.03%	NZBNZDT402C6	
Bank of New Zealand 19/11/2029 4.889%	1.00%	NZBNZDT406C7	
Rabobank NZ Limited 05/04/2029 5.31%	1.00%	NZRABDT023C5	
ASB Bank Deposit A/C 20/8/2025	0.97%		
NZ Government Stock 15/05/2041 1.75%	0.94%	NZGOVDT541C9	
Dunedin City Treasury 16/11/2026 0.676%	0.92%	NZDCTDT191C4	
Contact Energy Limited 21/11/30 6.451%	0.92%	AU3CB0303576	
NZ Local Gov Fund Agency 15/05/35 3.00%	0.91%	NZLGFDT019C9	
NZ Local Gov Fund Agency 15/04/37 2.00%	0.84%	NZLGFDT016C5	
Kiwibank Limited 05/10/2026 2.635%	0.84%	NZKIWD1026L4	
Auckland Intl Airport 16/11/2033 6.482%	0.79%	AU3CB0304350	
Dunedin City Treasury 15/11/2026 2.09%	0.76%	NZDCTDT173C2	
Precinct Property NZ Ltd 09/05/28 5.25%	0.76%	NZPCTDT004C5	
Mercury NZ Limited 29/09/2026 2.16%	0.74%	NZMCYDG004C6	
ANZ Perpetual Preference Shares	0.72%	NZANBEP002C6	
Argosy Property Limited 27/10/27 2.20%	0.71%	NZARGDT003C2	
Bank of New Zealand 07/06/2027 4.985%	0.70%	NZBNZDT401C8	
Investore Property Ltd 25/02/2027 4.00%	0.70%	NZIPLDT003C9	
Toyota Finance New Zealand 11/09/26 FRN	0.69%	NZTFSDT845C5	
Government Index Link Bd 20/09/35 2.50%	0.64%	NZIIBDT004C8	
Westpac NZ Ltd 09/32 6.19% Reset 09/27	0.64%	NZWNZD01T2L9	
FP Ignition Trust 2024-1 Class A 07/31	0.63%	NZFP11001R7	
Kiwibank Limited 19/10/2027 5.737%	0.62%	NZKIWD1027L2	
Auckland Council 28/09/2050 2.95%	0.59%	NZAKCDT520C6	
Christchurch Intl Airprt 15/04/31 5.44%	0.59%	NZCHCDT006C9	
Metlifecare Limited 30/09/2026 3.00%	0.56%	NZMETDT001C2	
Property for Industry Ltd 13/09/30 5.43	0.55%	NZPFIDT030C0	
SBS Bank 18/03/2027 4.32%	0.54%	NZSBBDT297C3	

ANZ Bank NZ Limited Preference Shares	0.50%	NZANBDP001C9
Housing New Zealand Ltd 10/09/35 1.534%	0.49%	NZHNZD0935L6
Chorus Limited 02/12/2027 1.98%	0.48%	NZCNUDT004C4
Investore Property Ltd 31/08/27 2.40	0.46%	NZIPLDT002C1
Avanti RMBS 2020-1 04/52 Class A1	0.45%	NZAVAD1013R9
ASB Bank Limited 15/06/2026 5.346%	0.44%	US00216NAG43
Summerset Group Holdings 09/03/29 6.59%	0.42%	NZSUMD0040L5
Mercury 17/11/2028 2.918%	0.41%	AU3CB0284677
Kiwibank Limited 23/09/2025 FRN	0.41%	AU3FN0056354
SBS Bank 07/03/2029 6.14%	0.39%	NZSBBDT370C8
Bank of China NZD Call Account	0.39%	
Q Card 2024-1 Cls A 04/30 Call 04/25	0.39%	NZFPFD1056R8
Precinct Property NZ Ltd 28/05/27 2.85%	0.37%	NZPCTDT003C7
Manawa Energy Limited 22/02/2029 6.56%	0.37%	NZTPWDT170C0
Toyota Finance NZ Ltd 30/09/31 4.844%	0.36%	NZTFSDT892C7
