

SECURITIES AND EXCHANGE COMMISSION

FORM NSAR-B

Annual report for management companies filed on Form N-SAR

Filing Date: **1996-12-30** | Period of Report: **1996-10-31**  
SEC Accession No. **0000793769-96-000005**

([HTML Version](#) on [secdatabase.com](#))

FILER

**HARBOR FUND**

CIK: **793769** | State of Incorporation: **DE** | Fiscal Year End: **1031**  
Type: **NSAR-B** | Act: **40** | File No.: **811-04676** | Film No.: **96687893**

Mailing Address  
*ONE SEAGATE  
TOLEDO OH 43666*

Business Address  
*ONE SEAGATE  
TOLEDO OH 43666  
4192471940*

PAGE 1  
000 B000000 10/31/96  
000 C000000 0000793769  
000 D000000 N  
000 E000000 NF  
000 F000000 Y  
000 G000000 N  
000 H000000 N  
000 I000000 2.2.a  
000 J000000 U  
001 A000000 HARBOR FUND  
001 B000000 811-4676  
001 C000000 4192471940  
002 A000000 ONE SEAGATE  
002 B000000 TOLEDO  
002 C000000 OH  
002 D010000 43666  
003 000000 N  
004 000000 N  
005 000000 N  
006 000000 N  
007 A000000 Y  
007 B000000 9  
007 C010100 1  
007 C020100 HARBOR INTERNATIONAL FUND  
007 C030100 N  
007 C010200 2  
007 C020200 HARBOR GROWTH FUND  
007 C030200 N  
007 C010300 3  
007 C020300 HARBOR CAPITAL APPRECIATION FUND  
007 C030300 N  
007 C010400 4  
007 C020400 HARBOR VALUE FUND  
007 C030400 N  
007 C010500 5  
007 C020500 HARBOR BOND FUND  
007 C030500 N  
007 C010600 6  
007 C020600 HARBOR MONEY MARKET FUND  
007 C030600 N  
007 C010700 7  
007 C020700 HARBOR SHORT DURATION FUND  
007 C030700 N  
007 C010800 8  
007 C020800 HARBOR INTERNATIONAL GROWTH FUND  
007 C030800 N  
007 C010900 9  
007 C020900 HARBOR INTERNATIONAL FUND II

007 C030900 N  
007 C011000 10  
020 A000001 PACIFIC EQUITY RESEARCH, INC.

PAGE 2

020 B000001 13-3360814  
020 C000001 670  
020 A000002 ROCHDALE SEC DOR.  
020 C000002 513  
020 A000003 ROBERT FLEMING SECURITIES  
020 C000003 333  
020 A000004 GOLDMAN SACHS  
020 C000004 281  
020 A000005 SALOMON BROTHERS INC.  
020 C000005 272  
020 A000006 W.I. CARR  
020 C000006 247  
020 A000007 MONTGOMERY SECURITIES  
020 C000007 237  
020 A000008 MORGAN STANLEY AND CO., INC.  
020 C000008 168  
020 A000009 NATWEST SECURITIES CORP.  
020 C000009 152  
020 A000010 SMITH BARNEY, INC.  
020 C000010 134  
021 000000 4485  
022 A000001 GENERAL MOTORS ACCEPTANCE  
022 C000001 1080996  
022 D000001 0  
022 A000002 PRUDENTIAL SECURITIES INSURANCE  
022 C000002 819511  
022 D000002 0  
022 A000003 SOCIETE GENERALE  
022 C000003 482934  
022 D000003 0  
022 A000004 UBS SECURITIES  
022 C000004 423716  
022 D000004 0  
022 A000005 GOLDMAN SACHS  
022 C000005 361769  
022 D000005 13528  
022 A000006 DEDANSKE COPENHAGEN  
022 C000006 332912  
022 D000006 0  
022 A000007 FIRST CHICAGO  
022 C000007 279887  
022 D000007 0  
022 A000008 NATIONS BANK  
022 C000008 268580  
022 D000008 0  
022 A000009 CS FIRST BOSTON CO

022 C000009 249984  
022 D000009 0  
022 A000010 SMITH BARNEY INC  
022 C000010 236764  
022 D000010 0

PAGE 3

023 C000000 4537052  
023 D000000 13528  
077 A000000 Y  
077 B000000 Y  
077 Q010000 Y  
078 000000 N  
080 A00AA00 CHUBB-FEDERAL INSURANCE CO.  
080 C00AA00 7200  
081 A00AA00 Y  
081 B00AA00 12  
082 A00AA00 Y  
082 B00AA00 10  
083 A00AA00 N  
083 B00AA00 0  
084 A00AA00 N  
084 B00AA00 0  
085 A00AA00 Y  
085 B00AA00 N  
025 A000101 BZW SECURITIES, INC.  
025 B000101 13-3297824  
025 C000101 E  
025 D000101 61060  
025 A000102 PIERSON SAL. OPPENHEIM  
025 B000102 13-3203169  
025 C000102 E  
025 D000102 57208  
025 A000103 BARING SECURITIES  
025 B000103 04-2455153  
025 C000103 E  
025 D000103 59570  
025 A000104 NWB SECURITIES  
025 B000104 13-3312856  
025 C000104 E  
025 D000104 63999  
025 A000105 ALFRED BERG  
025 B000105 13-3629590  
025 C000105 E  
025 D000105 57208  
025 D000106 0  
025 D000107 0  
025 D000108 0  
028 A010100 32489  
028 A020100 0  
028 A030100 0

028	A040100	37002
028	B010100	42714
028	B020100	0
028	B030100	0
028	B040100	26375
028	C010100	40988
028	C020100	0

PAGE 4

028	C030100	0
028	C040100	44493
028	D010100	42229
028	D020100	0
028	D030100	0
028	D040100	21155
028	E010100	30027
028	E020100	0
028	E030100	0
028	E040100	21134
028	F010100	45081
028	F020100	0
028	F030100	0
028	F040100	35776
028	G010100	233528
028	G020100	0
028	G030100	0
028	G040100	185935
028	H000100	0

054	A000100	Y
054	B000100	Y
054	C000100	N
054	D000100	N
054	E000100	N
054	F000100	N
054	G000100	N
054	H000100	Y
054	I000100	N
054	J000100	N
054	K000100	N
054	L000100	N
054	M000100	Y
054	N000100	N
054	O000100	N
062	A000100	N
062	B000100	0.0
062	C000100	0.0
062	D000100	0.0
062	E000100	0.0
062	F000100	0.0
062	G000100	0.0
062	H000100	0.0

062	I000100	0.0
062	J000100	0.0
062	K000100	0.0
062	L000100	0.0
062	M000100	0.0
062	N000100	0.0
062	O000100	0.0
062	P000100	0.0
062	Q000100	0.0

