

BNY Mellon International Bond Fund

Fact Sheet | June 30, 2025

Class A **DIBAX**
Class I **DIBRX**
Class Y **DIBYX**

Goal: The fund seeks to maximize total return through capital appreciation and income.

Class	CUSIP
Class A	05588E868
Class I	05588E884
Class Y	05588E108

Assets for the Fund
\$138,395,235

Holdings⁷
201

Dividend Frequency
Quarterly

Average Effective Maturity^{2,7}
10.04 Years

Average Effective Duration^{3,7}
7.97 Years

Sub-Adviser
Insight North America LLC

30-Day SEC Yields (%)		
Class	Unsubsidized ⁴	Subsidized ⁵
Class A	2.88	3.03
Class I	3.33	3.33
Class Y	3.43	3.43

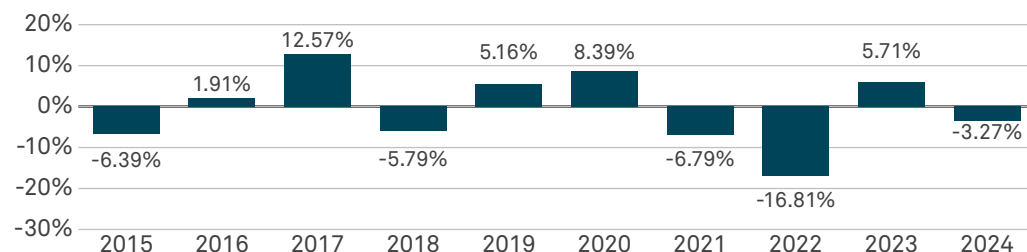
Total Expenses (%)		
Class	Gross [†]	Net ^{††}
Class A	1.21	1.03
Class I	0.84	0.84
Class Y	0.74	0.74

Average Annual Total Returns (as of 6/30/25)¹

Class/Inception Date	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 12/30/05	6.98%	9.83%	11.29%	3.69%	-0.55%	0.07%
Class A (4.50% maximum load)	2.17%	4.85%	6.29%	2.11%	-1.46%	-0.40%
Class I (NAV) 12/30/05	7.05%	10.02%	11.48%	3.91%	-0.30%	0.41%
Class Y (NAV) 07/01/13	7.10%	9.96%	11.53%	4.01%	-0.21%	0.50%
Bloomberg Global Aggregate ex USD Index (Unhedged) ⁶	7.29%	10.01%	11.21%	2.74%	-1.63%	0.61%

The performance data quoted represents past performance, which is no guarantee of future results. Share price and investment return fluctuate, and an investor's shares may be worth more or less than original cost upon redemption. Current performance may be lower or higher than the performance quoted. Data assumes the reinvestment of dividends and capital gains, if any. Performance for periods less than 1 year is not annualized. Go to [bny.com/investments](https://www.bny.com/investments) for the fund's most recent month-end returns.

Historical Performance (Class I @ NAV)



[†]Gross expenses is the total annual operating expense ratio for the fund, before any fee waivers or expense reimbursements. ^{††}Net Expenses is the total annual operating expense ratio for the fund, after any applicable fee waivers or expense reimbursements. The net expense ratio(s) reflect a contractual expense reduction agreement through 2/28/2026, without which, the returns would have been lower. The Net Expenses is the actual fund expense ratio applicable to investors. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

¹Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, anticipated holding period and other relevant factors. ²**Average Effective Maturity** is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. It does not take into account the fund's use of leverage. ³**Average Effective Duration** is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest-rates.

⁴**Unsubsidized yield** refers to the yield of a fund if no fee waivers or expense reimbursements had been in place over the period.

⁵**Subsidized yield** is a yield of a fund that reflects any fee waivers or reimbursements that may be in effect. ⁶Source: FactSet. The **Bloomberg Global Aggregate ex USD Index (Unhedged)** is a flagship measure of global investment-grade debt from 24 local currency markets, excluding U.S. dollar-denominated bonds. This multi-currency benchmark includes treasury, government-related, corporate and securitized fixed-rate bonds from both developed and emerging market issuers. Bloomberg[®] and the Bloomberg Global Aggregate ex USD Index (Unhedged) are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited ("BISL"), the administrator of the index (collectively, "Bloomberg") and have been licensed for use for certain purposes by BNY. Bloomberg is not affiliated with BNY, and Bloomberg does not approve, endorse, review, or recommend any product named herein. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information. Investors cannot invest directly in any index.

