



# BNY Mellon International Stock Fund

**FACT SHEET**  
Mar 31, 2023

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

Morningstar Rating™ based on risk-adjusted returns as of 3/31/2023 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 (404 funds rated); 3 Yrs. 3 stars Class A, I and Y (404 funds rated); 5 Yrs. 5 stars Class A, I and Y (350 funds rated); 10 Yrs. 3 stars Class A and 4 stars Class I and Y (extended rating) (231 funds rated). **Past performance is no guarantee of future results.\***

### CUSIP

Class A 05587K725  
Class C 05587K733  
Class I 05587K741  
Class Y 05587K857

### Assets for the Fund

\$5,740,233,433

### Holdings<sup>2</sup>

48

### Dividend Frequency

Annually

### Morningstar Category

Foreign Large Growth

### Lipper Category

International Large-Cap Growth

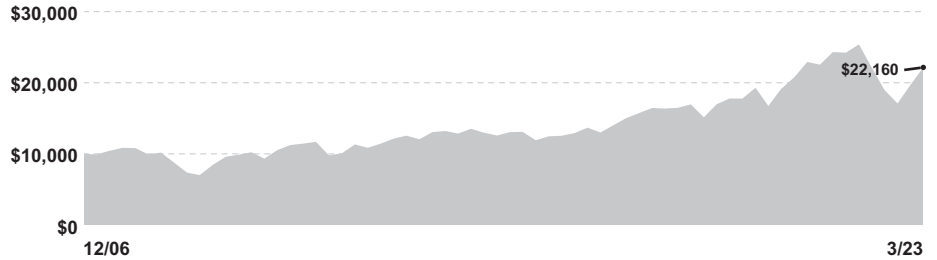
### WALTER SCOTT

### Investment Adviser

BNY Mellon Investment Adviser, Inc.

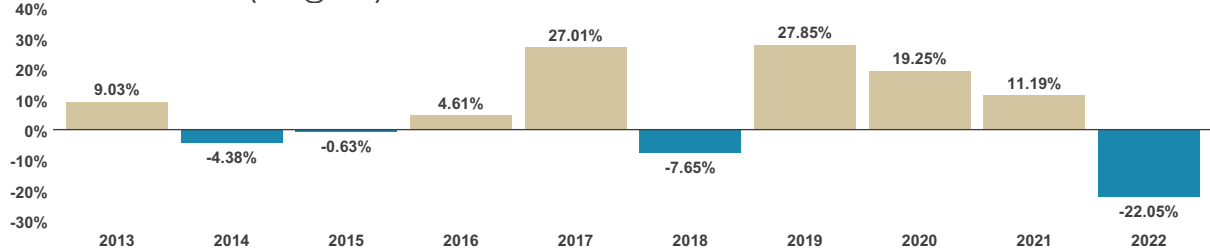
### Growth of a \$10,000 Investment

A hypothetical \$10,000 investment in the fund's Class A shares on 12/29/06 would have been worth \$22,160 on 3/31/23.



This does not reflect the 5.75% 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)<sup>3</sup>



### Average Annual Total Returns (3/31/23)<sup>1</sup>

Share Class/Inception Date	3 M	YTD	1 Yr	3 Yr	5 Yr	10 Yr
Class A (NAV) 12/29/06	12.35%	12.35%	0.02%	9.80%	6.24%	5.84%
Class A (5.75% max. load)	5.92%	5.92%	-5.74%	7.65%	4.99%	5.21%
Class C (NAV) 12/29/06	12.10%	12.10%	-0.70%	9.02%	5.49%	5.07%
Class C (1.00% max. CDSC)	11.10%	11.10%	-1.68%	9.02%	5.49%	5.07%
Class I (NAV) 12/29/06	12.43%	12.43%	0.37%	10.21%	6.62%	6.20%
Class Y (NAV) 07/01/13	12.45%	12.45%	0.42%	10.23%	6.65%	6.20%
MSCI-EAFE <sup>®</sup> Index <sup>4</sup>	8.47%	8.47%	-1.38%	12.99%	3.52%	5.00%

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](http://im.bnymellon.com) for the fund's most recent month-end returns. Total and Net Expense Ratios: Class A 1.29%, Class C 1.98%, Class I 0.92%, Class Y 0.89%. Not all classes of shares may be available to all investors or through all broker-dealer platforms.

