



BNY Mellon International Bond Fund

FACT SHEET
Sep 30, 2023

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

Goal/Approach

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

To pursue this goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in fixed-income securities.

CUSIP

Class A 05588E868
Class C 05588E876
Class I 05588E884
Class Y 05588E108

Assets for the Fund

\$198,509,341

Holdings²

167

Dividend Frequency

Qtry (5,8,11,12)

Morningstar Category

Global Bond

Lipper Category

International Income Funds

Avg. Effective Maturity^{2,3}

11.32 Years

Avg. Effective Duration^{2,4}

7.36 Years

SEC 30-Day Yield (as of 9/30/23)[†]

Class A 3.21%
Class C 2.49%
Class I 3.58%
Class Y 3.70%

Investment Adviser

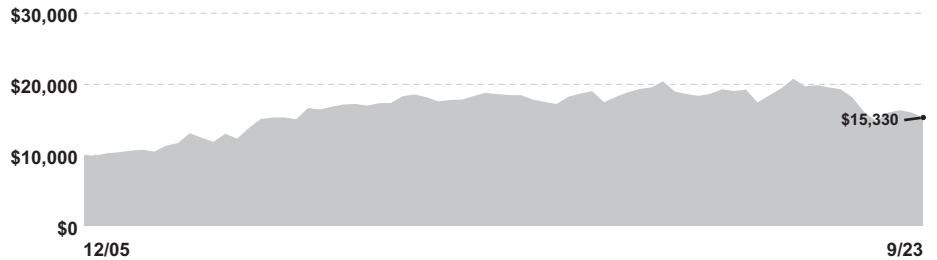
BNY Mellon Investment Adviser, Inc.

Sub-Adviser



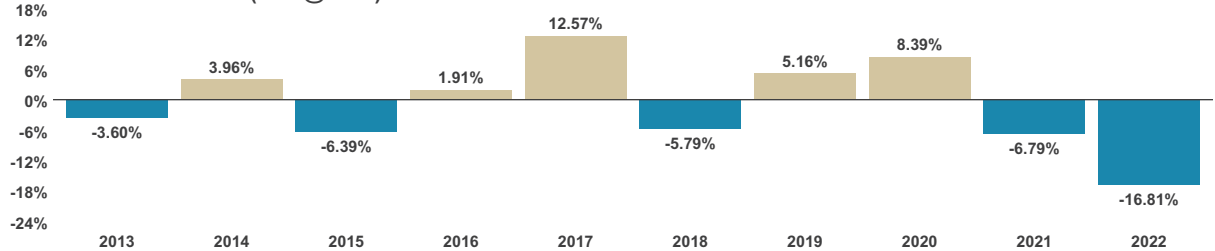
Growth of a \$10,000 Investment

A hypothetical \$10,000 investment in the fund's Class A shares on 12/30/05 would have been worth \$15,330 on 9/30/23.



This does not reflect the 4.50% maximum front-end sales load applicable to Class A shares which, if reflected, would have lowered performance. Assumes reinvestment of dividends and capital gains. Performance for the fund's other share classes would vary.

Historical Performance (C.L.I @ NAV)



Average Annual Total Returns (9/30/23)^{1,†}

Share Class/Inception Date	3 M	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Class A (NAV) 12/30/05	-4.40%	-4.24%	3.60%	-7.62%	-3.81%	-1.48%
Class A (4.50% max. load)	-8.72%	-8.58%	-1.03%	-9.04%	-4.70%	-1.94%
Class C (NAV) 12/30/05	-4.63%	-4.87%	2.73%	-8.34%	-4.52%	-2.14%
Class C (1.00% max. CDSC)	-5.58%	-5.83%	1.73%	-8.34%	-4.52%	-2.14%
Class I (NAV) 12/30/05	-4.39%	-4.16%	3.80%	-7.38%	-3.52%	-1.12%
Class Y (NAV) 07/01/13	-4.38%	-4.07%	3.97%	-7.28%	-3.43%	-1.04%
Bloomberg Global Aggregate ex USD Index (Unhedged) ⁵	-4.00%	-3.20%	3.39%	-8.39%	-3.10%	-1.73%

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 im.bnymellon.com for the fund's most recent month-end returns. Total Expense Ratios: Class A 1.35%, Class C 1.79%, Class I 0.73%, Class Y 0.64%. Net Expense Ratios: Class A 1.02%, Class C 1.79%, Class I 0.73%, Class Y 0.64%. The net expense ratio(s) reflect a contractual expense reduction agreement through 3/1/2024, without which, the returns would have been lower. The Net Expenses is the actual fund expense ratio applicable to investors. [†]SEC 30-day yields reflect undertaking in effect, without which the Fund's SEC 30-day yield for Class A, Class C, Class I and Class Y shares would have been 3.12%, 2.49%, 3.58% and 3.70%, respectively, as of 9/30/2023. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