PAGE 5

062	R000100	0.0
071	A000100	344874
071	B000100	535553
071	C000100	3549188
071	D000100	10
072	A000100	12
072	B000100	11488
072	C000100	87826
072	D000100	0
072	E000100	1106
072	F000100	31658
072	G000100	0
072	H000100	0
072	I000100	2621
072	J000100	3559
072	K000100	0
072	L000100	411
072	M000100	75
072	N000100	81
072	O000100	10655
072	P000100	0
072	Q000100	0
072	R000100	100
072	S000100	100
072	T000100	0
072	U000100	0
072	V000100	0
072	W000100	99
072	X000100	49369
072	Y000100	1782
072	Z000100	52833
072AA	000100	103423
072BB	000100	0
072CC	010100	448771
072CC	020100	0
072DD	010100	49438
072DD	020100	0
072EE	000100	15558
073	A010100	0.4100
073	A020100	0.0000

073	B000100	0.1300
073	C000100	0.0000
074	A000100	975
074	B000100	0
074	C000100	160710
074	D000100	47500
074	E000100	64239
074	F000100	3724779
074	G000100	0
074	H000100	0
074	I000100	29144

PAGE 6

074	J000100	0
074	K000100	0
074	L000100	12582
074	M000100	54
074	N000100	4039983
074	O000100	0
074	P000100	5735
074	Q000100	0
074	R010100	0
074	R020100	0
074	R030100	0
074	R040100	4121
074	S000100	0
074	T000100	4030127
074	U010100	129126
074	U020100	0
074	V010100	31.21
074	V020100	0.00
074	W000100	0.0000
074	X000100	56022
074	Y000100	0
075	A000100	0
075	B000100	3750958
076	000100	0.00
028	A010200	2349
028	A020200	0
028	A030200	0
028	A040200	4440
028	B010200	3114
028	B020200	0
028	B030200	0
028	B040200	6724
028	C010200	2862
028	C020200	0
028	C030200	0
028	C040200	5965
028	D010200	2265
028	D020200	0

028	D030200	0
028	D040200	5496
028	E010200	1711
028	E020200	0
028	E030200	0
028	E040200	6180
028	F010200	1770
028	F020200	0
028	F030200	0
028	F040200	6859
028	G010200	14071
028	G020200	0
028	G030200	0

PAGE 7

028	G040200	35664
028	H000200	0
062	A000200	N
062	B000200	0.0
062	C000200	0.0
062	D000200	0.0
062	E000200	0.0
062	F000200	0.0
062	G000200	0.0
062	H000200	0.0
062	I000200	0.0
062	J000200	0.0
062	K000200	0.0
062	L000200	0.0
062	M000200	0.0
062	N000200	0.0
062	O000200	0.0
062	P000200	0.0
062	Q000200	0.0
062	R000200	0.0
071	A000200	110947
071	B000200	150878
071	C000200	126117
071	D000200	88
072	A000200	12
072	B000200	234
072	C000200	329
072	D000200	0
072	E000200	0
072	F000200	981
072	G000200	0
072	H000200	0
072	I000200	88
072	J000200	76
072	K000200	0
072	L000200	4

072 M000200	3
072 N000200	24
072 O000200	4
072 P000200	0
072 Q000200	0
072 R000200	17
072 S000200	18
072 T000200	0
072 U000200	0
072 V000200	0
072 W000200	10
072 X000200	1225
072 Y000200	9
072 Z000200	-653
072AA000200	29141

PAGE 8

072BB000200	0
072CC010200	0
072CC020200	10004
072DD010200	0
072DD020200	0
072EE000200	15306
073 A010200	0.0000
073 A020200	0.0000
073 B000200	1.8500
073 C000200	0.0000
074 A000200	1
074 B000200	0
074 C000200	2510
074 D000200	0
074 E000200	0
074 F000200	109625
074 G000200	0
074 H000200	0
074 I000200	0
074 J000200	1418
074 K000200	0
074 L000200	127
074 M000200	77
074 N000200	113758
074 O000200	0
074 P000200	243
074 Q000200	0
074 R010200	0
074 R020200	0
074 R030200	0
074 R040200	4
074 S000200	0
074 T000200	113511
074 U010200	7092

074	U020200	0
074	V010200	16.00
074	V020200	0.00
074	W000200	0.0000
074	X000200	2194
074	Y000200	0
075	A000200	0
075	B000200	129865
076	000200	0.00
028	A010300	76427
028	A020300	0
028	A030300	0
028	A040300	24461
028	B010300	61085
028	B020300	0
028	B030300	0
028	B040300	24023

PAGE 9

028	C010300	50649
028	C020300	0
028	C030300	0
028	C040300	35438
028	D010300	47103
028	D020300	0
028	D030300	0
028	D040300	29005
028	E010300	47608
028	E020300	0
028	E030300	0
028	E040300	29696
028	F010300	53377
028	F020300	0
028	F030300	0
028	F040300	27145
028	G010300	336249
028	G020300	0
028	G030300	0
028	G040300	169768
028	H000300	0
062	A000300	N
062	B000300	0.0
062	C000300	0.0
062	D000300	0.0
062	E000300	0.0
062	F000300	0.0
062	G000300	0.0
062	H000300	0.0
062	I000300	0.0
062	J000300	0.0
062	K000300	0.0

062	L000300	0.0
062	M000300	0.0
062	N000300	0.0
062	O000300	0.0
062	P000300	0.0
062	Q000300	0.0
062	R000300	0.0
071	A000300	1392517
071	B000300	916760
071	C000300	1243997
071	D000300	74
072	A000300	12
072	B000300	1792
072	C000300	9397
072	D000300	0
072	E000300	0
072	F000300	7627
072	G000300	0
072	H000300	0

PAGE 10

072	I000300	1165
072	J000300	247
072	K000300	0
072	L000300	175
072	M000300	21
072	N000300	237
072	O000300	299
072	P000300	0
072	Q000300	0
072	R000300	38
072	S000300	39
072	T000300	0
072	U000300	0
072	V000300	0
072	W000300	27
072	X000300	9875
072	Y000300	31
072	Z000300	1345
072AA	000300	49265
072BB	000300	0
072CC	010300	115877
072CC	020300	0
072DD	010300	1102
072DD	020300	0
072EE	000300	13411
073	A010300	0.0300
073	A020300	0.0000
073	B000300	0.3100
073	C000300	0.0000
074	A000300	1

