This is a marketing communication. For Professional Clients and, in Switzerland, for Qualified Investors only. BNY Mellon Investments Switzerland GmbH is a financial services provider in Switzerland and is required to categorise clients, excluding financial intermediaries, in accordance with the Financial Services Act (FinSA). For the purposes of this communication, we have categorised you as a professional client. Professional clients are entitled to provide notification in writing if they wish to be re-categorised.

BNY Mellon European Credit Fund

INVESTMENT MANAGER

Insight are leaders in risk management, fixed income and multi-asset investment solutions.

INVESTMENT OBJECTIVE

To generate a total return comprised of income and capital growth by investing primarily in a broad range of Euro-denominated debt and debt-related investments and in financial derivative instruments relating to such investments.

PERFORMANCE BENCHMARK

The Fund will measure its performance against the S&P iBoxx Euro Corporates TR Index (the "Benchmark").

The Fund is actively managed, which means the Investment Manager has discretion to invest outside the Benchmark subject to the investment objective and policies disclosed in the Prospectus. However, as the Benchmark covers a significant proportion of the investable universe, the majority of the Fund's holdings will be constituents of the Benchmark and the weightings in the portfolio may be similar to those of the Benchmark. The investment strategy will restrict the extent to which the portfolio holdings may deviate from the Benchmark and consequently the extent to which the Fund can outperform the Benchmark.

GENERAL INFORMATION

Total net assets (million)	€ 66.14
Performance Benchmark	S&P iBoxx Euro Corporates TR Index
Lipper sector	Lipper Global - Bond EUR Corporates
Fund type	OEIC
Fund domicile	Ireland
Fund manager	Bonnie Abdul Aziz / Lutz Engberding
Base currency	EUR
Currencies available	EUR,USD
Fund launch	12 Feb 2013
Investment vehicle name	BNY Mellon Global Funds, plc

EURO W (ACC.) SHARE CLASS DETAILS

Inception date	26 Jul 2017
Min. initial investment	€ 15,000,000
Annual mgmt charge	0.40%
ISIN	IE00BDB5QQ21
Registered for sale in:	AT, BE, CH, DE, DK, ES, FI, FR, GB, GG, IE, IT, JE, LU, NL, NO, PT, SE, SG

DEALING

09:00 to 17:00 each business day

Valuation point: 12:00 Dublin time

Costs incurred when purchasing, holding, converting or selling any investment, will impact returns. Costs may increase or decrease as a result of currency and exchange rate fluctuations.

FUND RATINGS

Source & Copyright: Morningstar ratings © 2026 Morningstar. All Rights Reserved. Ratings are collected on the first business day of the month.

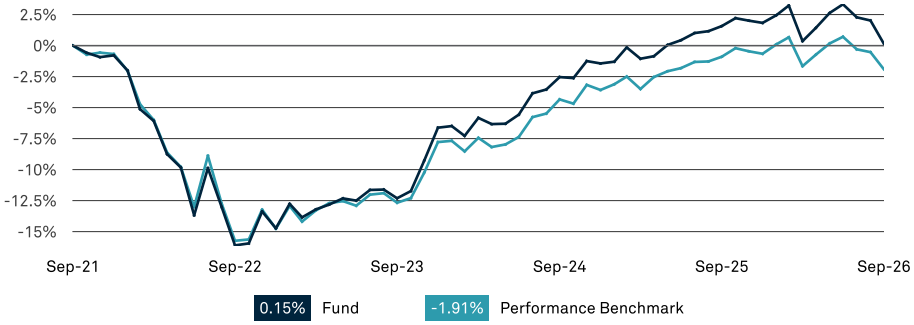
PERFORMANCE DISCLOSURE

Past performance is not a guide to future performance. The value of investments and the income received can fall as well as rise and investors may not get back the original amount invested.

Please refer to the prospectus, KID and other fund documents for a full list of risks and before making any investment decisions. Documents are available in English and in selected local languages where the fund is registered. Go to bny.com/investments.

Returns may increase or decrease as a result of currency fluctuations.

