

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	30/09/2025		
	% of fund net assets	Security code	
NZ Government Stock 15/05/2031 1.50%	9.85%	NZGOVDT531C0	
NZ Government Stock 15/04/2037 2.75%	6.75%	NZGOVDT437C0	
NZ Government Stock 15/05/2028 0.25%	6.30%	NZGOVDT528C6	
NZ Government Stock 20/04/2029 3.00%	6.05%	NZGOVDT429C7	
NZ Government Stock 14/04/2033 3.50%	5.26%	NZGOVDT433C9	
NZ Government Stock 15/05/2032 2.00%	4.15%	NZGOVDT532C8	
NZ Government Stock 15/05/2026 0.50%	4.00%	NZGOVDT526C0	
NZ Government Stock 15/05/2034 4.25%	3.88%	NZGOVDT534C4	
NZ Government Stock 15/05/2041 1.75%	3.83%	NZGOVDT541C9	
NZGS Index Linked Bond 3.00% 20/09/2030	3.66%	NZIIBDT003C0	
Government Index Link Bd 20/09/35 2.50%	3.32%	NZIIBDT004C8	
NZ Government Stock 15/05/2054 5.00%	2.91%	NZGOVDT554C2	
NZ Government Stock 15/05/2036 4.25%	2.03%	NZGOVDT536C9	
NZ Government Stock 15/05/2030 4.50%	1.69%	NZGOVDT530C2	
Fonterra Cooperative Grp 08/11/29 4.60%	1.63%	NZFCGDG006C2	
ASB Bank Deposit A/C 3.71% 12/03/2026	1.52%	DP-ASB	
ANZ NZD Cash	1.13%		
Rabobank NZ Limited 05/04/2029 5.31%	1.09%	NZRABDT023C5	
Toyota Finance NZ Ltd 30/09/31 4.844%	1.05%	NZTFSDT892C7	
Rabobank NZ Limited 08/12/2026 FRN	1.02%	NZRABDT021C9	
ASB Bank Limited 18/10/2027 FRN	0.99%	NZABBDT045C6	
Westpac NZ Ltd 02/34 6.73% Call 02/29	0.94%	NZWZNZD02T2L8	
MUGF Bank Limited 24/11/2026 FRN	0.84%	NZMUFDT004C2	
International Fin Corp 13/12/29 4.875%	0.76%	NZIFCDT015C6	
ANZ Bank NZ Limited 20/02/2030 4.63%	0.75%	NZANBDT026C2	
Telstra Group Limited 06/09/2030 4.75%	0.71%	AU3CB0313203	
Kiwibank Limited 11/12/2029 4.746%	0.67%	NZKIWD1229L4	
Telstra Group Limited 06/03/2034 5.65%	0.67%	AU3CB0307387	
Toyota Finance NZ Ltd 23/04/29 5.697%	0.65%	NZTFSDT873C7	
Auckland Intl Airport 04/12/2031 5.452%	0.60%	AU3CB0310183	
Auckland Council 17/05/2029 4.85%	0.60%	AU3CB0309706	
Bank of New Zealand 01/09/2028 5.872%	0.56%	NZBNZDT403C4	
ASB Bank Limited 16/03/2027 4.50%	0.52%	XS2597991988	
Powerco Limited 07/03/2030 6.397%	0.50%	NZPWCDT011C5	
Jarden Margin Ac NZD	0.49%		
Kiwibank Limited 02/04/2027 FRN	0.49%	AU3FN0086211	
Auckland Council 26/06/2028 FRN	0.49%	NZAKCDT644C4	
Housing New Zealand Ltd 24/04/30 2.183%	0.44%	NZHNZD0230L2	
Christchurch Intl Airprt 15/04/31 5.44%	0.43%	NZCHCDT006C9	
UDC Endeavour Tst 2025-1 Class A 12/37	0.43%	NZUDCE1001R4	
NZ Government Stock 15/05/2051 2.75%	0.41%	NZGOVDT551C8	
Auckland Council 17/06/2039 5.745%	0.39%	NZAKCDT614C7	
NZ Government Stock 15/05/2035 4.5%	0.39%	NZGOVDT535C1	
Westpac NZ Limited 24/09/2029 4.337%	0.38%	NZWZNZD0929L8	
Auckland Intl Airport 16/11/2033 6.482%	0.37%	AU3CB0304350	
