BNY Mellon International Stock Index Fund

ANNUAL SHAREHOLDER REPORT
OCTOBER 31, 2025

Investor Shares – DIISX

This annual shareholder report contains important information about BNY Mellon International Stock Index Fund (the "Fund") for the period of November 1, 2024 to October 31, 2025. You can find additional information about the Fund at bny.com/investments/literaturecenter. You can also request this information by calling 1-800-373-9387 (inside the U.S. only) or by sending an e-mail request to info@bny.com.

What were the Fund's costs for the last year?

(based on a hypothetical $10,000 investment)

Share Class	Costs of a $10,000 investment	Costs paid as a percentage of a $10,000 investment
Investor Shares*	$67	0.60%

* During the period, fees were waived and/or expenses reimbursed pursuant to an agreement with the Fund's investment adviser, BNY Mellon Investment Adviser, Inc.

How did the Fund perform last year?

- For the 12-month period ended October 31, 2025, the Fund's Investor Shares returned 22.55%.
- In comparison, the MSCI EAFE® Index (the "Index") returned 23.03% for the same period.

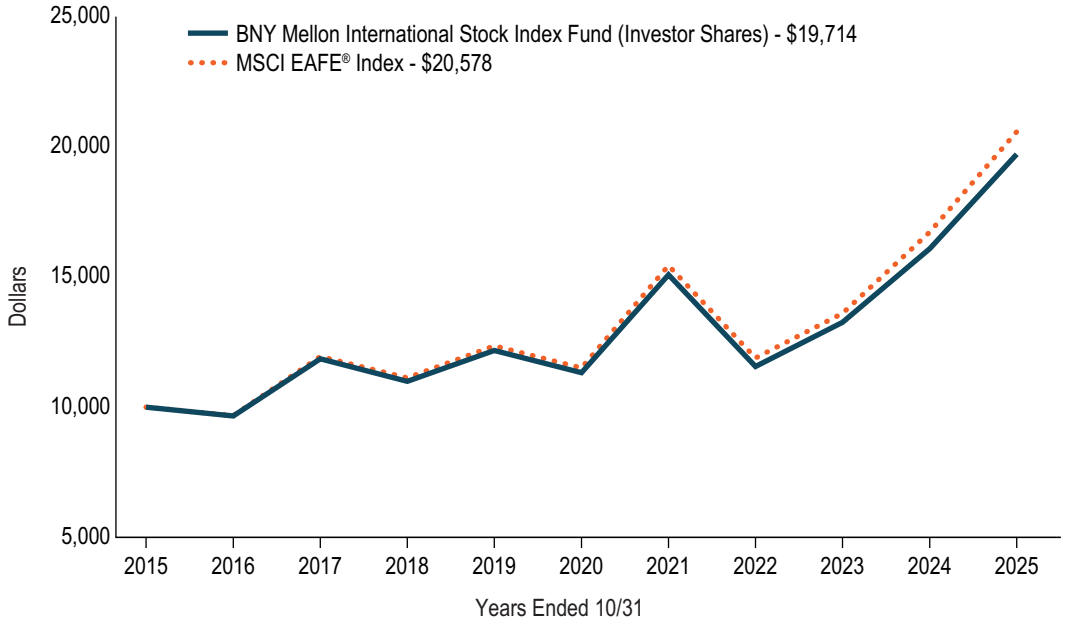
What affected the Fund's performance?

- International developed-markets stocks advanced during the reporting period, supported by a weaker U.S. dollar, attractive relative valuations and ongoing fiscal stimulus and structural reforms in Europe and Japan.
- International equities generally outperformed U.S. equities as easing trade tensions and steady government spending bolstered investor sentiment.
- Relatively strong-performing areas included financials, communication services and industrials, while health care, materials and consumer staples lagged.
- Among countries, Austria, Spain and Israel delivered the strongest gains, while Denmark, New Zealand and Australia underperformed.
- The difference in returns between the Fund and the Index resulted primarily from transaction costs and operating expenses not reflected in Index results.

How did the Fund perform over the past 10 years?

The Fund's past performance is not a good predictor of the Fund's future performance. The graph and table do not reflect the deduction of taxes that a shareholder would pay on fund distributions or redemption of fund shares.

Cumulative Performance from November 1, 2015 through October 31, 2025
Initial Investment of $10,000



The above graph compares a hypothetical $10,000 investment in the Fund's Investor Shares to a hypothetical investment of $10,000 made in the MSCI EAFE® Index on 10/31/2015. The performance shown takes into account applicable fees and expenses of the Fund, including management fees and other expenses. The Fund's performance also assumes the reinvestment of dividends and capital gains. Unlike the Fund, the Index is not subject to charges, fees and other expenses. Investors cannot invest directly in any index.

