

# BNY Mellon S&P 500 Index Fund

## ANNUAL FINANCIALS AND OTHER INFORMATION

October 31, 2024

**Class**  
Single Share

**Ticker**  
PEOPX

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The Securities and Exchange Commission (the “SEC”) has adopted rule and form amendments which have resulted in changes to the design and delivery of annual and semi-annual fund reports (“Reports”). Reports are now streamlined to highlight key information. Certain information previously included in Reports, including financial statements, no longer appear in the Reports but will be available online within the Semi-Annual and Annual Financials and Other Information, delivered free of charge to shareholders upon request, and filed with the SEC.

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## THE FUND

Please note the Annual Financials and Other Information only contains Items 7-11 required in Form N-CSR. All other required items will be filed with the SEC.

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Item 7. Financial Statements and Financial Highlights for Open-End Management Investment Companies.

BNY Mellon S&P 500 Index Fund  
Statement of Investments

October 31, 2024

Description	Shares	Value (\$)
<b>Common Stocks — 98.5%</b>		
<b>Automobiles &amp; Components — 1.7%</b>		
Aptiv PLC <sup>(a)</sup>	13,232	751,975
BorgWarner, Inc.	9,895	332,769
Ford Motor Co.	195,481	2,011,499
General Motors Co.	56,227	2,854,083
Tesla, Inc. <sup>(a)</sup>	136,712	34,157,493
		<b>40,107,819</b>
<b>Banks — 3.3%</b>		
Bank of America Corp.	332,631	13,910,628
Citigroup, Inc.	94,002	6,032,108
Citizens Financial Group, Inc.	22,272	938,097
Fifth Third Bancorp	33,744	1,473,938
Huntington Bancshares, Inc.	71,675	1,117,413
JPMorgan Chase & Co.	140,189	31,110,743
KeyCorp	45,508	785,013
M&T Bank Corp.	8,312	1,618,180
Regions Financial Corp.	46,362	1,106,661
The PNC Financial Services Group, Inc.	19,836	3,734,524
Truist Financial Corp.	66,716	2,872,124
U.S. Bancorp	76,888	3,714,459
Wells Fargo & Co.	167,712	10,887,863
		<b>79,301,751</b>
<b>Capital Goods — 5.7%</b>		
3M Co.	26,907	3,456,742
A.O. Smith Corp.	6,219	467,047
Allegion PLC	4,530	632,524
AMETEK, Inc.	11,468	2,102,543
Axon Enterprise, Inc. <sup>(a)</sup>	3,521	1,491,144
Builders FirstSource, Inc. <sup>(a)</sup>	5,826	998,576
Carrier Global Corp.	41,067	2,986,392
Caterpillar, Inc.	23,892	8,988,170
Cummins, Inc.	6,634	2,182,453
Deere & Co.	12,628	5,110,425
Dover Corp.	6,962	1,318,115
Eaton Corp. PLC	19,615	6,503,942
Emerson Electric Co.	28,018	3,033,509
Fastenal Co.	28,401	2,220,390
Fortive Corp.	16,969	1,212,096
GE Vernova, Inc. <sup>(a)</sup>	13,455	4,058,835
Generac Holdings, Inc. <sup>(a)</sup>	2,830	468,507
General Dynamics Corp.	12,659	3,691,491
General Electric Co.	53,427	9,177,690
Honeywell International, Inc.	32,086	6,599,449
Howmet Aerospace, Inc.	19,926	1,987,021
Hubbell, Inc.	2,699	1,152,554
Huntington Ingalls Industries, Inc.	1,814	335,517
IDEX Corp.	3,808	817,349
Illinois Tool Works, Inc.	13,312	3,476,163
Ingersoll Rand, Inc.	19,714	1,892,544

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Capital Goods — 5.7% (continued)</b>		
Johnson Controls International PLC	33,419	2,524,805
L3Harris Technologies, Inc.	9,459	2,340,819
Lockheed Martin Corp.	10,453	5,707,861
Masco Corp.	10,918	872,457
Nordson Corp.	2,806	695,579
Northrop Grumman Corp.	6,739	3,430,286
Otis Worldwide Corp.	20,053	1,969,205
PACCAR, Inc.	26,094	2,721,082
Parker-Hannifin Corp.	6,334	4,016,199
Pentair PLC	8,021	795,042
Quanta Services, Inc.	7,275	2,194,358
Rockwell Automation, Inc.	5,677	1,514,113
RTX Corp.	65,544	7,930,169
Snap-on, Inc.	2,532	835,889
Stanley Black & Decker, Inc.	7,272	675,860
Textron, Inc.	9,319	749,434
The Boeing Company <sup>(a)</sup>	35,193	5,254,667
Trane Technologies PLC	11,082	4,102,113
TransDigm Group, Inc.	2,764	3,599,557
United Rentals, Inc.	3,274	2,661,107
W.W. Grainger, Inc.	2,201	2,441,415
Westinghouse Air Brake Technologies Corp.	8,541	1,605,537
Xylem, Inc.	12,147	1,479,262
		<b>136,478,004</b>
<b>Commercial &amp; Professional Services — 1.2%</b>		
Amentum Holdings, Inc. <sup>(a)</sup>	6,214	184,804
Automatic Data Processing, Inc.	20,093	5,811,699
Broadridge Financial Solutions, Inc.	5,860	1,235,640
Cintas Corp.	16,795	3,456,579
Copart, Inc. <sup>(a)</sup>	42,471	2,185,982
Dayforce, Inc. <sup>(a)</sup>	7,987	566,678
Equifax, Inc.	6,048	1,602,841
Jacobs Solutions, Inc.	6,214	873,564
Leidos Holdings, Inc.	6,806	1,246,587
Paychex, Inc.	15,941	2,221,060
Paycom Software, Inc.	2,085	435,828
Republic Services, Inc.	9,987	1,977,426
Rollins, Inc.	13,650	643,461
Veralto Corp.	11,432	1,168,236
Verisk Analytics, Inc.	7,127	1,957,929
Waste Management, Inc.	17,994	3,884,005
		<b>29,452,319</b>
<b>Consumer Discretionary Distribution &amp; Retail — 5.6%</b>		
Amazon.com, Inc. <sup>(a)</sup>	460,258	85,792,091
AutoZone, Inc. <sup>(a)</sup>	836	2,515,524
Best Buy Co., Inc.	9,555	864,059
CarMax, Inc. <sup>(a)</sup>	8,190	592,792
eBay, Inc.	24,464	1,406,925
Genuine Parts Co.	6,813	781,451

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Consumer Discretionary Distribution &amp; Retail — 5.6% (continued)</b>		
LKQ Corp.	13,789	507,297
Lowe's Cos., Inc.	28,077	7,351,401
O'Reilly Automotive, Inc. <sup>(a)</sup>	2,840	3,274,918
Pool Corp.	1,829	661,439
Ross Stores, Inc.	16,380	2,288,614
The Home Depot, Inc.	48,859	19,238,231
The TJX Companies, Inc.	55,685	6,294,075
Tractor Supply Co.	5,215	1,384,635
Ulta Beauty, Inc. <sup>(a)</sup>	2,363	871,900
		<b>133,825,352</b>
<b>Consumer Durables &amp; Apparel — .7%</b>		
D.R. Horton, Inc.	14,290	2,415,010
Deckers Outdoor Corp. <sup>(a)</sup>	7,674	1,234,670
Garmin Ltd.	7,638	1,514,997
Hasbro, Inc.	6,846	449,303
Lennar Corp., Cl. A	12,063	2,054,329
Lululemon Athletica, Inc. <sup>(a)</sup>	5,730	1,706,967
Mohawk Industries, Inc. <sup>(a)</sup>	2,527	339,300
NIKE, Inc., Cl. B	59,199	4,566,019
NVR, Inc. <sup>(a)</sup>	148	1,354,616
PulteGroup, Inc.	10,308	1,335,195
Ralph Lauren Corp.	1,965	388,933
Tapestry, Inc.	10,673	506,434
		<b>17,865,773</b>
<b>Consumer Services — 1.9%</b>		
Airbnb, Inc., Cl. A <sup>(a)</sup>	21,523	2,901,085
Booking Holdings, Inc.	1,652	7,725,165
Caesars Entertainment, Inc. <sup>(a),(b)</sup>	10,535	421,927
Carnival Corp. <sup>(a)</sup>	48,602	1,069,244
Chipotle Mexican Grill, Inc. <sup>(a)</sup>	67,478	3,763,248
Darden Restaurants, Inc.	6,028	964,601
Domino's Pizza, Inc.	1,751	724,441
Expedia Group, Inc. <sup>(a)</sup>	6,236	974,749
Hilton Worldwide Holdings, Inc.	12,142	2,851,549
Las Vegas Sands Corp.	16,773	869,680
Marriott International, Inc., Cl. A	11,411	2,967,088
McDonald's Corp.	35,345	10,324,628
MGM Resorts International <sup>(a)</sup>	11,550	425,848
Norwegian Cruise Line Holdings Ltd. <sup>(a)</sup>	21,068	533,863
Royal Caribbean Cruises Ltd.	11,753	2,425,232
Starbucks Corp.	55,753	5,447,068
Wynn Resorts Ltd.	4,912	471,650
Yum! Brands, Inc.	13,960	1,830,994
		<b>46,692,060</b>
<b>Consumer Staples Distribution &amp; Retail — 1.9%</b>		
Costco Wholesale Corp.	21,844	19,095,588
Dollar General Corp.	10,864	869,555
Dollar Tree, Inc. <sup>(a)</sup>	9,564	618,217
Sysco Corp.	24,770	1,856,511