5 YEAR CUMULATIVE PERFORMANCE (%)



PERFORMANCE SUMMARY (%)

					Annualised		
	1M	3M	YTD	1YR	2YR	3YR	5YR
Euro W (Acc.)	-1.83	-3.07	-1.65	-1.40	1.37	4.53	0.03
Euro C (Acc.)	-1.84	-3.10	-1.72	-1.49	1.27	4.42	-0.07
Performance Benchmark	-1.38	-2.60	-1.25	-1.01	1.27	3.95	-0.38

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	-	-	-1.75	6.77	2.89	-0.06	-14.05	9.51	5.54	3.32
Performance Benchmark	4.72	2.37	-1.29	6.29	2.73	-1.08	-14.17	8.19	4.56	3.02

ANNUAL PERFORMANCE TO LAST QUARTER END (%)

From	Sept 2021	Sept 2022	Sept 2023	Sept 2024	Sept 2025
To	Sept 2022	Sept 2023	Sept 2024	Sept 2025	Sept 2026
Fund	-16.11	4.52	11.15	4.21	-1.40

Source: Lipper. Fund performance of this share class is calculated as total return, based on net asset value, including charges, but excluding initial charge, income reinvested gross of tax, expressed in share class currency.

Copyright © 2026, S&P Dow Jones Indices LLC.
All rights reserved. Reproduction of S&P iBoxx Euro Corporates TR Index in any form is prohibited except with the prior written permission of S&P. S&P does not guarantee the accuracy, adequacy, completeness or availability of any information and is not responsible for any errors or omissions, regardless of the cause or for the results obtained from the use of such information. S&P DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. In no event shall S&P be liable for any direct, indirect, special or consequential damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with subscriber's or others' use of S&P iBoxx Euro Corporates TR Index."

BNY Mellon Investment Management EMEA Limited - Client Services
Tel: +44 20 7163 2367
Fax: +44 20 7163 2039
Email:internationalsales@bny.com
Web: www.bny.com

BNY | INVESTMENTS

CREDIT QUALITY (%)

	Fund	Perf. B'mark
AAA	0.0	0.9
AA	3.5	13.5
A	38.7	49.3
BBB	49.5	36.2
BB & below	5.9	0.0
Insight funds	0.7	0.0
Credit indices	-22.0	0.0
Cash*	23.7	0.0

Breakdown includes Futures
*includes unsettled trades, Forward FX & derivatives off-set

TOP 10 ISSUERS (%)

	Fund
BNP Paribas	2.4
BPCE	2.0
Volkswagen	1.6
Asn Bank Nv	1.6
Infineon Technologies Ag	1.6
Mizuho	1.5
UBS	1.3
Crelan Sa	1.2
Banco De Credito Social Cooperativo Sa	1.2
Glencore	1.2

MATURITY DISTRIBUTION (%)

	Fund	Perf. B'mark
0-1 yr	-1.4	0.2
1-3 yrs	29.8	28.9
3-5 yrs	24.4	28.5
5-7 yrs	22.2	20.4
7-10 yrs	19.7	15.0
10-15 yrs	3.9	4.8
15-25 yrs	0.8	1.8
25+ yrs	0.4	0.3

Breakdown includes Futures

SECTOR BREAKDOWN (%)

	Fund	Perf. B'mark
Financials	40.1	36.9
Corporate Cyclicals	37.6	29.7
Corporate Non-Cyclicals	19.8	33.1
Insight Funds	0.7	0.0
Supranationals	0.0	0.3
Securitised	0.0	0.0
iTraxx	-22.0	0.0
Cash*	23.7	0.0

Breakdown includes Futures
*includes unsettled trades, Forward FX & derivatives off-set

FUND STATISTICS - 3 YEARS

Jensen Alpha	0.04
Beta	1.07
Correlation	0.97
Annualised Information Ratio	0.60
Annualised Sharpe Ratio	0.43
Annualised Tracking Error	0.93
R^2	0.94
Annualised Standard Deviation	3.76
Maximum Drawdown	-3.12
VaR Normal 95%	-1.44

PORTFOLIO CHARACTERISTICS

	Fund	Perf. B'mark
Spread duration (years)	4.94	4.43
Duration (years)	4.58	4.48
Yield to Maturity (%)	4.33	4.22
Number of Issuers	206	792
Average maturity (years)	5.4	5.2
Average quality	A	A-
Average Coupon (%)	4.0	3.1

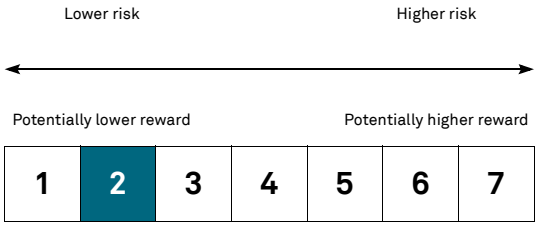
COUNTRY BREAKDOWN (%)

	Fund	Perf. B'mark
North America	18.6	22.7
France	14.1	18.9
Germany	13.9	13.5
Other Eurozone	10.1	6.6
Other Europe	8.4	8.9
UK	7.8	8.0
Netherlands	6.8	5.2
Asia and Russia	6.6	4.4
Spain	6.5	5.1
Italy	3.3	5.5
Ireland	0.9	0.8
Insight Funds	0.7	0.0
Middle East and Africa	0.5	0.3
South America	0.0	0.1
Credit indices and swaps	-22.0	0.0
Cash	23.7	0.0

Breakdown includes Futures
*includes unsettled trades, Forward FX & derivatives off-set

Source: BNY Mellon Investment Management EMEA Limited

SUMMARY RISK INDICATOR (SRI) - EURO W (ACC.)