Housing New Zealand Ltd 15/10/27 4.422%	0.36%	NZHNZD0008L2
Manawa Energy Limited 29/07/2026 3.35%	0.35%	NZTPWDT180C9
NZ Government Stock 15/04/2027 4.50%	0.34%	NZGOVDT427C1
Transpower NZ Limited 29/11/2028 4.977%	0.33%	AU3CB0294528
Resimac Versailles Tst 2023-1 A 12/54	0.33%	NZRVGB1001R9
Mercury NZ Limited 11/09/2027 1.56%	0.32%	NZMICYDG003C8
Auckland Council 10/07/2025 2.013%	0.31%	NZAKCDT484C5
Q Card 2023-2 Cls A 08/30 Call 08/25	0.29%	NZFPFD1049R3
Transpower NZ Limited 30/06/30 5.233%	0.27%	AU3CB0300655
Ryman Healthcare Limited 18/12/26 2.55%	0.26%	NZRYMD0010L2
Kiwi Property Group Ltd 19/07/28 2.85%	0.26%	NZKPGD0050L3
Property for Industry Ltd 01/10/25 4.25	0.25%	NZPFIDT020C1
MTF Opala Trust 2023 Class A 16/09/2030	0.25%	NZOPATFAT017
Toyota Finance NZ Ltd 06/12/27 5.75%	0.25%	NZTFSDT821C6
Summerset Group Holdings 21/09/27 2.30%	0.24%	NZSUMD0030L6
Wgtn Air 01/04/30 5.63%	0.24%	NZWIAD0060L5
Arvida Group Limited 22/02/2028 2.87%	0.23%	NZARVDT001C7
Spark Finance Limited 18/03/2030 2.60%	0.23%	AU3CB0266708
Wellington Intl Airport 14/08/26 2.50%	0.23%	NZWIAD0070L4
UDC Endeavour Tst 2022-1 Class A 12/35	0.22%	NZUDCC1001R8
TR Group Limited 05/10/2026 3.532%	0.21%	NZTRGD1026L9
Christchurch Intl Airprt 05/04/27 5.53%	0.20%	NZCIADT003C7
China Construction Bank NZ 02/11/26 FRN	0.20%	NZCCBDT015C6
ICBC (NZ) Limited 02/06/2026 FRN	0.19%	NZICBDT011C9
Q Card 2023-1 Class B 15/04/2030	0.19%	NZFPFD1045R1
TR Group Limited 11/10/2028 7.202%	0.19%	NZTRGD1028L5
Dunedin City Treasury 15/04/2026 3.98%	0.19%	NZDCTDT109C6
Port of Tauranga 29/09/2025 1.02%	0.19%	NZPOTD0925L1
Q Card 2024-2 Cls A 08/31 Call 08/26	0.18%	NZFPFD1062R6
Summerset Group Holdings 08/03/30 6.43%	0.17%	NZSUMD0050L4
Chorus Limited 18/09/2030 5.974%	0.17%	AU3CB0302578
Chorus Limited 02/12/2030 2.51%	0.17%	NZCNUDT005C1
GMT Bond Issuer Ltd 14/04/2027 4.74%	0.17%	NZGMBDT009C3
SBS Bank 10/04/2030 4.98%	0.16%	NZSBBDT424C3
Oceania Health 10/27 2.30% Call 10/23	0.15%	NZOCADT001C3
Napier Port Holdings 23/03/2028 5.52%	0.15%	NZNPHD0010L9
Wgtn Intl Airport 9/31 3.32% Reset 9/26	0.14%	NZWIAD0080L3
Insurance Aust Gp 06/38 5.32% Call 6/28	0.12%	NZIAGDT004C1
Manawa Energy Limited 08/09/2027 5.36%	0.12%	NZMNWDT190C7
CBA Swap Margin Account NZD	0.11%	
Q Card 2023-2 Cls B 08/30 Call 08/25	0.10%	NZFPFD1051R9
Argosy Property Limited 29/10/26 2.90%	0.09%	NZARGDT002C4
Christchurch Intl Airprt 19/05/28 5.18%	0.09%	NZCHCDT005C1
