

# BNY Mellon S&P 500 Index Fund

## ANNUAL FINANCIALS AND OTHER INFORMATION

October 31, 2025

**Class**  
Single Share

**Ticker**  
PEOPX

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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 Securities and Exchange Commission (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  
SCHEDULE OF INVESTMENTS

October 31, 2025

Description	Shares	Value (\$)
<b>Common Stocks — 98.6%</b>		
<b>Automobiles &amp; Components — 2.4%</b>		
Aptiv PLC <sup>(a)</sup>	9,228	748,391
Ford Motor Co.	174,831	2,295,531
General Motors Co.	42,162	2,912,973
Tesla, Inc. <sup>(a)</sup>	124,297	56,749,038
		<b>62,705,933</b>
<b>Banks — 3.4%</b>		
Bank of America Corp.	301,841	16,133,401
Citigroup, Inc.	81,429	8,243,058
Citizens Financial Group, Inc.	19,157	974,517
Fifth Third Bancorp	30,217	1,257,632
Huntington Bancshares, Inc.	67,250	1,038,340
JPMorgan Chase & Co.	121,799	37,894,105
KeyCorp	39,713	698,552
M&T Bank Corp.	6,765	1,243,881
Regions Financial Corp.	40,436	978,551
The PNC Financial Services Group, Inc.	17,437	3,183,124
Truist Financial Corp.	56,631	2,527,441
U.S. Bancorp	68,931	3,217,699
Wells Fargo & Co.	141,895	12,340,608
		<b>89,730,909</b>
<b>Capital Goods — 5.8%</b>		
3M Co.	23,687	3,943,886
A.O. Smith Corp.	5,208	343,676
Allegion PLC	3,993	661,920
AMETEK, Inc.	10,286	2,078,903
Axon Enterprise, Inc. <sup>(a)</sup>	3,502	2,564,269
Builders FirstSource, Inc. <sup>(a)</sup>	5,254	610,357
Carrier Global Corp.	35,434	2,107,969
Caterpillar, Inc.	20,751	11,978,722
Cummins, Inc.	6,048	2,647,089
Deere & Co.	11,090	5,119,477
Dover Corp.	5,788	1,050,290
Eaton Corp. PLC	17,156	6,546,043
EMCOR Group, Inc.	1,929	1,303,580
Emerson Electric Co.	25,130	3,507,394
Fastenal Co.	51,545	2,121,077
Fortive Corp.	14,504	730,131
GE Vernova, Inc.	12,039	7,044,500
Generac Holdings, Inc. <sup>(a)</sup>	2,830	475,497
General Dynamics Corp.	11,183	3,857,017
General Electric Co.	46,972	14,511,999
Honeywell International, Inc.	28,378	5,713,343
Howmet Aerospace, Inc.	17,856	3,677,443
Hubbell, Inc.	2,357	1,107,790
Huntington Ingalls Industries, Inc.	1,537	494,945
IDEX Corp.	3,472	595,309
Illinois Tool Works, Inc.	11,927	2,909,234
Ingersoll Rand, Inc.	15,942	1,216,853

SCHEDULE OF INVESTMENTS (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Capital Goods — 5.8% (continued)</b>		
Johnson Controls International PLC	28,714	3,284,594
L3Harris Technologies, Inc.	8,283	2,394,615
Lennox International, Inc.	1,441	727,705
Lockheed Martin Corp.	9,042	4,447,579
Masco Corp.	8,909	576,947
Nordson Corp.	2,182	506,115
Northrop Grumman Corp.	6,026	3,515,870
Otis Worldwide Corp.	17,079	1,584,248
PACCAR, Inc.	23,359	2,298,526
Parker-Hannifin Corp.	5,672	4,383,492
Pentair PLC	7,321	778,588
Quanta Services, Inc.	6,600	2,964,258
Rockwell Automation, Inc.	4,949	1,823,014
RTX Corp.	59,273	10,580,230
Snap-on, Inc.	2,309	774,785
Stanley Black & Decker, Inc.	7,272	492,460
Textron, Inc.	7,479	604,378
The Boeing Company <sup>(a)</sup>	33,494	6,732,964
Trane Technologies PLC	9,970	4,473,041
TransDigm Group, Inc.	2,491	3,259,498
United Rentals, Inc.	2,897	2,523,808
W.W. Grainger, Inc.	1,927	1,886,533
Westinghouse Air Brake Technologies Corp.	7,407	1,514,287
Xylem, Inc.	10,984	1,656,936
		<b>152,703,184</b>
<b>Commercial &amp; Professional Services — .9%</b>		
Automatic Data Processing, Inc.	17,955	4,673,686
Broadridge Financial Solutions, Inc.	5,252	1,157,541
Cintas Corp.	15,019	2,752,532
Copart, Inc. <sup>(a)</sup>	40,127	1,725,862
Dayforce, Inc. <sup>(a)</sup>	7,022	482,692
Equifax, Inc.	5,423	1,144,795
Jacobs Solutions, Inc.	5,154	803,045
Leidos Holdings, Inc.	5,861	1,116,345
Paychex, Inc.	14,533	1,700,797
Paycom Software, Inc.	2,400	449,016
Republic Services, Inc.	9,037	1,881,865
Rollins, Inc.	12,350	711,484
Veralto Corp.	10,678	1,053,705
Verisk Analytics, Inc.	6,045	1,322,404
Waste Management, Inc.	16,335	3,263,243
		<b>24,239,012</b>
<b>Consumer Discretionary Distribution &amp; Retail — 5.7%</b>		
Amazon.com, Inc. <sup>(a)</sup>	429,882	104,985,782
AutoZone, Inc. <sup>(a)</sup>	734	2,697,032
Best Buy Co., Inc.	8,668	711,990
eBay, Inc.	20,336	1,653,520
Genuine Parts Co.	6,282	799,761
LKQ Corp.	11,752	375,594
Lowe's Companies, Inc.	24,824	5,911,339
O'Reilly Automotive, Inc. <sup>(a)</sup>	37,734	3,563,599