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Consumer Staples Distribution &amp; Retail — 1.9% (continued)</b>		
Target Corp.	22,687	3,403,957
The Kroger Company	32,719	1,824,739
Walgreens Boots Alliance, Inc. <sup>(b)</sup>	37,076	350,739
Walmart, Inc.	214,016	17,538,611
		<b>45,557,917</b>
<b>Energy — 3.3%</b>		
APA Corp.	18,067	426,381
Baker Hughes Co.	49,652	1,890,748
Chevron Corp.	83,807	12,472,158
ConocoPhillips	57,218	6,267,660
Coterra Energy, Inc.	37,680	901,306
Devon Energy Corp.	30,027	1,161,444
Diamondback Energy, Inc.	9,057	1,601,006
EOG Resources, Inc.	27,875	3,399,635
EQT Corp.	27,032	987,749
Exxon Mobil Corp.	218,909	25,564,193
Halliburton Co.	43,854	1,216,510
Hess Corp.	13,598	1,828,659
Kinder Morgan, Inc.	95,927	2,351,171
Marathon Oil Corp.	28,104	778,481
Marathon Petroleum Corp.	16,743	2,435,604
Occidental Petroleum Corp.	33,393	1,673,323
ONEOK, Inc.	29,192	2,828,121
Phillips 66	20,940	2,550,911
Schlumberger NV	69,347	2,778,734
Targa Resources Corp.	10,629	1,774,618
The Williams Companies, Inc.	59,643	3,123,504
Valero Energy Corp.	16,028	2,079,793
		<b>80,091,709</b>
<b>Equity Real Estate Investment Trusts — 2.1%</b>		
Alexandria Real Estate Equities, Inc. <sup>(c)</sup>	7,815	871,763
American Tower Corp. <sup>(c)</sup>	22,988	4,908,858
AvalonBay Communities, Inc. <sup>(c)</sup>	6,859	1,520,023
BXP, Inc. <sup>(c)</sup>	7,336	590,988
Camden Property Trust <sup>(c)</sup>	5,163	597,824
Crown Castle, Inc. <sup>(c)</sup>	21,613	2,323,181
Digital Realty Trust, Inc. <sup>(c)</sup>	15,397	2,744,207
Equinix, Inc. <sup>(c)</sup>	4,678	4,247,998
Equity Residential <sup>(c)</sup>	17,115	1,204,383
Essex Property Trust, Inc. <sup>(c)</sup>	3,194	906,649
Extra Space Storage, Inc. <sup>(c)</sup>	10,313	1,684,113
Federal Realty Investment Trust <sup>(c)</sup>	3,781	419,086
Healthpeak Properties, Inc. <sup>(c)</sup>	34,897	783,438
Host Hotels & Resorts, Inc. <sup>(c)</sup>	33,256	573,334
Invitation Homes, Inc. <sup>(c)</sup>	28,501	895,216
Iron Mountain, Inc. <sup>(c)</sup>	14,644	1,811,902
Kimco Realty Corp. <sup>(c)</sup>	33,044	783,804
Mid-America Apartment Communities, Inc. <sup>(c)</sup>	5,774	873,837
Prologis, Inc. <sup>(c)</sup>	45,622	5,152,549

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Equity Real Estate Investment Trusts — 2.1% (continued)</b>		
Public Storage <sup>(c)</sup>	7,741	2,547,254
Realty Income Corp. <sup>(c)</sup>	43,255	2,568,049
Regency Centers Corp. <sup>(c)</sup>	8,089	577,878
SBA Communications Corp. <sup>(c)</sup>	5,388	1,236,384
Simon Property Group, Inc. <sup>(c)</sup>	14,916	2,522,594
UDR, Inc. <sup>(c)</sup>	13,940	588,129
Ventas, Inc. <sup>(c)</sup>	19,835	1,298,994
VICI Properties, Inc. <sup>(c)</sup>	51,720	1,642,627
Welltower, Inc. <sup>(c)</sup>	28,389	3,829,108
Weyerhaeuser Co. <sup>(c)</sup>	36,202	1,128,054
		<b>50,832,224</b>
<b>Financial Services — 7.8%</b>		
American Express Co.	27,672	7,473,654
Ameriprise Financial, Inc.	4,838	2,468,831
Berkshire Hathaway, Inc., Cl. B <sup>(a)</sup>	90,257	40,698,686
BlackRock, Inc.	6,861	6,730,847
Blackstone, Inc.	35,480	5,951,770
Capital One Financial Corp.	18,632	3,033,103
Cboe Global Markets, Inc.	5,235	1,118,039
CME Group, Inc.	17,691	3,986,844
Corpay, Inc. <sup>(a)</sup>	3,474	1,145,447
Discover Financial Services	12,525	1,859,086
FactSet Research Systems, Inc.	1,827	829,568
Fidelity National Information Services, Inc.	26,477	2,375,781
Fiserv, Inc. <sup>(a)</sup>	28,367	5,613,829
Franklin Resources, Inc.	15,253	316,805
Global Payments, Inc.	12,877	1,335,474
Intercontinental Exchange, Inc.	28,271	4,406,601
Invesco Ltd.	20,682	358,626
Jack Henry & Associates, Inc.	3,505	637,665
KKR & Co., Inc.	33,349	4,610,166
MarketAxess Holdings, Inc.	1,826	528,481
Mastercard, Inc., Cl. A	40,652	20,309,333
Moody's Corp.	7,805	3,543,782
Morgan Stanley	61,382	7,135,657
MSCI, Inc.	3,875	2,213,400
Nasdaq, Inc.	19,914	1,472,043
Northern Trust Corp.	10,279	1,033,245
PayPal Holdings, Inc. <sup>(a)</sup>	50,231	3,983,318
Raymond James Financial, Inc.	8,997	1,333,535
S&P Global, Inc.	15,777	7,578,640
State Street Corp.	14,355	1,332,144
Synchrony Financial	19,059	1,050,913
T. Rowe Price Group, Inc.	11,175	1,227,686
The Bank of New York Mellon Corp.	35,965	2,710,322
The Charles Schwab Corp.	73,608	5,213,655
The Goldman Sachs Group, Inc.	15,560	8,056,812
Visa, Inc., Cl. A <sup>(b)</sup>	82,307	23,856,684
		<b>187,530,472</b>



Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Food, Beverage &amp; Tobacco — 2.5%</b>		
Altria Group, Inc.	83,903	4,569,357
Archer-Daniels-Midland Co.	23,212	1,281,535
Brown-Forman Corp., Cl. B <sup>(b)</sup>	9,359	412,077
Bunge Global SA	7,099	596,458
Campbell Soup Co.	10,221	476,810
Conagra Brands, Inc.	23,476	679,395
Constellation Brands, Inc., Cl. A	7,839	1,821,313
General Mills, Inc.	27,395	1,863,408
Hormel Foods Corp.	13,387	408,973
Kellanova	13,006	1,048,934
Keurig Dr. Pepper, Inc.	52,795	1,739,595
Lamb Weston Holdings, Inc.	7,500	582,675
McCormick & Co., Inc.	12,584	984,572
Molson Coors Beverage Co., Cl. B	8,789	478,737
Mondelez International, Inc., Cl. A	65,815	4,507,011
Monster Beverage Corp. <sup>(a)</sup>	35,050	1,846,434
PepsiCo, Inc.	67,679	11,240,128
Philip Morris International, Inc.	76,609	10,166,014
The J.M. Smucker Company	5,515	626,008
The Coca-Cola Company	191,122	12,482,178
The Hershey Company <sup>(b)</sup>	7,187	1,276,267
The Kraft Heinz Company	39,856	1,333,582
Tyson Foods, Inc., Cl. A	14,078	824,830
		<b>61,246,291</b>
<b>Health Care Equipment &amp; Services — 4.6%</b>		
Abbott Laboratories	85,729	9,719,097
Align Technology, Inc. <sup>(a)</sup>	3,436	704,483
Baxter International, Inc.	25,608	914,206
Becton, Dickinson and Co.	14,432	3,371,171
Boston Scientific Corp. <sup>(a)</sup>	72,560	6,096,491
Cardinal Health, Inc.	12,163	1,319,929
Cencora, Inc.	8,280	1,888,502
Centene Corp. <sup>(a)</sup>	26,316	1,638,434
CVS Health Corp.	61,984	3,499,617
DaVita, Inc. <sup>(a)</sup>	2,386	333,587
Dexcom, Inc. <sup>(a)</sup>	19,381	1,365,973
Edwards Lifesciences Corp. <sup>(a)</sup>	29,366	1,967,816
Elevance Health, Inc.	11,426	4,636,214
GE Healthcare Technologies, Inc.	21,483	1,876,540
HCA Healthcare, Inc.	9,114	3,269,556
Henry Schein, Inc. <sup>(a)</sup>	6,228	437,392
Hologic, Inc. <sup>(a)</sup>	11,053	893,856
Humana, Inc.	6,055	1,561,161
IDEXX Laboratories, Inc. <sup>(a)</sup>	4,092	1,665,117
Insulet Corp. <sup>(a)</sup>	3,621	838,370
Intuitive Surgical, Inc. <sup>(a)</sup>	17,477	8,805,612
Labcorp Holdings, Inc.	4,238	967,408
McKesson Corp.	6,345	3,176,244
Medtronic PLC	63,197	5,640,332

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Health Care Equipment &amp; Services — 4.6% (continued)</b>		
Molina Healthcare, Inc. <sup>(a)</sup>	2,916	936,677
Quest Diagnostics, Inc.	5,374	832,056
ResMed, Inc.	7,151	1,733,903
Solventum Corp. <sup>(a)</sup>	7,277	528,165
STERIS PLC	4,877	1,081,962
Stryker Corp.	16,862	6,007,593
Teleflex, Inc.	2,231	448,565
The Cigna Group	13,774	4,336,193
The Cooper Companies, Inc. <sup>(a)</sup>	9,550	999,694
UnitedHealth Group, Inc.	45,499	25,684,185
Universal Health Services, Inc., Cl. B	2,793	570,638
Zimmer Biomet Holdings, Inc.	10,262	1,097,213
		<b>110,843,952</b>
<b>Household &amp; Personal Products — 1.3%</b>		
Church & Dwight Co., Inc.	11,797	1,178,638
Colgate-Palmolive Co.	40,774	3,820,932
Kenvue, Inc.	93,956	2,154,411
Kimberly-Clark Corp.	16,447	2,206,858
The Clorox Company	6,053	959,703
The Estee Lauder Companies, Inc., Cl. A	11,892	819,835
The Procter & Gamble Company	115,990	19,159,228
		<b>30,299,605</b>
<b>Insurance — 2.1%</b>		
Aflac, Inc.	24,577	2,575,424
American International Group, Inc.	31,271	2,372,844
Aon PLC, Cl. A	10,676	3,916,704
Arch Capital Group Ltd. <sup>(a)</sup>	18,720	1,845,043
Arthur J. Gallagher & Co.	10,685	3,004,622
Assurant, Inc.	2,657	509,347
Brown & Brown, Inc.	11,722	1,226,590
Chubb Ltd.	18,510	5,227,965
Cincinnati Financial Corp.	7,543	1,062,281
Erie Indemnity Co., Cl. A	1,248	560,152
Everest Group Ltd.	2,120	753,893
Globe Life, Inc.	4,364	460,838
Loews Corp.	9,390	741,434
Marsh & McLennan Cos., Inc.	24,230	5,287,955
MetLife, Inc.	29,241	2,293,079
Principal Financial Group, Inc.	10,837	892,969
Prudential Financial, Inc.	17,783	2,178,062
The Allstate Corp.	12,957	2,416,740
The Hartford Financial Services Group, Inc.	14,316	1,581,059
The Progressive Corp.	28,857	7,007,345
The Travelers Companies, Inc.	11,101	2,730,180
W. R. Berkley Corp.	15,165	866,983
Willis Towers Watson PLC	4,918	1,486,171
		<b>50,997,680</b>
<b>Materials — 2.1%</b>		
Air Products and Chemicals, Inc.	10,954	3,401,546

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Materials — 2.1% (continued)</b>		
Albemarle Corp. <sup>(b)</sup>	6,030	571,222
Amcor PLC	71,105	791,399
Avery Dennison Corp.	3,870	801,206
Ball Corp.	15,401	912,509
Celanese Corp.	5,190	653,784
CF Industries Holdings, Inc.	8,918	733,327
Corteva, Inc.	34,369	2,093,759
Dow, Inc.	34,903	1,723,510
DuPont de Nemours, Inc.	20,886	1,733,329
Eastman Chemical Co.	6,015	632,116
Ecolab, Inc.	12,601	3,096,444
FMC Corp.	6,644	431,794
Freeport-McMoRan, Inc.	70,766	3,185,885
International Flavors & Fragrances, Inc.	12,780	1,270,715
International Paper Co.	17,148	952,400
Linde PLC	23,686	10,804,369
LyondellBasell Industries NV, Cl. A	12,732	1,105,774
Martin Marietta Materials, Inc.	2,968	1,758,065
Newmont Corp.	56,098	2,549,093
Nucor Corp.	11,574	1,641,656
Packaging Corp. of America	4,273	978,261
PPG Industries, Inc.	11,235	1,398,870
Smurfit WestRock PLC	24,025	1,237,287
Steel Dynamics, Inc.	7,179	936,860
The Mosaic Company	15,131	404,906
The Sherwin-Williams Company	11,423	4,098,230
Vulcan Materials Co.	6,564	1,798,077
		<b>51,696,393</b>
<b>Media &amp; Entertainment — 8.1%</b>		
Alphabet, Inc., Cl. C	236,661	40,868,988
Alphabet, Inc., Cl. A	288,688	49,397,404
Charter Communications, Inc., Cl. A <sup>(a),(b)</sup>	4,856	1,590,874
Comcast Corp., Cl. A	190,343	8,312,279
Electronic Arts, Inc.	11,784	1,777,616
Fox Corp., Cl. A	10,707	449,694
Fox Corp., Cl. B	5,566	216,851
Live Nation Entertainment, Inc. <sup>(a)</sup>	7,077	829,000
Match Group, Inc. <sup>(a)</sup>	12,473	449,402
Meta Platforms, Inc., Cl. A	107,647	61,098,284
Netflix, Inc. <sup>(a)</sup>	21,146	15,987,010
News Corporation, Cl. A	18,423	502,027
News Corporation, Cl. B	5,405	156,961
Omnicom Group, Inc.	9,640	973,640
Paramount Global, Cl. B <sup>(b)</sup>	26,423	289,068
Take-Two Interactive Software, Inc. <sup>(a)</sup>	8,025	1,297,803
The Interpublic Group of Companies, Inc.	18,444	542,254
The Walt Disney Company	89,360	8,596,432
Warner Bros Discovery, Inc. <sup>(a)</sup>	107,405	873,203
		<b>194,208,790</b>

