FACT SHEET

BNY Mellon Intermediate Municipal Bond Fund, Inc.

Mar 31, 2020

Ticker DITEX

Goal/Approach
The fund seeks the maximum amount of current income exempt from federal income tax as is consistent with the preservation of capital.
To pursue its goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in municipal bonds that provide income exempt from federal income tax. Typically, the fund invests substantially all of its assets in such municipal bonds.

CUSIP 05588V100
Assets for the Fund $568,885,809
Holdings \(^1\) 191
Dividend Frequency Monthly
Morningstar Category Municipal National Intermediate
Avg. Effective Maturity\(^{1,2}\) 9.29 Years
Avg. Effective Duration\(^{1,3}\) 4.77 Years
SEC 30-Day Yield (as of 3/31/20) 1.44%

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.

holdings\(^1\)

Growth of a $10,000 Investment
A hypothetical $10,000 investment in the fund on 8/11/83 would have been worth $69,239 on 3/31/20.

Assumes reinvestment of dividends and capital gains.

Historical Performance\(^4\)

Average Annual Total Returns (3/31/20)
Fund/Inception Date 3 M YTD 1 Yr 3 Yr 5 Yr 10 Yr
BNY Mellon Intermediate Municipal Bond Fund, Inc. (NAV) 08/11/83 -1.28% -1.28% 2.80% 3.14% 2.52% 3.47%
Bloomberg Barclays Municipal Bond: 7 Year Index (6-8)\(^5\) -1.00% -1.00% 2.91% 3.26% 2.67% 3.69%
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. Total Expense Ratio: 0.75%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

\(^1\)Portfolio composition is as of 3/31/2020 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 Municipal Bond: 7 Year Index (6-8) covers the U.S. dollar-denominated 6-8 year tax-exempt bond market. Investors cannot invest directly in any index.

**Allocation by Maturity**

- **BNY Mellon Intermediate Municipal Bond Fund, Inc.**
- Bloomberg Barclays Municipal Bond: 7 Year Index (6-8)

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 1 Year</td>
<td>0.00%</td>
</tr>
<tr>
<td>1 - 3 Years</td>
<td>6.01%</td>
</tr>
<tr>
<td>3 - 5 Years</td>
<td>9.57%</td>
</tr>
<tr>
<td>5 - 7 Years</td>
<td>10.51%</td>
</tr>
<tr>
<td>7 - 10 Years</td>
<td>15.58%</td>
</tr>
<tr>
<td>10 - 20 Years</td>
<td>17.68%</td>
</tr>
<tr>
<td>20+ Years</td>
<td>39.12%</td>
</tr>
</tbody>
</table>

**Credit Quality Breakdown**

- **BNY Mellon Intermediate Municipal Bond Fund, Inc.**
- Bloomberg Barclays Municipal Bond: 7 Year Index (6-8)

<table>
<thead>
<tr>
<th>Credit Quality</th>
<th>Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Government</td>
<td>0.24%</td>
</tr>
<tr>
<td>AAA</td>
<td>0.20%</td>
</tr>
<tr>
<td>AA</td>
<td>16.78%</td>
</tr>
<tr>
<td>A</td>
<td>26.23%</td>
</tr>
<tr>
<td>BBB</td>
<td>22.95%</td>
</tr>
<tr>
<td>BB</td>
<td>9.11%</td>
</tr>
<tr>
<td>B</td>
<td>7.29%</td>
</tr>
<tr>
<td>Not Rated</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Industry Allocation**

- **Revenue Bonds** | 72.37%
- **Special Tax** | 8.83%
- **General Obligation Bonds** | 7.58%
- **Other** | 7.17%
- **Other Revenue** | 4.05%

**Portfolio Management**

The investment adviser for the fund is BNY Mellon Investment Adviser, Inc. The fund’s primary portfolio managers are Thomas Casey and Daniel Rabasco, positions they have held since November 2011 and February 2018, respectively. Mr. Casey is a senior portfolio manager for tax-sensitive strategies at Mellon Investments Corporation (Mellon), an affiliate of BNY Mellon Investment Adviser, Inc. Mr. Rabasco is a managing director and head of municipal bonds at Mellon. Mellon investment professionals manage the fund in their capacity as employees of BNY Mellon Investment Adviser, Inc.

**Risk Management**

Bonds are subject 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. **Municipal income** may be subject to state and local taxes. Capital gains, if any, are taxable. **Recent market risks** include pandemic risks related to COVID-19. The effects of COVID-19 have contributed to increased volatility in global markets and will likely affect certain countries, companies, industries and market sectors more dramatically than others. To the extent the fund may overweight its investments in certain countries, companies, industries or market sectors, such positions will increase the fund’s exposure to risk of loss from adverse developments affecting those countries, companies, industries or sectors.

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.

**Contact Information**


Please visit [www.im.bnymellon.com](http://www.im.bnymellon.com) for additional information.

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