

# BNY Mellon Institutional S&P 500 Stock Index Fund

## ANNUAL FINANCIALS AND OTHER INFORMATION

October 31, 2024

Class	Ticker
I	DSPIX

## IMPORTANT NOTICE – CHANGES TO ANNUAL AND SEMI-ANNUAL REPORTS

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 Institutional S&P 500 Stock Index Fund  
Statement of Investments

October 31, 2024

Description	Shares	Value (\$)
<b>Common Stocks — 99.5%</b>		
<b>Automobiles &amp; Components — 1.7%</b>		
Aptiv PLC <sup>(a)</sup>	10,079	572,789
BorgWarner, Inc.	8,638	290,496
Ford Motor Co.	147,375	1,516,489
General Motors Co.	42,625	2,163,645
Tesla, Inc. <sup>(a)</sup>	103,633	25,892,705
		<b>30,436,124</b>
<b>Banks — 3.3%</b>		
Bank of America Corp.	252,147	10,544,787
Citigroup, Inc.	71,257	4,572,562
Citizens Financial Group, Inc.	17,067	718,862
Fifth Third Bancorp	25,668	1,121,178
Huntington Bancshares, Inc.	53,069	827,346
JPMorgan Chase & Co.	106,268	23,582,995
KeyCorp	34,480	594,780
M&T Bank Corp.	6,336	1,233,492
Regions Financial Corp.	33,214	792,818
The PNC Financial Services Group, Inc.	14,779	2,782,442
Truist Financial Corp.	49,511	2,131,449
U.S. Bancorp	57,951	2,799,613
Wells Fargo & Co.	127,133	8,253,474
		<b>59,955,798</b>
<b>Capital Goods — 5.7%</b>		
3M Co.	20,434	2,625,156
A. O. Smith Corp.	4,308	323,531
Allegion PLC	3,089	431,317
AMETEK, Inc.	8,738	1,602,025
Axon Enterprise, Inc. <sup>(a)</sup>	2,739	1,159,966
Builders FirstSource, Inc. <sup>(a)</sup>	4,287	734,792
Carrier Global Corp.	31,675	2,303,406
Caterpillar, Inc.	18,111	6,813,358
Cummins, Inc.	5,187	1,706,419
Deere & Co.	9,572	3,873,693
Dover Corp.	5,081	961,986
Eaton Corp. PLC	14,869	4,930,263
Emerson Electric Co.	21,319	2,308,208
Fastenal Co.	21,634	1,691,346
Fortive Corp.	13,032	930,876
GE Vernova, Inc. <sup>(a)</sup>	10,422	3,143,901
Generac Holdings, Inc. <sup>(a)</sup>	2,357	390,201
General Dynamics Corp.	9,599	2,799,164
General Electric Co.	40,500	6,957,090
Honeywell International, Inc.	24,322	5,002,549
Howmet Aerospace, Inc.	14,775	1,473,363
Hubbell, Inc.	2,064	881,390
Huntington Ingalls Industries, Inc.	1,434	265,233
IDEX Corp.	2,763	593,050
Illinois Tool Works, Inc.	10,247	2,675,799
Ingersoll Rand, Inc.	15,129	1,452,384

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Capital Goods — 5.7% (continued)</b>		
Johnson Controls International PLC	25,334	1,913,984
L3Harris Technologies, Inc.	7,065	1,748,376
Lockheed Martin Corp.	7,923	4,326,354
Masco Corp.	8,139	650,387
Nordson Corp.	2,096	519,577
Northrop Grumman Corp.	5,110	2,601,092
Otis Worldwide Corp.	14,943	1,467,403
PACCAR, Inc.	19,394	2,022,406
Parker-Hannifin Corp.	4,795	3,040,366
Pentair PLC	6,121	606,714
Quanta Services, Inc.	5,554	1,675,253
Rockwell Automation, Inc.	4,180	1,114,848
RTX Corp.	49,685	6,011,388
Snap-on, Inc.	2,057	679,077
Stanley Black & Decker, Inc.	5,659	525,947
Textron, Inc.	7,106	571,465
The Boeing Company <sup>(a)</sup>	26,678	3,983,292
Trane Technologies PLC	8,418	3,116,007
TransDigm Group, Inc.	2,091	2,723,109
United Rentals, Inc.	2,512	2,041,754
W.W. Grainger, Inc.	1,637	1,815,810
Westinghouse Air Brake Technologies Corp.	6,654	1,250,819
Xylem, Inc.	8,930	1,087,495
		<b>103,523,389</b>
<b>Commercial &amp; Professional Services — 1.2%</b>		
Amentum Holdings, Inc. <sup>(a)</sup>	4,669	138,856
Automatic Data Processing, Inc.	15,231	4,405,414
Broadridge Financial Solutions, Inc.	4,426	933,266
Cintas Corp.	12,790	2,632,310
Copart, Inc. <sup>(a)</sup>	32,690	1,682,554
Dayforce, Inc. <sup>(a)</sup>	6,137	435,420
Equifax, Inc.	4,551	1,206,106
Jacobs Solutions, Inc.	4,669	656,368
Leidos Holdings, Inc.	5,042	923,493
Paychex, Inc.	11,939	1,663,461
Paycom Software, Inc.	1,879	392,767
Republic Services, Inc.	7,742	1,532,916
Rollins, Inc.	10,284	484,788
Veralto Corp.	8,613	880,163
Verisk Analytics, Inc.	5,401	1,483,763
Waste Management, Inc.	13,620	2,939,877
		<b>22,391,522</b>
<b>Consumer Discretionary Distribution &amp; Retail — 5.6%</b>		
Amazon.com, Inc. <sup>(a)</sup>	348,893	65,033,655
AutoZone, Inc. <sup>(a)</sup>	630	1,895,670
Best Buy Co., Inc.	7,099	641,963
CarMax, Inc. <sup>(a)</sup>	5,695	412,204
eBay, Inc.	18,545	1,066,523
Genuine Parts Co.	5,310	609,057