NZ Government Stock 15/04/2027 4.50%	0.36%	NZGOVDT427C1	
Government Index Link Bd 20/09/50 3.25%	0.36%	NZIIBDT006C3	
Bank of New Zealand 19/11/2029 4.889%	0.36%	NZBNZDT406C7	
Summerset Group Holdings 21/09/27 2.30%	0.34%	NZSUMD0030L6	
FP Ignition Trust 2024-1 Class A 07/31	0.33%	NZFP11001R7	
Precinct Property NZ Ltd 28/05/27 2.85%	0.33%	NZPCTDT003C7	
NZ Local Gov Fund Agency 20/04/29 1.50%	0.33%	NZLGFDT012C4	
NZ Local Gov Fund Agency 14/04/33 3.50%	0.32%	NZLGFDT009C0	
Auckland Council 27/09/2028 5.734%	0.32%	NZAKCDT595C8	
Property for Industry Ltd 13/09/30 5.43	0.32%	NZPFIDT030C0	
Metlifecare Limited 30/09/2026 3.00%	0.31%	NZMETDT001C2	
Bank of New Zealand 23/11/2026 FRN	0.31%	NZBNZDT404C2	
ANZ Perpetual Preference Shares	0.30%	NZANBEP002C6	
Contact Energy Limited 03/12/31 5.414%	0.30%	AU3CB0321966	
Argosy Property Limited 27/10/27 2.20%	0.30%	NZARGDT003C2	

Summerset Group Holdings 08/03/30 6.43%	0.29% NZSUMD0050L4
GPT Group 24/08/26 3.657%	0.27% AU3CB0239366
Community Housing Fund 26/09/28 3.472%	0.27% NZCHFD0928L6
ANZ Bank NZ Limited Preference Shares	0.26% NZANBDP001C9
Westpac NZ Ltd 09/32 6.19% Reset 09/27	0.26% NZWNZD01T2L9
Transpower NZ Limited 29/11/2028 4.977%	0.25% AU3CB0294528
Q Card 2025-1 Cls A 04/32 Call 04/27	0.25% NZFPFD1066R7
ANZ Bnk NZ Ltd 09/31 2.999% Reset 09/26	0.25%
ASB Bank Limited 15/06/2026 5.346%	0.22% US00216NAG43
SBS Bank 07/03/2029 6.14%	0.22% NZSBBDT370C8
Community Finance Housing 07/28 5.701%	0.21% NZCFLD0728P3
Asian Development Bank 10/02/28 1.125%	0.21% NZADBDT012C4
Macquarie Bank Ltd 02/35 FRN Call 02/30	0.21% AU3FN0090262
Fonterra Co-operative Grp 05/32 5.236%	0.20% AU3CB0321735
Powerco Limited 06/08/2030 2.36%	0.20% NZPWCDT010C7
Westpac NZ Limited 06/07/2026 FRN	0.20% NZWNZD0726L8
Precinct Property NZ Ltd 09/05/28 5.25%	0.20% NZPCTDT004C5
TR Group Limited 11/10/2028 7.202%	0.19% NZTRGD1028L5
Mercury 17/11/2028 2.918%	0.19% AU3CB0284677
Q Card 2025-3 Cls A 08/32 Call 08/27	0.18% NZFPFD1070R9
Transpower NZ Limited 30/06/30 5.233%	0.18% AU3CB0300655
Resimac Versailles Tst 2023-1 A 12/54	0.17%
Westpac NZ Limited 24/02/2026 1.4396%	0.17% NZWNZD0226L9
Kiwi Property Group Ltd 19/06/30 5.35%	0.17% NZKPGD0070L1
Investore Property Ltd 25/02/2027 4.00%	0.16% NZIPLDT003C9
Transpower NZ Ltd 08/04/2026 1.52%	0.16% NZTRPD0080L8
Kiwibank Limited 05/10/2026 2.635%	0.15% NZKIWD1026L4
National Australia Bank 18/11/30 FRN	0.15% AU3FN0057402
UDC Endeavour Tst 2022-1 Class A 12/35	0.14% NZUDCC1001R8
Avanti Rimu 2025-1 Cls A1 05/57	0.14% NZAVGC1001R3
Chorus Limited 18/09/2030 5.974%	0.14% AU3CB0302578
WBC Swap Margin Account NZD	0.14%
Summerset Group Holdings 09/03/29 6.59%	0.13% NZSUMD0040L5