074	B000300	0
074	C000300	47595
074	D000300	0
074	E000300	0
074	F000300	1535736
074	G000300	0
074	H000300	0
074	I000300	0
074	J000300	14805
074	K000300	0
074	L000300	4210
074	M000300	25
074	N000300	1602372
074	O000300	16421
074	P000300	1753
074	Q000300	0
074	R010300	0
074	R020300	0
074	R030300	0
074	R040300	983
074	S000300	0

PAGE 11

074	T000300	1583215
074	U010300	61174
074	U020300	0
074	V010300	25.88
074	V020300	0.00
074	W000300	0.0000
074	X000300	28238
074	Y000300	0
075	A000300	0
075	B000300	1299021
076	000300	0.00
028	A010400	1309
028	A020400	0
028	A030400	0
028	A040400	931
028	B010400	1725
028	B020400	778
028	B030400	0
028	B040400	691
028	C010400	1820
028	C020400	-40
028	C030400	0
028	C040400	1132
028	D010400	1439
028	D020400	0
028	D030400	0
028	D040400	1219
028	E010400	1243

028	E020400	715
028	E030400	0
028	E040400	719
028	F010400	1961
028	F020400	-23
028	F030400	0
028	F040400	4225
028	G010400	9497
028	G020400	1430
028	G030400	0
028	G040400	8917
028	H000400	0
062	A000400	N
062	B000400	0.0
062	C000400	0.0
062	D000400	0.0
062	E000400	0.0
062	F000400	0.0
062	G000400	0.0
062	H000400	0.0
062	I000400	0.0
062	J000400	0.0
062	K000400	0.0

PAGE 12

062	L000400	0.0
062	M000400	0.0
062	N000400	0.0
062	O000400	0.0
062	P000400	0.0
062	Q000400	0.0
062	R000400	0.0
071	A000400	137748
071	B000400	128884
071	C000400	97349
071	D000400	132
072	A000400	12
072	B000400	226
072	C000400	3406
072	D000400	0
072	E000400	0
072	F000400	613
072	G000400	0
072	H000400	0
072	I000400	35
072	J000400	113
072	K000400	0
072	L000400	8
072	M000400	2
072	N000400	26
072	O000400	61

072	P000400	0
072	Q000400	0
072	R000400	23
072	S000400	22
072	T000400	0
072	U000400	0
072	V000400	0
072	W000400	11
072	X000400	914
072	Y000400	2
072	Z000400	2720
072AA	000400	14008
072BB	000400	0
072CC	010400	3771
072CC	020400	0
072DD	010400	2656
072DD	020400	0
072EE	000400	7407
073	A010400	0.4000
073	A020400	0.0000
073	B000400	1.2700
073	C000400	0.0000
074	A000400	637
074	B000400	1528
074	C000400	0

PAGE 13

074	D000400	0
074	E000400	0
074	F000400	109548
074	G000400	0
074	H000400	0
074	I000400	0
074	J000400	2437
074	K000400	0
074	L000400	326
074	M000400	17
074	N000400	114493
074	O000400	2202
074	P000400	133
074	Q000400	0
074	R010400	0
074	R020400	0
074	R030400	0
074	R040400	49
074	S000400	0
074	T000400	112109
074	U010400	6989
074	U020400	0
074	V010400	16.04
074	V020400	0.00

074	W000400	0.0000
074	X000400	1336
074	Y000400	0
075	A000400	0
075	B000400	103141
076	000400	0.00
028	A010500	9247
028	A020500	0
028	A030500	0
028	A040500	5507
028	B010500	8814
028	B020500	5717
028	B030500	0
028	B040500	4632
028	C010500	16961
028	C020500	-942
028	C030500	0
028	C040500	7704
028	D010500	8019
028	D020500	-1
028	D030500	0
028	D040500	4234
028	E010500	7875
028	E020500	4083
028	E030500	0
028	E040500	5319
028	F010500	12151

PAGE 14

028	F020500	-770
028	F030500	0
028	F040500	8525
028	G010500	63067
028	G020500	8087
028	G030500	0
028	G040500	35921
028	H000500	0
062	A000500	Y
062	B000500	0.6
062	C000500	0.0
062	D000500	1.2
062	E000500	0.0
062	F000500	0.0
062	G000500	0.0
062	H000500	0.0
062	I000500	12.2
062	J000500	0.0
062	K000500	0.0
062	L000500	0.0
062	M000500	13.8
062	N000500	31.7

062	O000500	0.0
062	P000500	17.4
062	Q000500	23.1
062	R000500	0.0
063	A000500	0
063	B000500	10.2
064	A000500	N
064	B000500	N
071	A000500	470273
071	B000500	430991
071	C000500	223728
071	D000500	193
072	A000500	12
072	B000500	17465
072	C000500	0
072	D000500	0
072	E000500	0
072	F000500	1722
072	G000500	0
072	H000500	0
072	I000500	287
072	J000500	124
072	K000500	0
072	L000500	40
072	M000500	5
072	N000500	48
072	O000500	0
072	P000500	0
072	Q000500	0

PAGE 15

072	R000500	36
072	S000500	37
072	T000500	0
072	U000500	0
072	V000500	0
072	W000500	16
072	X000500	2315
072	Y000500	602
072	Z000500	15752
072AA	000500	0
072BB	000500	2713
072CC	010500	5637
072CC	020500	0
072DD	010500	16286
072DD	020500	0
072EE	000500	0
073	A010500	0.7400
073	A020500	0.0000
073	B000500	0.0000
073	C000500	0.0000

074	A000500	1
074	B000500	3922
074	C000500	41426
074	D000500	278586
074	E000500	0
074	F000500	0
074	G000500	0
074	H000500	0
074	I000500	0
074	J000500	50537
074	K000500	0
074	L000500	3981
074	M000500	22
074	N000500	378475
074	O000500	83604
074	P000500	247
074	Q000500	0
074	R010500	0
074	R020500	0
074	R030500	66
074	R040500	14709
074	S000500	0
074	T000500	279849
074	U010500	24799
074	U020500	0
074	V010500	11.28
074	V020500	0.00
074	W000500	0.0000
074	X000500	6681
074	Y000500	2892
075	A000500	0

PAGE 16

075	B000500	248032
076	000500	0.00
024	000600	N
028	A010600	5646
028	A020600	6
028	A030600	0
028	A040600	6824
028	B010600	6621
028	B020600	232
028	B030600	0
028	B040600	4956
028	C010600	13556
028	C020600	233
028	C030600	0
028	C040600	6883
028	D010600	6167
028	D020600	256
028	D030600	0