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Pharmaceuticals, Biotechnology &amp; Life Sciences — 6.4%</b>		
AbbVie, Inc.	87,032	17,743,214
Agilent Technologies, Inc.	14,536	1,894,186
Amgen, Inc.	26,476	8,476,556
Biogen, Inc. <sup>(a)</sup>	7,011	1,219,914
Bio-Techne Corp.	8,140	600,325
Bristol-Myers Squibb Co.	99,895	5,571,144
Catalent, Inc. <sup>(a)</sup>	8,219	481,633
Charles River Laboratories International, Inc. <sup>(a)</sup>	2,665	475,916
Danaher Corp.	31,671	7,780,298
Eli Lilly & Co.	38,869	32,251,164
Gilead Sciences, Inc.	61,286	5,443,423
Incyte Corp. <sup>(a)</sup>	8,002	593,108
IQVIA Holdings, Inc. <sup>(a)</sup>	8,664	1,783,224
Johnson & Johnson	118,611	18,961,154
Merck & Co., Inc.	124,897	12,779,461
Mettler-Toledo International, Inc. <sup>(a)</sup>	1,057	1,365,380
Moderna, Inc. <sup>(a)</sup>	16,560	900,202
Pfizer, Inc.	279,213	7,901,728
Regeneron Pharmaceuticals, Inc. <sup>(a)</sup>	5,225	4,379,595
Revvity, Inc.	6,359	754,114
Thermo Fisher Scientific, Inc.	18,822	10,282,835
Vertex Pharmaceuticals, Inc. <sup>(a)</sup>	12,717	6,053,038
Viatis, Inc.	58,684	680,734
Waters Corp. <sup>(a)</sup>	2,947	952,205
West Pharmaceutical Services, Inc.	3,658	1,126,408
Zoetis, Inc.	22,287	3,984,470
		<b>154,435,429</b>
<b>Real Estate Management &amp; Development — .1%</b>		
CBRE Group, Inc., Cl. A <sup>(a)</sup>	14,987	1,962,847
CoStar Group, Inc. <sup>(a)</sup>	20,493	1,491,686
		<b>3,454,533</b>
<b>Semiconductors &amp; Semiconductor Equipment — 11.3%</b>		
Advanced Micro Devices, Inc. <sup>(a)</sup>	79,747	11,489,150
Analog Devices, Inc.	24,450	5,455,039
Applied Materials, Inc.	40,796	7,407,738
Broadcom, Inc.	229,358	38,938,108
Enphase Energy, Inc. <sup>(a)</sup>	6,539	542,999
First Solar, Inc. <sup>(a)</sup>	5,297	1,030,160
Intel Corp.	210,246	4,524,494
KLA Corp.	6,623	4,412,441
Lam Research Corp.	64,228	4,775,352
Microchip Technology, Inc.	26,798	1,966,169
Micron Technology, Inc.	54,635	5,444,378
Monolithic Power Systems, Inc.	2,432	1,846,618
NVIDIA Corp.	1,212,105	160,919,060
NXP Semiconductors NV	12,432	2,915,304
ON Semiconductor Corp. <sup>(a)</sup>	21,655	1,526,461
Qorvo, Inc. <sup>(a)</sup>	4,529	322,736
QUALCOMM, Inc.	54,890	8,934,445

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Semiconductors &amp; Semiconductor Equipment — 11.3% (continued)</b>		
Skyworks Solutions, Inc.	8,262	723,586
Teradyne, Inc.	7,880	836,935
Texas Instruments, Inc.	44,988	9,139,762
		<b>273,150,935</b>
<b>Software &amp; Services — 11.1%</b>		
Accenture PLC, Cl. A	30,864	10,642,524
Adobe, Inc. <sup>(a)</sup>	21,847	10,444,614
Akamai Technologies, Inc. <sup>(a)</sup>	7,367	744,656
ANSYS, Inc. <sup>(a)</sup>	4,320	1,384,171
Autodesk, Inc. <sup>(a)</sup>	10,513	2,983,589
Cadence Design Systems, Inc. <sup>(a)</sup>	13,628	3,762,963
Cognizant Technology Solutions Corp., Cl. A	24,797	1,849,608
CrowdStrike Holdings, Inc., Cl. A <sup>(a)</sup>	11,310	3,357,600
EPAM Systems, Inc. <sup>(a)</sup>	2,646	499,168
Fair Isaac Corp. <sup>(a)</sup>	1,227	2,445,546
Fortinet, Inc. <sup>(a)</sup>	31,717	2,494,859
Gartner, Inc. <sup>(a)</sup>	3,769	1,893,923
Gen Digital, Inc.	27,406	797,789
GoDaddy, Inc., Cl. A <sup>(a)</sup>	6,654	1,109,887
International Business Machines Corp.	45,387	9,382,401
Intuit, Inc.	13,774	8,406,272
Microsoft Corp.	366,245	148,823,656
Oracle Corp.	78,757	13,218,575
Palantir Technologies, Inc., Cl. A <sup>(a)</sup>	99,033	4,115,811
Palo Alto Networks, Inc. <sup>(a)</sup>	15,954	5,748,705
PTC, Inc. <sup>(a)</sup>	5,982	1,108,644
Roper Technologies, Inc.	5,347	2,875,242
Salesforce, Inc.	47,745	13,911,461
ServiceNow, Inc. <sup>(a)</sup>	10,150	9,469,849
Synopsys, Inc. <sup>(a)</sup>	7,537	3,871,079
Tyler Technologies, Inc. <sup>(a)</sup>	2,103	1,273,556
Verisign, Inc. <sup>(a)</sup>	4,273	755,637
		<b>267,371,785</b>
<b>Technology Hardware &amp; Equipment — 8.8%</b>		
Amphenol Corp., Cl. A	59,078	3,959,408
Apple, Inc.	749,147	169,239,799
Arista Networks, Inc. <sup>(a)</sup>	12,653	4,889,625
CDW Corp.	6,668	1,255,118
Cisco Systems, Inc.	198,510	10,872,393
Corning, Inc.	38,589	1,836,450
Dell Technologies, Inc., Cl. C	14,392	1,779,283
F5, Inc. <sup>(a)</sup>	2,820	659,542
Hewlett Packard Enterprise Co.	64,532	1,257,729
HP, Inc.	43,633	1,549,844
Jabil, Inc.	5,794	713,183
Juniper Networks, Inc.	17,085	664,606
Keysight Technologies, Inc. <sup>(a)</sup>	8,411	1,253,323
Motorola Solutions, Inc.	8,221	3,694,106
NetApp, Inc.	10,388	1,197,840

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Technology Hardware &amp; Equipment — 8.8% (continued)</b>		
Seagate Technology Holdings PLC	10,215	1,025,279
Super Micro Computer, Inc. <sup>(a)</sup>	24,179	703,851
TE Connectivity PLC	14,916	2,198,917
Teledyne Technologies, Inc. <sup>(a)</sup>	2,340	1,065,449
Trimble, Inc. <sup>(a)</sup>	12,488	755,524
Western Digital Corp. <sup>(a)</sup>	15,815	1,032,878
Zebra Technologies Corp., Cl. A <sup>(a)</sup>	2,467	942,320
		<b>212,546,467</b>
<b>Telecommunication Services — .9%</b>		
AT&T, Inc.	353,296	7,963,292
T-Mobile US, Inc.	24,516	5,470,990
Verizon Communications, Inc.	207,414	8,738,352
		<b>22,172,634</b>
<b>Transportation — 1.5%</b>		
C.H. Robinson Worldwide, Inc.	5,709	588,255
CSX Corp.	96,725	3,253,829
Delta Air Lines, Inc.	31,970	1,829,324
Expeditors International of Washington, Inc.	7,221	859,299
FedEx Corp.	11,092	3,037,544
J.B. Hunt Transport Services, Inc.	3,804	687,079
Norfolk Southern Corp.	11,266	2,821,344
Old Dominion Freight Line, Inc.	9,026	1,817,114
Southwest Airlines Co.	30,471	931,803
Uber Technologies, Inc. <sup>(a)</sup>	103,519	7,458,544
Union Pacific Corp.	30,017	6,966,045
United Airlines Holdings, Inc. <sup>(a)</sup>	15,683	1,227,352
United Parcel Service, Inc., Cl. B	36,093	4,838,628
		<b>36,316,160</b>
<b>Utilities — 2.5%</b>		
Alliant Energy Corp.	12,470	748,200
Ameren Corp.	12,800	1,115,008
American Electric Power Co., Inc.	26,179	2,585,176
American Water Works Co., Inc.	9,797	1,353,064
Atmos Energy Corp. <sup>(b)</sup>	7,821	1,085,398
CenterPoint Energy, Inc.	31,619	933,709
CMS Energy Corp.	14,686	1,022,293
Consolidated Edison, Inc.	16,703	1,698,361
Constellation Energy Corp.	15,407	4,051,425
Dominion Energy, Inc.	41,886	2,493,474
DTE Energy Co.	10,364	1,287,416
Duke Energy Corp.	38,012	4,381,643
Edison International	18,661	1,537,666
Entergy Corp.	10,671	1,651,657
Evergy, Inc.	10,678	645,378
Eversource Energy	18,162	1,195,968
Exelon Corp.	48,702	1,913,989
FirstEnergy Corp.	24,457	1,023,036
NextEra Energy, Inc.	101,232	8,022,636
NiSource, Inc.	21,090	741,524

