BNY Mellon International Stock Fund

Enhanced Fact Sheet | September 30, 2026

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

Assets for the Fund
$2,845,686,504

Holdings[2]
45

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	0.88	0.88

Top Ten Holdings[2,3]

Company	Fund (%)
Taiwan Semiconductor Manufacturing	4.98
ASML	4.30
AIA Group	4.03
ASM International	3.77
Keyence	3.27
TotalEnergies	3.16
Compass Group	3.00
SAP	2.99
Lonza Group	2.88
Inditex	2.55

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

Sector Weightings[2,3]

Sector	Fund (%)	Index (%)[4]
Information Technology	29.27	11.18
Industrials	19.23	18.88
Health Care	14.59	10.05
Consumer Discretionary	14.56	8.06
Consumer Staples	4.94	6.45
Materials	4.93	6.02
Financials	4.10	26.33
Energy	3.21	3.93
Communication Services	2.86	3.94
Utilities	2.32	3.69
Real Estate	0.00	1.46

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

Total Returns[1]

			Average Annual (9/30/26)			
Share Class/Inception Date	Quarter (9/30/26)	YTD (9/30/26)	1 Year	3 Year	5 Year	10 Year
Class A (NAV) 12/29/06	-3.36%	2.21%	2.90%	6.90%	0.60%	6.20%
Class A (5.75% maximum load)	-8.92%	-3.68%	-3.02%	4.81%	-0.58%	5.57%
Class I (NAV) 12/29/06	-3.29%	2.47%	3.22%	7.24%	0.93%	6.55%
Class Y (NAV) 7/1/13	-3.25%	2.46%	3.28%	7.28%	0.97%	6.59%
MSCI EAFE® Index‡	0.81%	10.33%	15.69%	18.40%	9.32%	9.07%

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.

†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. ‡Source: FactSet.

[1]Investors should consider, when deciding whether to purchase a particular class of shares, the investment amount, anticipated holding period and other relevant factors. [2]Portfolio composition is subject to change at any time. [3]Source: Walter Scott.
[4]Represents the MSCI EAFE® Index.

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

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BNY Mellon International Stock Fund

Top 5 Contributors — Q3 2026

Company	Fund End Weight (%)	Fund Total Return (%)	Contribution (%)†††	Country	Sector
SAP	2.99	37.65	0.74	Germany	Information technology
Sage Group	2.33	19.15	0.36	United Kingdom	Information technology
TotalEnergies	3.16	11.54	0.29	France	Energy
Capcom	0.85	49.70	0.26	Japan	Communication services
Dassault Systemes	1.85	14.27	0.24	France	Information technology

Top 5 Detractors — Q3 2026

Company	Fund End Weight (%)	Fund Total Return (%)	Contribution (%)†††	Country	Sector
Infineon Technologies	1.79	-27.62	-0.77	Germany	Information technology
ASM International	3.77	-11.82	-0.51	Netherlands	Information technology
ASML	4.30	-7.74	-0.41	Netherlands	Information technology
LVMH	1.50	-19.96	-0.39	France	Consumer discretionary
Alimentation Couche-Tard	2.44	-14.02	-0.37	Canada	Consumer staples

Top 5 Contributors — 1 Year

Company	Fund End Weight (%)	Fund Total Return (%)	Contribution (%)†††	Country	Sector
ASML	4.30	87.44	2.78	Netherlands	Information technology
Taiwan Semiconductor Manufacturing	4.98	64.66	2.31	Taiwan	Information technology
Infineon Technologies	1.79	74.23	1.89	Germany	Information technology
ASM International	3.77	68.58	1.70	Netherlands	Information technology
TotalEnergies	3.16	48.67	0.92	France	Energy

Top 5 Detractors — 1 Year

Company	Fund End Weight (%)	Fund Total Return (%)	Contribution (%)†††	Country	Sector
Experian	2.14	-33.39	-0.94	United Kingdom	Industrials
Hermes	1.73	-37.50	-0.94	France	Consumer discretionary
Wolters Kluwer	1.00	-41.70	-0.92	Netherlands	Industrials
Universal Music Group††††	0.00	-38.67	-0.90	Netherlands	Communication services
Dassault Systemes	1.85	-29.81	-0.67	France	Information technology

†††Contribution to return shows the "%" of performance advantage, or disadvantage, from active portfolio management, versus the benchmark index.