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Consumer Discretionary Distribution &amp; Retail — 5.6% (continued)</b>		
LKQ Corp.	9,984	367,311
Lowe's Cos., Inc.	21,284	5,572,790
O'Reilly Automotive, Inc. <sup>(a)</sup>	2,152	2,481,557
Pool Corp.	1,484	536,674
Ross Stores, Inc.	12,625	1,763,965
The Home Depot, Inc.	37,037	14,583,319
The TJX Companies, Inc.	42,212	4,771,222
Tractor Supply Co.	3,997	1,061,243
Ulta Beauty, Inc. <sup>(a)</sup>	1,775	654,940
		<b>101,452,093</b>
<b>Consumer Durables &amp; Apparel — .7%</b>		
D.R. Horton, Inc.	10,842	1,832,298
Deckers Outdoor Corp. <sup>(a)</sup>	5,766	927,692
Garmin Ltd.	5,809	1,152,215
Hasbro, Inc.	4,672	306,623
Lennar Corp., Cl. A	8,875	1,511,413
Lululemon Athletica, Inc. <sup>(a)</sup>	4,201	1,251,478
Mohawk Industries, Inc. <sup>(a)</sup>	1,987	266,794
NIKE, Inc., Cl. B	44,875	3,461,209
NVR, Inc. <sup>(a)</sup>	117	1,070,879
PulteGroup, Inc.	7,568	980,283
Ralph Lauren Corp.	1,515	299,864
Tapestry, Inc.	8,187	388,473
		<b>13,449,221</b>
<b>Consumer Services — 2.0%</b>		
Airbnb, Inc., Cl. A <sup>(a)</sup>	16,672	2,247,219
Booking Holdings, Inc.	1,252	5,854,665
Caesars Entertainment, Inc. <sup>(a)</sup>	8,675	347,434
Carnival Corp. <sup>(a)</sup>	36,226	796,972
Chipotle Mexican Grill, Inc. <sup>(a)</sup>	51,110	2,850,405
Darden Restaurants, Inc.	4,432	709,209
Domino's Pizza, Inc.	1,249	516,749
Expedia Group, Inc. <sup>(a)</sup>	4,728	739,034
Hilton Worldwide Holdings, Inc.	9,337	2,192,794
Las Vegas Sands Corp.	13,676	709,100
Marriott International, Inc., Cl. A	8,642	2,247,093
McDonald's Corp.	26,793	7,826,503
MGM Resorts International <sup>(a)</sup>	8,756	322,834
Norwegian Cruise Line Holdings Ltd. <sup>(a)</sup>	13,960	353,746
Royal Caribbean Cruises Ltd.	8,982	1,853,436
Starbucks Corp.	42,326	4,135,250
Wynn Resorts Ltd.	3,546	340,487
Yum! Brands, Inc.	10,621	1,393,050
		<b>35,435,980</b>
<b>Consumer Staples Distribution &amp; Retail — 1.9%</b>		
Costco Wholesale Corp.	16,559	14,475,547
Dollar General Corp.	8,436	675,217
Dollar Tree, Inc. <sup>(a)</sup>	7,168	463,340
Sysco Corp.	18,367	1,376,607

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Consumer Staples Distribution &amp; Retail — 1.9% (continued)</b>		
Target Corp.	17,280	2,592,691
The Kroger Company	24,962	1,392,131
Walgreens Boots Alliance, Inc.	26,011	246,064
Walmart, Inc.	162,232	13,294,912
		<b>34,516,509</b>
<b>Energy — 3.4%</b>		
APA Corp.	13,872	327,379
Baker Hughes Co.	37,676	1,434,702
Chevron Corp.	63,529	9,454,386
ConocoPhillips	43,373	4,751,078
Coterra Energy, Inc.	26,868	642,683
Devon Energy Corp.	23,749	918,611
Diamondback Energy, Inc.	6,885	1,217,062
EOG Resources, Inc.	21,120	2,575,795
EQT Corp.	20,837	761,384
Exxon Mobil Corp.	165,942	19,378,707
Halliburton Co.	32,306	896,168
Hess Corp.	10,348	1,391,599
Kinder Morgan, Inc.	73,231	1,794,892
Marathon Oil Corp.	20,578	570,011
Marathon Petroleum Corp.	12,693	1,846,451
Occidental Petroleum Corp.	25,536	1,279,609
ONEOK, Inc.	21,672	2,099,583
Phillips 66	15,874	1,933,771
Schlumberger NV	52,552	2,105,759
Targa Resources Corp.	8,121	1,355,882
The Williams Companies, Inc.	46,228	2,420,960
Valero Energy Corp.	12,150	1,576,584
		<b>60,733,056</b>
<b>Equity Real Estate Investment Trusts — 2.1%</b>		
Alexandria Real Estate Equities, Inc. <sup>(b)</sup>	5,904	658,591
American Tower Corp. <sup>(b)</sup>	17,446	3,725,419
AvalonBay Communities, Inc. <sup>(b)</sup>	5,202	1,152,815
BXP, Inc. <sup>(b)</sup>	5,752	463,381
Camden Property Trust <sup>(b)</sup>	4,151	480,644
Crown Castle, Inc. <sup>(b)</sup>	16,098	1,730,374
Digital Realty Trust, Inc. <sup>(b)</sup>	11,334	2,020,059
Equinix, Inc. <sup>(b)</sup>	3,535	3,210,063
Equity Residential <sup>(b)</sup>	12,939	910,517
Essex Property Trust, Inc. <sup>(b)</sup>	2,435	691,199
Extra Space Storage, Inc. <sup>(b)</sup>	8,037	1,312,442
Federal Realty Investment Trust <sup>(b)</sup>	2,716	301,041
Healthpeak Properties, Inc. <sup>(b)</sup>	27,169	609,944
Host Hotels & Resorts, Inc. <sup>(b)</sup>	27,376	471,962
Invitation Homes, Inc. <sup>(b)</sup>	21,298	668,970
Iron Mountain, Inc. <sup>(b)</sup>	10,725	1,327,004
Kimco Realty Corp. <sup>(b)</sup>	25,778	611,454
Mid-America Apartment Communities, Inc. <sup>(b)</sup>	4,186	633,509
Prologis, Inc. <sup>(b)</sup>	34,583	3,905,804