Community Housing Fund 26/09/30 3.893%	0.13% NZCHFD0930L2
Auckland Council 28/09/2050 2.95%	0.13% NZAKCDT520C6
Auckland Intl Airport 02/11/2029 6.22%	0.11% NZAIAD0270L6
Q Card 2024-2 Cls A 08/31 Call 08/26	0.11% NZFPFD1062R6
Summerset Group Holdings 23/05/31 5.70%	0.11% NZSUMD0060L3
GMT Bond Issuer Ltd 14/04/2027 4.74%	0.11% NZGMBDT009C3
Bank of New Zealand 07/06/2027 4.985%	0.10% NZBNZDT401C8
NZ Local Gov Fund Agency 15/04/37 2.00%	0.09% NZLGFDT016C5
Westpac NZ Limited 16/02/2027 3.696%	0.09% NZWNZD0227L7
MTF Opala Trust 2023 Class A 16/09/200	0.09%
ASB Bank Limited 16/11/2026 5.928%	0.09% 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	0.08% NZPFIDT020C1
CBA Swap Margin Account NZD	0.08%
Chorus Limited 02/12/2030 2.51%	0.08% NZCNUDT005C1
Kiwi Property Group Ltd 12/11/25 4.06%	0.08% NZKPGD0040L4
GMT Bond Issuer Ltd 20/12/2027 3.656%	0.08% NZGMBDT008C5
Kiwibank Limited 19/10/2027 5.737%	0.08% NZKIWD1027L2
Ryman Healthcare Limited 18/12/26 2.55%	0.07% NZRYMD0010L2
Kiwibank Ltd 12/05/33 6.40% Reset 05/28	0.07% NZKIWD01T2L3
ASB Bank Limited 21/06/2027 5.524%	0.07% NZABBDT044C9
Christchurch Intl Airprt 19/05/28 5.18%	0.07% NZCHCDT005C1
Meridian Energy Ltd 21/03/2030 5.40%	0.07% NZMELDT105C9
JPM AUD Call A/c	0.07%
Chorus Limited 12/28 6.38%	0.07%
GMT Bond Issuer Ltd 04/09/2030 2.00%	0.06% 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
Insurance Aust Gp 06/38 5.32% Call 6/28	0.06%
Spark Finance Limited 18/03/2030 2.60%	0.05% AU3CB0266708

Christchurch City Hldgs 06/04/28 5.043%	0.05% NZCCHDT901C1
Meridian Energy Ltd 20/09/2028 5.91%	0.05% NZMELDT096C0
Avanti NZ 23-1 12/31 Cls A Call 12/27	0.05% NZAVGB1001R5
Argosy Property Limited 29/10/26 2.90%	0.05% NZARGDT002C4
Kiwibank Ltd 12/30 2.36% Rest 12/25	0.05%
Vector Limited 06/10/2026 1.575%	0.05% NZVCTDT011C2
Auckland Intl Airport 17/11/2026 3.29%	0.05% NZAIAD0240L9
Transpower NZ Limited 08/09/26 2.047%	0.04% 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
Resimac Versailles Tst 2023-1 AB 12/54	0.04%
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
Genesis Energy Limited 14/03/2028 4.17%	0.03% NZGNEDG006C0
ANZ Bank NZ Limited 16/02/2028 5.22%	0.03% NZANBDT025C4
Avanti RMBS 2022-1 07/54 Class A1	0.02%
Spark Finance Limited 07/09/2026 3.94%	0.02% NZSPFD0570L5
10 Yr Commonwealth T Bd Future 15/12/25	0.02% XMZ5 Comdty
Resimac Prime Trust 2022-1 Cl A1 06/54	0.02%
Dunedin City Treasury 15/04/26 3.98%	0.02% NZDCTDT109C6
Wgtn Intl Airport 01/04/2030 5.63%	0.02%
Kiwi Property Group Ltd 27/08/29 6.24%	0.02% NZKPGD0060L2
Auckland Intl Airport 09/05/2028 5.67%	0.02% NZAIAD0250L8