028	D040600	7579
028	E010600	5078
028	E020600	267
028	E030600	0
028	E040600	6082
028	F010600	5702
028	F020600	542
028	F030600	0
028	F040600	5467
028	G010600	42770
028	G020600	1536
028	G030600	0
028	G040600	37791
028	H000600	0
062	A000600	Y
062	B000600	0.0
062	C000600	7.6
062	D000600	7.6
062	E000600	0.0
062	F000600	0.0
062	G000600	0.0
062	H000600	0.0
062	I000600	42.7
062	J000600	38.3
062	K000600	0.0
062	L000600	3.8
062	M000600	0.0
062	N000600	0.0
062	O000600	0.0
062	P000600	0.0
062	Q000600	0.0
062	R000600	0.0
063	A000600	62

PAGE 17

063	B000600	0.0
064	A000600	N
064	B000600	N
071	A000600	0
071	B000600	0
071	C000600	0
071	D000600	0
072	A000600	12
072	B000600	3427
072	C000600	0
072	D000600	0
072	E000600	0
072	F000600	187
072	G000600	0
072	H000600	0
072	I000600	157

072	J000600	39
072	K000600	0
072	L000600	19
072	M000600	1
072	N000600	32
072	O000600	0
072	P000600	0
072	Q000600	0
072	R000600	16
072	S000600	16
072	T000600	0
072	U000600	0
072	V000600	0
072	W000600	9
072	X000600	476
072	Y000600	78
072	Z000600	3029
072AA	000600	80
072BB	000600	0
072CC	010600	0
072CC	020600	0
072DD	010600	3029
072DD	020600	0
072EE	000600	80
073	A010600	0.0500
073	A020600	0.0000
073	B000600	0.0000
073	C000600	0.0000
074	A000600	1
074	B000600	5000
074	C000600	60975
074	D000600	0
074	E000600	0
074	F000600	0
074	G000600	0

PAGE 18

074	H000600	0
074	I000600	0
074	J000600	0
074	K000600	0
074	L000600	341
074	M000600	23
074	N000600	66340
074	O000600	0
074	P000600	45
074	Q000600	0
074	R010600	0
074	R020600	0
074	R030600	0
074	R040600	304

074	S000600	0
074	T000600	65991
074	U010600	65991
074	U020600	0
074	V010600	1.00
074	V020600	0.00
074	W000600	1.0000
074	X000600	3541
074	Y000600	0
075	A000600	62718
075	B000600	0
076	000600	0.00
028	A010700	46166
028	A020700	1294
028	A030700	0
028	A040700	16030
028	B010700	39219
028	B020700	248
028	B030700	0
028	B040700	26461
028	C010700	23780
028	C020700	1097
028	C030700	0
028	C040700	41218
028	D010700	32504
028	D020700	1344
028	D030700	0
028	D040700	35372
028	E010700	48620
028	E020700	969
028	E030700	0
028	E040700	28186
028	F010700	71985
028	F020700	823
028	F030700	0
028	F040700	43885
028	G010700	262274

PAGE 19

028	G020700	5774
028	G030700	0
028	G040700	191152
028	H000700	0
062	A000700	Y
062	B000700	19.6
062	C000700	0.0
062	D000700	0.0
062	E000700	0.0
062	F000700	0.0
062	G000700	0.0
062	H000700	0.0

062	I000700	0.0
062	J000700	0.1
062	K000700	0.0
062	L000700	0.0
062	M000700	25.4
062	N000700	25.3
062	O000700	0.0
062	P000700	0.0
062	Q000700	29.6
062	R000700	0.0
063	A000700	0
063	B000700	5.4
064	A000700	N
064	B000700	N
066	A000700	N
067	000700	N
068	A000700	N
068	B000700	N
069	000700	N
071	A000700	1515428
071	B000700	1436301
071	C000700	112403
071	D000700	1278
072	A000700	12
072	B000700	11386
072	C000700	0
072	D000700	0
072	E000700	0
072	F000700	541
072	G000700	0
072	H000700	0
072	I000700	12
072	J000700	61
072	K000700	0
072	L000700	1
072	M000700	2
072	N000700	21
072	O000700	0
072	P000700	1702

PAGE 20

072	Q000700	0
072	R000700	43
072	S000700	43
072	T000700	0
072	U000700	4
072	V000700	0
072	W000700	13
072	X000700	2443
072	Y000700	293
072	Z000700	9236

072AA000700	0
072BB000700	764
072CC010700	0
072CC020700	1252
072DD010700	10446
072DD020700	0
072EE000700	0
073 A010700	0.6000
073 A020700	0.0000
073 B000700	0.0000
073 C000700	0.0400
074 A000700	24888
074 B000700	0
074 C000700	50243
074 D000700	203894
074 E000700	0
074 F000700	0
074 G000700	0
074 H000700	0
074 I000700	0
074 J000700	129493
074 K000700	0
074 L000700	3695
074 M000700	36
074 N000700	412249
074 O000700	83486
074 P000700	57
074 Q000700	0
074 R010700	56462
074 R020700	0
074 R030700	0
074 R040700	89946
074 S000700	0
074 T000700	182298
074 U010700	20743
074 U020700	0
074 V010700	8.79
074 V020700	0.00
074 W000700	0.0000
074 X000700	290
074 Y000700	3232

PAGE 21

075 A000700	0
075 B000700	133684
076 000700	0.00
028 A010800	28304
028 A020800	0
028 A030800	0
028 A040800	12353
028 B010800	18056

028	B020800	0
028	B030800	0
028	B040800	6317
028	C010800	26631
028	C020800	0
028	C030800	0
028	C040800	14415
028	D010800	34952
028	D020800	0
028	D030800	0
028	D040800	4236
028	E010800	28935
028	E020800	0
028	E030800	0
028	E040800	3575
028	F010800	44968
028	F020800	0
028	F030800	0
028	F040800	5535
028	G010800	181846
028	G020800	0
028	G030800	0
028	G040800	46431
028	H000800	0
049	000800	N
050	000800	N
051	000800	N
052	000800	N
053	A000800	N
062	A000800	N
062	B000800	0.0
062	C000800	0.0
062	D000800	0.0
062	E000800	0.0
062	F000800	0.0
062	G000800	0.0
062	H000800	0.0
062	I000800	0.0
062	J000800	0.0
062	K000800	0.0
062	L000800	0.0
062	M000800	0.0
062	N000800	0.0