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Consumer Discretionary Distribution &amp; Retail — 5.7% (continued)</b>		
Pool Corp.	1,587	423,824
Ross Stores, Inc.	14,289	2,270,808
The Home Depot, Inc.	44,070	16,728,531
The TJX Companies, Inc.	49,192	6,893,767
Tractor Supply Co.	23,340	1,262,927
Ulta Beauty, Inc. <sup>(a)</sup>	1,905	990,371
Williams-Sonoma, Inc. <sup>(b)</sup>	5,316	1,033,112
		<b>150,301,957</b>
<b>Consumer Durables &amp; Apparel — .5%</b>		
D.R. Horton, Inc.	12,067	1,798,948
Deckers Outdoor Corp. <sup>(a)</sup>	6,656	542,464
Garmin Ltd.	7,280	1,557,483
Hasbro, Inc.	5,848	446,261
Lennar Corp., Cl. A	9,827	1,216,288
Lululemon Athletica, Inc. <sup>(a),(b)</sup>	4,662	795,057
Mohawk Industries, Inc. <sup>(a)</sup>	2,527	287,168
NIKE, Inc., Cl. B	52,888	3,416,036
NVR, Inc. <sup>(a)</sup>	129	930,196
PulteGroup, Inc.	8,948	1,072,597
Ralph Lauren Corp.	1,736	554,930
Tapestry, Inc.	9,589	1,053,064
		<b>13,670,492</b>
<b>Consumer Services — 1.7%</b>		
Airbnb, Inc., Cl. A <sup>(a)</sup>	19,261	2,437,287
Booking Holdings, Inc.	1,436	7,291,635
Carnival Corp. <sup>(a)</sup>	48,602	1,401,196
Chipotle Mexican Grill, Inc. <sup>(a)</sup>	58,644	1,858,428
Darden Restaurants, Inc.	5,221	940,563
Domino's Pizza, Inc.	1,391	554,258
DoorDash, Inc., Cl. A <sup>(a)</sup>	16,530	4,204,736
Expedia Group, Inc.	5,394	1,186,680
Hilton Worldwide Holdings, Inc.	10,430	2,680,093
Las Vegas Sands Corp.	13,578	805,854
Marriott International, Inc., Cl. A	10,048	2,618,308
McDonald's Corp.	31,609	9,433,074
MGM Resorts International <sup>(a)</sup>	9,453	302,780
Norwegian Cruise Line Holdings Ltd. <sup>(a)</sup>	20,231	453,579
Royal Caribbean Cruises Ltd.	11,097	3,182,953
Starbucks Corp.	50,005	4,043,904
Wynn Resorts Ltd. <sup>(b)</sup>	3,469	412,776
Yum! Brands, Inc.	12,407	1,714,771
		<b>45,522,875</b>
<b>Consumer Staples Distribution &amp; Retail — 1.7%</b>		
Costco Wholesale Corp.	19,644	17,904,524
Dollar General Corp.	9,294	916,946
Dollar Tree, Inc. <sup>(a)</sup>	8,060	798,907
Sysco Corp.	20,923	1,554,161
Target Corp.	20,020	1,856,254
The Kroger Company	27,305	1,737,417
Walmart, Inc.	194,419	19,671,315
		<b>44,439,524</b>

SCHEDULE OF INVESTMENTS (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Energy — 2.8%</b>		
APA Corp. <sup>(b)</sup>	14,632	331,415
Baker Hughes Co.	42,893	2,076,450
Chevron Corp.	85,247	13,445,157
ConocoPhillips	55,639	4,944,082
Coterra Energy, Inc.	34,632	819,393
Devon Energy Corp.	28,236	917,388
Diamondback Energy, Inc.	8,532	1,221,697
EOG Resources, Inc.	24,110	2,551,802
EQT Corp.	27,723	1,485,398
Expand Energy Corp.	10,551	1,090,024
Exxon Mobil Corp.	188,839	21,595,628
Halliburton Co.	37,766	1,013,639
Kinder Morgan, Inc.	85,442	2,237,726
Marathon Petroleum Corp.	13,308	2,593,862
Occidental Petroleum Corp.	32,585	1,342,502
ONEOK, Inc.	28,171	1,887,457
Phillips 66	18,045	2,456,646
SLB Ltd.	65,286	2,354,213
Targa Resources Corp.	9,473	1,459,221
Texas Pacific Land Corp. <sup>(b)</sup>	865	816,024
The Williams Companies, Inc.	54,650	3,162,596
Valero Energy Corp.	13,897	2,356,375
		<b>72,158,695</b>
<b>Equity Real Estate Investment Trusts — 1.7%</b>		
Alexandria Real Estate Equities, Inc. <sup>(c)</sup>	6,205	361,255
American Tower Corp. <sup>(c)</sup>	20,741	3,712,224
AvalonBay Communities, Inc. <sup>(c)</sup>	6,133	1,066,651
BXP, Inc. <sup>(b),(c)</sup>	7,305	520,043
Camden Property Trust <sup>(c)</sup>	4,456	443,283
Crown Castle, Inc. <sup>(c)</sup>	19,282	1,739,622
Digital Realty Trust, Inc. <sup>(c)</sup>	14,189	2,417,947
Equinix, Inc. <sup>(c)</sup>	4,327	3,660,685
Equity Residential <sup>(c)</sup>	16,024	952,467
Essex Property Trust, Inc. <sup>(c)</sup>	2,932	738,190
Extra Space Storage, Inc. <sup>(c)</sup>	9,314	1,243,792
Federal Realty Investment Trust <sup>(c)</sup>	3,781	363,694
Healthpeak Properties, Inc. <sup>(c)</sup>	31,338	562,517
Host Hotels & Resorts, Inc. <sup>(c)</sup>	28,267	452,837
Invitation Homes, Inc. <sup>(c)</sup>	26,230	738,374
Iron Mountain, Inc. <sup>(c)</sup>	13,166	1,355,440
Kimco Realty Corp. <sup>(c)</sup>	26,309	543,544
Mid-America Apartment Communities, Inc. <sup>(c)</sup>	4,829	619,223
Prologis, Inc. <sup>(c)</sup>	40,998	5,087,442
Public Storage <sup>(c)</sup>	7,031	1,958,555
Realty Income Corp. <sup>(c)</sup>	40,499	2,348,132
Regency Centers Corp. <sup>(c)</sup>	7,180	495,061
SBA Communications Corp. <sup>(c)</sup>	4,722	904,169
Simon Property Group, Inc. <sup>(c)</sup>	14,515	2,551,156
UDR, Inc. <sup>(c)</sup>	13,940	469,639
Ventas, Inc. <sup>(c)</sup>	19,907	1,468,937
VICI Properties, Inc. <sup>(c)</sup>	46,939	1,407,701