NAV is Net Asset Value. **FDIC** is Federal Deposit Insurance Corp. **YTD** is Year to Date. **CFA[®]** and **Chartered Financial Analyst[®]** are registered trademarks owned by the CFA Institute.

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

BNY | INVESTMENTS

BNY Mellon International Bond Fund

Asset Allocation^{7,10}

Asset Type	Fund
Developed Sovereign (Nominal)	47.33%
Corporates IG	14.87%
Emerging Markets Debt - Local Currency	14.84%
Securitized	12.26%
Developed Government-Related	6.24%
Cash	2.26%
Emerging Markets Debt - Hard Currency	2.12%
Corporates HY	0.55%
Other	-0.47%

Credit Quality Breakdown^{7,8,9,10}

Rating	Fund	Index
U.S. Government	4.29%	0.00%
AAA	22.51%	18.98%
AA	24.43%	21.83%
A	26.58%	45.02%
BBB	16.81%	14.11%
BB	5.22%	0.00%
B	-0.04%	0.00%
Not Rated	0.20%	0.06%

Top Country Exposures^{7,10}

Country	Fund	Index
United States	17.69%	2.26%
UK	11.89%	7.01%
Japan	8.90%	16.43%
China	6.42%	17.46%
Italy	5.61%	5.86%
Canada	5.33%	5.19%
France	5.02%	8.89%
Germany	4.88%	8.28%
New Zealand	3.96%	0.34%
Spain	3.92%	4.11%

Portfolio Manager(s)

Brendan Murphy, CFA Fund 2011 Industry 1996	Scott Zaleski, CFA Fund 2018 Industry 1990	Nathaniel Hyde, CFA Fund 2022 Industry 2006	Adam Whiteley, CFA Fund 2023 Industry 2007	Harvey Bradley, CFA Fund 2023 Industry 2012
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Investors should consider the investment objectives, risks, charges and expenses of a mutual fund carefully before investing. To obtain a prospectus, or a summary prospectus, if available, that contains this and other information about a fund, contact your financial professional. For more information, call 1-800-373-9387 or visit [bny.com/investments](https://www.bny.com/investments). Read the prospectus carefully before investing. Investors should discuss with their financial professional the eligibility requirements for Class I and Y shares, which are available only to certain eligible investors, and the historical results achieved by the fund's respective share classes.

⁷Portfolio composition is as of 6/30/2025 and is subject to change at any time. ⁸Bond ratings reflect the rating entity's evaluation of the issuer's ability to pay interest and repay principal on the bond on a timely basis. Bonds rated BBB/Baa or higher are considered investment grade, while bonds rated BB/Ba or lower are considered speculative as to the timely payment of interest and principal. ⁹Credit ratings reflect only those assigned by S&P, Moody's, and/or Fitch. Split-rated securities, if any, are reported in the higher rating category. ¹⁰Source: Insight Investment.

Risks: Bonds are subject generally to interest-rate, credit, liquidity, call and market risks, to varying degrees. Generally, all other factors being equal, bond prices are inversely related to interest-rate changes and rate increases can cause price declines. The use of **derivatives** involves risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid, and difficult to value and there is the risk that changes in the value of a derivative held by the portfolio will not correlate with the underlying instruments or the portfolio's other investments. **Currencies** are subject to the risk that those currencies will decline in value relative to a local currency, or, in the case of hedged positions, that the local currency will decline relative to the currency being hedged. Each of these risks could increase the fund's volatility. Investing in **foreign denominated and/or domiciled securities** involves special risks, including changes in currency exchange rates, political, economic, and social instability, limited company information, differing auditing and legal standards, and less market liquidity. These risks generally are greater with emerging market countries. **High yield bonds** involve increased credit and liquidity risk than higher-rated bonds and are considered speculative in terms of the issuer's ability to pay interest and repay principal on a timely basis.

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