PAGE 22

062	O000800	0.0
062	P000800	0.0
062	Q000800	0.0
062	R000800	0.0
071	A000800	449752
071	B000800	153508

071	C000800	278582
071	D000800	55
072	A000800	12
072	B000800	592
072	C000800	6031
072	D000800	0
072	E000800	68
072	F000800	2141
072	G000800	0
072	H000800	0
072	I000800	366
072	J000800	552
072	K000800	0
072	L000800	43
072	M000800	3
072	N000800	46
072	O000800	672
072	P000800	0
072	Q000800	0
072	R000800	13
072	S000800	12
072	T000800	0
072	U000800	7
072	V000800	0
072	W000800	10
072	X000800	3865
072	Y000800	19
072	Z000800	2845
072AA	000800	16393
072BB	000800	0
072CC	010800	40691
072CC	020800	0
072DD	010800	1243
072DD	020800	0
072EE	000800	0
073	A010800	0.1100
073	A020800	0.0000
073	B000800	0.0000
073	C000800	0.0000
074	A000800	477
074	B000800	0
074	C000800	7920
074	D000800	0
074	E000800	0
074	F000800	471146

PAGE 23

074	G000800	0
074	H000800	0
074	I000800	0
074	J000800	0

074	K000800	0
074	L000800	1829
074	M000800	35
074	N000800	481407
074	O000800	1510
074	P000800	628
074	Q000800	0
074	R010800	0
074	R020800	0
074	R030800	0
074	R040800	300
074	S000800	0
074	T000800	478969
074	U010800	31211
074	U020800	0
074	V010800	15.35
074	V020800	0.00
074	W000800	0.0000
074	X000800	11531
074	Y000800	0
075	A000800	0
075	B000800	299472
076	000800	0.00
008	A000901	SUMMIT INTERNATIONAL INVESTMENTS, INC.
008	B000901	S
008	C000901	801-51305
008	D010901	BOSTON
008	D020901	MA
008	D030901	02110
024	000900	Y
025	A000901	BZW SECURITIES, INC.
025	B000901	13-3297824
025	C000901	E
025	D000901	87
025	D000902	0
025	D000903	0
025	D000904	0
025	D000905	0
025	D000906	0
025	D000907	0
025	D000908	0
028	A010900	0
028	A020900	0
028	A030900	0
028	A040900	0
028	B010900	3795
028	B020900	0
	PAGE	24
028	B030900	0
028	B040900	0

028	C010900	1873
028	C020900	0
028	C030900	0
028	C040900	92
028	D010900	1066
028	D020900	0
028	D030900	0
028	D040900	186
028	E010900	3802
028	E020900	0
028	E030900	0
028	E040900	145
028	F010900	2341
028	F020900	0
028	F030900	0
028	F040900	174
028	G010900	12877
028	G020900	0
028	G030900	0
028	G040900	597
028	H000900	0
045	000900	Y
046	000900	N
047	000900	Y
048	000900	0.750
048	A010900	0
048	A020900	0.000
048	B010900	0
048	B020900	0.000
048	C010900	0
048	C020900	0.000
048	D010900	0
048	D020900	0.000
048	E010900	0
048	E020900	0.000
048	F010900	0
048	F020900	0.000
048	G010900	0
048	G020900	0.000
048	H010900	0
048	H020900	0.000
048	I010900	0
048	I020900	0.000
048	J010900	0
048	J020900	0.000
048	K010900	0
048	K020900	0.000
049	000900	N
050	000900	N

051	000900	N
052	000900	N
053	A000900	Y
053	B000900	Y
053	C000900	N
054	A000900	Y
054	B000900	Y
054	C000900	N
054	D000900	N
054	E000900	N
054	F000900	N
054	G000900	N
054	H000900	Y
054	I000900	N
054	J000900	Y
054	K000900	N
054	L000900	N
054	M000900	Y
054	N000900	N
054	O000900	N
062	A000900	N
062	B000900	0.0
062	C000900	0.0
062	D000900	0.0
062	E000900	0.0
062	F000900	0.0
062	G000900	0.0
062	H000900	0.0
062	I000900	0.0
062	J000900	0.0
062	K000900	0.0
062	L000900	0.0
062	M000900	0.0
062	N000900	0.0
062	O000900	0.0
062	P000900	0.0
062	Q000900	0.0
062	R000900	0.0
066	A000900	Y
066	B000900	N
066	C000900	N
066	D000900	N
066	E000900	Y
066	F000900	N
066	G000900	N
067	000900	N
068	A000900	N
068	B000900	Y
069	000900	N

070 A010900 Y  
070 A020900 Y

PAGE 26

070 B010900 Y  
070 B020900 N  
070 C010900 Y  
070 C020900 N  
070 D010900 Y  
070 D020900 N  
070 E010900 N  
070 E020900 N  
070 F010900 Y  
070 F020900 N  
070 G010900 Y  
070 G020900 N  
070 H010900 Y  
070 H020900 N  
070 I010900 N  
070 I020900 N  
070 J010900 Y  
070 J020900 N  
070 K010900 Y  
070 K020900 N  
070 L010900 Y  
070 L020900 Y  
070 M010900 Y  
070 M020900 Y  
070 N010900 Y  
070 N020900 Y  
070 O010900 N  
070 O020900 N  
070 P010900 N  
070 P020900 N  
070 Q010900 N  
070 Q020900 N  
070 R010900 N  
070 R020900 N

071 A000900	12533
071 B000900	414
071 C000900	7581
071 D000900	3
072 A000900	5
072 B000900	18
072 C000900	41
072 D000900	0
072 E000900	0
072 F000900	23
072 G000900	0
072 H000900	0
072 I000900	7

072	J000900	8
072	K000900	0
072	L000900	0
072	M000900	0

PAGE 27

072	N000900	6
072	O000900	4
072	P000900	0
072	Q000900	0
072	R000900	2
072	S000900	2
072	T000900	0
072	U000900	2
072	V000900	0
072	W000900	2
072	X000900	56
072	Y000900	9
072	Z000900	12
072AA	000900	72
072BB	000900	0
072CC	010900	209
072CC	020900	0
072DD	010900	531
072DD	020900	0
072EE	000900	2447
073	A010900	0.0000
073	A020900	0.0000
073	B000900	0.0000
073	C000900	0.0000
074	A000900	5
074	B000900	271
074	C000900	0
074	D000900	0
074	E000900	519
074	F000900	11731
074	G000900	0
074	H000900	0
074	I000900	146
074	J000900	0
074	K000900	0
074	L000900	90
074	M000900	32
074	N000900	12794
074	O000900	172
074	P000900	17
074	Q000900	0
074	R010900	0
074	R020900	0
074	R030900	0
074	R040900	32

074	S000900	0
074	T000900	12573
074	U010900	1201
074	U020900	0
074	V010900	10.47
074	V020900	0.00

PAGE 28

074	W000900	0.0000
074	X000900	533
074	Y000900	0
075	A000900	0
075	B000900	7742
076	000900	0.00

SIGNATURE      CONSTANCE L. SOUDERS  
TITLE            SECRETARY

<TABLE> <S> <C>

<ARTICLE> 6

<LEGEND>

THIS SCHEDULE CONTAINS SUMMARY FINANCIAL INFORMATION EXTRACTED FROM (A)  
HARBOR

FUND'S ANNUAL REPORT TO SHAREHOLDERS FILED ON FORM N-30D ON DEC. 26, 1996  
(FILE

NO. 811-04676) AND IS QUALIFIED IN ITS ENTIRETY BY REFERENCE TO SUCH (B)  
FINANCIAL STATEMENTS.