AVERAGE ANNUAL TOTAL RETURNS (AS OF 10/31/25)

Share Class	1YR	5YR	10YR
Investor Shares	22.55%	11.73%	7.02%
MSCI EAFE® Index	23.03%	12.33%	7.48%

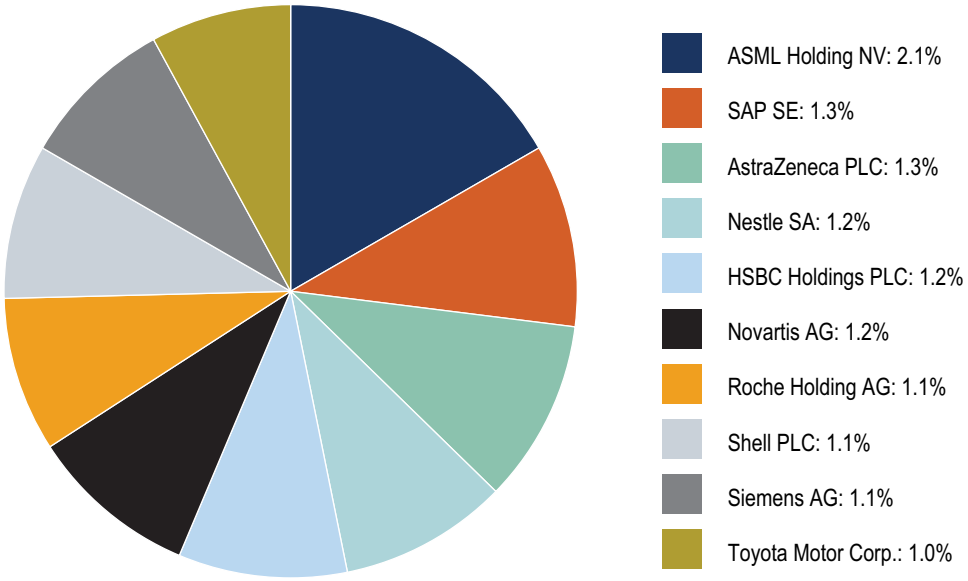
The performance data quoted represent past performance, which is no guarantee of future results. For more current information visit bny.com/investments/literaturecenter.

KEY FUND STATISTICS (AS OF 10/31/25)

Fund Size (Millions)	Number of Holdings	Total Advisory Fee Paid During Period	Annual Portfolio Turnover
$331	697	$1,079,638	3.73%

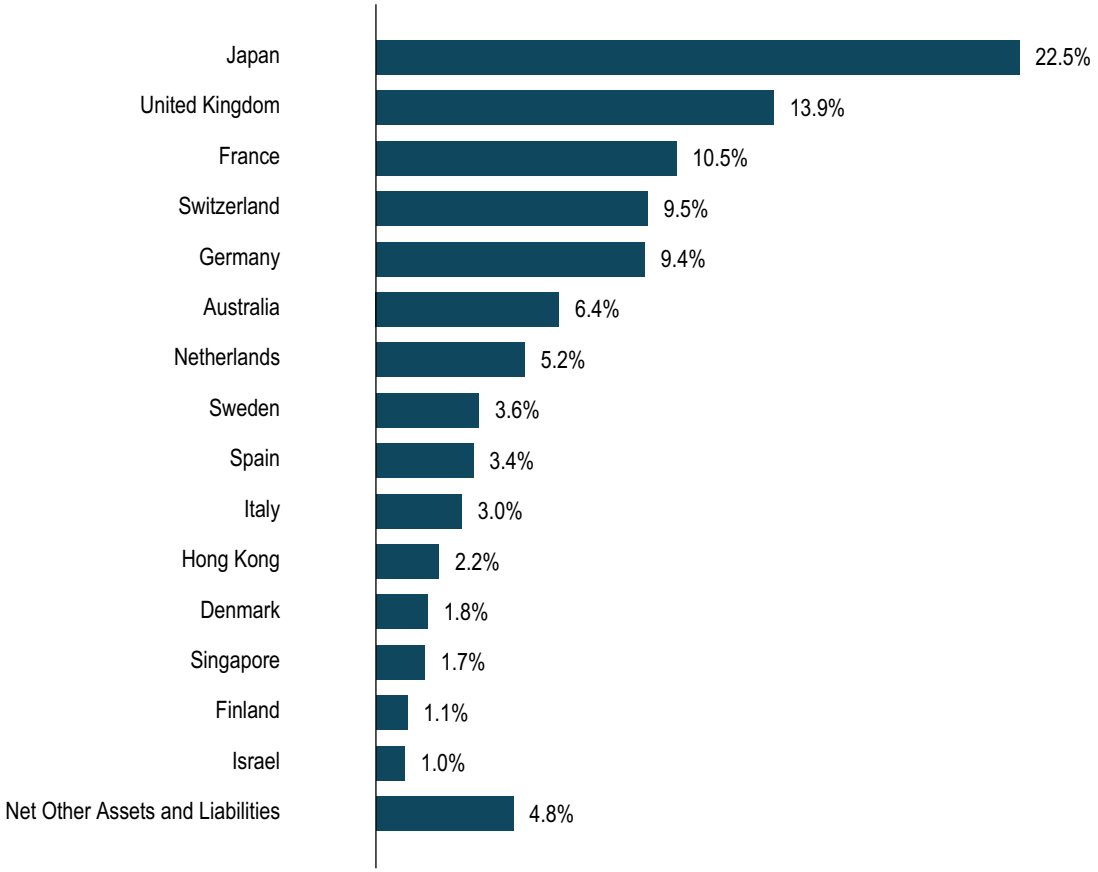
PORTFOLIO HOLDINGS (AS OF 10/31/25)

Top Ten Holdings (Based on Net Assets)*



* Excludes money market funds or other short-term securities held for the investment of cash and cash collateral for securities loaned, if any.

Country Allocation (Based on Net Assets)



For additional information about the Fund, including its prospectus, financial information, portfolio holdings and proxy voting information, please visit bny.com/investments/literaturecenter.

Not FDIC Insured. Not Bank-Guaranteed. May Lose Value

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