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Equity Real Estate Investment Trusts — 2.1% (continued)</b>		
Public Storage <sup>(b)</sup>	5,824	1,916,446
Realty Income Corp. <sup>(b)</sup>	32,164	1,909,577
Regency Centers Corp. <sup>(b)</sup>	5,967	426,283
SBA Communications Corp. <sup>(b)</sup>	3,991	915,815
Simon Property Group, Inc. <sup>(b)</sup>	11,300	1,911,056
UDR, Inc. <sup>(b)</sup>	11,383	480,249
Ventas, Inc. <sup>(b)</sup>	15,818	1,035,921
VICI Properties, Inc. <sup>(b)</sup>	39,806	1,264,239
Welltower, Inc. <sup>(b)</sup>	21,520	2,902,618
Weyerhaeuser Co. <sup>(b)</sup>	26,983	840,790
		<b>38,488,186</b>
<b>Financial Services — 7.9%</b>		
American Express Co.	20,977	5,665,468
Ameriprise Financial, Inc.	3,616	1,845,245
Berkshire Hathaway, Inc., Cl. B <sup>(a)</sup>	68,418	30,851,045
BlackRock, Inc.	5,201	5,102,337
Blackstone, Inc.	26,895	4,511,636
Capital One Financial Corp.	14,455	2,353,129
Cboe Global Markets, Inc.	3,907	834,418
CME Group, Inc.	13,445	3,029,965
Corpay, Inc. <sup>(a)</sup>	2,673	881,342
Discover Financial Services	9,258	1,374,165
FactSet Research Systems, Inc.	1,459	662,474
Fidelity National Information Services, Inc.	20,039	1,798,099
Fiserv, Inc. <sup>(a)</sup>	21,504	4,255,642
Franklin Resources, Inc.	12,533	260,310
Global Payments, Inc.	9,287	963,155
Intercontinental Exchange, Inc.	21,444	3,342,476
Invesco Ltd.	16,154	280,110
Jack Henry & Associates, Inc.	2,679	487,390
KKR & Co., Inc.	25,190	3,482,266
MarketAxess Holdings, Inc.	1,440	416,765
Mastercard, Inc., Cl. A	30,816	15,395,365
Moody's Corp.	5,824	2,644,329
Morgan Stanley	46,530	5,409,113
MSCI, Inc.	2,917	1,666,190
Nasdaq, Inc.	14,694	1,086,180
Northern Trust Corp.	7,760	780,035
PayPal Holdings, Inc. <sup>(a)</sup>	38,072	3,019,110
Raymond James Financial, Inc.	7,048	1,044,655
S&P Global, Inc.	11,960	5,745,106
State Street Corp.	11,294	1,048,083
Synchrony Financial	15,175	836,750
T. Rowe Price Group, Inc.	8,552	939,523
The Bank of New York Mellon Corp.	27,987	2,109,100
The Charles Schwab Corp.	55,798	3,952,172
The Goldman Sachs Group, Inc.	11,795	6,107,333
Visa, Inc., Cl. A	62,392	18,084,321
		<b>142,264,802</b>



Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Food, Beverage &amp; Tobacco — 2.6%</b>		
Altria Group, Inc.	63,640	3,465,834
Archer-Daniels-Midland Co.	18,134	1,001,178
Brown-Forman Corp., Cl. B	6,364	280,207
Bunge Global SA	5,118	430,014
Campbell Soup Co.	7,552	352,301
Conagra Brands, Inc.	18,116	524,277
Constellation Brands, Inc., Cl. A	5,942	1,380,564
General Mills, Inc.	21,110	1,435,902
Hormel Foods Corp.	11,645	355,755
Kellanova	10,180	821,017
Keurig Dr. Pepper, Inc.	38,689	1,274,803
Lamb Weston Holdings, Inc.	5,544	430,713
McCormick & Co., Inc.	9,641	754,312
Molson Coors Beverage Co., Cl. B	6,514	354,818
Mondelez International, Inc., Cl. A	49,893	3,416,673
Monster Beverage Corp. <sup>(a)</sup>	25,835	1,360,988
PepsiCo, Inc.	51,304	8,520,568
Philip Morris International, Inc.	58,073	7,706,287
The J.M. Smucker Company	4,030	457,445
The Coca-Cola Company	144,878	9,461,982
The Hershey Company	5,663	1,005,636
The Kraft Heinz Company	30,777	1,029,798
Tyson Foods, Inc., Cl. A	10,305	603,770
		<b>46,424,842</b>
<b>Health Care Equipment &amp; Services — 4.6%</b>		
Abbott Laboratories	64,986	7,367,463
Align Technology, Inc. <sup>(a)</sup>	2,698	553,171
Baxter International, Inc.	18,461	659,058
Becton, Dickinson and Co.	10,763	2,514,129
Boston Scientific Corp. <sup>(a)</sup>	55,003	4,621,352
Cardinal Health, Inc.	9,275	1,006,523
Cencora, Inc.	6,317	1,440,781
Centene Corp. <sup>(a)</sup>	19,950	1,242,087
CVS Health Corp.	46,861	2,645,772
DaVita, Inc. <sup>(a)</sup>	1,875	262,144
Dexcom, Inc. <sup>(a)</sup>	15,303	1,078,555
Edwards Lifesciences Corp. <sup>(a)</sup>	22,262	1,491,777
Elevance Health, Inc.	8,661	3,514,287
GE Healthcare Technologies, Inc.	16,107	1,406,947
HCA Healthcare, Inc.	6,912	2,479,611
Henry Schein, Inc. <sup>(a)</sup>	4,992	350,588
Hologic, Inc. <sup>(a)</sup>	8,750	707,613
Humana, Inc.	4,543	1,171,322
IDEXX Laboratories, Inc. <sup>(a)</sup>	3,121	1,269,997
Insulet Corp. <sup>(a)</sup>	2,659	615,638
Intuitive Surgical, Inc. <sup>(a)</sup>	13,248	6,674,872
Labcorp Holdings, Inc.	3,238	739,138
McKesson Corp.	4,800	2,402,832
Medtronic PLC	47,906	4,275,611