</LEGEND>

<SERIES>

<NUMBER> 1

<NAME> HARBOR INTERNATIONAL GROWTH FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	425,026
<INVESTMENTS-AT-VALUE>	479,066
<RECEIVABLES>	1,829
<ASSETS-OTHER>	512
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	481,407
<PAYABLE-FOR-SECURITIES>	1,510
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	928
<TOTAL-LIABILITIES>	2,438
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	409,465
<SHARES-COMMON-STOCK>	31,211
<SHARES-COMMON-PRIOR>	10,113
<ACCUMULATED-NII-CURRENT>	2,716
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	12,746
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	54,042
<NET-ASSETS>	478,969
<DIVIDEND-INCOME>	6,031
<INTEREST-INCOME>	592
<OTHER-INCOME>	(604)
<EXPENSES-NET>	3,174
<NET-INVESTMENT-INCOME>	2,845
<REALIZED-GAINS-CURRENT>	16,393
<APPREC-INCREASE-CURRENT>	40,691
<NET-CHANGE-FROM-OPS>	59,929

<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(1,243)
<DISTRIBUTIONS-OF-GAINS>	0
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	25,679
<NUMBER-OF-SHARES-REDEEMED>	(4,669)
<SHARES-REINVESTED>	88
<NET-CHANGE-IN-ASSETS>	356,554
<ACCUMULATED-NII-PRIOR>	1,094
<ACCUMULATED-GAINS-PRIOR>	0
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	(3,632)
<GROSS-ADVISORY-FEES>	2,141
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	3,193
<AVERAGE-NET-ASSETS>	287,452
<PER-SHARE-NAV-BEGIN>	12.10
<PER-SHARE-NII>	0.14
<PER-SHARE-GAIN-APPREC>	3.22
<PER-SHARE-DIVIDEND>	(0.11)
<PER-SHARE-DISTRIBUTIONS>	0.00
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	15.35
<EXPENSE-RATIO>	1.10
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 2

<NAME> HARBOR GROWTH FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	90,737
<INVESTMENTS-AT-VALUE>	112,135
<RECEIVABLES>	1,545
<ASSETS-OTHER>	78
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	113,758
<PAYABLE-FOR-SECURITIES>	0
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	247
<TOTAL-LIABILITIES>	247
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	63,625
<SHARES-COMMON-STOCK>	7,092
<SHARES-COMMON-PRIOR>	8,742
<ACCUMULATED-NII-CURRENT>	0
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	28,488
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	21,398
<NET-ASSETS>	113,511
<DIVIDEND-INCOME>	329
<INTEREST-INCOME>	234
<OTHER-INCOME>	(4)
<EXPENSES-NET>	1,212
<NET-INVESTMENT-INCOME>	(653)
<REALIZED-GAINS-CURRENT>	29,141
<APPREC-INCREASE-CURRENT>	(10,004)
<NET-CHANGE-FROM-OPS>	18,484
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	0
<DISTRIBUTIONS-OF-GAINS>	(15,306)
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	1,935
<NUMBER-OF-SHARES-REDEEMED>	(4,610)
<SHARES-REINVESTED>	1,025
<NET-CHANGE-IN-ASSETS>	(24,013)

<ACCUMULATED-NII-PRIOR>	0
<ACCUMULATED-GAINS-PRIOR>	15,313
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	981
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	1,221
<AVERAGE-NET-ASSETS>	131,072
<PER-SHARE-NAV-BEGIN>	15.73
<PER-SHARE-NII>	(0.08)
<PER-SHARE-GAIN-APPREC>	2.20
<PER-SHARE-DIVIDEND>	0.00
<PER-SHARE-DISTRIBUTIONS>	(1.85)
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	16.00
<EXPENSE-RATIO>	0.92
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 3

<NAME> HARBOR CAPITAL APPRECIATION FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	1,272,162
<INVESTMENTS-AT-VALUE>	1,583,331
<RECEIVABLES>	19,015
<ASSETS-OTHER>	26
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	1,602,372
<PAYABLE-FOR-SECURITIES>	16,421
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	2,736
<TOTAL-LIABILITIES>	19,157
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	1,222,961
<SHARES-COMMON-STOCK>	61,174
<SHARES-COMMON-PRIOR>	39,898
<ACCUMULATED-NII-CURRENT>	899
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	48,187
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	311,168
<NET-ASSETS>	1,583,215
<DIVIDEND-INCOME>	9,397
<INTEREST-INCOME>	1,792
<OTHER-INCOME>	(299)
<EXPENSES-NET>	9,545
<NET-INVESTMENT-INCOME>	1,345
<REALIZED-GAINS-CURRENT>	49,265
<APPREC-INCREASE-CURRENT>	115,877
<NET-CHANGE-FROM-OPS>	166,487
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(1,102)
<DISTRIBUTIONS-OF-GAINS>	(13,411)
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	33,867
<NUMBER-OF-SHARES-REDEEMED>	(13,136)
<SHARES-REINVESTED>	545
<NET-CHANGE-IN-ASSETS>	657,464

<ACCUMULATED-NII-PRIOR>	944
<ACCUMULATED-GAINS-PRIOR>	12,047
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	7,627
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	9,576
<AVERAGE-NET-ASSETS>	1,277,531
<PER-SHARE-NAV-BEGIN>	23.20
<PER-SHARE-NII>	0.02
<PER-SHARE-GAIN-APPREC>	3.00
<PER-SHARE-DIVIDEND>	(0.03)
<PER-SHARE-DISTRIBUTIONS>	(0.31)
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	25.88
<EXPENSE-RATIO>	0.75
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 4

<NAME> HARBOR INTERNATIONAL FUND II

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	5-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	JUN-01-1996
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	12,458
<INVESTMENTS-AT-VALUE>	12,667
<RECEIVABLES>	69
<ASSETS-OTHER>	58
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	12,794
<PAYABLE-FOR-SECURITIES>	172
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	49
<TOTAL-LIABILITIES>	221
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	12,279
<SHARES-COMMON-STOCK>	1,201
<SHARES-COMMON-PRIOR>	0
<ACCUMULATED-NII-CURRENT>	17
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	68
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	209
<NET-ASSETS>	12,573
<DIVIDEND-INCOME>	41
<INTEREST-INCOME>	18
<OTHER-INCOME>	(4)
<EXPENSES-NET>	43
<NET-INVESTMENT-INCOME>	12
<REALIZED-GAINS-CURRENT>	72
<APPREC-INCREASE-CURRENT>	209
<NET-CHANGE-FROM-OPS>	293
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	0
<DISTRIBUTIONS-OF-GAINS>	0
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	1,259
<NUMBER-OF-SHARES-REDEEMED>	(58)
<SHARES-REINVESTED>	0
<NET-CHANGE-IN-ASSETS>	12,573