<sup>1</sup>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. <sup>2</sup>Portfolio composition is as of 3/31/2023 and is subject to change at any time. <sup>3</sup>Performance figures may reflect reimbursements or fee waivers, without which the performance would have been lower. <sup>4</sup>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. Reflects reinvestment of net dividends and, where applicable, capital gain distributions. Investors cannot invest directly in any index.

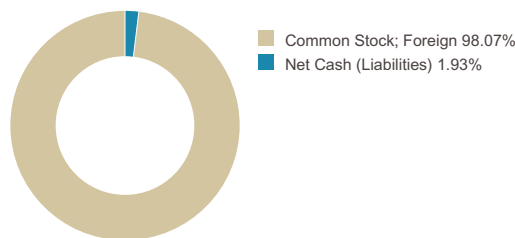
Walter Scott Global Investment Management is the "marketing name" for Walter Scott & Partners Limited, which provides sub-investment advisory services to certain BNY Mellon Investment Adviser, Inc. funds. Walter Scott & Partners Limited is a subsidiary of The Bank of New York Mellon Corporation and a BNY Mellon Investment Adviser, Inc. affiliate.

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

# BNY Mellon International Stock Fund

Class A **DISAX**    Class C **DISCX**    Class I **DIRSX**    Class Y **DISYX**

## Asset Allocation<sup>1</sup>



## Top Ten Holdings<sup>1</sup>

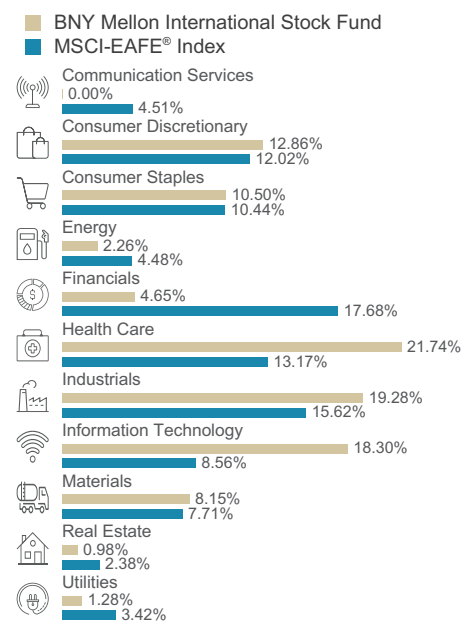
Novo Nordisk	4.08%
ASML	3.77%
Keyence	3.65%
LVMH	3.29%
L'Oreal	2.93%
Taiwan Semiconductor Manufacturing	2.84%
Alimentation Couche-Tard	2.78%
Shin-Etsu	2.65%
SMC	2.51%
Air Liquide	2.49%

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

## Top Country Exposures<sup>1</sup>

Japan	18.76%
France	14.15%
Switzerland	12.33%
United Kingdom	9.06%
Denmark	8.75%
Germany	6.29%
Hong Kong	5.55%
Netherlands	5.15%
Canada	5.14%
Australia	3.54%

## Sector Allocation<sup>1,2</sup>



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

## 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.

## Portfolio Management

The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYM Investment Adviser). BNYM Investment Adviser has engaged its affiliate, Walter Scott & Partners Limited, to serve as the fund's sub-adviser. Investment decisions for the fund have been made since the fund's inception in 2006 by Walter Scott's Investment Team, which is overseen by Walter Scott's Investment Management Committee (IMC). The members of the Investment Team with the most significant responsibility for day-to-day management of the fund, who also are the members of Walter Scott's Investment Executive group are: Roy Leckie, a director of Walter Scott and co-chair of the IMC; Charlie Macquaker, a director of Walter Scott and co-chair of the IMC; Jane Henderson, Managing Director of Walter Scott; Fraser Fox, CFA, an investment manager at Walter Scott; and Maxim Skorniakov, CFA, an investment manager at Walter Scott.

**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](http://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., Walter Scott, and BNY Mellon Securities Corporation are affiliated with The Bank of New York Mellon Corporation. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation.

\*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, closed-end 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. ©2023 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. **Past performance is no guarantee of future results.** The fund represents a single portfolio with multiple share classes that have different expense structures. Other share classes may have achieved different results. Ratings do not reduce investment risk and are subject to change.

<sup>1</sup>Portfolio composition is as of 3/31/2023 and is subject to change at any time. <sup>2</sup>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. *Recent market risks include pandemic risks related to COVID-19. The effects of COVID-19 have contributed to increased volatility in global markets and affected 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 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.