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Health Care Equipment &amp; Services — 4.6% (continued)</b>		
Molina Healthcare, Inc. <sup>(a)</sup>	2,199	706,363
Quest Diagnostics, Inc.	3,986	617,152
ResMed, Inc.	5,422	1,314,672
Solventum Corp. <sup>(a)</sup>	4,813	349,328
STERIS PLC	3,688	818,183
Stryker Corp.	12,785	4,555,040
Teleflex, Inc.	1,854	372,765
The Cigna Group	10,441	3,286,931
The Cooper Companies, Inc. <sup>(a)</sup>	7,502	785,309
UnitedHealth Group, Inc.	34,490	19,469,605
Universal Health Services, Inc., Cl. B	2,292	468,279
Zimmer Biomet Holdings, Inc.	7,834	837,611
		<b>84,072,506</b>
<b>Household &amp; Personal Products — 1.3%</b>		
Church & Dwight Co., Inc.	9,227	921,870
Colgate-Palmolive Co.	30,462	2,854,594
Kenvue, Inc.	70,707	1,621,312
Kimberly-Clark Corp.	12,773	1,713,881
The Clorox Company	4,705	745,978
The Estee Lauder Companies, Inc., Cl. A	8,560	590,126
The Procter & Gamble Company	87,925	14,523,451
		<b>22,971,212</b>
<b>Insurance — 2.1%</b>		
Aflac, Inc.	18,626	1,951,819
American International Group, Inc.	24,422	1,853,141
Aon PLC, Cl. A	8,081	2,964,676
Arch Capital Group Ltd. <sup>(a)</sup>	14,117	1,391,372
Arthur J. Gallagher & Co.	8,115	2,281,938
Assurant, Inc.	1,964	376,499
Brown & Brown, Inc.	9,102	952,433
Chubb Ltd.	14,031	3,962,916
Cincinnati Financial Corp.	6,024	848,360
Erie Indemnity Co., Cl. A	946	424,603
Everest Group Ltd.	1,568	557,596
Globe Life, Inc.	2,787	294,307
Loews Corp.	6,527	515,372
Marsh & McLennan Cos., Inc.	18,367	4,008,414
MetLife, Inc.	22,310	1,749,550
Principal Financial Group, Inc.	8,106	667,934
Prudential Financial, Inc.	13,334	1,633,148
The Allstate Corp.	10,025	1,869,863
The Hartford Financial Services Group, Inc.	11,113	1,227,320
The Progressive Corp.	21,875	5,311,906
The Travelers Companies, Inc.	8,640	2,124,922
W. R. Berkley Corp.	11,139	636,817
Willis Towers Watson PLC	3,738	1,129,586
		<b>38,734,492</b>
<b>Materials — 2.2%</b>		
Air Products and Chemicals, Inc.	8,420	2,614,663

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Materials — 2.2% (continued)</b>		
Albemarle Corp.	4,190	396,919
Amcor PLC	52,155	580,485
Avery Dennison Corp.	3,060	633,512
Ball Corp.	11,513	682,145
Celanese Corp.	3,907	492,165
CF Industries Holdings, Inc.	6,787	558,095
Corteva, Inc.	25,590	1,558,943
Dow, Inc.	26,367	1,302,002
DuPont de Nemours, Inc.	15,783	1,309,831
Eastman Chemical Co.	4,517	474,692
Ecolab, Inc.	9,390	2,307,405
FMC Corp.	4,466	290,245
Freeport-McMoRan, Inc.	53,400	2,404,068
International Flavors & Fragrances, Inc.	9,663	960,792
International Paper Co.	13,336	740,681
Linde PLC	17,955	8,190,173
LyondellBasell Industries NV, Cl. A	9,631	836,452
Martin Marietta Materials, Inc.	2,318	1,373,044
Newmont Corp.	42,495	1,930,973
Nucor Corp.	9,001	1,276,702
Packaging Corp. of America	3,252	744,513
PPG Industries, Inc.	8,886	1,106,396
Smurfit WestRock PLC	18,520	953,780
Steel Dynamics, Inc.	5,442	710,181
The Mosaic Company	11,600	310,416
The Sherwin-Williams Company	8,659	3,106,589
Vulcan Materials Co.	4,816	1,319,247
		<b>39,165,109</b>
<b>Media &amp; Entertainment — 8.1%</b>		
Alphabet, Inc., Cl. C	179,398	30,980,241
Alphabet, Inc., Cl. A	218,837	37,445,199
Charter Communications, Inc., Cl. A <sup>(a)</sup>	3,682	1,206,260
Comcast Corp., Cl. A	144,287	6,301,013
Electronic Arts, Inc.	9,119	1,375,601
Fox Corp., Cl. A	8,973	376,866
Fox Corp., Cl. B	4,002	155,918
Live Nation Entertainment, Inc. <sup>(a)</sup>	5,667	663,832
Match Group, Inc. <sup>(a)</sup>	10,082	363,254
Meta Platforms, Inc., Cl. A	81,601	46,315,096
Netflix, Inc. <sup>(a)</sup>	16,030	12,119,161
News Corporation, Cl. A	13,182	359,209
News Corporation, Cl. B	5,214	151,414
Omnicom Group, Inc.	7,547	762,247
Paramount Global, Cl. B	20,073	219,599
Take-Two Interactive Software, Inc. <sup>(a)</sup>	5,911	955,927
The Interpublic Group of Companies, Inc.	13,369	393,049
The Walt Disney Company	67,738	6,516,396
Warner Bros Discovery, Inc. <sup>(a)</sup>	86,422	702,611
		<b>147,362,893</b>