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Equity Real Estate Investment Trusts — 1.7% (continued)</b>		
Welltower, Inc. <sup>(c)</sup>	29,865	5,406,760
Weyerhaeuser Co. <sup>(c)</sup>	33,658	774,134
		<b>44,363,474</b>
<b>Financial Services — 7.6%</b>		
American Express Co.	24,043	8,673,031
Ameriprise Financial, Inc.	4,131	1,870,393
Apollo Global Management, Inc.	20,702	2,573,466
Berkshire Hathaway, Inc., Cl. B <sup>(a)</sup>	81,225	38,788,186
Blackrock, Inc.	6,365	6,892,086
Blackstone, Inc.	32,649	4,787,649
Block, Inc. <sup>(a)</sup>	24,853	1,887,337
Capital One Financial Corp.	28,478	6,264,875
Cboe Global Markets, Inc.	4,538	1,114,714
CME Group, Inc.	16,112	4,277,575
Coinbase Global, Inc., Cl. A <sup>(a)</sup>	10,122	3,479,741
Corpay, Inc. <sup>(a)</sup>	3,014	784,695
FactSet Research Systems, Inc.	1,620	432,216
Fidelity National Information Services, Inc.	22,664	1,416,953
Fiserv, Inc. <sup>(a)</sup>	24,345	1,623,568
Franklin Resources, Inc.	15,253	344,870
Global Payments, Inc.	10,585	823,090
Interactive Brokers Group, Inc., Cl. A	19,535	1,374,483
Intercontinental Exchange, Inc.	25,177	3,683,143
Invesco Ltd.	20,682	490,163
Jack Henry & Associates, Inc.	3,013	448,756
KKR & Co., Inc.	30,730	3,636,281
Mastercard, Inc., Cl. A	36,565	20,183,514
Moody's Corp.	6,832	3,281,410
Morgan Stanley	53,696	8,806,144
MSCI, Inc.	3,363	1,979,294
Nasdaq, Inc.	19,814	1,693,899
Northern Trust Corp.	8,283	1,065,774
PayPal Holdings, Inc. <sup>(a)</sup>	42,761	2,962,054
Raymond James Financial, Inc.	8,061	1,279,039
Robinhood Markets, Inc., Cl. A <sup>(a)</sup>	34,025	4,994,190
S&P Global, Inc.	13,814	6,730,319
State Street Corp.	12,883	1,490,048
Synchrony Financial	16,958	1,261,336
T. Rowe Price Group, Inc.	9,786	1,003,359
The Bank of New York Mellon Corp.	31,238	3,371,517
The Charles Schwab Corp.	76,088	7,191,838
The Goldman Sachs Group, Inc.	13,409	10,584,662
Visa, Inc., Cl. A <sup>(b)</sup>	75,243	25,638,300
		<b>199,183,968</b>
<b>Food, Beverage &amp; Tobacco — 2.0%</b>		
Altria Group, Inc.	74,160	4,181,141
Archer-Daniels-Midland Co.	21,811	1,320,220
Brown-Forman Corp., Cl. B <sup>(b)</sup>	7,711	209,970
Bunge Global SA	6,160	582,736
Conagra Brands, Inc.	23,606	405,787
Constellation Brands, Inc., Cl. A <sup>(b)</sup>	6,065	796,820

SCHEDULE OF INVESTMENTS (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Food, Beverage &amp; Tobacco — 2.0% (continued)</b>		
General Mills, Inc.	22,996	1,071,844
Hormel Foods Corp.	13,387	289,025
Kellanova	12,213	1,014,412
Keurig Dr. Pepper, Inc.	59,145	1,606,378
Lamb Weston Holdings, Inc.	6,592	406,924
McCormick & Co., Inc.	11,642	746,951
Molson Coors Beverage Co., Cl. B	7,691	336,250
Mondelez International, Inc., Cl. A	56,834	3,265,682
Monster Beverage Corp. <sup>(a)</sup>	31,353	2,095,321
PepsiCo, Inc.	60,643	8,859,336
Philip Morris International, Inc.	68,949	9,951,409
The Campbell's Company <sup>(b)</sup>	8,311	250,410
The Coca-Cola Company	171,566	11,820,897
The Hershey Company	6,817	1,156,368
The J.M. Smucker Company	4,881	505,428
The Kraft Heinz Company	37,004	915,109
Tyson Foods, Inc., Cl. A	11,603	596,510
		<b>52,384,928</b>
<b>Health Care Equipment &amp; Services — 3.6%</b>		
Abbott Laboratories	77,093	9,530,237
Align Technology, Inc. <sup>(a)</sup>	3,109	428,669
Baxter International, Inc.	23,310	430,536
Becton Dickinson & Co.	12,635	2,258,001
Boston Scientific Corp. <sup>(a)</sup>	65,634	6,610,656
Cardinal Health, Inc.	10,577	2,017,774
Cencora, Inc.	8,593	2,902,801
Centene Corp. <sup>(a)</sup>	19,801	700,361
CVS Health Corp.	56,180	4,390,467
DaVita, Inc. <sup>(a)</sup>	1,951	232,208
Dexcom, Inc. <sup>(a)</sup>	17,555	1,022,052
Edwards Lifesciences Corp. <sup>(a)</sup>	26,447	2,180,555
Elevance Health, Inc.	9,915	3,145,038
GE HealthCare Technologies, Inc.	20,506	1,536,925
HCA Healthcare, Inc.	7,301	3,356,124
Henry Schein, Inc. <sup>(a)</sup>	5,233	330,726
Hologic, Inc. <sup>(a)</sup>	9,977	737,400
Humana, Inc.	5,280	1,468,843
IDEXX Laboratories, Inc. <sup>(a)</sup>	3,501	2,203,914
Insulet Corp. <sup>(a)</sup>	3,091	967,514
Intuitive Surgical, Inc. <sup>(a)</sup>	15,879	8,483,832
Labcorp Holdings, Inc.	3,638	923,906
McKesson Corp.	5,491	4,455,068
Medtronic PLC	56,958	5,166,091
Molina Healthcare, Inc. <sup>(a)</sup>	2,231	341,477
Quest Diagnostics, Inc.	5,006	880,806
ResMed, Inc. <sup>(b)</sup>	6,575	1,623,236
Solventum Corp. <sup>(a)</sup>	6,072	419,211
STERIS PLC	4,542	1,070,549
Stryker Corp.	15,271	5,440,141
The Cigna Group	11,782	2,879,639
The Cooper Companies, Inc. <sup>(a)</sup>	8,388	586,405