¹The total return performance figures for Class Y shares of the fund represent the performance of the fund's Class A shares for periods prior to 7/1/2013, the inception date for Class Y shares, and the performance of Class Y shares from that inception date. Performance reflects the applicable class' distribution/servicing fees since the inception date. Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, anticipated holding period and other relevant factors. ²Portfolio composition is as of 9/30/2023 and is subject to change at any time. ³Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund's holdings. ⁴Average Effective Duration is used to measure the market price sensitivity of the fund's portfolio holdings to changes in interest-rates. ⁵Source: 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 Mellon. Bloomberg is not affiliated with BNY Mellon, and Bloomberg does not approve, endorse, review, or recommend BNY Mellon International Bond Fund. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to BNY Mellon International Bond Fund. Investors cannot invest directly in any index.

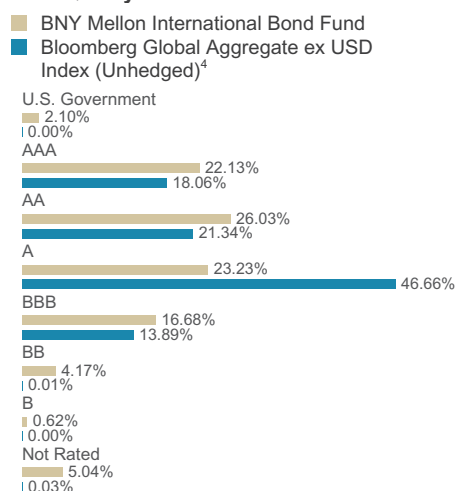
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Top Currency Distribution¹

	Portfolio	Index
European Euro	39.56%	39.74%
Japanese Yen	20.10%	19.86%
Chinese Yuan Renminbi	16.67%	16.80%
United Kingdom Pound Sterling	7.17%	7.09%
Canadian Dollar	4.88%	4.87%
Australian Dollar	2.50%	2.54%
Korean Won	2.14%	2.12%
Swiss Franc	0.97%	0.97%
Indonesian Rupiah	0.86%	0.84%
Swedish Krona	0.71%	0.66%

Credit Quality Breakdown^{1,2,3}



Top Country Exposures¹

	Portfolio	Index
United States	23.89%	1.99%
Japan	10.23%	19.97%
UK	8.22%	6.63%
China	6.01%	16.87%
Korea (South), Republic Of	5.93%	2.17%
Canada	4.41%	5.18%
Spain	4.26%	3.97%
Italy	4.24%	5.37%
France	3.88%	8.83%
New Zealand	3.57%	0.31%

Asset Allocation¹

	Portfolio	Index
Developed Sovereign (Nominal)	40.13%	50.57%
Emerging Markets Debt - Local Currency	19.38%	22.65%
Securitized	19.30%	3.86%
Corporates IG	12.06%	10.56%
Cash	4.38%	0.00%
Developed Government-Related	2.77%	11.69%
Corporates HY	2.58%	0.21%
Inflation-Linked Bonds	0.00%	0.00%
Emerging Markets Debt - Hard Currency	0.00%	0.46%
Other	-0.60%	0.00%

Totals may not add up to 100% due to rounding.

Portfolio Management

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). BNYM Investment Adviser has engaged its affiliate, Insight North America LLC (INA), to serve as the fund's sub-adviser. Nathaniel Hyde, CFA, Brendan Murphy, CFA and Scott Zaleski, CFA are the fund's primary portfolio managers, positions they have held since September 2022, May 2011 and February 2018, respectively. Mr. Hyde is a portfolio manager at INA. Mr. Murphy is Head of Global Fixed Income, North America, at INA. Mr. Zaleski is a senior portfolio manager at INA.

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 or visit im.bnymellon.com. 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.

BNY Mellon Investment Adviser, Inc., Insight North America LLC (the fund's sub-adviser) and BNY Mellon Securities Corporation are subsidiaries of The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation.

¹Portfolio composition is as of 9/30/2023 and is subject to change at any time. ²Bond 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. ³Credit 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. ⁴Source: 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.

The information being provided is general information about our firm and its products and services. It should not be construed as investment advice or a recommendation with respect to any product or service and should not serve as a primary basis for investment decisions. Please consult a legal, tax or financial professional in order to determine whether an investment product or service is appropriate for a particular situation.