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Pharmaceuticals, Biotechnology &amp; Life Sciences — 6.5%</b>		
AbbVie, Inc.	65,974	13,450,119
Agilent Technologies, Inc.	11,065	1,441,880
Amgen, Inc.	20,070	6,425,611
Biogen, Inc. <sup>(a)</sup>	5,559	967,266
Bio-Techne Corp.	6,107	450,391
Bristol-Myers Squibb Co.	75,724	4,223,127
Catalent, Inc. <sup>(a)</sup>	6,282	368,125
Charles River Laboratories International, Inc. <sup>(a)</sup>	1,958	349,660
Danaher Corp.	24,008	5,897,805
Eli Lilly & Co.	29,464	24,447,459
Gilead Sciences, Inc.	46,501	4,130,219
Incyte Corp. <sup>(a)</sup>	6,172	457,469
IQVIA Holdings, Inc. <sup>(a)</sup>	6,568	1,351,826
Johnson & Johnson	89,912	14,373,332
Merck & Co., Inc.	94,676	9,687,248
Mettler-Toledo International, Inc. <sup>(a)</sup>	786	1,015,316
Moderna, Inc. <sup>(a)</sup>	12,449	676,728
Pfizer, Inc.	211,654	5,989,808
Regeneron Pharmaceuticals, Inc. <sup>(a)</sup>	3,964	3,322,625
Revvity, Inc.	4,623	548,242
Thermo Fisher Scientific, Inc.	14,268	7,794,894
Vertex Pharmaceuticals, Inc. <sup>(a)</sup>	9,640	4,588,447
Viatis, Inc.	45,117	523,357
Waters Corp. <sup>(a)</sup>	2,251	727,321
West Pharmaceutical Services, Inc.	2,622	807,392
Zoetis, Inc.	16,902	3,021,740
		<b>117,037,407</b>
<b>Real Estate Management &amp; Development — .2%</b>		
CBRE Group, Inc., Cl. A <sup>(a)</sup>	11,350	1,486,510
CoStar Group, Inc. <sup>(a)</sup>	15,589	1,134,723
		<b>2,621,233</b>
<b>Semiconductors &amp; Semiconductor Equipment — 11.4%</b>		
Advanced Micro Devices, Inc. <sup>(a)</sup>	60,451	8,709,176
Analog Devices, Inc.	18,534	4,135,121
Applied Materials, Inc.	30,925	5,615,362
Broadcom, Inc.	173,862	29,516,552
Enphase Energy, Inc. <sup>(a)</sup>	4,984	413,871
First Solar, Inc. <sup>(a)</sup>	4,060	789,589
Intel Corp.	159,375	3,429,750
KLA Corp.	5,021	3,345,141
Lam Research Corp.	48,700	3,620,845
Microchip Technology, Inc.	20,347	1,492,859
Micron Technology, Inc.	41,416	4,127,104
Monolithic Power Systems, Inc.	1,814	1,377,370
NVIDIA Corp.	918,822	121,982,809
NXP Semiconductors NV	9,481	2,223,295
ON Semiconductor Corp. <sup>(a)</sup>	15,645	1,102,816
Qorvo, Inc. <sup>(a)</sup>	3,472	247,415
QUALCOMM, Inc.	41,608	6,772,534

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Semiconductors &amp; Semiconductor Equipment — 11.4% (continued)</b>		
Skyworks Solutions, Inc.	5,745	503,147
Teradyne, Inc.	5,921	628,869
Texas Instruments, Inc.	34,103	6,928,365
		<b>206,961,990</b>
<b>Software &amp; Services — 11.2%</b>		
Accenture PLC, Cl. A	23,396	8,067,409
Adobe, Inc. <sup>(a)</sup>	16,561	7,917,483
Akamai Technologies, Inc. <sup>(a)</sup>	5,839	590,206
ANSYS, Inc. <sup>(a)</sup>	3,274	1,049,022
Autodesk, Inc. <sup>(a)</sup>	8,093	2,296,793
Cadence Design Systems, Inc. <sup>(a)</sup>	10,325	2,850,939
Cognizant Technology Solutions Corp., Cl. A	18,743	1,398,040
CrowdStrike Holdings, Inc., Cl. A <sup>(a)</sup>	8,756	2,599,394
EPAM Systems, Inc. <sup>(a)</sup>	1,993	375,980
Fair Isaac Corp. <sup>(a)</sup>	903	1,799,778
Fortinet, Inc. <sup>(a)</sup>	23,491	1,847,802
Gartner, Inc. <sup>(a)</sup>	2,922	1,468,305
Gen Digital, Inc.	20,101	585,140
GoDaddy, Inc., Cl. A <sup>(a)</sup>	5,182	864,358
International Business Machines Corp.	34,405	7,112,202
Intuit, Inc.	10,441	6,372,142
Microsoft Corp.	277,628	112,814,138
Oracle Corp.	59,701	10,020,216
Palantir Technologies, Inc., Cl. A <sup>(a)</sup>	74,906	3,113,093
Palo Alto Networks, Inc. <sup>(a)</sup>	12,094	4,357,831
PTC, Inc. <sup>(a)</sup>	4,356	807,298
Roper Technologies, Inc.	3,986	2,143,392
Salesforce, Inc.	36,193	10,545,554
ServiceNow, Inc. <sup>(a)</sup>	7,694	7,178,425
Synopsys, Inc. <sup>(a)</sup>	5,711	2,933,227
Tyler Technologies, Inc. <sup>(a)</sup>	1,554	941,087
Verisign, Inc. <sup>(a)</sup>	3,060	541,130
		<b>202,590,384</b>
<b>Technology Hardware &amp; Equipment — 8.9%</b>		
Amphenol Corp., Cl. A	44,878	3,007,724
Apple, Inc.	567,882	128,290,223
Arista Networks, Inc. <sup>(a)</sup>	9,685	3,742,671
CDW Corp.	5,066	953,573
Cisco Systems, Inc.	150,478	8,241,680
Corning, Inc.	29,110	1,385,345
Dell Technologies, Inc., Cl. C	10,910	1,348,803
F5, Inc. <sup>(a)</sup>	2,172	507,987
Hewlett Packard Enterprise Co.	48,878	952,632
HP, Inc.	34,505	1,225,618
Jabil, Inc.	4,302	529,533
Juniper Networks, Inc.	12,713	494,536
Keysight Technologies, Inc. <sup>(a)</sup>	6,550	976,015
Motorola Solutions, Inc.	6,232	2,800,349
NetApp, Inc.	7,702	888,118