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Health Care Equipment &amp; Services — 3.6% (continued)</b>		
UnitedHealth Group, Inc.	40,116	13,702,021
Universal Health Services, Inc., Cl. B	2,428	526,900
Zimmer Biomet Holdings, Inc.	8,737	878,593
		<b>93,828,676</b>
<b>Household &amp; Personal Products — .9%</b>		
Church & Dwight Co., Inc.	11,016	965,993
Colgate-Palmolive Co.	35,546	2,738,819
Kenvue, Inc.	87,801	1,261,700
Kimberly-Clark Corp.	14,847	1,777,335
The Clorox Company	5,595	629,214
The Estee Lauder Companies, Inc., Cl. A	10,886	1,052,567
The Procter & Gamble Company	103,754	15,601,489
		<b>24,027,117</b>
<b>Insurance — 1.7%</b>		
Aflac, Inc.	21,231	2,275,751
American International Group, Inc.	24,548	1,938,310
Aon PLC, Cl. A	9,489	3,232,712
Arch Capital Group Ltd.	16,324	1,408,924
Arthur J. Gallagher & Co.	11,370	2,836,701
Assurant, Inc.	2,319	490,979
Brown & Brown, Inc.	12,681	1,011,183
Chubb Ltd.	16,433	4,550,955
Cincinnati Financial Corp.	7,083	1,094,961
Erie Indemnity Co., Cl. A <sup>(b)</sup>	1,098	321,319
Everest Group Ltd.	1,932	607,653
Globe Life, Inc.	3,757	494,083
Loews Corp.	7,745	771,092
Marsh & McLennan Cos., Inc.	21,632	3,853,741
MetLife, Inc.	24,519	1,957,106
Principal Financial Group, Inc.	8,242	692,658
Prudential Financial, Inc.	15,871	1,650,584
The Allstate Corp.	11,486	2,199,799
The Hartford Insurance Group, Inc.	12,454	1,546,538
The Progressive Corp.	25,966	5,348,996
The Travelers Companies, Inc.	9,942	2,670,620
W. R. Berkley Corp.	13,696	977,073
Willis Towers Watson PLC	4,214	1,319,403
		<b>43,251,141</b>
<b>Materials — 1.6%</b>		
Air Products and Chemicals, Inc.	9,979	2,420,806
Albemarle Corp.	5,264	517,083
Amcor PLC	105,422	832,834
Avery Dennison Corp.	3,471	607,043
Ball Corp.	11,433	537,351
CF Industries Holdings, Inc.	7,357	612,764
Corteva, Inc.	29,759	1,828,393
Dow, Inc.	33,080	788,958
DuPont de Nemours, Inc.	18,999	1,551,268
Eastman Chemical Co.	5,221	310,754
Ecolab, Inc.	11,195	2,870,398
Freepport-McMoRan, Inc.	63,783	2,659,751

SCHEDULE OF INVESTMENTS (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Materials — 1.6% (continued)</b>		
International Flavors & Fragrances, Inc. <sup>(a)</sup>	10,746	676,676
International Paper Co.	22,995	888,527
Linde PLC	20,766	8,686,418
LyondellBasell Industries NV, Cl. A	11,835	549,381
Martin Marietta Materials, Inc.	2,712	1,662,727
Newmont Corp.	48,293	3,910,284
Nucor Corp.	9,847	1,477,542
Packaging Corp. of America	3,935	770,316
PPG Industries, Inc.	10,004	977,891
Smurfit WestRock PLC	24,267	895,938
Solstice Advanced Materials, Inc. <sup>(a)</sup>	7,095	319,749
Steel Dynamics, Inc.	6,032	945,818
The Mosaic Company	15,414	423,114
The Sherwin-Williams Company	10,197	3,517,353
Vulcan Materials Co.	5,773	1,671,283
		<b>42,910,420</b>
<b>Media &amp; Entertainment — 9.2%</b>		
Alphabet, Inc., Cl. A <sup>(a)</sup>	257,662	72,451,978
Alphabet, Inc., Cl. C	206,847	58,293,621
Charter Communications, Inc., Cl. A <sup>(a),(b)</sup>	4,156	971,839
Comcast Corp., Cl. A	165,178	4,597,730
Electronic Arts, Inc.	9,934	1,987,396
Fox Corp., Cl. A	9,421	609,068
Fox Corp., Cl. B	5,566	325,110
Live Nation Entertainment, Inc. <sup>(a),(b)</sup>	6,663	996,318
Match Group, Inc.	12,332	398,817
Meta Platforms, Inc., Cl. A	96,073	62,288,930
Netflix, Inc. <sup>(a)</sup>	18,822	21,059,183
News Corp., Cl. A	17,478	463,167
News Corp., Cl. B <sup>(b)</sup>	2,866	87,327
Omnicom Group, Inc. <sup>(b)</sup>	8,614	646,222
Paramount Skydance Corp., Cl. B <sup>(b)</sup>	14,614	224,909
Take-Two Interactive Software, Inc. <sup>(a)</sup>	7,602	1,948,925
The Interpublic Group of Companies, Inc.	15,445	396,319
The Trade Desk, Inc., Cl. A <sup>(a)</sup>	18,570	933,700
The Walt Disney Company	79,639	8,968,944
TKO Group Holdings, Inc.	3,005	566,142
Warner Bros Discovery, Inc. <sup>(a)</sup>	110,643	2,483,935
		<b>240,699,580</b>
<b>Pharmaceuticals, Biotechnology &amp; Life Sciences — 5.3%</b>		
AbbVie, Inc.	78,249	17,061,412
Agilent Technologies, Inc.	12,788	1,871,652
Amgen, Inc.	23,847	7,116,660
Biogen, Inc. <sup>(a)</sup>	6,486	1,000,595
Bio-Techne Corp. <sup>(b)</sup>	7,138	446,625
Bristol-Myers Squibb Co.	90,736	4,180,208
Charles River Laboratories International, Inc. <sup>(a)</sup>	2,270	408,759
Danaher Corp.	28,153	6,063,593
Eli Lilly & Co.	35,215	30,385,615
Gilead Sciences, Inc.	54,961	6,583,778
Incyte Corp. <sup>(a)</sup>	7,027	656,884