<ACCUMULATED-NII-PRIOR>	0
<ACCUMULATED-GAINS-PRIOR>	0
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	23
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	52
<AVERAGE-NET-ASSETS>	7,203
<PER-SHARE-NAV-BEGIN>	10.00
<PER-SHARE-NII>	0.01
<PER-SHARE-GAIN-APPREC>	0.46
<PER-SHARE-DIVIDEND>	0.00
<PER-SHARE-DISTRIBUTIONS>	0.00
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	10.47
<EXPENSE-RATIO>	1.44
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 5

<NAME> HARBOR INTERNATIONAL FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	2,784,379
<INVESTMENTS-AT-VALUE>	4,026,372
<RECEIVABLES>	12,582
<ASSETS-OTHER>	1,029
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	4,039,983
<PAYABLE-FOR-SECURITIES>	0
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	9,856
<TOTAL-LIABILITIES>	9,856
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	2,634,194
<SHARES-COMMON-STOCK>	129,126
<SHARES-COMMON-PRIOR>	121,339
<ACCUMULATED-NII-CURRENT>	50,361
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	103,329
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	1,242,243
<NET-ASSETS>	4,030,127
<DIVIDEND-INCOME>	87,826
<INTEREST-INCOME>	11,488
<OTHER-INCOME>	(9,559)
<EXPENSES-NET>	36,922
<NET-INVESTMENT-INCOME>	52,833
<REALIZED-GAINS-CURRENT>	103,423
<APPREC-INCREASE-CURRENT>	448,771
<NET-CHANGE-FROM-OPS>	605,027
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(49,438)
<DISTRIBUTIONS-OF-GAINS>	(15,558)
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	20,382
<NUMBER-OF-SHARES-REDEEMED>	(14,625)
<SHARES-REINVESTED>	2,030
<NET-CHANGE-IN-ASSETS>	762,970

<ACCUMULATED-NII-PRIOR>	46,408
<ACCUMULATED-GAINS-PRIOR>	15,434
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	31,658
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	38,704
<AVERAGE-NET-ASSETS>	3,724,445
<PER-SHARE-NAV-BEGIN>	26.93
<PER-SHARE-NII>	0.41
<PER-SHARE-GAIN-APPREC>	4.41
<PER-SHARE-DIVIDEND>	(0.41)
<PER-SHARE-DISTRIBUTIONS>	(0.13)
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	31.21
<EXPENSE-RATIO>	0.99
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 6

<NAME> HARBOR VALUE FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	102,354
<INVESTMENTS-AT-VALUE>	111,076
<RECEIVABLES>	2,763
<ASSETS-OTHER>	654
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	114,493
<PAYABLE-FOR-SECURITIES>	2,202
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	182
<TOTAL-LIABILITIES>	2,384
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	89,351
<SHARES-COMMON-STOCK>	6,989
<SHARES-COMMON-PRIOR>	5,800
<ACCUMULATED-NII-CURRENT>	199
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	13,837
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	8,722
<NET-ASSETS>	112,109
<DIVIDEND-INCOME>	3,406
<INTEREST-INCOME>	226
<OTHER-INCOME>	(61)
<EXPENSES-NET>	851
<NET-INVESTMENT-INCOME>	2,720
<REALIZED-GAINS-CURRENT>	14,008
<APPREC-INCREASE-CURRENT>	3,771
<NET-CHANGE-FROM-OPS>	20,499
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(2,656)
<DISTRIBUTIONS-OF-GAINS>	(7,407)
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	1,611
<NUMBER-OF-SHARES-REDEEMED>	(1,080)
<SHARES-REINVESTED>	658
<NET-CHANGE-IN-ASSETS>	27,595

<ACCUMULATED-NII-PRIOR>	134
<ACCUMULATED-GAINS-PRIOR>	7,236
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	613
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	853
<AVERAGE-NET-ASSETS>	102,509
<PER-SHARE-NAV-BEGIN>	14.57
<PER-SHARE-NII>	0.40
<PER-SHARE-GAIN-APPREC>	2.74
<PER-SHARE-DIVIDEND>	(0.40)
<PER-SHARE-DISTRIBUTIONS>	(1.27)
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	16.04
<EXPENSE-RATIO>	0.83
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 7

<NAME> HARBOR BOND FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	319,736
<INVESTMENTS-AT-VALUE>	323,934
<RECEIVABLES>	54,518
<ASSETS-OTHER>	23
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	378,475
<PAYABLE-FOR-SECURITIES>	83,604
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	15,022
<TOTAL-LIABILITIES>	98,626
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	276,226
<SHARES-COMMON-STOCK>	24,799
<SHARES-COMMON-PRIOR>	19,893
<ACCUMULATED-NII-CURRENT>	1,684
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	0
<OVERDISTRIBUTION-GAINS>	(7,099)
<ACCUM-APPREC-OR-DEPREC>	9,038
<NET-ASSETS>	279,849
<DIVIDEND-INCOME>	0
<INTEREST-INCOME>	17,465
<OTHER-INCOME>	0
<EXPENSES-NET>	1,713
<NET-INVESTMENT-INCOME>	15,752
<REALIZED-GAINS-CURRENT>	(2,713)
<APPREC-INCREASE-CURRENT>	5,637
<NET-CHANGE-FROM-OPS>	18,676
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(16,286)
<DISTRIBUTIONS-OF-GAINS>	0
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	11,140
<NUMBER-OF-SHARES-REDEEMED>	(7,447)
<SHARES-REINVESTED>	1,213
<NET-CHANGE-IN-ASSETS>	56,851

<ACCUMULATED-NII-PRIOR>	1,881
<ACCUMULATED-GAINS-PRIOR>	0
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	(4,048)
<GROSS-ADVISORY-FEES>	1,722
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	2,315
<AVERAGE-NET-ASSETS>	246,021
<PER-SHARE-NAV-BEGIN>	11.21
<PER-SHARE-NII>	0.72
<PER-SHARE-GAIN-APPREC>	0.09
<PER-SHARE-DIVIDEND>	(0.74)
<PER-SHARE-DISTRIBUTIONS>	0.00
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	11.28
<EXPENSE-RATIO>	0.70
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 8