Housing New Zealand Ltd 05/10/26 2.247%	0.08%	NZHNZD0001L7
Avanti RMBS 2021-1 02/53 Class A1	0.08%	NZAVAD1020R4
Community Finance Housing 11/28 5.831%	0.08%	NZCFLD1128P5
Resimac Versailles Tst 2023-1 AB 12/54	0.08%	NZRVGB1002R7
Avanti RMBS 2022-1 07/54 Class A1	0.07%	NZAVGA1001R7
Avanti NZ 23-1 12/31 Cls A Call 12/27	0.07%	NZAVGB1001R5
Spark Finance Limited 05/06/2026 1.90%	0.06%	AU3CB0272466

Community Finance Housing 07/28 5.701%	0.06%	NZCFLD0728P3
Eclipx Group Limited Class C 15/09/2031	0.06%	NZFPIH1022R5
Eclipx Group Limited Class A 15/09/2031	0.06%	NZFPIH1020R9
Kiwibank Ltd 12/30 2.36% Rest 12/25	0.06%	NZKIWD1230L2
Housing New Zealand Ltd 12/06/25 3.36%	0.05%	NZHNZD0625L3
Resimac Prime Trust 2022-1 CI A1 06/54	0.03%	NZRVGA1035R9
Avanti RMBS 2020-1 04/52 Class B	0.02%	NZAVAD1015R4
JP Morgan AUD Cash	0.01%	
Avanti RMBS 2020-1 04/52 Class A2	0.01%	NZAVAD1014R7
JP Morgan EUR Cash	0.00%	
JP Morgan USD Cash	0.00%	
Westpac Bank Deposit Account	0.00%	
BNZ Swap Margin Account NZD	-0.09%	
ANZ Swap Margin Account NZD	-0.24%	
WBC Swap Margin Account NZD	-0.34%	
ANZ IRS 18/09/2040 Payable Leg	-0.40%	
ANZ IRS 18/09/2040 Receivable Leg	0.65%	
BNZ IRS 12/11/2026 Payable Leg	-5.84%	
BNZ IRS 12/11/2026 Receivable Leg	5.93%	
CBA IRS 13/02/2035 Payable Leg	-1.95%	
CBA IRS 13/02/2035 Receivable Leg	1.95%	
CBA IRS 11/04/2026 Payable Leg	-1.56%	
CBA IRS 11/04/2026 Receivable Leg	1.60%	
WBC OIS 21/08/2025 Payable Leg	-0.21%	
WBC OIS 21/08/2025 Receivable Leg	0.21%	
WBC IRS 15/11/2029 Payable Leg	-3.59%	
WBC IRS 15/11/2029 Receivable Leg	3.50%	
WBC CCS 17/11/2028 Payable Leg	-0.42%	
WBC CCS 17/11/2028 Receivable Leg	0.42%	
WBC CCS 21/11/2030 Payable Leg	-0.97%	
WBC CCS 21/11/2030 Receivable Leg	0.92%	
WBC IRS 21/05/2027 Payable Leg	-5.83%	
WBC IRS 21/05/2027 Receivable Leg	6.05%	
WBC IRS 18/11/2026 Payable Leg	-9.72%	
WBC IRS 18/11/2026 Receivable Leg	9.89%	
WBC CCS 16/11/2033 Payable Leg	-0.86%	
WBC CCS 16/11/2033 Receivable Leg	0.81%	
WBC IRS 20/09/2029 Payable Leg	-4.44%	
WBC IRS 20/09/2029 Receivable Leg	4.46%	
WBC IRS 10/07/2028 Payable Leg	-3.91%	
WBC IRS 10/07/2028 Receivable Leg	4.08%	
CBA CCS 16/03/2027 Payable Leg	-1.16%	
CBA CCS 16/03/2027 Receivable Leg	1.03%	
CBA CCS 15/06/2026 Payable Leg	-0.44%	
CBA CCS 15/06/2026 Receivable Leg	0.41%	
SELL AUD:BUY NZD 16/04/2025	-3.59%	
BUY NZD:SELL AUD 16/04/2025	3.58%	