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Pharmaceuticals, Biotechnology &amp; Life Sciences — 5.3% (continued)</b>		
IQVIA Holdings, Inc. <sup>(a)</sup>	7,489	1,621,069
Johnson & Johnson	106,676	20,147,896
Merck & Co., Inc.	110,638	9,512,655
Mettler-Toledo International, Inc. <sup>(a)</sup>	880	1,246,335
Moderna, Inc. <sup>(a),(b)</sup>	14,708	399,469
Pfizer, Inc.	252,539	6,225,086
Regeneron Pharmaceuticals, Inc.	4,512	2,940,922
Revvity, Inc. <sup>(b)</sup>	4,987	466,733
Thermo Fisher Scientific, Inc.	16,710	9,481,087
Vertex Pharmaceuticals, Inc. <sup>(a)</sup>	11,308	4,812,346
Viatis, Inc.	51,666	535,260
Waters Corp. <sup>(a)</sup>	2,752	962,099
West Pharmaceutical Services, Inc.	3,132	883,443
Zoetis, Inc.	19,601	2,824,308
		<b>137,834,489</b>
<b>Real Estate Management &amp; Development — .1%</b>		
CBRE Group, Inc., Cl. A <sup>(a)</sup>	12,918	1,969,091
CoStar Group, Inc. <sup>(a)</sup>	18,691	1,286,127
		<b>3,255,218</b>
<b>Semiconductors &amp; Semiconductor Equipment — 14.8%</b>		
Advanced Micro Devices, Inc. <sup>(a)</sup>	71,883	18,410,674
Analog Devices, Inc.	22,034	5,158,820
Applied Materials, Inc.	35,546	8,285,773
Broadcom, Inc.	208,338	77,007,976
First Solar, Inc. <sup>(a)</sup>	4,585	1,223,920
Intel Corp. <sup>(a)</sup>	193,530	7,739,265
KLA Corp.	5,845	7,065,085
Lam Research Corp.	56,372	8,876,335
Microchip Technology, Inc.	24,277	1,515,370
Micron Technology, Inc.	49,571	11,092,503
Monolithic Power Systems, Inc.	2,118	2,128,590
NVIDIA Corp.	1,080,789	218,848,965
NXP Semiconductors NV	11,070	2,314,958
ON Semiconductor Corp. <sup>(a)</sup>	17,504	876,600
QUALCOMM, Inc.	47,773	8,642,136
Skyworks Solutions, Inc.	6,355	493,911
Teradyne, Inc.	7,134	1,296,676
Texas Instruments, Inc.	40,500	6,539,130
		<b>387,516,687</b>
<b>Software &amp; Services — 11.9%</b>		
Accenture PLC, Cl. A	27,589	6,900,009
Adobe, Inc. <sup>(a)</sup>	18,750	6,380,812
Akamai Technologies, Inc. <sup>(a)</sup>	6,463	485,371
AppLovin Corp., Cl. A <sup>(a)</sup>	11,991	7,642,224
Autodesk, Inc. <sup>(a)</sup>	9,538	2,874,181
Cadence Design Systems, Inc. <sup>(a)</sup>	11,944	4,045,313
Cognizant Technology Solutions Corp., Cl. A	21,985	1,602,267
CrowdStrike Holdings, Inc., Cl. A <sup>(a)</sup>	11,040	5,994,830
Datadog, Inc., Cl. A <sup>(a)</sup>	14,422	2,348,046
EPAM Systems, Inc. <sup>(a)</sup>	2,156	352,592
Fair Isaac Corp. <sup>(a)</sup>	1,075	1,783,995

SCHEDULE OF INVESTMENTS (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Software &amp; Services — 11.9% (continued)</b>		
Fortinet, Inc. <sup>(a)</sup>	28,754	2,485,208
Gartner, Inc. <sup>(a)</sup>	3,327	826,227
Gen Digital, Inc.	24,862	655,362
GoDaddy, Inc., Cl. A <sup>(a)</sup>	6,144	817,951
International Business Machines Corp.	41,261	12,684,044
Intuit, Inc.	12,356	8,248,248
Microsoft Corp.	329,249	170,488,425
Oracle Corp.	73,406	19,277,150
Palantir Technologies, Inc., Cl. A <sup>(a)</sup>	100,738	20,194,947
Palo Alto Networks, Inc. <sup>(a),(b)</sup>	29,474	6,491,354
PTC, Inc. <sup>(a)</sup>	5,179	1,028,239
Roper Technologies, Inc.	4,824	2,152,227
Salesforce, Inc.	42,346	11,027,322
ServiceNow, Inc. <sup>(a)</sup>	9,213	8,469,327
Synopsys, Inc. <sup>(a)</sup>	8,196	3,719,509
Tyler Technologies, Inc. <sup>(a)</sup>	1,978	942,042
VeriSign, Inc.	3,625	869,275
Workday, Inc., Cl. A <sup>(a)</sup>	9,457	2,268,923
		<b>313,055,420</b>
<b>Technology Hardware &amp; Equipment — 8.9%</b>		
Amphenol Corp., Cl. A	53,919	7,513,073
Apple, Inc.	657,349	177,727,448
Arista Networks, Inc. <sup>(a)</sup>	45,563	7,184,829
CDW Corp.	5,794	923,390
Cisco Systems, Inc.	175,407	12,824,006
Corning, Inc.	34,596	3,081,812
Dell Technologies, Inc., Cl. C	13,649	2,211,274
F5, Inc. <sup>(a),(b)</sup>	2,568	649,832
Hewlett Packard Enterprise Co.	57,999	1,416,336
HP, Inc.	41,727	1,154,586
Jabil, Inc.	4,894	1,081,036
Keysight Technologies, Inc. <sup>(a)</sup>	7,528	1,377,323
Motorola Solutions, Inc.	7,380	3,001,520
NetApp, Inc.	9,105	1,072,387
Seagate Technology Holdings PLC	9,518	2,435,466
Super Micro Computer, Inc. <sup>(a)</sup>	22,472	1,167,645
TE Connectivity PLC	13,088	3,232,867
Teledyne Technologies, Inc. <sup>(a)</sup>	2,045	1,077,347
Trimble, Inc. <sup>(a)</sup>	10,595	844,951
Western Digital Corp.	15,171	2,278,836
Zebra Technologies Corp., Cl. A <sup>(a)</sup>	2,252	606,351
		<b>232,862,315</b>
<b>Telecommunication Services — .8%</b>		
AT&T, Inc.	316,724	7,838,919
T-Mobile US, Inc.	21,436	4,502,632
Verizon Communications, Inc.	188,202	7,479,147
		<b>19,820,698</b>
<b>Transportation — 1.3%</b>		
C.H. Robinson Worldwide, Inc.	5,122	788,737
CSX Corp.	83,149	2,995,027
Delta Air Lines, Inc.	29,279	1,680,029