Oceania Healthcare Ltd 13/09/28 3.30%	0.01% NZOCADT002C1
Wgtn Intl Airport 9/31 3.32% Reset 9/26	0.01%
International Fin Corp 19/12/28 4.875%	0.01% NZIFCDT016C4
Kiwi Property Group Ltd 19/07/28 2.85%	0.01% NZKPGD0050L3
Investore Property Ltd 31/08/27 2.40	0.01% NZIPLDT002C1
GMT Bond Issuer Ltd 04/09/2028 2.262%	0.01% NZGMBDT007C7
10 Year USD Treasury Note 19/12/2025	0.01% TYZ5 Comdty
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
JP Morgan USD Cash	0.00%
JP Morgan EUR Cash	0.00%
Jarden Margin Ac AUD	0.00%
Jarden Margin Ac USD	-0.13%
BNZ Swap Margin Account NZD	-0.20%
ANZ Swap Margin Account NZD	-0.24%
BNZ IRS 04/08/2028 Receivable Leg	6.17%
ANZ IRS 01/12/2025 Receivable Leg	4.05%
BUY NZD:SELL AUD 16/10/2025	3.32%
ANZ IRS 29/09/2030 Receivable Leg	3.03%
WBC IRS 21/02/2028 Receivable Leg	2.98%
WBC IRS 21/08/2034 Receivable Leg	2.53%
ANZ IRS 11/02/2027 Receivable Leg	2.44%
BNZ IRS 16/04/2027 Receivable Leg	2.13%
ANZ IRS 01/08/2026 Receivable Leg	2.08%
WBC IRS 14/02/2028 Receivable Leg	2.03%
CBA IRS 03/07/2028 Receivable Leg	2.01%
WBC IRS 12/11/2029 Receivable Leg	1.59%
BNZ IRS 11/10/2029 Receivable Leg	0.83%
WBC IRS 07/06/2039 Receivable Leg	0.68%
WBC CCS 06/03/2024 Receivable Leg	0.65%
WBC CCS 04/12/2031 Receivable Leg	0.58%
ANZ IRS 18/09/2040 Receivable Leg	0.57%
WBC IRS 19/08/2027 Receivable Leg	0.56%
WBC IRS 12/01/2039 Receivable Leg	0.51%
ANZ IRS 29/07/2039 Receivable Leg	0.50%
CBA CCS 16/03/2027 Receivable Leg	0.43%
WBC CCS 16/11/2033 Receivable Leg	0.36%
BNZ IRS 26/01/2028 Receivable Leg	0.31%
CBA CCS 15/06/2026 Receivable Leg	0.20%

ANZ OIS 19/02/2026 Receivable Leg	0.20%
WBC CCS 17/11/2028 Receivable Leg	0.17%
ANZ OIS 19/02/2026 Payable Leg	-0.16%
WBC CCS 17/11/2028 Payable Leg	-0.19%
CBA CCS 15/06/2026 Payable Leg	-0.22%
BNZ IRS 26/01/2028 Payable Leg	-0.30%
ANZ IRS 18/09/2040 Payable Leg	-0.38%
WBC CCS 16/11/2033 Payable Leg	-0.40%
CBA CCS 16/03/2027 Payable Leg	-0.52%
ANZ IRS 29/07/2039 Payable Leg	-0.53%
WBC IRS 12/01/2039 Payable Leg	-0.54%
WBC IRS 19/08/2027 Payable Leg	-0.55%
WBC CCS 04/12/2031 Payable Leg	-0.63%
WBC CCS 06/03/2024 Payable Leg	-0.70%
WBC IRS 07/06/2039 Payable Leg	-0.76%
BNZ IRS 11/10/2029 Payable Leg	-0.81%
WBC IRS 12/11/2029 Payable Leg	-1.52%
CBA IRS 03/07/2028 Payable Leg	-1.98%
ANZ IRS 01/08/2026 Payable Leg	-2.03%
BNZ IRS 16/04/2027 Payable Leg	-2.03%
WBC IRS 14/02/2028 Payable Leg	-2.07%
ANZ IRS 11/02/2027 Payable Leg	-2.43%
WBC IRS 21/08/2034 Payable Leg	-2.59%
WBC IRS 21/02/2028 Payable Leg	-2.92%
ANZ IRS 29/09/2030 Payable Leg	-3.03%
SELL AUD:BUY NZD 16/10/2025	-3.48%
ANZ IRS 01/12/2025 Payable Leg	-4.12%
BNZ IRS 04/08/2028 Payable Leg	-6.09%