# BNY Mellon International Stock Fund

Fact Sheet | September 30, 2024

| | |
|---|---|
| Class A | **DISAX** |
| Class I | **DISRX** |
| Class Y | **DISYX** |

Class A **DISAX** ★★★★ Class I **DISRX** ★★★★ Class Y **DISYX** ★★★★

Morningstar Rating™ based on risk-adjusted returns as of 9/30/2024 for the fund's Class A, I and Y shares; other classes may have different performance characteristics. Overall rating for the Foreign Large Growth category. Fund ratings are out of 5 stars: Overall 4 stars Class A, I and Y (386 funds rated); 3 Yrs. 3 stars Class A, I and Y (386 funds rated); 5 Yrs. 3 stars Class A, I and Y (336 funds rated); 10 Yrs. 4 stars Class A, I and Y (224 funds rated). **Past performance is no guarantee of future results.***

**Goal:** The fund seeks long-term total return.

| **Class** | **CUSIP** |
|---|---|
| Class A | 05587K725 |
| Class I | 05587K741 |
| Class Y | 05587K857 |

**Assets for the Fund**
$6,496,142,329

**Holdings**[3]
49

**Dividend Frequency**
Annually

**Morningstar Category**
Foreign Large Growth

**Lipper Category**
International Large-Cap Growth

**Sub-Adviser**
Walter Scott

**Total Expenses (%)**

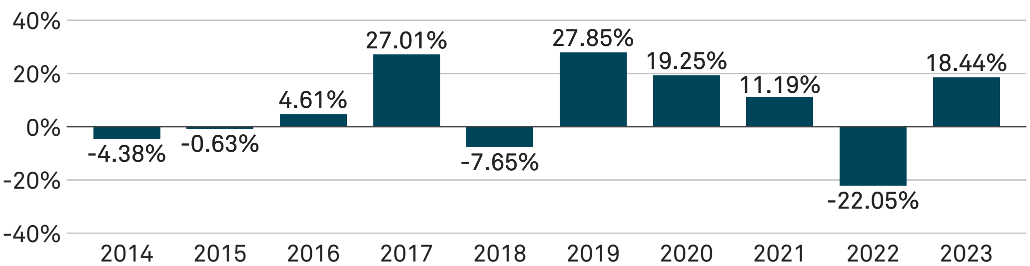
| Class | Gross† | Net†† |
|---|---|---|
| Class A | 1.23 | 1.23 |
| Class I | 0.93 | 0.93 |
| Class Y | 0.89 | 0.89 |

**Average Annual Total Returns (as of 9/30/24)**[1]

| Class/Inception Date | 3 Month | YTD | 1 Year | 3 Year | 5 Year | 10 Year |
|---|---|---|---|---|---|---|
| Class A (NAV) 12/29/06 | 4.35% | 9.60% | 24.92% | 1.76% | 7.51% | 7.01% |
| Class A (5.75% maximum load) | -1.67% | 3.31% | 17.73% | -0.23% | 6.25% | 6.37% |
| Class I (NAV) 12/29/06 | 4.44% | 9.89% | 25.32% | 2.10% | 7.88% | 7.37% |
| Class Y (NAV) 07/01/13 | 4.46% | 9.89% | 25.35% | 2.14% | 7.92% | 7.40% |
| MSCI EAFE® Index[2] | 7.26% | 12.99% | 24.77% | 5.48% | 8.20% | 5.71% |

**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 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 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.**

[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 7/1/13, the inception date for Class Y shares, and the performance of Class Y 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. [2]Source: FactSet. The **MSCI EAFE Index (Europe, Australasia, Far East)** is a free float-adjusted, market capitalization-weighted index that is designed to measure the equity market performance of developed markets, excluding the U.S. and Canada. 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 trademarks owned by CFA Institute.

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

BNY | INVESTMENTS

# BNY Mellon International Stock Fund

**Asset Allocation**[3]

| Asset Type | Fund |
|---|---|
| Common Stock; Foreign | 96.67% |
| Net Cash (Liabilities) | 3.33% |

**Top Ten Holdings**[3]

| Company | Fund |
|---|---|
| Taiwan Semiconductor Manufacturing | 4.21% |
| Novo Nordisk | 3.54% |
| Keyence | 3.14% |
| Inditex | 2.99% |
| Air Liquide | 2.76% |
| Adidas | 2.71% |
| Experian | 2.68% |
| Alimentation Couche-Tard | 2.48% |
| Compass Group | 2.46% |
| ASML | 2.42% |

The holdings listed should not be considered recommendations to buy or sell a security. Large concentrations can increase share price volatility.

**Sector Allocation**[3,4]

| Sector | Fund | Index |
|---|---|---|
| Health Care | 23.10% | 13.29% |
| Industrials | 20.44% | 17.34% |
| Information Technology | 19.31% | 8.74% |
| Consumer Discretionary | 15.81% | 10.98% |
| Consumer Staples | 8.73% | 8.74% |
| Materials | 5.30% | 6.85% |
| Financials | 2.70% | 20.59% |
| Energy | 2.21% | 3.60% |
| Communication Services | 1.35% | 4.28% |
| Utilities | 1.05% | 3.40% |
| Real Estate | 0.00% | 2.19% |

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

**Portfolio Manager(s)**

**Roy Leckie**
Fund 2006
Industry 1995

**Charlie Macquaker**
Fund 2006
Industry 1991

**Jane Henderson**
Fund 2006
Industry 1995

**Fraser Fox, CFA**
Fund 2022
Industry 2003

**Maxim Skorniakov, CFA**
Fund 2022
Industry 2003

**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. 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.**

*Source: Morningstar. The Morningstar Rating™ for funds, or "star rating," is calculated for managed products with at least a 3-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance (not including the effects of sales charges, loads and redemption fees if applicable), placing more emphasis on downward variations and rewarding consistent performance. Managed products, including open-end mutual funds and exchange-traded funds, are considered a single population for comparative purposes. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its 3-, 5-, and 10-year (if applicable) Morningstar Rating metrics. ©2024 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete, or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Ratings do not reduce investment risk and are subject to change.

[3]Portfolio composition is as of 9/30/2024 and is subject to change at any time. [4]Source: Walter Scott.

**Risks: Equities** are subject to market, market sector, market liquidity, issuer, and investment style risks, among other factors, to varying degrees. 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. **Small and midsized company stocks** tend to be more volatile and less liquid than larger company stocks as these companies are less established and have more volatile earnings histories.

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.

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