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.5% (continued)</b>		
<b>Utilities — 2.5% (continued)</b>		
NRG Energy, Inc.	10,447	944,409
PG&E Corp.	104,004	2,102,961
Pinnacle West Capital Corp.	5,773	506,927
PPL Corp.	36,908	1,201,725
Public Service Enterprise Group, Inc.	24,246	2,167,835
Sempra	31,635	2,637,410
The AES Corp.	34,017	560,940
The Southern Company	53,876	4,904,332
Vistra Corp.	16,935	2,116,198
WEC Energy Group, Inc.	15,962	1,524,850
Xcel Energy, Inc.	27,863	1,861,527
		<b>60,016,135</b>
<b>Total Common Stocks</b> (cost \$412,967,338)		<b>2,376,492,189</b>
	1-Day Yield (%)	
<b>Investment Companies — 1.4%</b>		
<b>Registered Investment Companies — 1.4%</b>		
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares <sup>(d)</sup> (cost \$32,746,685)	4.95	32,746,685
		<b>32,746,685</b>
<b>Investment of Cash Collateral for Securities Loaned — 0.0%</b>		
<b>Registered Investment Companies — 0.0%</b>		
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares <sup>(d)</sup> (cost \$581,977)	4.95	581,977
		<b>581,977</b>
<b>Total Investments</b> (cost \$446,296,000)	<b>99.9%</b>	<b>2,409,820,851</b>
<b>Cash and Receivables (Net)</b>	<b>0.1%</b>	<b>1,910,879</b>
<b>Net Assets</b>	<b>100.0%</b>	<b>2,411,731,730</b>

<sup>(a)</sup> Non-income producing security.

<sup>(b)</sup> Security, or portion thereof, on loan. At October 31, 2024, the value of the fund's securities on loan was \$16,458,174 and the value of the collateral was \$16,852,570, consisting of cash collateral of \$581,977 and U.S. Government & Agency securities valued at \$16,270,593. In addition, the value of collateral may include pending sales that are also on loan.

<sup>(c)</sup> Investment in real estate investment trust within the United States.

<sup>(d)</sup> Investment in affiliated issuer. The investment objective of this investment company is publicly available and can be found within the investment company's prospectus.

Affiliated Issuers						
Description	Value (\$)		Sales (\$)	Value (\$)		Dividends/ Distributions (\$)
	10/31/2023	Purchases (\$) <sup>†</sup>		10/31/2024		
Registered Investment Companies - 1.4%						
Dreyfus Institutional Preferred Government Plus Money						
Market Fund, Institutional Shares - 1.4%	15,184,090	244,973,378	(227,410,783)	32,746,685	1,370,472	

Affiliated Issuers					
Description	Value (\$) 10/31/2023	Purchases (\$) <sup>†</sup>	Sales (\$)	Value (\$) 10/31/2024	Dividends/ Distributions (\$)
<b>Investment of Cash Collateral for Securities Loaned - .0%</b>					
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares - .0%	587,858	10,313,373	(10,319,254)	581,977	33,532 <sup>††</sup>
<b>Total - 1.4%</b>	<b>15,771,948</b>	<b>255,286,751</b>	<b>(237,730,037)</b>	<b>33,328,662</b>	<b>1,404,004</b>

<sup>†</sup> Includes reinvested dividends/distributions.

<sup>††</sup> Represents securities lending income earned from the reinvestment of cash collateral from loaned securities, net of fees and collateral investment expenses, and other payments to and from borrowers of securities.

Futures					
Description	Number of Contracts	Expiration	Notional Value (\$)	Market Value (\$)	Unrealized (Depreciation) (\$)
<b>Futures Long</b>					
Standard & Poor's 500 E-Mini	122	12/20/2024	35,913,056	35,004,850	(908,206)
<b>Gross Unrealized Depreciation</b>					<b>(908,206)</b>

See notes to financial statements.



# STATEMENT OF ASSETS AND LIABILITIES

October 31, 2024

	Cost	Value
<b>Assets (\$):</b>		
Investments in securities—See Statement of Investments (including securities on loan, valued at \$16,458,174)—Note 1(c):		
Unaffiliated issuers	412,967,338	2,376,492,189
Affiliated issuers	33,328,662	33,328,662
Cash collateral held by broker—Note 4		1,977,000
Receivable for shares of Common Stock subscribed		1,580,836
Dividends and securities lending income receivable		1,368,896
		<b>2,414,747,583</b>
<b>Liabilities (\$):</b>		
Due to BNY Mellon Investment Adviser, Inc. and affiliates—Note 3(b)		1,016,498
Payable for futures variation margin—Note 4		712,117
Payable for shares of Common Stock redeemed		704,050
Liability for securities on loan—Note 1(c)		581,977
Directors' fees and expenses payable		1,211
		<b>3,015,853</b>
<b>Net Assets (\$)</b>		<b>2,411,731,730</b>
<b>Composition of Net Assets (\$):</b>		
Paid-in capital		236,197,327
Total distributable earnings (loss)		2,175,534,403
<b>Net Assets (\$)</b>		<b>2,411,731,730</b>
<b>Shares Outstanding</b>		
(200 million shares of \$.001 par value Common Stock authorized)		39,215,634
<b>Net Asset Value Per Share (\$)</b>		<b>61.50</b>

See notes to financial statements.

## STATEMENT OF OPERATIONS

Year Ended October 31, 2024

<b>Investment Income (\$):</b>	
<b>Income:</b>	
Cash dividends (net of \$8,182 foreign taxes withheld at source):	
Unaffiliated issuers	32,705,874
Affiliated issuers	1,370,472
Interest	34,272
Income from securities lending—Note 1(c)	33,532
<b>Total Income</b>	<b>34,144,150</b>
<b>Expenses:</b>	
Management fee—Note 3(a)	5,744,557
Shareholder servicing costs—Note 3(b)	5,744,557
Directors' fees—Notes 3(a) and 3(c)	123,000
Loan commitment fees—Note 2	55,728
<b>Total Expenses</b>	<b>11,667,842</b>
Less—Directors' fees reimbursed by BNY Mellon Investment Adviser, Inc.—Note 3(a)	(123,000)
<b>Net Expenses</b>	<b>11,544,842</b>
<b>Net Investment Income</b>	<b>22,599,308</b>
<b>Realized and Unrealized Gain (Loss) on Investments—Note 4 (\$):</b>	
Net realized gain (loss) on investments	202,022,946
Net realized gain (loss) on futures	8,849,386
<b>Net Realized Gain (Loss)</b>	<b>210,872,332</b>
Net change in unrealized appreciation (depreciation) on investments	468,905,357
Net change in unrealized appreciation (depreciation) on futures	(897,269)
<b>Net Change in Unrealized Appreciation (Depreciation)</b>	<b>468,008,088</b>
<b>Net Realized and Unrealized Gain (Loss) on Investments</b>	<b>678,880,420</b>
<b>Net Increase in Net Assets Resulting from Operations</b>	<b>701,479,728</b>

See notes to financial statements.

