

Harbor International Equity ETF

Ticker: EPIN

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



Semi-Annual Shareholder Report

April 30, 2026

This semi-annual shareholder report contains important information about Harbor International Equity 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 International Equity ETF	\$42	0.80%

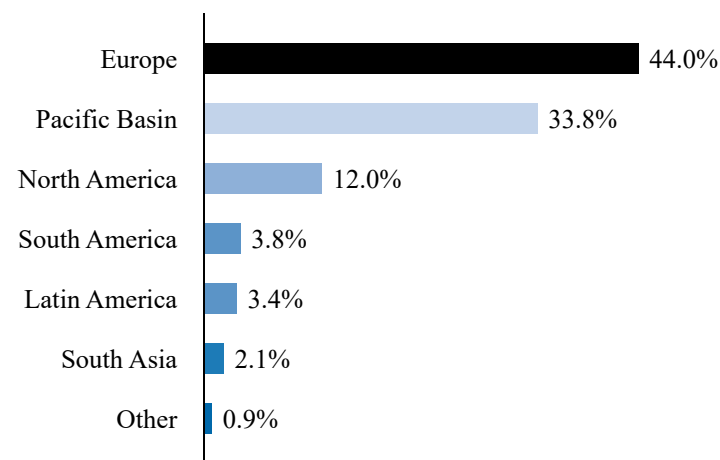
* Annualized

Key Fund Statistics as of April 30, 2026

Total Net Assets (in thousands)	\$6,956
Number of Investments	62
Total Net Advisory Fees Paid (in thousands)	\$26
Portfolio Turnover Rate	-%

Fund Investments as of April 30, 2026

Region Breakdown (% of Investments)



Country Breakdown (% of Investments)

Taiwan	13.0%
United Kingdom	11.9%
Japan	8.4%
United States	7.8%
Italy	5.9%
Norway	5.3%
China	4.7%
Germany	4.5%
France	4.3%
Netherlands	4.2%
Others	30.0%

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.

