

Harbor Osmosis Emerging Markets Resource Efficient ETF

Ticker: EFFE

Principal U.S. Market: NYSE Arca, Inc.



Semi-Annual Shareholder Report

April 30, 2026

This semi-annual shareholder report contains important information about Harbor Osmosis Emerging Markets Resource Efficient ETF ("Fund") for the period of November 1, 2025 to April 30, 2026. You can find additional information about the Fund at www.harborcapital.com/documents/fund. You can also request this information by contacting us at 800-422-1050.

What were the Fund costs for the last period?

(based on a hypothetical \$10,000 investment)

Fund Name	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment*
Harbor Osmosis Emerging Markets Resource Efficient ETF	\$36	0.69%

* Annualized

Key Fund Statistics as of April 30, 2026

Total Net Assets (in thousands)	\$129,948
Number of Investments	76
Total Net Advisory Fees Paid (in thousands)	\$427
Portfolio Turnover Rate	83%

Fund Investments as of April 30, 2026

Region Breakdown (% of Investments)

Pacific Basin	69.7%
South Asia	12.1%
Middle East/Central Asia	5.1%
Latin America	4.7%
Africa	3.4%
Europe	2.3%
Other	2.7%

Country Breakdown (% of Investments)

Taiwan	24.9%
China	23.0%
South Korea	18.5%
India	12.1%
Brazil	4.7%
South Africa	3.3%
Saudi Arabia	2.7%
Mexico	1.8%
United Arab Emirates	1.2%
Malaysia	1.2%
Others	6.6%

Availability of Additional Information

Additional information about the Fund, including but not limited to the Fund's financial statements, prospectus or schedule of holdings can be accessed by visiting www.harborcapital.com/documents/fund, by scanning the QR code, or by contacting us at 800-422-1050. For proxy voting information, visit www.harborcapital.com/proxy-voting.