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Technology Hardware &amp; Equipment — 8.9% (continued)</b>		
Seagate Technology Holdings PLC	7,685	771,343
Super Micro Computer, Inc. <sup>(a)</sup>	19,200	558,912
TE Connectivity PLC	11,323	1,669,237
Teledyne Technologies, Inc. <sup>(a)</sup>	1,774	807,738
Trimble, Inc. <sup>(a)</sup>	9,449	571,664
Western Digital Corp. <sup>(a)</sup>	12,525	818,008
Zebra Technologies Corp., Cl. A <sup>(a)</sup>	1,902	726,507
		<b>161,268,216</b>
<b>Telecommunication Services — .9%</b>		
AT&T, Inc.	267,812	6,036,482
T-Mobile US, Inc.	18,304	4,084,721
Verizon Communications, Inc.	157,228	6,624,016
		<b>16,745,219</b>
<b>Transportation — 1.5%</b>		
C.H. Robinson Worldwide, Inc.	4,413	454,715
CSX Corp.	73,527	2,473,448
Delta Air Lines, Inc.	23,554	1,347,760
Expeditors International of Washington, Inc.	5,331	634,389
FedEx Corp.	8,347	2,285,826
J.B. Hunt Transport Services, Inc.	3,014	544,389
Norfolk Southern Corp.	8,390	2,101,108
Old Dominion Freight Line, Inc.	6,660	1,340,791
Southwest Airlines Co.	22,587	690,710
Uber Technologies, Inc. <sup>(a)</sup>	78,471	5,653,835
Union Pacific Corp.	22,754	5,280,521
United Airlines Holdings, Inc. <sup>(a)</sup>	11,860	928,164
United Parcel Service, Inc., Cl. B	27,360	3,667,882
		<b>27,403,538</b>
<b>Utilities — 2.5%</b>		
Alliant Energy Corp.	10,020	601,200
Ameren Corp.	9,762	850,368
American Electric Power Co., Inc.	19,767	1,951,991
American Water Works Co., Inc.	7,425	1,025,467
Atmos Energy Corp.	5,579	774,254
CenterPoint Energy, Inc.	24,622	727,088
CMS Energy Corp.	11,046	768,912
Consolidated Edison, Inc.	13,212	1,343,396
Constellation Energy Corp.	11,644	3,061,906
Dominion Energy, Inc.	31,029	1,847,156
DTE Energy Co.	7,564	939,600
Duke Energy Corp.	28,835	3,323,811
Edison International	14,486	1,193,646
Entergy Corp.	8,159	1,262,850
Evergy, Inc.	8,531	515,614
Eversource Energy	13,570	893,585
Exelon Corp.	37,464	1,472,335
FirstEnergy Corp.	19,439	813,133
NextEra Energy, Inc.	76,738	6,081,487
NiSource, Inc.	16,369	575,534

Statement of Investments (continued)

Description	Shares	Value (\$)
<b>Common Stocks — 99.5% (continued)</b>		
<b>Utilities — 2.5% (continued)</b>		
NRG Energy, Inc.	7,847	709,369
PG&E Corp.	81,063	1,639,094
Pinnacle West Capital Corp.	4,549	399,448
PPL Corp.	27,579	897,972
Public Service Enterprise Group, Inc.	18,535	1,657,214
Sempra	23,495	1,958,778
The AES Corp.	25,737	424,403
The Southern Company	40,840	3,717,665
Vistra Corp.	12,409	1,550,629
WEC Energy Group, Inc.	11,606	1,108,721
Xcel Energy, Inc.	20,746	1,386,040
		<b>45,472,666</b>
<b>Total Common Stocks</b> (cost \$355,131,875)		<b>1,801,478,387</b>
	1-Day Yield (%)	
<b>Investment Companies — .6%</b>		
<b>Registered Investment Companies — .6%</b>		
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares <sup>(c)</sup> (cost \$10,673,495)	4.95	10,673,495
		<b>10,673,495</b>
<b>Total Investments</b> (cost \$365,805,370)	<b>100.1%</b>	<b>1,812,151,882</b>
<b>Liabilities, Less Cash and Receivables</b>	<b>(0.1%)</b>	<b>(1,055,282)</b>
<b>Net Assets</b>	<b>100.0%</b>	<b>1,811,096,600</b>

