BNY Mellon International Bond Fund

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
$652,898,691

Holdings
228

Dividend Frequency
Qtry (5,8,11,12)

Morningstar Category
World Bond

Lipper Category
International Income Funds

Avg. Effective Maturity\(^2\) 10.42 Years
Avg. Effective Duration\(^4\) 8.45 Years

SEC 30-Day Yield (as of 9/30/19)
Class Y  0.82%
Class I  0.63%
Class C  0.00%
Class A  0.43%

Investment Professionals
Mellon is a global multi-specialist investment manager dedicated to serving our clients with a full spectrum of research-driven solutions.

Investment Adviser
BNY Mellon Investment Adviser, Inc.

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 $19,051 on 9/30/19.

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 (CL.I @ NAV)

Average Annual Total Returns (9/30/19)\(^1\)

<table>
<thead>
<tr>
<th>Share Class/Inception Date</th>
<th>3 M</th>
<th>YTD</th>
<th>1 Yr</th>
<th>3 Yr</th>
<th>5 Yr</th>
<th>10 Yr</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class A (NAV) 12/30/05</td>
<td>2.71</td>
<td>3.68</td>
<td>3.31</td>
<td>0.03</td>
<td>0.46</td>
<td>2.33</td>
</tr>
<tr>
<td>Class A (4.50% max. load)</td>
<td>-5.69</td>
<td>-1.00</td>
<td>-2.32</td>
<td>-1.48</td>
<td>-0.46</td>
<td>1.86</td>
</tr>
<tr>
<td>Class C (NAV) 12/30/05</td>
<td>-1.43</td>
<td>3.14</td>
<td>1.58</td>
<td>-0.57</td>
<td>-0.13</td>
<td>1.67</td>
</tr>
<tr>
<td>Class C (1.00% max. CDSC)</td>
<td>-2.42</td>
<td>2.14</td>
<td>0.59</td>
<td>-0.57</td>
<td>-0.13</td>
<td>1.67</td>
</tr>
<tr>
<td>Class I (NAV) 12/30/05</td>
<td>-1.18</td>
<td>3.99</td>
<td>2.65</td>
<td>0.46</td>
<td>0.89</td>
<td>2.70</td>
</tr>
<tr>
<td>Class Y (NAV) 07/01/13</td>
<td>-1.11</td>
<td>4.06</td>
<td>2.74</td>
<td>0.55</td>
<td>0.97</td>
<td>2.71</td>
</tr>
<tr>
<td>Bloomberg Barclays Global Aggregate ex USD Index (Unhedged)(^6)</td>
<td>-0.58</td>
<td>4.38</td>
<td>5.34</td>
<td>0.43</td>
<td>0.87</td>
<td>1.27</td>
</tr>
</tbody>
</table>

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. Performance for periods less than 1 year is not annualized. Go to im.bnymellon.com for the fund’s most recent month-end returns. The net expense ratio(s) reflect a contractual expense reduction agreement through 3/1/2020.

Total Expense Ratios: Class A 1.29%, Class C 1.65%, Class I 0.63%, Class Y 0.56%. Net Expense Ratios: Class A 1.02%, Class C 1.65%, Class I 0.63%, Class Y 0.56%. SEC 30-day yields reflect undertaking in effect, without which the Fund’s SEC 30-day yield for Class A shares would have been 0.05% as of 9/30/2019. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

\(^1\)The 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. Portfolio composition is as of 9/30/2019 and is subject to change at any time. \(^2\)Average Effective Maturity is the weighted average of the effective maturity dates of the fixed-income securities in the fund’s holdings. \(^3\)Average Effective Duration is used to measure the market price sensitivity of the fund’s portfolio holdings to changes in interest-rates. \(^4\)Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. \(^5\)Source: FactSet. The Bloomberg Barclays 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. Investors cannot invest directly in any index.

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. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation.

© 2019 BNY Mellon Investment Adviser, Inc. David Leduc, CFA, Brendan Murphy, CFA, and Scott Zaleski, CFA, are the fund’s primary portfolio managers, positions they have held since February 2010, May 2011 and February 2018, respectively. Mr. Leduc is Active Fixed Income Chief Investment Officer at Mellon Investments Corporation (Mellon), an affiliate of BNY Mellon. Mr. Murphy is Head of Global and Multi-Sector Fixed Income at Mellon. Mr. Zaleski is a senior portfolio manager at Mellon. Mellon investment professionals manage the fund in their capacity as employees of BNY Mellon.

The fund’s investment adviser is BNY Mellon Investment Adviser, Inc. David Leduc, CFA, Brendan Murphy, CFA, and Scott Zaleski, CFA, are the fund’s primary portfolio managers, positions they have held since February 2010, May 2011 and February 2018, respectively. Mr. Leduc is Active Fixed Income Chief Investment Officer at Mellon Investments Corporation (Mellon), an affiliate of BNY Mellon. Mr. Murphy is Head of Global and Multi-Sector Fixed Income at Mellon. Mr. Zaleski is a senior portfolio manager at Mellon. Mellon investment professionals manage the fund in their capacity as employees of BNY Mellon.

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 advisor or visit im.bnymellon.com. Read the prospectus carefully before investing. Investors should discuss with their advisor 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.


1. Portfolio composition is as of 9/30/2019 and is subject to change at any time.
2. Bond 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/Ba 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.
3. Credit 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.

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. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation.

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6091BFS-0919A
MARK-82030-2019-10-14