Description	Shares	Value (\$)
<b>Common Stocks — 98.6% (continued)</b>		
<b>Transportation — 1.3% (continued)</b>		
Expeditors International of Washington, Inc.	5,979	728,840
FedEx Corp.	9,613	2,439,972
J.B. Hunt Transport Services, Inc.	3,339	563,824
Norfolk Southern Corp.	9,853	2,792,143
Old Dominion Freight Line, Inc.	8,187	1,149,619
Southwest Airlines Co. <sup>(b)</sup>	23,879	723,534
Uber Technologies, Inc. <sup>(a)</sup>	92,373	8,913,994
Union Pacific Corp.	26,165	5,765,981
United Airlines Holdings, Inc. <sup>(a)</sup>	14,004	1,316,936
United Parcel Service, Inc., Cl. B	32,820	3,164,504
		<b>33,023,140</b>
<b>Utilities — 2.3%</b>		
Alliant Energy Corp.	11,415	762,750
Ameren Corp.	12,117	1,236,176
American Electric Power Co., Inc.	23,387	2,812,521
American Water Works Co., Inc.	8,714	1,119,139
Atmos Energy Corp. <sup>(b)</sup>	7,229	1,241,364
CenterPoint Energy, Inc.	27,687	1,058,751
CMS Energy Corp.	13,766	1,012,489
Consolidated Edison, Inc.	15,935	1,552,228
Constellation Energy Corp.	13,830	5,213,910
Dominion Energy, Inc. <sup>(b)</sup>	38,415	2,254,576
DTE Energy Co.	9,229	1,250,899
Duke Energy Corp.	34,252	4,257,524
Edison International	17,371	962,006
Entergy Corp.	19,557	1,879,232
Evergy, Inc. <sup>(b)</sup>	10,678	820,177
Eversource Energy	15,944	1,176,827
Exelon Corp.	45,255	2,087,161
FirstEnergy Corp.	22,725	1,041,487
NextEra Energy, Inc.	91,216	7,424,982
NiSource, Inc.	21,218	893,490
NRG Energy, Inc.	8,353	1,435,547
PG&E Corp.	95,135	1,518,355
Pinnacle West Capital Corp. <sup>(b)</sup>	4,568	404,359
PPL Corp. <sup>(b)</sup>	32,620	1,191,282
Public Service Enterprise Group, Inc.	22,595	1,820,253
Sempra	29,138	2,678,948
The AES Corp.	29,429	408,180
The Southern Company	48,990	4,607,020
Vistra Corp.	14,233	2,680,074
WEC Energy Group, Inc.	14,585	1,629,582
Xcel Energy, Inc.	25,867	2,099,624
		<b>60,530,913</b>
<b>Total Common Stocks</b> (cost \$397,838,005)		<b>2,584,020,765</b>

SCHEDULE OF INVESTMENTS (continued)

Description	1-Day Yield (%)	Shares	Value (\$)
<b>Investment Companies — 1.3%</b>			
<b>Registered Investment Companies — 1.3%</b>			
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares <sup>(d)</sup> (cost \$34,914,917)	4.22	34,914,917	<b>34,914,917</b>
<b>Investment of Cash Collateral for Securities Loaned — .0%</b>			
<b>Registered Investment Companies — .0%</b>			
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares <sup>(d)</sup> (cost \$161,049)	4.22	161,049	<b>161,049</b>
<b>Total Investments</b> (cost \$432,913,971)		<b>99.9%</b>	<b>2,619,096,731</b>
<b>Cash and Receivables (Net)</b>		<b>.1%</b>	<b>1,206,586</b>
<b>Net Assets</b>		<b>100.0%</b>	<b>2,620,303,317</b>

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

<sup>(b)</sup> Security, or portion thereof, on loan. At October 31, 2025, the value of the fund's securities on loan was \$26,840,707 and the value of the collateral was \$27,802,640, consisting of cash collateral of \$161,049 and U.S. Government & Agency securities valued at \$27,641,591. 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.

<b>Affiliated Issuers</b>					
Description	Value (\$)			Value (\$)	Dividends/ Distributions (\$)
	10/31/2024	Purchases (\$) <sup>†</sup>	Sales (\$)		
<b>Registered Investment Companies - 1.3%</b>					
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares - 1.3%	32,746,685	251,485,761	(249,317,529)	34,914,917	1,122,233
<b>Investment of Cash Collateral for Securities Loaned - .0%</b>					
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares - .0%	581,977	16,111,018	(16,531,946)	161,049	36,951 <sup>††</sup>
<b>Total - 1.3%</b>	<b>33,328,662</b>	<b>267,596,779</b>	<b>(265,849,475)</b>	<b>35,075,966</b>	<b>1,159,184</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.

<b>Futures</b>					
Description	Number of Contracts	Expiration	Notional Value (\$)	Market Value (\$)	Unrealized Appreciation (\$)
<b>Futures Long</b>					
S&P 500 E-mini	112	12/19/2025	38,419,514	38,494,400	74,886
<b>Gross Unrealized Appreciation</b>					<b>74,886</b>

See notes to financial statements.

# STATEMENT OF ASSETS AND LIABILITIES

October 31, 2025

	Cost	Value
<b>Assets (\$):</b>		
Investments in securities—See Schedule of Investments (including securities on loan, valued at \$26,840,707)—Note 1(c):		
Unaffiliated issuers	397,838,005	2,584,020,765
Affiliated issuers	35,075,966	35,075,966
Cash collateral held by broker—Note 4		2,510,000
Dividends and securities lending income receivable		1,279,067
Receivable for shares of Common Stock subscribed		577,447
Receivable for futures variation margin—Note 4		109,643
		<b>2,623,572,888</b>
<b>Liabilities (\$):</b>		
Due to BNY Mellon Investment Adviser, Inc. and affiliates—Note 3(b)		1,079,730
Payable for shares of Common Stock redeemed		2,004,426
Liability for securities on loan—Note 1(c)		161,049
Directors' fees and expenses payable		24,366
		<b>3,269,571</b>
<b>Net Assets (\$)</b>		<b>2,620,303,317</b>
<b>Composition of Net Assets (\$):</b>		
Paid-in capital		207,321,702
Total distributable earnings (loss)		2,412,981,615
<b>Net Assets (\$)</b>		<b>2,620,303,317</b>
<b>Shares Outstanding</b>		
(200 million shares of \$.001 par value Common Stock authorized)		38,859,177
<b>Net Asset Value Per Share (\$)</b>		<b>67.43</b>

See notes to financial statements.