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

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

<sup>(c)</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 (\$) 10/31/2023	Purchases (\$) <sup>†</sup>	Sales (\$)	Value (\$) 10/31/2024	Dividends/ Distributions (\$)
<b>Registered Investment Companies - .6%</b>					
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares - .6%	9,789,099	481,493,364	(480,608,968)	10,673,495	891,739
<b>Investment of Cash Collateral for Securities Loaned - .0%</b>					
Dreyfus Institutional Preferred Government Plus Money Market Fund, Institutional Shares - .0%	589,909	5,540,456	(6,130,365)	-	16,138 <sup>††</sup>
<b>Total - .6%</b>	<b>10,379,008</b>	<b>487,033,820</b>	<b>(486,739,333)</b>	<b>10,673,495</b>	<b>907,877</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 (Depreciation) (\$)
<b>Futures Long</b>					
Standard & Poor's 500 E-Mini	41	12/20/2024	11,813,845	11,763,925	(49,920)
<b>Gross Unrealized Depreciation</b>					<b>(49,920)</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:		
Unaffiliated issuers	355,131,875	1,801,478,387
Affiliated issuers	10,673,495	10,673,495
Cash collateral held by broker—Note 4		694,000
Dividends receivable		1,034,627
Receivable for shares of Common Stock subscribed		304,069
Prepaid expenses		1,183
		<b>1,814,185,761</b>
<b>Liabilities (\$):</b>		
Due to BNY Mellon Investment Adviser, Inc.—Note 3(b)		295,075
Payable for shares of Common Stock redeemed		2,534,814
Payable for futures variation margin—Note 4		240,088
Directors' fees and expenses payable		19,184
		<b>3,089,161</b>
<b>Net Assets (\$)</b>		<b>1,811,096,600</b>
<b>Composition of Net Assets (\$):</b>		
Paid-in capital		(17,252,285)
Total distributable earnings (loss)		1,828,348,885
<b>Net Assets (\$)</b>		<b>1,811,096,600</b>
<b>Shares Outstanding</b>		
(150 million shares of \$.001 par value Common Stock authorized)		28,919,232
<b>Net Asset Value Per Share (\$)</b>		<b>62.63</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 \$6,603 foreign taxes withheld at source):	
Unaffiliated issuers	26,583,540
Affiliated issuers	891,739
Interest	20,035
Income from securities lending—Note 1(c)	16,138
<b>Total Income</b>	<b>27,511,452</b>
<b>Expenses:</b>	
Management fee—Note 3(a)	3,664,678
Directors' fees—Notes 3(a) and 3(c)	225,600
Loan commitment fees—Note 2	45,011
Interest expense—Note 2	13,542
<b>Total Expenses</b>	<b>3,948,831</b>
Less—Directors' fees reimbursed by BNY Mellon Investment Adviser, Inc.—Note 3(a)	(225,600)
<b>Net Expenses</b>	<b>3,723,231</b>
<b>Net Investment Income</b>	<b>23,788,221</b>
<b>Realized and Unrealized Gain (Loss) on Investments—Note 4 (\$):</b>	
Net realized gain (loss) on investments	441,724,948
Net realized gain (loss) on futures	4,797,042
<b>Net Realized Gain (Loss)</b>	<b>446,521,990</b>
Net change in unrealized appreciation (depreciation) on investments	120,408,623
Net change in unrealized appreciation (depreciation) on futures	27,862
<b>Net Change in Unrealized Appreciation (Depreciation)</b>	<b>120,436,485</b>
<b>Net Realized and Unrealized Gain (Loss) on Investments</b>	<b>566,958,475</b>
<b>Net Increase in Net Assets Resulting from Operations</b>	<b>590,746,696</b>

See notes to financial statements.

## STATEMENT OF CHANGES IN NET ASSETS

	Year Ended October 31,	
	2024	2023
<b>Operations (\$):</b>		
Net investment income	23,788,221	30,669,871
Net realized gain (loss) on investments	446,521,990	471,438,127
Net change in unrealized appreciation (depreciation) on investments	120,436,485	(300,741,416)
<b>Net Increase (Decrease) in Net Assets Resulting from Operations</b>	<b>590,746,696</b>	<b>201,366,582</b>
<b>Distributions (\$):</b>		
<b>Distributions to shareholders</b>	<b>(423,200,340)</b>	<b>(336,015,663)</b>
<b>Capital Stock Transactions (\$):</b>		
Net proceeds from shares sold	103,935,582	95,400,842
Distributions reinvested	337,164,778	256,182,800
Cost of shares redeemed	(601,553,336)	(714,141,533)
<b>Increase (Decrease) in Net Assets from Capital Stock Transactions</b>	<b>(160,452,976)</b>	<b>(362,557,891)</b>
<b>Total Increase (Decrease) in Net Assets</b>	<b>7,093,380</b>	<b>(497,206,972)</b>
<b>Net Assets (\$):</b>		
Beginning of Period	1,804,003,220	2,301,210,192
<b>End of Period</b>	<b>1,811,096,600</b>	<b>1,804,003,220</b>
<b>Capital Share Transactions (Shares):</b>		
Shares sold	1,801,707	1,637,349
Shares issued for distributions reinvested	6,464,382	4,828,422
Shares redeemed	(10,428,670)	(12,175,689)
<b>Net Increase (Decrease) in Shares Outstanding</b>	<b>(2,162,581)</b>	<b>(5,709,918)</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.

