

# BNY Mellon International Bond Fund

ANNUAL  
SHAREHOLDER  
REPORT  
OCTOBER 31, 2025

## Class Y – DIBYX

This annual shareholder report contains important information about BNY Mellon International Bond 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](https://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](mailto: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
Class Y	\$77	0.75%

## How did the Fund perform last year?

- For the 12-month period ended October 31, 2025, the Fund’s Class Y shares returned 5.02%.
- In comparison, the Bloomberg Global Aggregate ex USD Index (Unhedged) (the “Index”) returned 5.22% for the same period.

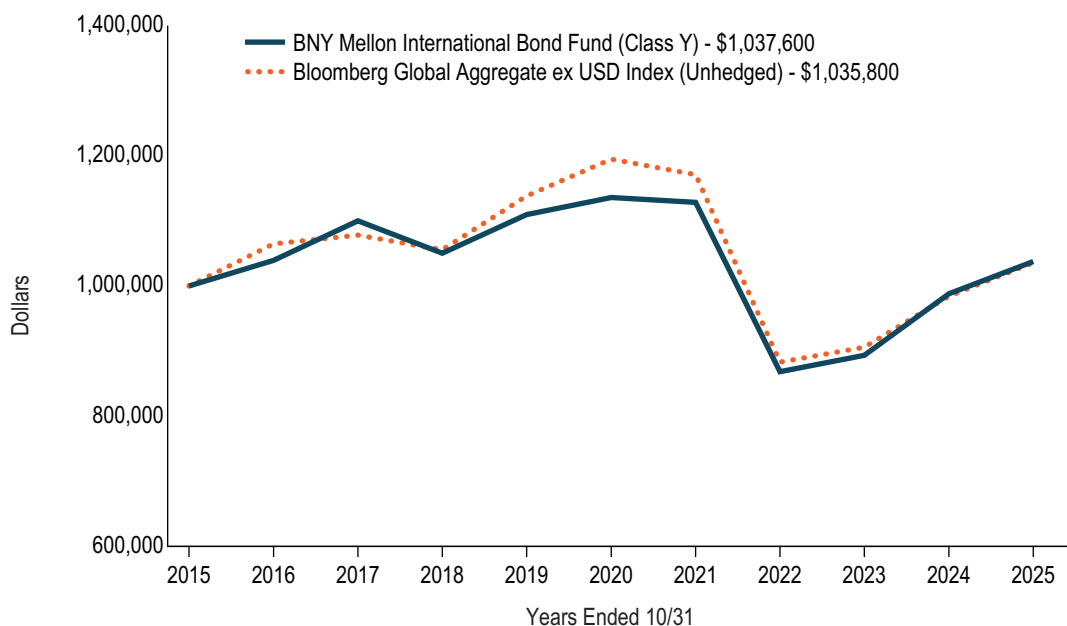
## What affected the Fund’s performance?

- High yield returns were supported by high running yields even as rising rates eroded performance. U.S. dollar weakness in the second quarter of 2025 accounted for much of the reporting period’s total return.
- Active positioning in inflation markets and long exposure at the front end of the U.S. dollar yield curve bolstered the Fund’s relative performance.
- Overweight exposure to European investment-grade bonds further enhanced relative returns.
- Conservative positioning in risk assets during the second half of the period consistently detracted from relative performance.
- Underweight exposure to Canadian versus U.S. duration early in the period also detracted.

**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 \$1,000,000**



The above graph compares a hypothetical \$1,000,000 investment in the Fund's Class Y shares to a hypothetical investment of \$1,000,000 made in the Bloomberg Global Aggregate ex USD Index (Unhedged) 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
Class Y	5.02%	-1.79%	0.37%
Bloomberg Global Aggregate ex USD Index (Unhedged)	5.22%	-2.82%	0.35%

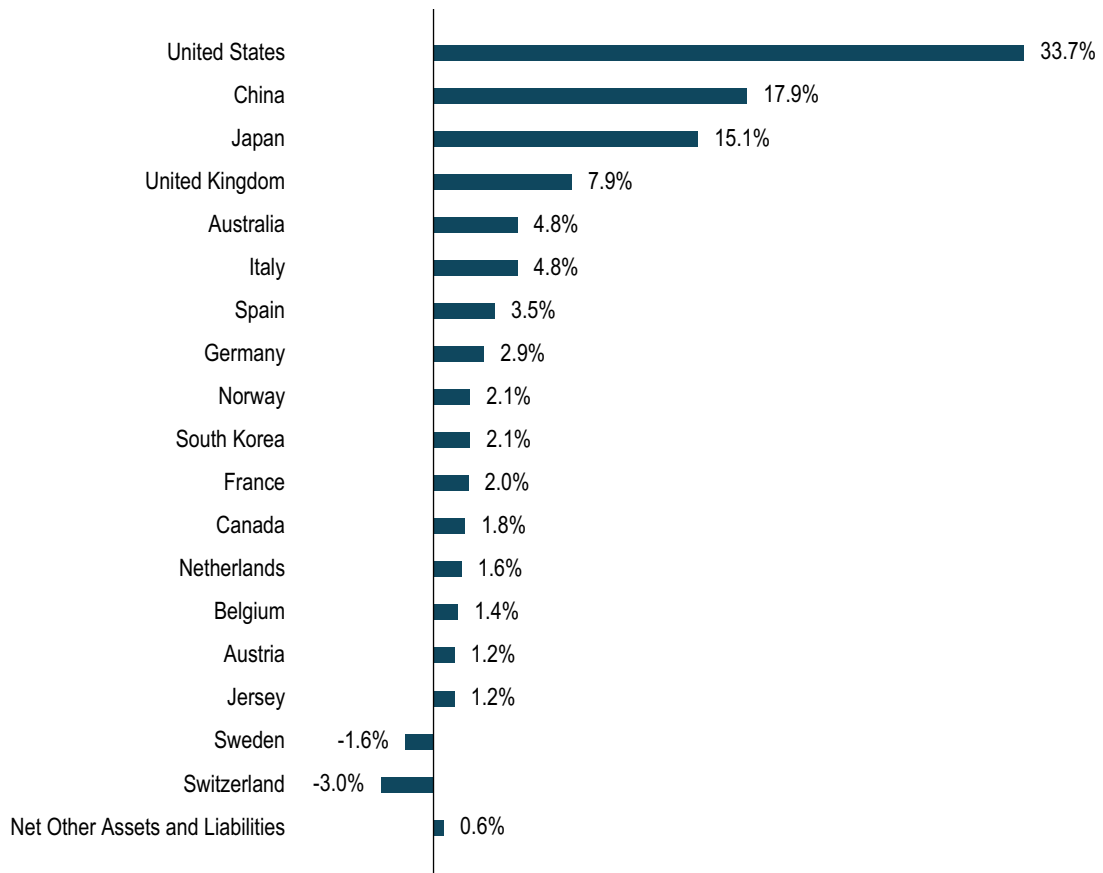
The performance data quoted represent past performance, which is no guarantee of future results. For more current information visit [bny.com/investments/literaturecenter](http://bny.com/investments/literaturecenter).