## STATEMENT OF OPERATIONS

Year Ended October 31, 2025

<b>Investment Income (\$):</b>	
<b>Income:</b>	
Cash dividends (net of \$7,208 foreign taxes withheld at source):	
Unaffiliated issuers	30,676,631
Affiliated issuers	1,122,233
Affiliated income net of rebates from securities lending—Note 1(c)	36,951
Interest	15,047
<b>Total Income</b>	<b>31,850,862</b>
<b>Expenses:</b>	
Management fee—Note 3(a)	6,072,241
Shareholder servicing costs—Note 3(b)	6,072,241
Directors' fees—Notes 3(a) and 3(c)	240,000
Loan commitment fees—Note 2	60,120
<b>Total Expenses</b>	<b>12,444,602</b>
Less—Directors' fees reimbursed by BNY Mellon Investment Adviser, Inc.—Note 3(a)	(240,000)
<b>Net Expenses</b>	<b>12,204,602</b>
<b>Net Investment Income</b>	<b>19,646,260</b>
<b>Realized and Unrealized Gain (Loss) on Investments—Note 4 (\$):</b>	
Net realized gain (loss) on investments	221,992,074
Net realized gain (loss) on futures	2,737,080
<b>Net Realized Gain (Loss)</b>	<b>224,729,154</b>
Net change in unrealized appreciation (depreciation) on investments	222,657,909
Net change in unrealized appreciation (depreciation) on futures	983,092
<b>Net Change in Unrealized Appreciation (Depreciation)</b>	<b>223,641,001</b>
<b>Net Realized and Unrealized Gain (Loss) on Investments</b>	<b>448,370,155</b>
<b>Net Increase in Net Assets Resulting from Operations</b>	<b>468,016,415</b>

See notes to financial statements.

## STATEMENT OF CHANGES IN NET ASSETS

	Year Ended October 31,	
	2025	2024
<b>Operations (\$):</b>		
Net investment income	19,646,260	22,599,308
Net realized gain (loss) on investments	224,729,154	210,872,332
Net change in unrealized appreciation (depreciation) on investments	223,641,001	468,008,088
<b>Net Increase (Decrease) in Net Assets Resulting from Operations</b>	<b>468,016,415</b>	<b>701,479,728</b>
<b>Distributions (\$):</b>		
<b>Distributions to shareholders</b>	<b>(230,555,049)</b>	<b>(149,998,944)</b>
<b>Capital Stock Transactions (\$):</b>		
Net proceeds from shares sold	193,479,066	177,135,401
Distributions reinvested	222,935,464	145,298,718
Cost of shares redeemed	(445,304,309)	(400,203,174)
<b>Increase (Decrease) in Net Assets from Capital Stock Transactions</b>	<b>(28,889,779)</b>	<b>(77,769,055)</b>
<b>Total Increase (Decrease) in Net Assets</b>	<b>208,571,587</b>	<b>473,711,729</b>
<b>Net Assets (\$):</b>		
Beginning of Period	2,411,731,730	1,938,020,001
<b>End of Period</b>	<b>2,620,303,317</b>	<b>2,411,731,730</b>
<b>Capital Share Transactions (Shares):</b>		
Shares sold	3,242,313	3,175,609
Shares issued for distributions reinvested	3,810,211	2,860,211
Shares redeemed	(7,408,981)	(7,118,945)
<b>Net Increase (Decrease) in Shares Outstanding</b>	<b>(356,457)</b>	<b>(1,083,125)</b>

See notes to financial statements.

## FINANCIAL HIGHLIGHTS

The following table describes the performance for the fiscal periods indicated. 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,				
	2025	2024	2023	2022	2021
<b>Per Share Data (\$):</b>					
Net asset value, beginning of period	61.50	48.09	49.07	65.31	51.48
Investment Operations:					
Net investment income <sup>(a)</sup>	.49	.55	.57	.56	.56
Net realized and unrealized gain (loss) on investments	11.42	16.61	3.59	(9.08)	19.58
Total from Investment Operations	11.91	17.16	4.16	(8.52)	20.14
Distributions:					
Dividends from net investment income	(.56)	(.59)	(.62)	(.58)	(.75)
Dividends from net realized gain on investments	(5.42)	(3.16)	(4.52)	(7.14)	(5.56)
Total Distributions	(5.98)	(3.75)	(5.14)	(7.72)	(6.31)
Net asset value, end of period	67.43	61.50	48.09	49.07	65.31
<b>Total Return (%)</b>	20.84	37.34	9.60	(15.03)	42.21
<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 <sup>(b)</sup>	.50	.50	.50	.50	.50
Ratio of net investment income to average net assets <sup>(b)</sup>	.81	.98	1.19	1.03	.95
Portfolio Turnover Rate	2.80	2.42	1.98	1.89	3.31
<b>Net Assets, end of period (\$ x 1,000)</b>	2,620,303	2,411,732	1,938,020	1,919,564	2,553,501

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

<sup>(b)</sup> Amount inclusive of Directors' fees reimbursed by BNY Mellon Investment Adviser, Inc.

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 that 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 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, 2025 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	2,584,020,765	—	—	2,584,020,765
Investment Companies	35,075,966	—	—	35,075,966
	<u>2,619,096,731</u>	<u>—</u>	<u>—</u>	<u>2,619,096,731</u>
Other Financial Instruments:				
Futures <sup>††</sup>	74,886	—	—	74,886
	<u>74,886</u>	<u>—</u>	<u>—</u>	<u>74,886</u>

<sup>†</sup> See Schedule 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, 2025, 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, and is not reflected in the Statement of Assets and Liabilities. The securities on loan, if any, are also disclosed in the fund's

Schedule 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, 2025, BNY earned \$5,069 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, 2025, 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 (\$)**

Gross amount of securities loaned, at value, as disclosed in the Statement of Assets and Liabilities	26,840,707
Collateral (received)/posted not offset in the Statement of Assets and Liabilities	(26,840,707) <sup>†</sup>
Net amount	-

<sup>†</sup> The value of the related collateral received by the fund 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 Schedule 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, 2025, 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, 2025, the fund did not incur any interest or penalties.