Class I	Year Ended October 31,				
	2024	2023	2022	2021	2020
<b>Per Share Data (\$):</b>					
Net asset value, beginning of period	58.04	62.55	83.14	60.98	58.54
Investment Operations:					
Net investment income <sup>(a)</sup>	.76	.88	.93	.94	1.00
Net realized and unrealized gain (loss) on investments	18.10	4.28	(11.62)	24.32	4.45
Total from Investment Operations	18.86	5.16	(10.69)	25.26	5.45
Distributions:					
Dividends from net investment income	(.84)	(.92)	(.98)	(.97)	(1.03)
Dividends from net realized gain on investments	(13.43)	(8.75)	(8.92)	(2.13)	(1.98)
Total Distributions	(14.27)	(9.67)	(9.90)	(3.10)	(3.01)
Net asset value, end of period	62.63	58.04	62.55	83.14	60.98
<b>Total Return (%)</b>	<b>37.72</b>	<b>9.87</b>	<b>(14.78)</b>	<b>42.64</b>	<b>9.51</b>
<b>Ratios/Supplemental Data (%):</b>					
Ratio of total expenses to average net assets	.22	.22	.23	.21	.21
Ratio of net expenses to average net assets	.20	.21	.22	.20	.20
Ratio of net investment income to average net assets	1.30	1.50	1.34	1.27	1.70
Portfolio Turnover Rate	2.44	1.85	1.84	3.27	2.56
<b>Net Assets, end of period (\$ x 1,000)</b>	<b>1,811,097</b>	<b>1,804,003</b>	<b>2,301,210</b>	<b>3,274,123</b>	<b>2,766,097</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 Institutional S&P 500 Stock Index Fund (the “fund”) is a separate diversified series of BNY Mellon Investment Funds IV, 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 four series, including the fund. The fund’s investment objective is to seek to match the total return 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.

Class I shares are sold primarily to bank trust departments and other financial service providers (including BNY and its affiliates), acting on behalf of customers having a qualified trust or an investment account or relationship at such institution, and bear no Distribution or Shareholder Service Plan fees. Class I shares are offered without a front-end sales charge or a contingent deferred 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	1,801,478,387	—	—	<b>1,801,478,387</b>
Investment Companies	10,673,495	—	—	<b>10,673,495</b>
<b>Liabilities (\$)</b>				
Other Financial Instruments:				
Futures <sup>††</sup>	(49,920)	—	—	<b>(49,920)</b>

<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 \$2,200 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 no securities on loan.

**(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 are normally declared and paid quarterly. 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 \$8,372,784, undistributed capital gains \$376,749,474 and unrealized appreciation \$1,443,226,627.

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 \$25,499,781 and \$32,013,213, and long-term capital gains \$397,700,559 and \$304,002,450, respectively.

During the period ended October 31, 2024, as a result of permanent book to tax differences, primarily due to the tax treatment for treating a portion of the proceeds from redemptions as a distribution for tax purposes, the fund decreased total distributable earnings (loss) by \$66,684,867 and increased paid-in capital by the same amount. Net assets and net asset value per share were not affected by this reclassification.

## 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 was charged \$13,542 for interest expense. These fees are included in Interest expense in the Statement of Operations. The average amount of borrowings outstanding under the Citibank Credit Facility during the period ended October 31, 2024 was approximately \$211,475 with a related weighted average annualized interest rate of 6.40%. As of October 31, 2024, the fund has no outstanding loan balance from either Facility.

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

(a) Pursuant to a management agreement with the Adviser, the Adviser provides or arranges for one or more third parties and/or affiliates to provide investment advisory, administrative, custody, fund accounting and transfer agency services the fund. The Adviser also directs the investments of the fund in accordance with its investment objective, policies and limitations. For these services, the fund is contractually obligated to pay the Adviser a fee, calculated daily and paid monthly, at an annual rate of .20% of the value of the fund’s average daily net assets. The Adviser has agreed in its management agreement with the fund to: (1) pay all of the fund’s direct expenses, except management fees and certain other expenses, including the fees and expenses of the independent board members and independent counsel to the fund and to the independent 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 independent board members and independent counsel to the fund and to the independent 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 \$225,600.

(b) 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.” in the Statement of Assets and Liabilities consist of: Management fee of \$313,675, which are offset against an expense reimbursement currently in effect in the amount of \$18,600.

(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 \$43,976,767 and \$594,692,079, 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.



NOTES TO FINANCIAL STATEMENTS (continued)

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

	Derivative Assets (\$)		Derivative Liabilities (\$)
Equity Risk	-	Equity Risk	(49,920) <sup>(1)</sup>
<b>Gross fair value of derivative contracts</b>	-		<b>(49,920)</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	4,797,042	<b>4,797,042</b>
<b>Total</b>	<b>4,797,042</b>	<b>4,797,042</b>
Net change in unrealized appreciation (depreciation) on derivatives recognized in income (\$)		
Underlying risk	Futures <sup>(2)</sup>	Total
Equity	27,862	<b>27,862</b>
<b>Total</b>	<b>27,862</b>	<b>27,862</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	18,757,181

At October 31, 2024, the cost of investments for federal income tax purposes was \$368,925,255; accordingly, accumulated net unrealized appreciation on investments was \$1,443,226,627, consisting of \$1,460,901,281 gross unrealized appreciation and \$17,674,654 gross unrealized depreciation.

## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Shareholders of BNY Mellon Institutional S&P 500 Stock Index Fund and Board of Directors of BNY Mellon Investment Funds IV, Inc.:

### *Opinion on the Financial Statements*

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

### *Basis for Opinion*

These financial statements and financial highlights are the responsibility of the Fund's management. Our responsibility is to express an opinion on these financial statements and financial highlights 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 Fund 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 and financial highlights are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements and financial highlights, 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 and financial highlights. Such procedures also included confirmation of securities owned as of October 31, 2024, by correspondence with the custodian and brokers; when replies were not received from brokers, we performed other appropriate 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 and financial highlights. We believe that our audits provide a reasonable basis for our opinion.

**KPMG LLP**

We have served as the auditor of one or more BNY Mellon Investment Adviser, Inc. investment companies since 1994.

New York, New York

December 20, 2024

## IMPORTANT TAX INFORMATION (Unaudited)

For federal tax purposes, the fund reports the maximum amount allowable, but not less than \$25,065,549 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 95.63% 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 the maximum amount allowable but not less than \$13.4322 per share as a long-term capital gain distribution paid on December 21, 2023 in accordance with Section 852(b)(3)(C) of the Internal Revenue Code.

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