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

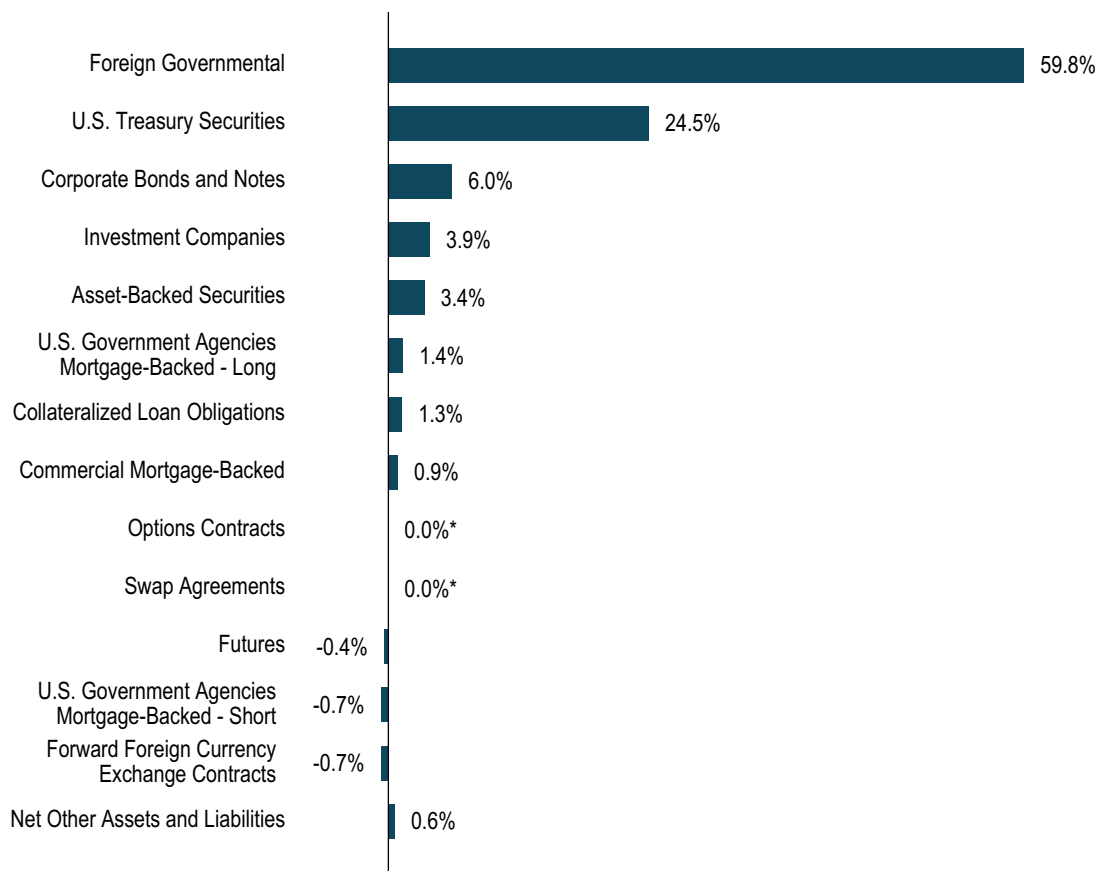
Fund Size (Millions)	Number of Holdings	Total Advisory Fee Paid During Period	Annual Portfolio Turnover
\$132	457	\$680,374	127.15%

**PORTFOLIO HOLDINGS (AS OF 10/31/25)**

**Country Allocation (Based on Net Assets)**



### Allocation of Holdings (Based on Net Assets)



\* Amount represents less than .1%.

**For additional information about the Fund, including its prospectus, financial information, portfolio holdings and proxy voting information, please visit [bny.com/investments/literaturecenter](https://bny.com/investments/literaturecenter).**

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

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