<NAME> HARBOR SHORT DURATION FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	252,042
<INVESTMENTS-AT-VALUE>	254,137
<RECEIVABLES>	133,188
<ASSETS-OTHER>	24,924
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	412,249
<PAYABLE-FOR-SECURITIES>	83,486
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	146,465
<TOTAL-LIABILITIES>	229,951
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	203,404
<SHARES-COMMON-STOCK>	20,743
<SHARES-COMMON-PRIOR>	11,902
<ACCUMULATED-NII-CURRENT>	636
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	0
<OVERDISTRIBUTION-GAINS>	(22,870)
<ACCUM-APPREC-OR-DEPREC>	1,128
<NET-ASSETS>	182,298
<DIVIDEND-INCOME>	0
<INTEREST-INCOME>	11,386
<OTHER-INCOME>	0
<EXPENSES-NET>	2,150
<NET-INVESTMENT-INCOME>	9,236
<REALIZED-GAINS-CURRENT>	(764)
<APPREC-INCREASE-CURRENT>	1,252
<NET-CHANGE-FROM-OPS>	9,724
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(9,846)
<DISTRIBUTIONS-OF-GAINS>	0
<DISTRIBUTIONS-OTHER>	(600)
<NUMBER-OF-SHARES-SOLD>	52,668
<NUMBER-OF-SHARES-REDEEMED>	(45,019)
<SHARES-REINVESTED>	1,192
<NET-CHANGE-IN-ASSETS>	77,291

<ACCUMULATED-NII-PRIOR>	502
<ACCUMULATED-GAINS-PRIOR>	821
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	541
<INTEREST-EXPENSE>	1,702
<GROSS-EXPENSE>	741
<AVERAGE-NET-ASSETS>	135,120
<PER-SHARE-NAV-BEGIN>	8.82
<PER-SHARE-NII>	0.63
<PER-SHARE-GAIN-APPREC>	(0.02)
<PER-SHARE-DIVIDEND>	(0.64)
<PER-SHARE-DISTRIBUTIONS>	0.00
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	8.79
<EXPENSE-RATIO>	0.33
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

<TABLE> <S> <C>

<ARTICLE> 6

<SERIES>

<NUMBER> 9

<NAME> HARBOR MONEY MARKET FUND

<MULTIPLIER> 1000

<S>	<C>
<PERIOD-TYPE>	12-MOS
<FISCAL-YEAR-END>	OCT-31-1996
<PERIOD-START>	NOV-01-1995
<PERIOD-END>	OCT-31-1996
<INVESTMENTS-AT-COST>	65,975
<INVESTMENTS-AT-VALUE>	65,975
<RECEIVABLES>	341
<ASSETS-OTHER>	24
<OTHER-ITEMS-ASSETS>	0
<TOTAL-ASSETS>	66,340
<PAYABLE-FOR-SECURITIES>	0
<SENIOR-LONG-TERM-DEBT>	0
<OTHER-ITEMS-LIABILITIES>	349
<TOTAL-LIABILITIES>	349
<SENIOR-EQUITY>	0
<PAID-IN-CAPITAL-COMMON>	65,991
<SHARES-COMMON-STOCK>	65,991
<SHARES-COMMON-PRIOR>	64,492
<ACCUMULATED-NII-CURRENT>	0
<OVERDISTRIBUTION-NII>	0
<ACCUMULATED-NET-GAINS>	0
<OVERDISTRIBUTION-GAINS>	0
<ACCUM-APPREC-OR-DEPREC>	0
<NET-ASSETS>	65,991
<DIVIDEND-INCOME>	0
<INTEREST-INCOME>	3,427
<OTHER-INCOME>	0
<EXPENSES-NET>	398
<NET-INVESTMENT-INCOME>	3,029
<REALIZED-GAINS-CURRENT>	80
<APPREC-INCREASE-CURRENT>	0
<NET-CHANGE-FROM-OPS>	3,109
<EQUALIZATION>	0
<DISTRIBUTIONS-OF-INCOME>	(3,029)
<DISTRIBUTIONS-OF-GAINS>	(80)
<DISTRIBUTIONS-OTHER>	0
<NUMBER-OF-SHARES-SOLD>	86,059
<NUMBER-OF-SHARES-REDEEMED>	(87,557)
<SHARES-REINVESTED>	2,997
<NET-CHANGE-IN-ASSETS>	1,499

<ACCUMULATED-NII-PRIOR>	0
<ACCUMULATED-GAINS-PRIOR>	0
<OVERDISTRIB-NII-PRIOR>	0
<OVERDIST-NET-GAINS-PRIOR>	0
<GROSS-ADVISORY-FEES>	187
<INTEREST-EXPENSE>	0
<GROSS-EXPENSE>	476
<AVERAGE-NET-ASSETS>	62,468
<PER-SHARE-NAV-BEGIN>	1.00
<PER-SHARE-NII>	0.05
<PER-SHARE-GAIN-APPREC>	0.00
<PER-SHARE-DIVIDEND>	(0.05)
<PER-SHARE-DISTRIBUTIONS>	0.00
<RETURNS-OF-CAPITAL>	0.00
<PER-SHARE-NAV-END>	1.00
<EXPENSE-RATIO>	0.64
<AVG-DEBT-OUTSTANDING>	0
<AVG-DEBT-PER-SHARE>	0

</TABLE>

December 16, 1996

To the Board of Trustees of Harbor Fund

In planning and performing our audits of the financial statements of each of the nine Funds constituting the Harbor Fund (hereafter referred to as the "Trust") for the year ended October 31, 1996, we considered their internal structure, including procedures for safeguarding securities, in order to determine our auditing procedures for the purposes of expressing our opinion on the financial statements and to comply with the requirements for Form N SAR, and not to provide assurance on the internal control structure.

The management of the Trust is responsible for establishing and maintaining an internal control structure. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control structure policies and procedures. Two of the objectives of an internal control structure are to provide management with reasonable, but not absolute, assurance that assets are appropriately safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization and recorded properly to permit preparation of financial statements in conformity with generally accepted accounting principles.

Because of inherent limitations in any internal control structure, errors or irregularities may occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that it may become inadequate because of changes in conditions or that the effectiveness of the design and operation may deteriorate.

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be material weaknesses under standards established by the American Institute of Certified Public Accountants. A material weakness is a condition in which the design or operation of the specific internal control structure elements does not reduce to a relatively low level the risk that errors or irregularities in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. However, we noted that no matters involving the internal control structure, including procedures for safeguarding securities, that we consider to be material weaknesses as defined above as of October 31,

1996.

This report is intended solely for the information and use of management and the Securities and Exchange Commission.

PRICE WATERHOUSE LLP