††††Universal Music Group was not a portfolio holding as of 9/30/2026.

Source: Walter Scott.

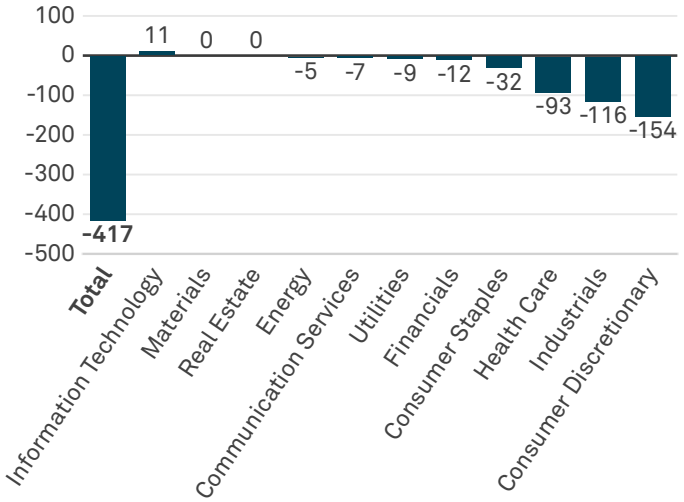
The performance data quoted represents past performance, which is no guarantee of future results. All "Contribution" calculations are provided by Walter Scott. Portfolio composition is subject to change at any time, and not all holdings listed may be in the portfolio as of 9/30/26. The fund's portfolio holdings are available monthly on **bny.com/investments**. The holdings or sector allocations indicated should not be construed as recommendations to buy or sell a security. Totals may not be exact due to rounding.

Statistics

Statistic	Fund (Class I)	Index[4]
5-Year Beta	1.00	1.00
5-Year Annualized Alpha	-7.55	0.00
5-Year Annualized Standard Deviation	16.75	15.43
5-Year R-Squared	85.07%	100.00%
5-Year Information Ratio	-1.30	0.00
5-Year Sharpe Ratio	-0.18	0.35
5-Year Up Capture	69.72%	100.00%
5-Year Down Capture	109.49%	100.00%
Price/Earnings (1 year trailing)	23.44	17.43
Price/Book Ratio	4.11	2.31
Return on Equity (1 year average)	14.96%	11.50%
Weighted Avg. Market Cap ($B)	$222.39	$125.76
Portfolio Turnover††††	8.62%	—
Number of Holdings	45	656

Sources: Walter Scott, BNY Mellon Investment Adviser, Inc.
††††As of fiscal year ended 11/30/2025.

Fund Contribution by Sector (bps) ■ Q3 2026



Regional Distribution[2,3]

Region	Fund (%)	Index (%)[4]
North America (U.S./Canada)	2.48	0.00
United Kingdom	11.71	14.35
Middle East	0.00	1.17
Japan	14.92	24.87
Asia Pacific Ex-Japan	6.31	10.30
Emerging Markets	7.56	0.00
Europe Ex U.K.	57.03	49.31
Rest Of World	0.00	0.00

Source: Walter Scott.

