



Harbor Fixed Income

Institutional Class Performance

Total Returns for periods ending 04/30/2012

Ticker Symbol	Closing NAV	One Month	Three Months	Year to Date	One Year	Three Year	Five Year	Ten Year	Since Inception	Inception Date	% Current Yields		Expense Ratios		
											7-Day	30-Day	Net	Gross	
FIXED INCOME															
Harbor Convertible Securities Fund ^{1,2}	HAC SX	\$9.89	-0.40%	3.03%	6.79%	1.04%	N/A	N/A	N/A	1.04%	05/01/2011	N/A	2.47%	0.85% ^c	1.19%
Harbor Emerging Markets Debt Fund ^{3,4,5}	HAEDX	\$9.89	0.51%	2.19%	7.93%	3.30%	N/A	N/A	N/A	3.30%	05/01/2011	N/A	5.43%	1.05% ^c	4.16%
Harbor High-Yield Bond Fund ^{1,3}	HYFAX	\$10.98	0.92%	2.55%	4.98%	5.42%	13.51%	6.57%	N/A	8.30%	12/01/2002	N/A	4.85%	0.66% ^b	0.70%
Harbor Bond Fund ^{3,6}	HABDX	\$12.61	1.37%	1.53%	3.95%	4.68%	8.79%	7.85%	6.55%	8.03%	12/29/1987	N/A	2.21%	0.55% ^b	0.57%
Harbor Real Return Fund ^{3,4}	HARRX	\$11.08	2.03%	1.00%	3.45%	10.03%	10.28%	7.94%	N/A	6.84%	12/01/2005	N/A	0.17%	0.60% ^a	0.60%
Harbor Money Market Fund ⁷	HARXX	\$1.00	0.01%	0.02%	0.02%	0.06%	0.12%	1.26%	1.85%	3.89%	12/29/1987	0.09%	N/A	0.28% ^a	0.33%

The performance figures assume the reinvestment of dividend and capital gain distributions. Returns for periods less than one year are not annualized.

Performance data shown represents past performance which is no guarantee of future results. Current performance may be higher or lower than the past performance data shown. Investment returns and the value of an investment will fluctuate, and an investor's shares, when sold, may be worth more or less than their original cost. You can obtain performance data current to the most recent month-end (available within seven business days of the most recent month-end) by calling 800-422-1050 or visiting harborfunds.com.

Investors should carefully consider the Fund's investment objectives, risks, charges and expenses before investing. To obtain a summary prospectus or prospectus for this and other information about the Fund, visit harborfunds.com or call 800-422-1050. Read it carefully before investing.

About Expense Ratios: All mutual funds have expense ratios which represent what shareholders pay for operating expenses and management fees. Expense ratios are expressed as an annualized percentage of a fund's average net assets paid out in expenses. Net expense ratios reflect adjustments due to voluntary or contractual fee waivers or expense reimbursements. Expense ratio information is as of the Funds' current prospectus, as revised and supplemented to date. From time to time, certain fees and/or expenses have been voluntarily waived, which has resulted in higher returns. Without these waivers, the returns would have been lower. Please keep in mind that as a result of changing market conditions, total asset levels and other factors, expenses at any time during the current fiscal period may differ from those shown.

(a) Contractual expense limitation until 02/28/2013.

(b) Contractual management fee waiver until 02/28/2013.

(c) Contractual expense limitation until 04/30/2012.

(1) The Fund charges a redemption fee of 1.00% on redemption of shares that are held for less than 9 months. High-yield investing poses additional credit risk related to lower-rated bonds.

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(3) Fixed income investments are affected by interest rate changes and the creditworthiness of the issues held by the Fund. A rise in interest rates will cause a decrease in the value of fixed income securities. Such an event would have an adverse effect on the Fund. The use of derivative instruments may add additional risk.

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(7) Current yield is annualized and excludes gains and losses as defined by the Securities and Exchange Commission. The current yield more closely reflects the current earnings of the Harbor Money Market Fund than the total return.

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FIXED INCOME															
Harbor Convertible Securities Fund ^{1,2}	HICSX	\$9.88	-0.50%	2.95%	6.60%	0.64%	N/A	N/A	N/A	0.64%	05/01/2011	N/A	2.11%	1.22% ^b	1.56%
Harbor High-Yield Bond Fund ^{1,3}	HYFIX	\$10.99	0.92%	2.47%	4.88%	5.02%	13.09%	6.18%	N/A	7.89%	12/01/2002	N/A	4.49%	1.03% ^a	1.07%