## STATEMENT OF CHANGES IN NET ASSETS

	Year Ended October 31,	
	2024	2023
<b>Operations (\$):</b>		
Net investment income	22,599,308	23,595,971
Net realized gain (loss) on investments	210,872,332	127,811,342
Net change in unrealized appreciation (depreciation) on investments	468,008,088	28,747,655
<b>Net Increase (Decrease) in Net Assets Resulting from Operations</b>	<b>701,479,728</b>	<b>180,154,968</b>
<b>Distributions (\$):</b>		
<b>Distributions to shareholders</b>	<b>(149,998,944)</b>	<b>(198,845,595)</b>
<b>Capital Stock Transactions (\$):</b>		
Net proceeds from shares sold	177,135,401	163,005,453
Distributions reinvested	145,298,718	193,006,792
Cost of shares redeemed	(400,203,174)	(318,865,373)
<b>Increase (Decrease) in Net Assets from Capital Stock Transactions</b>	<b>(77,769,055)</b>	<b>37,146,872</b>
<b>Total Increase (Decrease) in Net Assets</b>	<b>473,711,729</b>	<b>18,456,245</b>
<b>Net Assets (\$):</b>		
Beginning of Period	1,938,020,001	1,919,563,756
<b>End of Period</b>	<b>2,411,731,730</b>	<b>1,938,020,001</b>
<b>Capital Share Transactions (Shares):</b>		
Shares sold	3,175,609	3,376,306
Shares issued for distributions reinvested	2,860,211	4,445,113
Shares redeemed	(7,118,945)	(6,644,669)
<b>Net Increase (Decrease) in Shares Outstanding</b>	<b>(1,083,125)</b>	<b>1,176,750</b>

See notes to financial statements.

## FINANCIAL HIGHLIGHTS

The following table describes the performance for the fiscal periods indicated. All information (except portfolio turnover rate) reflects financial results for a single fund share. Net asset value total return is calculated assuming an initial investment made at the net asset value at the beginning of the period, reinvestment of all dividends and distributions at net asset value during the period, and redemption at net asset value on the last day of the period. Net asset value total return includes adjustments in accordance with accounting principles generally accepted in the United States of America and as such, the net asset value for financial reporting purposes and the returns based upon those net asset values may differ from the net asset value and returns for shareholder transactions.

	Year Ended October 31,				
	2024	2023	2022	2021	2020
<b>Per Share Data (\$):</b>					
Net asset value, beginning of period	48.09	49.07	65.31	51.48	53.93
Investment Operations:					
Net investment income <sup>(a)</sup>	.55	.57	.56	.56	.71
Net realized and unrealized gain (loss) on investments	16.61	3.59	(9.08)	19.58	4.07
Total from Investment Operations	17.16	4.16	(8.52)	20.14	4.78
Distributions:					
Dividends from net investment income	(.59)	(.62)	(.58)	(.75)	(.85)
Dividends from net realized gain on investments	(3.16)	(4.52)	(7.14)	(5.56)	(6.38)
Total Distributions	(3.75)	(5.14)	(7.72)	(6.31)	(7.23)
Net asset value, end of period	61.50	48.09	49.07	65.31	51.48
<b>Total Return (%)</b>	<b>37.34</b>	<b>9.60</b>	<b>(15.03)</b>	<b>42.21</b>	<b>9.13</b>
<b>Ratios/Supplemental Data (%):</b>					
Ratio of total expenses to average net assets	.51	.51	.51	.51	.51
Ratio of net expenses to average net assets	.50	.50	.50	.50	.50
Ratio of net investment income to average net assets	.98	1.19	1.03	.95	1.41
Portfolio Turnover Rate	2.42	1.98	1.89	3.31	2.43
<b>Net Assets, end of period (\$ x 1,000)</b>	<b>2,411,732</b>	<b>1,938,020</b>	<b>1,919,564</b>	<b>2,553,501</b>	<b>2,078,988</b>

<sup>(a)</sup> Based on average shares outstanding.

See notes to financial statements.

## NOTES TO FINANCIAL STATEMENTS

### NOTE 1—Significant Accounting Policies:

BNY Mellon S&P 500 Index Fund (the “fund”) is a separate diversified series of BNY Mellon Index Funds, Inc. (the “Company”), which is registered under the Investment Company Act of 1940, as amended (the “Act”), as an open-end management investment company and operates as a series company currently offering three series, including the fund. The fund’s investment objective is to seek to match the performance of the S&P 500® Index. BNY Mellon Investment Adviser, Inc. (the “Adviser”), a wholly-owned subsidiary of The Bank of New York Mellon Corporation (“BNY”), serves as the fund’s investment adviser. BNY Mellon Securities Corporation (the “Distributor”), a wholly-owned subsidiary of the Adviser, is the distributor of the fund’s shares, which are sold to the public without a sales charge.

The Company accounts separately for the assets, liabilities and operations of each series. Expenses directly attributable to each series are charged to the series’ operations; expenses which are applicable to all series are allocated among them on a pro rata basis.

The Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) is the exclusive reference of authoritative U.S. generally accepted accounting principles (“GAAP”) recognized by the FASB to be applied by nongovernmental entities. Rules and interpretive releases of the Securities and Exchange Commission (“SEC”) under authority of federal laws are also sources of authoritative GAAP for SEC registrants. The fund is an investment company and applies the accounting and reporting guidance of the FASB ASC Topic 946 Financial Services-Investment Companies. The fund’s financial statements are prepared in accordance with GAAP, which may require the use of management estimates and assumptions. Actual results could differ from those estimates.

The Company enters into contracts that contain a variety of indemnifications. The fund’s maximum exposure under these arrangements is unknown. The fund does not anticipate recognizing any loss related to these arrangements.

**(a) Portfolio valuation:** The fair value of a financial instrument is the amount that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., the exit price). GAAP establishes a fair value hierarchy that prioritizes the inputs of valuation techniques used to measure fair value. This hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

Additionally, GAAP provides guidance on determining whether the volume and activity in a market has decreased significantly and whether such a decrease in activity results in transactions that are not orderly. GAAP requires enhanced disclosures around valuation inputs and techniques used during annual and interim periods.

Various inputs are used in determining the value of the fund’s investments relating to fair value measurements. These inputs are summarized in the three broad levels listed below:

**Level 1**—unadjusted quoted prices in active markets for identical investments.

**Level 2**—other significant observable inputs (including quoted prices for similar investments, interest rates, prepayment speeds, credit risk, etc.).

**Level 3**—significant unobservable inputs (including the fund’s own assumptions in determining the fair value of investments).

The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with investing in those securities.

Changes in valuation techniques may result in transfers in or out of an assigned level within the disclosure hierarchy. Valuation techniques used to value the fund’s investments are as follows:

The Company’s Board of Directors (the “Board”) has designated the Adviser as the fund’s valuation designee to make all fair value determinations with respect to the fund’s portfolio investments, subject to the Board’s oversight and pursuant to Rule 2a-5 under the Act.

Investments in equity securities are valued at the last sales price on the securities exchange or national securities market on which such securities are primarily traded. Securities listed on the National Market System for which market quotations are available are valued at the official closing price or, if there is no official closing price that day, at the last sales price. For open short positions, asked prices are used for valuation purposes. Bid price is used when no asked price is available. Registered investment companies that are not traded on an exchange are valued at their net asset value. All of the preceding securities are generally categorized within Level 1 of the fair value hierarchy.

Securities not listed on an exchange or the national securities market, or securities for which there were no transactions, are valued at the average of the most recent bid and asked prices. These securities are generally categorized within Level 2 of the fair value hierarchy.

Fair valuing of securities may be determined with the assistance of a pricing service using calculations based on indices of domestic securities and other appropriate indicators, such as prices of relevant American Depositary Receipts and futures. Utilizing these techniques may result in transfers between Level 1 and Level 2 of the fair value hierarchy.

When market quotations or official closing prices are not readily available, or are determined not to accurately reflect fair value, such as when the value of a security has been significantly affected by events after the close of the exchange or market on which the security is principally traded, but before the fund calculates its net asset value, the fund may value these investments at fair value as determined in accordance with the procedures approved by the Board. Certain factors may be considered when fair valuing investments such as: fundamental analytical data, the nature and duration of restrictions on disposition, an evaluation of the forces that influence the market in which the securities are purchased and sold, and public trading in similar securities of the issuer or comparable issuers. These securities are either categorized within Level 2 or 3 of the fair value hierarchy depending on the relevant inputs used.

For securities where observable inputs are limited, assumptions about market activity and risk are used and such securities are generally categorized within Level 3 of the fair value hierarchy.

Futures, which are traded on an exchange, are valued at the last sales price on the securities exchange on which such securities are primarily traded or at the last sales price on the national securities market on each business day and are generally categorized within Level 1 of the fair value hierarchy.