Each tax year in the four-year period ended October 31, 2025 remains subject to examination by the Internal Revenue Service and state taxing authorities.

At October 31, 2025, the components of accumulated earnings on a tax basis were as follows: undistributed ordinary income \$15,649,253, undistributed capital gains \$223,195,130 and unrealized appreciation \$2,174,137,232.

The tax character of distributions paid to shareholders during the fiscal years ended October 31, 2025 and October 31, 2024 were as follows: ordinary income \$24,462,557 and \$23,750,698, and long-term capital gains \$206,092,492 and \$126,248,246, respectively.

During the period ended October 31, 2025, as a result of permanent book to tax differences, primarily due to tax treatment for Kimco Realty Corp. long-term capital gain adjustments, the fund decreased total distributable earnings (loss) by \$14,154 and increased paid-in capital by the same amount. Net assets and net asset value per share were not affected by this reclassification.

**(h) Operating segment reporting:** In this reporting period, the fund adopted FASB Accounting Standards Update 2023-07, Segment Reporting (Topic 280) - Improvements to Reportable Segment Disclosures (“ASU 2023-07”). Adoption of the new standard impacted financial statement disclosures only and did not affect the fund’s financial position or the results of its operations. The ASU 2023-07 is effective for public entities for fiscal years beginning after December 15, 2023, and requires retrospective application for all prior periods presented within the financial statements.

Since its commencement, the fund operates and is managed as a single reportable segment deriving returns in the form of dividends, interest and/or gains from the investments made in pursuit of its single stated investment objective as outlined in the fund’s prospectus. The accounting policies of the fund are consistent with those described in these Notes to Financial Statements. The chief operating decision maker (“CODM”) is represented by BNY Investments. The CODM is comprised of Senior Management and Directors of BNY Investments. The CODM considers net increase in net assets resulting from operations in deciding whether to purchase additional investments or to make distributions to fund shareholders. Detailed financial information for the fund is disclosed within these financial statements with total assets and liabilities disclosed on the Statement of Assets and Liabilities, investments held on the Schedule of Investments, results of operations and significant segment expenses on the Statement of Operations and other information about the fund’s performance, including total return, portfolio turnover and ratios within the Financial Highlights.

**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, 2025, 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 pay all of the fund’s expenses, except management fees, interest expenses, brokerage commissions, and commitment fees on borrowings, if any, fees pursuant to any distribution or shareholder services plan adopted by the fund, fees and expenses of the non-interested board members and their counsel and independent counsel to the fund, and any extraordinary expenses. The Adviser has further agreed to reduce its fees 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 independent 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, 2025, fees reimbursed by the Adviser amounted to \$240,000.

**(b)** Under the Shareholder Services Plan, the fund pays 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, 2025, the fund was charged \$6,072,241 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 \$549,940, Shareholder Services Plan fees of \$549,940, which are offset against an expense reimbursement currently in effect in the amount of \$20,150.

(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, 2025, amounted to \$67,471,895 and \$304,015,029, 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. Each type of derivative instrument that was held by the fund during the period ended October 31, 2025 is discussed below.

**Deposits with Broker:** The amount included in Cash collateral held by broker in the Statement of Asset and Liabilities represents cash balances that are held by a broker, including collateral required for derivative contracts. Any income earned on cash balances held by a broker is recorded as interest income to the fund.

**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, 2025 are set forth in the fund’s Schedule 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, 2025 is shown below:

	<b>Derivative Assets (\$)</b>		<b>Derivative Liabilities (\$)</b>
Equity Risk	74,886 <sup>(1)</sup>	Equity Risk	-
<b>Gross fair value of derivative contracts</b>	<b>74,886</b>		<b>-</b>

Statement of Assets and Liabilities location:

<sup>(1)</sup> Includes cumulative appreciation (depreciation) on futures as reported in the Schedule 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, 2025 is shown below:

Amount of realized gain (loss) on derivatives recognized in income (\$)		
<b>Underlying risk</b>	<b>Futures<sup>(1)</sup></b>	<b>Total</b>
Equity	2,737,080	<b>2,737,080</b>
<b>Total</b>	<b>2,737,080</b>	<b>2,737,080</b>

Net change in unrealized appreciation (depreciation) on derivatives recognized in income (\$)

Underlying risk	Futures <sup>(2)</sup>	Total
Equity	983,092	983,092
<b>Total</b>	<b>983,092</b>	<b>983,092</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, 2025:

	Average Market Value (\$)
<b>Futures:</b>	
Equity Futures Long	29,549,338

At October 31, 2025, the cost of investments for federal income tax purposes was \$444,948,230; accordingly, accumulated net unrealized appreciation on investments was \$2,174,148,501, consisting of \$2,204,545,199 gross unrealized appreciation and \$30,396,698 gross unrealized depreciation.

**NOTE 5—Subsequent Event:**

Effective November 14, 2025, the fund may operate as a non-diversified fund, as defined under the Act, as amended, to the approximate extent the S&P 500® Index is non-diversified, without shareholder approval. The fund may therefore operate as non-diversified solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the index.

## 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 schedule of investments, as of October 31, 2025, 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, 2025, 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 purpose 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, 2025, 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 22, 2025

## IMPORTANT TAX INFORMATION (Unaudited)

For federal tax purposes, the fund reports the maximum amount allowable, but not less than \$24,462,557 as ordinary income dividends paid during the year ended October 31, 2025 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% of ordinary income dividends paid during the year ended October 31, 2025 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 2026 of the percentage applicable to the preparation of their 2025 income tax returns. The fund also hereby reports \$5.3447 per share as a long-term capital gain distribution and \$.0716 per share as a short-term capital gain distribution paid on December 23, 2024.

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, and annual retainer fees and meeting attendance fees are allocated to each fund based on net assets. The Adviser reimburses the fund for the fees and expenses of the non-interested board members. Compensation paid by the fund to the board members and board member fees reimbursed by the Adviser during the period are within Item 7. Statement of Operations as Directors' and Directors' fees reimbursed by BNY Mellon Investment Adviser, Inc., respectively.

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

N/A