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FIXED INCOME															
Harbor Convertible Securities Fund ^{1,2}	HRCSX	\$9.89	-0.40%	2.97%	6.73%	0.81%	N/A	N/A	N/A	0.81%	05/01/2011	N/A	2.22%	1.10% ^c	1.44%
Harbor Emerging Markets Debt Fund ^{3,4,5}	HREDX	\$9.89	0.51%	2.23%	7.87%	3.07%	N/A	N/A	N/A	3.07%	05/01/2011	N/A	5.19%	1.30% ^c	4.41%
Harbor High-Yield Bond Fund ^{1,3}	HYFRX	\$10.99	0.83%	2.49%	4.91%	5.14%	13.23%	6.31%	N/A	8.05%	12/01/2002	N/A	4.61%	0.91% ^b	0.95%
Harbor Bond Fund ^{3,6}	HRBDX	\$12.61	1.29%	1.47%	3.89%	4.41%	8.51%	7.58%	N/A	6.14%	11/01/2002	N/A	1.96%	0.80% ^b	0.82%
Harbor Real Return Fund ^{3,4}	HRRRX	\$11.09	2.02%	0.91%	3.36%	9.73%	10.01%	7.65%	N/A	6.57%	12/01/2005	N/A	-0.08%	0.85% ^a	0.85%
Harbor Money Market Fund ⁷	HRMXX	\$1.00	0.01%	0.02%	0.02%	0.06%	0.12%	1.16%	N/A	1.62%	11/01/2002	0.09%	N/A	0.53% ^a	0.58%

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											7-Day	30-Day	Net	Gross	
FIXED INCOME															
Harbor Convertible Securities Fund ^{1,2}	HACSX	\$9.93	0.63%	7.23%	7.23%	N/A	N/A	N/A	N/A	1.45%	05/01/2011	N/A	3.22%	0.85% ^c	1.19%
Harbor Emerging Markets Debt Fund ^{3,4,5}	HAEDX	\$9.84	-0.77%	7.39%	7.39%	N/A	N/A	N/A	N/A	2.78%	05/01/2011	N/A	6.06%	1.05% ^c	4.16%
Harbor High-Yield Bond Fund ^{1,3}	HYFAX	\$10.88	-0.31%	4.02%	4.02%	5.68%	14.78%	6.70%	N/A	8.27%	12/01/2002	N/A	4.66%	0.66% ^b	0.70%
Harbor Bond Fund ^{3,6}	HABDX	\$12.44	0.01%	2.55%	2.55%	4.88%	8.96%	7.61%	6.62%	8.00%	12/29/1987	N/A	2.42%	0.55% ^b	0.57%
Harbor Real Return Fund ^{3,4}	HARRX	\$10.86	-0.91%	1.40%	1.40%	10.50%	8.94%	7.72%	N/A	6.60%	12/01/2005	N/A	0.32%	0.60% ^a	0.60%
Harbor Money Market Fund ⁷	HARXX	\$1.00	0.01%	0.01%	0.01%	0.06%	0.13%	1.34%	1.86%	3.90%	12/29/1987	0.08%	N/A	0.28% ^a	0.33%

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Harbor High-Yield Bond Fund ^{1,3}	HYFIX	\$10.89	-0.30%	3.93%	3.93%	5.28%	14.36%	6.29%	N/A	7.86%	12/01/2002	N/A	4.28%	1.03% ^a	1.07%

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Harbor Convertible Securities Fund ^{1,2}	HRCSX	\$9.93	0.58%	7.17%	7.17%	N/A	N/A	N/A	N/A	1.22%	05/01/2011	N/A	2.98%	1.10% ^c	1.44%
Harbor Emerging Markets Debt Fund ^{3,4,5}	HREDX	\$9.84	-0.83%	7.32%	7.32%	N/A	N/A	N/A	N/A	2.55%	05/01/2011	N/A	5.80%	1.30% ^c	4.41%
Harbor High-Yield Bond Fund ^{1,3}	HYFRX	\$10.90	-0.19%	4.05%	4.05%	5.50%	14.54%	6.44%	N/A	8.03%	12/01/2002	N/A	4.40%	0.91% ^b	0.95%
Harbor Bond Fund ^{3,6}	HRBDX	\$12.45	0.03%	2.57%	2.57%	4.70%	8.68%	7.34%	N/A	6.05%	11/01/2002	N/A	2.17%	0.80% ^b	0.82%
Harbor Real Return Fund ^{3,4}	HRRRX	\$10.87	-1.00%	1.30%	1.30%	10.19%	8.68%	7.44%	N/A	6.32%	12/01/2005	N/A	0.07%	0.85% ^a	0.85%
Harbor Money Market Fund ⁷	HRMXX	\$1.00	0.01%	0.01%	0.01%	0.06%	0.13%	1.24%	N/A	1.64%	11/01/2002	0.08%	N/A	0.53% ^a	0.58%

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