The following is a summary of the inputs used as of October 31, 2024 in valuing the fund's investments:

	Level 1 - Unadjusted Quoted Prices	Level 2- Other Significant Observable Inputs	Level 3- Significant Unobservable Inputs	Total
<b>Assets (\$)</b>				
Investments in Securities: <sup>†</sup>				
Equity Securities -				
Common Stocks	2,376,492,189	—	—	2,376,492,189
Investment Companies	33,328,662	—	—	33,328,662
<b>Liabilities (\$)</b>				
Other Financial Instruments:				
Futures <sup>††</sup>	(908,206)	—	—	(908,206)

<sup>†</sup> See Statement of Investments for additional detailed categorizations, if any.

<sup>††</sup> Amount shown represents unrealized appreciation (depreciation) at period end, but only variation margin on exchange-traded and centrally cleared derivatives, if any, are reported in the Statement of Assets and Liabilities.

**(b) Foreign taxes:** The fund may be subject to foreign taxes (a portion of which may be reclaimable) on income, stock dividends, realized and unrealized capital gains on investments or certain foreign currency transactions. Foreign taxes are recorded in accordance with the applicable foreign tax regulations and rates that exist in the foreign jurisdictions in which the fund invests. These foreign taxes, if any, are paid by the fund and are reflected in the Statement of Operations, if applicable. Foreign taxes payable or deferred or those subject to reclaims as of October 31, 2024, if any, are disclosed in the fund's Statement of Assets and Liabilities.

**(c) Securities transactions and investment income:** Securities transactions are recorded on a trade date basis. Realized gains and losses from securities transactions are recorded on the identified cost basis. Dividend income is recognized on the ex-dividend date and interest income, including, where applicable, accretion of discount and amortization of premium on investments, is recognized on the accrual basis.

Pursuant to a securities lending agreement with BNY, the fund may lend securities to qualified institutions. It is the fund's policy that, at origination, all loans are secured by collateral of at least 102% of the value of U.S. securities loaned and 105% of the value of foreign securities loaned. Collateral equivalent to at least 100% of the market value of securities on loan is maintained at all times. Collateral is either in the form of cash, which can be invested in certain money market mutual funds managed by the Adviser, or U.S. Government and Agency securities. Any non-cash collateral received cannot be sold or re-pledged by the fund, except in the event of borrower default. The securities on loan, if any, are also disclosed in the fund's Statement of Investments. The fund is entitled to receive all dividends, interest and distributions on securities loaned, in addition to income earned as a result of the lending transaction. Should a borrower fail to return the securities in a timely manner, BNY is required to replace the securities for the benefit of the fund or credit the

fund with the market value of the unreturned securities and is subrogated to the fund's rights against the borrower and the collateral. Additionally, the contractual maturity of security lending transactions are on an overnight and continuous basis. During the period ended October 31, 2024, BNY earned \$4,537 from the lending of the fund's portfolio securities, pursuant to the securities lending agreement.

For financial reporting purposes, the fund elects not to offset assets and liabilities subject to a securities lending agreement, if any, in the Statement of Assets and Liabilities. Therefore, all qualifying transactions are presented on a gross basis in the Statement of Assets and Liabilities. As of October 31, 2024, the fund had securities lending and the impact of netting of assets and liabilities and the offsetting of collateral pledged or received, if any, based on contractual netting/set-off provisions in the securities lending agreement are detailed in the following table:

	Assets (\$)	Liabilities (\$)
Securities Lending	16,458,174	-
Total gross amount of assets and liabilities in the Statement of Assets and Liabilities	16,458,174	-
Collateral (received)/posted not offset in the Statement of Assets and Liabilities	(16,458,174) <sup>†</sup>	-
Net amount	-	-

<sup>†</sup> The value of the related collateral received by the fund normally exceeded the value of the securities loaned by the fund pursuant to the securities lending agreement. In addition, the value of collateral may include pending sales that are also on loan. See Statement of Investments for detailed information regarding collateral received for open securities lending.

**(d) Affiliated issuers:** Investments in other investment companies advised by the Adviser are considered "affiliated" under the Act.

**(e) Market Risk:** The value of the securities in which the fund invests may be affected by political, regulatory, economic and social developments, and developments that impact specific economic sectors, industries or segments of the market. In addition, turbulence in financial markets and reduced liquidity in equity, credit and/or fixed-income markets may negatively affect many issuers, which could adversely affect the fund. Global economies and financial markets are becoming increasingly interconnected, and conditions and events in one country, region or financial market may adversely impact issuers in a different country, region or financial market. These risks may be magnified if certain events or developments adversely interrupt the global supply chain; in these and other circumstances, such risks might affect companies world-wide.

**Indexing Strategy Risk:** The fund uses an indexing strategy. It does not attempt to manage market volatility, use defensive strategies or reduce the effects of any long-term periods of poor index performance. The correlation between fund and index performance may be affected by the fund's expenses and/or use of sampling techniques, changes in securities markets, changes in the composition of the index and the timing of purchases and redemptions of fund shares.

**(f) Dividends and distributions to shareholders:** Dividends and distributions are recorded on the ex-dividend date. Dividends from net investment income and dividends from net realized capital gains, if any, are normally declared and paid annually, but the fund may make distributions on a more frequent basis to comply with the distribution requirements of the Internal Revenue Code of 1986, as amended (the "Code"). To the extent that net realized capital gains can be offset by capital loss carryovers, it is the policy of the fund not to distribute such gains. Income and capital gain distributions are determined in accordance with income tax regulations, which may differ from GAAP.

**(g) Federal income taxes:** It is the policy of the fund to continue to qualify as a regulated investment company, if such qualification is in the best interests of its shareholders, by complying with the applicable provisions of the Code, and to make distributions of taxable income and net realized capital gain sufficient to relieve it from substantially all federal income and excise taxes.

As of and during the period ended October 31, 2024, the fund did not have any liabilities for any uncertain tax positions. The fund recognizes interest and penalties, if any, related to uncertain tax positions as income tax expense in the Statement of Operations. During the period ended October 31, 2024, the fund did not incur any interest or penalties.

Each tax year in the four-year period ended October 31, 2024 remains subject to examination by the Internal Revenue Service and state taxing authorities.



At October 31, 2024, the components of accumulated earnings on a tax basis were as follows: undistributed ordinary income \$19,532,874, undistributed capital gains \$206,083,865 and unrealized appreciation \$1,949,917,664.

The tax character of distributions paid to shareholders during the fiscal years ended October 31, 2024 and October 31, 2023 were as follows: ordinary income \$23,750,698 and \$24,003,665, and long-term capital gains \$126,248,246 and \$174,841,930, respectively.

**NOTE 2—Bank Lines of Credit:**

The fund participates with other long-term open-end funds managed by the Adviser in a \$738 million unsecured credit facility led by Citibank, N.A. (the “Citibank Credit Facility”) and a \$300 million unsecured credit facility provided by BNY (the “BNY Credit Facility”), each to be utilized primarily for temporary or emergency purposes, including the financing of redemptions (each, a “Facility”). The Citibank Credit Facility is available in two tranches: (i) Tranche A is in an amount equal to \$618 million and is available to all long-term open-ended funds, including the fund, and (ii) Tranche B is an amount equal to \$120 million and is available only to BNY Mellon Floating Rate Income Fund, a series of BNY Mellon Investment Funds IV, Inc. In connection therewith, the fund has agreed to pay its pro rata portion of commitment fees for Tranche A of the Citibank Credit Facility and the BNY Credit Facility. Interest is charged to the fund based on rates determined pursuant to the terms of the respective Facility at the time of borrowing. During the period ended October 31, 2024, the fund did not borrow under either Facility.

**NOTE 3—Management Fee and Other Transactions with Affiliates:**

(a) Pursuant to a management agreement with the Adviser, the management fee is computed at the annual rate of .25% of the value of the fund’s average daily net assets and is payable monthly. The Adviser has agreed in its management agreement with the fund to: (1) pay all of the fund’s direct expenses, except management fees, Shareholder Services Plan fees and certain other expenses, including the fees and expenses of the non-interested board members and the fees and expenses of counsel to the fund and to the non-interested board members, and (2) reduce its fees pursuant to the management agreement in an amount equal to the fund’s allocable portion of the fees and expenses of the non-interested board members and the fees and expenses of counsel to the fund and to the non-interested board members. These provisions in the management agreement may not be amended without the approval of the fund’s shareholders. During the period ended October 31, 2024, fees reimbursed by the Adviser amounted to \$123,000.