Goal/Approach

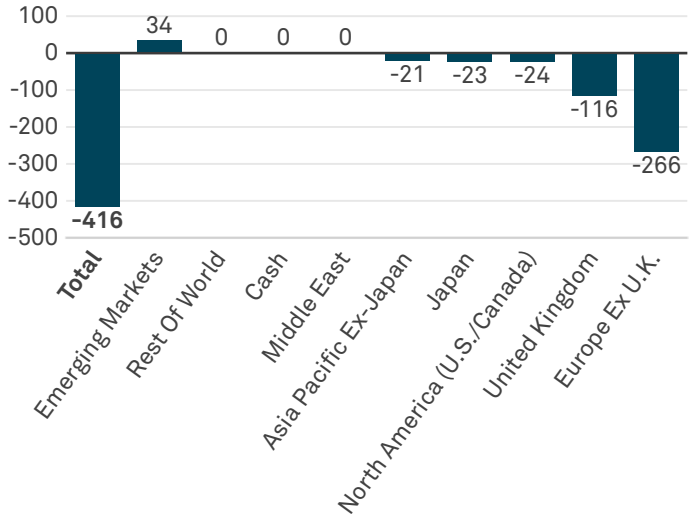
The fund seeks long-term total return. To pursue this goal, the fund normally invests at least 80% of its net assets, plus any borrowings for investment purposes, in stocks. The fund normally invests primarily in foreign companies located in the developed markets. Examples of developed markets are Canada, Japan, Australia, Hong Kong and Western Europe.

Investment Process/Philosophy

Walter Scott invests in companies whose fundamental strengths offer the potential for sustainable growth.

- **Objective**: Real returns over the long term
- **Principle**: Returns derived from investing in the shares of a company will reflect the growth generated by that business
- **Approach**: Bottom-up, fundamental, research driven, team focus
- **Target**: Companies capable of long-term sustainable growth

Fund Contribution by Region (bps) ■ Q3 2026



Portfolio Management

Roy Leckie
Executive Director - Investment and Client Service
Firm 1995
Industry 1995
Fund 2006

Jane Henderson
Managing Director
Firm 1995
Industry 1995
Fund 2006

Maxim Skorniakov, CFA
Portfolio Manager
Firm 2003
Industry 2003
Fund 2022

Des Armstrong
Portfolio Manager
Firm 2004
Industry 2004
Fund 2026

Tom Miedema
Portfolio Manager
Firm 2008
Industry 2007
Fund 2026

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.

Index Definitions

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.

Definitions

Beta is a measure of a security's or portfolio's volatility, or systematic risk. **Alpha** is a measure of selection risk in relation to the market. A positive alpha is the extra return awarded to the investor for taking a risk instead of accepting the market. **Standard deviation** is a statistical measure of the degree to which an individual portfolio return tends to vary from the mean, based on the entire population. **R-squared** is a statistical measure that represents the percentage of a fund's or security's movements that are explained by movements in a benchmark index. **Information ratio** measures a portfolio manager's ability to generate excess returns relative to a benchmark. **Sharpe ratio** is a risk-adjusted measure that measures reward per unit of risk. The higher the Sharpe ratio, the better. **Price-to-earnings (P/E)** is the ratio of the market price of a firm's common stock to its current (or predicted) earnings per share. **Upside capture ratio** measures a manager's performance in up markets. An up market is defined as those periods (months or quarters) in which market return is greater than 0. **Price-to-book value (P/B)** is a ratio used to compare a stock's market value with its book value. It is calculated by dividing the current closing price of the stock by the latest quarter's book value (assets minus liabilities). **Downside capture ratio** measures a manager's performance in down markets. A down market is defined as those periods (months or quarters) in which market return is less than 0. **Portfolio Turnover** is a measure of the trading activity in an investment portfolio—how often securities are bought and sold by a portfolio. **Return on equity** is the adjusted profit of a company divided by its equity. **Weighted Average Market Cap** is the average market capitalization of corporations in a fund or index, weighted by the percentage of the holding in the fund or index. A basis point (**BPS**) is a unit of measurement used to describe changes in the value of a financial instrument as a percentage. One basis point is equal to 0.01%, or one-hundredth of a percentage point.

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. **Avg** is average. **B** is billion. **Q** is Quarter.

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.

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MARK-1017889-2026-10-13
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