The Summary Risk Indicator is a number between 1 and 7 shown on all PRIIPs Key Information Documents (PRIIPs KID) to allow investors to compare funds' risk and reward profiles. 1 is the lowest and 7 is the highest.

The risk category was calculated using historical performance data (or indicative fund performance during periods of suspension) and may not be reliable indication of the fund's future risk profile. The fund's risk category is not guaranteed to remain fixed. Please see the PRIIPs KID for more information.

SHARE CLASS TABLE

	ISIN	Sedol	WKN	AMC	ISIN	Sedol	WKN	AMC
Euro C (Acc.)	IE00B5SGRP88	B5SGRP8	A12EMM	0.50%				

DISTRIBUTION YIELD (AS AT 31 AUGUST 2026)

Share class	Yield
Euro W (Acc.)	3.05%
Euro C (Acc.)	-

Distribution yield reflects the amount a fund may be expected to distribute over the next twelve months as a percentage of the fund's price at the date shown. Yields are shown on a net basis, do not include any initial charge, and investors may be subject to tax on distribution.

IMPORTANT INFORMATION

For Professional Clients and, in Switzerland, for Qualified Investors only. Investment Managers are appointed by BNY Mellon Investment Management EMEA Limited (BNYMIM EMEA), BNY Mellon Fund Managers Limited (BNYMFM), BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML) or affiliated fund operating companies to undertake portfolio management activities in relation to contracts for products and services entered into by clients with BNYMIM EMEA, BNY MFML or the BNY Mellon funds. Portfolio holdings are subject to change, for information only and are not investment recommendations. Calls may be recorded. For more information visit our Privacy Policy. BNY Investments is the brand name for the investment management business of BNY and its investment firm affiliates worldwide. BNY is the corporate brand of The Bank of New York Mellon Corporation and may be used to reference the corporation as a whole or its various subsidiaries generally.

BNY Mellon Global Funds, plc (BNYMGF), is an open-ended investment company with variable capital (ICVC), with segregated liability between sub-funds. Incorporated with limited liability under the laws of Ireland and authorised by the Central Bank of Ireland as a UCITS Fund. The Management Company is BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML), regulated by the Commission de Surveillance du Secteur Financier (CSSF). Registered address: 2-4 Rue Eugène Ruppert L-2453 Luxembourg. Information on investor rights including the complaints handling policy and investor redress mechanisms is available at bny.com/investments.

The Manager may terminate the arrangements made for the marketing of one or more sub-funds of BNYMGF in one or more EU Member States and shareholders will receive prior notification in this event.

BNYMGF is authorised overseas but not in the UK. The Financial Ombudsman Service is unlikely to be able to consider complaints related to BNYMGF, its sub-funds, its operator or its depositary. Any claims for losses relating to the operator and the depositary of BNYMGF are unlikely to be covered under the compensation scheme. A prospective investor should consider getting financial advice before deciding to invest and should see the BNYMGF prospectus for more information.

In **Switzerland**, the Company is established as an open-ended umbrella type investment company under Irish law and the Sub-funds are authorised by FINMA for distribution to non-qualified investors in or from Switzerland. The Swiss representative and paying agent is REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. Investors in Switzerland can obtain the documents of the Company, such as the Prospectus, the KIDs, the Memorandum and Articles of Association, the semi-annual and annual reports, each in their latest version as approved by FINMA, in English, and further information free of charge from the Swiss representative.

Issued in **Europe (ex-Switzerland)** by BNY Mellon Fund Management (Luxembourg) S.A. (BNY MFML), a public limited company (société anonyme) incorporated and existing under Luxembourg law under registration number B28166 and having its registered address at 2-4 Rue Eugène Ruppert L-2453 Luxembourg. BNY MFML is regulated by the Commission de Surveillance du Secteur Financier (CSSF). Issued in **Switzerland** by BNY Mellon Investments Switzerland GmbH, Bärengasse 29, CH-8001 Zürich, Switzerland.

MIS0036-311226
Issued on 12/10/2026