(b) Under the Shareholder Services Plan, the fund pay the Distributor at an annual rate of .25% of the value of their average daily net assets for the provision of certain services. The services provided may include personal services relating to shareholder accounts, such as answering shareholder inquiries regarding the fund, and services related to the maintenance of shareholder accounts. The Distributor may make payments to Service Agents (securities dealers, financial institutions or other industry professionals) with respect to these services. The Distributor determines the amounts to be paid to Service Agents. During the period ended October 31, 2024, the fund was charged \$5,744,557 pursuant to the Shareholder Services Plan.

The fund has an arrangement with The Bank of New York Mellon (the “Custodian”), a subsidiary of BNY and an affiliate of the Adviser, whereby the fund will receive interest income or be charged overdraft fees when cash balances are maintained. For financial reporting purposes, the fund includes this interest income and overdraft fees, if any, as interest income in the Statement of Operations.

The components of “Due to BNY Mellon Investment Adviser, Inc. and affiliates” in the Statement of Assets and Liabilities consist of: Management fee of \$520,449, Shareholder Services Plan fees of \$520,449, which are offset against an expense reimbursement currently in effect in the amount of \$24,400.

(c) Each board member of the fund also serves as a board member of other funds in the BNY Mellon Family of Funds complex. Annual retainer fees and attendance fees are allocated to each fund based on net assets.

**NOTE 4—Securities Transactions:**

The aggregate amount of purchases and sales of investment securities, excluding short-term securities and derivatives, during the period ended October 31, 2024, amounted to \$54,655,567 and \$269,616,279, respectively.

**Derivatives:** A derivative is a financial instrument whose performance is derived from the performance of another asset. Rule 18f-4 under the Act regulates the use of derivatives transactions for certain funds registered under the Act. The fund is deemed a “limited” derivatives user under the rule and is required to limit its derivatives exposure so that the total notional value of applicable derivatives does not exceed 10% of fund’s net assets, and is subject to certain reporting requirements. Each type of derivative instrument that was held by the fund during the period ended October 31, 2024 is discussed below.



**Futures:** In the normal course of pursuing its investment objective, the fund is exposed to market risk, including equity price risk, as a result of changes in value of underlying financial instruments. The fund invests in futures in order to manage its exposure to or protect against changes in the market. A futures contract represents a commitment for the future purchase or a sale of an asset at a specified date. Upon entering into such contracts, these investments require initial margin deposits with a counterparty, which consist of cash or cash equivalents. The amount of these deposits is determined by the exchange or Board of Trade on which the contract is traded and is subject to change. Accordingly, variation margin payments are received or made to reflect daily unrealized gains or losses which are recorded in the Statement of Operations. When the contracts are closed, the fund recognizes a realized gain or loss which is reflected in the Statement of Operations. There is minimal counterparty credit risk to the fund with futures since they are exchange traded, and the exchange guarantees the futures against default. Futures open at October 31, 2024 are set forth in the Statement of Investments.

The following tables show the fund's exposure to different types of market risk as it relates to the Statement of Assets and Liabilities and the Statement of Operations, respectively.

Fair value of derivative instruments as of October 31, 2024 is shown below:

	Derivative Assets (\$)		Derivative Liabilities (\$)
Equity Risk	-	Equity Risk	(908,206) <sup>(1)</sup>
<b>Gross fair value of derivative contracts</b>	-		<b>(908,206)</b>

*Statement of Assets and Liabilities location:*

<sup>(1)</sup> Includes cumulative appreciation (depreciation) on futures as reported in the Statement of Investments, but only the unpaid variation margin is reported in the Statement of Assets and Liabilities.

The effect of derivative instruments in the Statement of Operations during the period ended October 31, 2024 is shown below:

Amount of realized gain (loss) on derivatives recognized in income (\$)		
Underlying risk	Futures <sup>(1)</sup>	Total
Equity	8,849,386	<b>8,849,386</b>
<b>Total</b>	<b>8,849,386</b>	<b>8,849,386</b>
Net change in unrealized appreciation (depreciation) on derivatives recognized in income (\$)		
Underlying risk	Futures <sup>(2)</sup>	Total
Equity	(897,269)	<b>(897,269)</b>
<b>Total</b>	<b>(897,269)</b>	<b>(897,269)</b>

*Statement of Operations location:*

<sup>(1)</sup> Net realized gain (loss) on futures.

<sup>(2)</sup> Net change in unrealized appreciation (depreciation) on futures.

The following table summarizes the monthly average market value of derivatives outstanding during the period ended October 31, 2024:

	Average Market Value (\$)
<b>Futures:</b>	
Equity Futures Long	26,056,859

At October 31, 2024, the cost of investments for federal income tax purposes was \$459,903,187; accordingly, accumulated net unrealized appreciation on investments was \$1,949,917,664, consisting of \$1,981,538,626 gross unrealized appreciation and \$31,620,962 gross unrealized depreciation.

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Shareholders and the Board of Directors of BNY Mellon S&P 500 Index Fund

### *Opinion on the Financial Statements*

We have audited the accompanying statement of assets and liabilities of BNY Mellon S&P 500 Index Fund (the “Fund”) (one of the funds constituting BNY Mellon Index Funds, Inc. (the “Company”)), including the statement of investments, as of October 31, 2024, and the related statement of operations for the year then ended, the statements of changes in net assets for each of the two years in the period then ended, the financial highlights for each of the five years in the period then ended and the related notes (collectively referred to as the “financial statements”). In our opinion, the financial statements present fairly, in all material respects, the financial position of the Fund (one of the funds constituting BNY Mellon Index Funds, Inc.) at October 31, 2024, the results of its operations for the year then ended, the changes in its net assets for each of the two years in the period then ended and its financial highlights for each of the five years in the period then ended, in conformity with U.S. generally accepted accounting principles.

### *Basis for Opinion*

These financial statements are the responsibility of the Company’s management. Our responsibility is to express an opinion on the Fund’s financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (“PCAOB”) and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. The Company is not required to have, nor were we engaged to perform, an audit of the Company’s internal control over financial reporting. As part of our audits, we are required to obtain an understanding of internal control over financial reporting but not for the purposes of expressing an opinion on the effectiveness of the Company’s internal control over financial reporting. Accordingly, we express no such opinion.

Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our procedures included confirmation of securities owned as of October 31, 2024, by correspondence with the custodian, brokers and others; when replies were not received from brokers and others, we performed other auditing procedures. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

*Ernst & Young LLP*

We have served as the auditor of one or more investment companies in the BNY Mellon Family of Funds since at least 1957, but we are unable to determine the specific year.

New York, New York  
December 23, 2024

## IMPORTANT TAX INFORMATION (Unaudited)

For federal tax purposes, the fund reports the maximum amount allowable, but not less than \$23,750,698 as ordinary income dividends paid during the year ended October 31, 2024 as qualified dividend income in accordance with Section 854(b)(1)(B) of the Internal Revenue Code. Also, the fund reports the maximum amount allowable but not less than 100.00% of ordinary income dividends paid during the year ended October 31, 2024 as eligible for the corporate dividends received deduction provided under Section 243 of the Internal Revenue Code in accordance with Section 854(b)(1)(A) of the Internal Revenue Code. Shareholders will receive notification in early 2025 of the percentage applicable to the preparation of their 2024 income tax returns. The fund also hereby reports \$3.1601 per share as a long-term capital gain distribution paid on December 21, 2023.

Item 8. Changes in and Disagreements with Accountants for Open-End Management Investment Companies (Unaudited)

N/A

Item 9. Proxy Disclosures for Open-End Management Investment Companies (Unaudited)

N/A

## Item 10. Remuneration Paid to Directors, Officers, and Others of Open-End Management Investment Companies (Unaudited)

Each board member also serves as a board member of other funds in the BNY Mellon Family of Funds complex. Annual retainer fees and attendance fees are allocated to each fund based on net assets. Directors fees paid by the fund are within Item 7. Statement of Operations as Directors' fees and expenses.

Item 11. Statement Regarding Basis for Approval of Investment Advisory Contracts (Unaudited)

N/A

