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BNY Mellon Global Real Return Fund (EUR)

INVESTMENT MANAGER



Newton Investment Management: Newton seeks to deliver strong outcomes to its clients by taking an active, multidimensional and engaged investment approach, applied across its active equity, income, absolute-return (including fixed-income), multi-asset and thematic strategies, and strategies with sustainability characteristics.

GENERAL INFORMATION

Total net assets (million)	€ 833.82
Performance Benchmark	Cash (1mth EURIBOR) + 4% per annum
Lipper sector	Lipper Global - Mixed Asset EUR Flex - Global
Fund type	OEIC
Fund domicile	Ireland
Fund manager	Aron Pataki/ Nick Pope/ Trevor Holder
Base currency	EUR
Currencies available	EUR, USD, GBP, SGD, CHF
Fund launch	08 Mar 2010
Investment vehicle name	BNY Mellon Global Funds, plc
SFDR Categorisation	Article 8

EURO W SHARE CLASS DETAILS

Inception date	30 Mar 2012
Min. initial investment	€ 15,000,000
Annual mgmt charge	0.75%
ISIN	IE00B70B9H10
Registered for sale in:	AT, BE, CH, DE, DK, ES, FI, FR, GB, GG, IE, IT, JE, KR, LU, NL, NO, PT, SE, SG

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.

INVESTMENT OBJECTIVE

To achieve a total return in excess of a cash benchmark over an investment horizon of 3-5 years. However, a positive return is not guaranteed and a capital loss may occur.

PERFORMANCE BENCHMARK

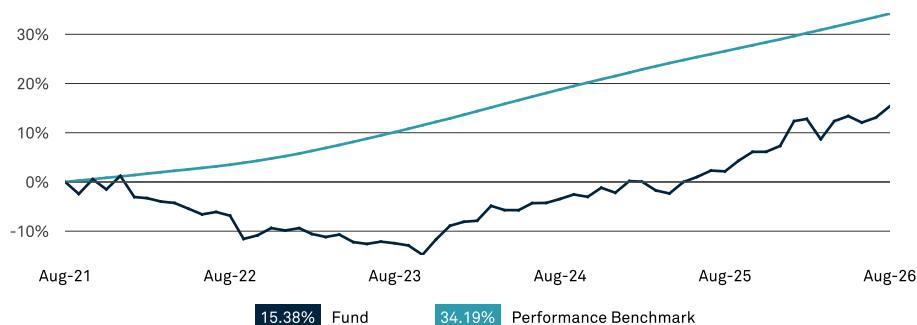
The Fund will measure its performance against 1-month EURIBOR + 4% per annum (the "Cash Benchmark"). The Cash Benchmark is used as a target against which to measure the performance of the Fund over 5 years before fees. EURIBOR is the Euro Interbank Offer Rate and is a reference rate that is constructed from the average interest rate at which Eurozone banks offer unsecured short-term lending on the inter-bank market.

The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies disclosed in the Prospectus.

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	2.04	1.75	7.51	12.95	9.32	9.63	2.90
Euro C (Acc.)	2.02	1.69	7.34	12.67	9.05	9.36	2.64
Euro A (Acc.)	1.98	1.56	6.98	12.11	8.50	8.82	2.13
Performance Benchmark	0.51	1.52	4.04	6.01	6.28	6.80	6.05

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	1.26	1.51	-1.00	11.47	7.17	7.49	-10.95	1.07	7.36	9.72
Performance Benchmark	3.66	3.63	3.63	3.59	3.49	3.43	4.08	7.29	7.62	6.14

ANNUAL PERFORMANCE TO LAST QUARTER END (%)

From	Jun 2021	Jun 2022	Jun 2023	Jun 2024	Jun 2025
To	Jun 2022	Jun 2023	Jun 2024	Jun 2025	Jun 2026
Fund	-5.03	-6.42	9.46	5.57	10.95

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.

The benchmark was updated on 01/11/2021, performance prior to the change is shown using the previous benchmark. The performance benchmark applicable to a share class differ from the benchmark of the fund's base currency share class. Relevant benchmarks include: CHF – SARON, EUR – EURIBOR, GBP – SONIA, USD – SOFR, SGD – SIBOR and HKD – HIBOR.

TOTAL PORTFOLIO BREAKDOWN (%)

Return Seeking Assets	62.5
Equities	25.9
Alternatives	18.0
Corporate Bonds	9.6
EM Debt	9.0
Stabilising Assets & Hedging Positions	37.5
Government Bonds	17.8
Precious Metals	10.0
Derivatives	5.1
Currency Hedging	-0.4
Cash & Cash Equivalents	5.1
Bond Derivatives Exposure¹	10.3
Synthetic Equity Market Exposure¹	5.2
Total Equity Exposure^	29.8
Total Return Seeking assets^	67.7

¹Delta adjusted
^Net of direct equity index protection and synthetic equity market exposure

BOND PORTFOLIO BREAKDOWNS

RATING BREAKDOWN

Average Rating	A-
Government Bonds	AA+
Investment Grade Bonds	BBB+
EM Sovereign	BB-
High Yield Bonds	BB-

DURATION (IN YEARS)

Average Gross Bond Duration (Years)	5.3
Average Net Bond Duration (Years)*	5.5
Government Bonds	7.4
Investment Grade Bonds	4.7
EM Sovereign	3.3
High Yield Bonds	3.5

*Duration including impact of hedging exposure using bond options and futures

FUND RATINGS



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DEALING

09:00 to 17:00 each business day
Valuation point: 12:00 Dublin time

NUMBER OF HOLDINGS

No. of Holdings	58
Government Bonds	17
Investment Grade Bonds	6
EM Sovereign	5
High Yield Bonds	30

YIELD (%)

Average yield	6.9
Government Bonds	4.7
Investment Grade Bonds	6.5
EM Sovereign	11.6
High Yield Bonds	6.8

TOP 10 HOLDINGS (%)

Government of (Brazil) 0% LTN 01/01/2030	4.1
iShares Physical Gold ETC	3.8
Invesco Physical Gold ETC	3.0
Amundi Physical Gold ETC	2.7
Canada Housing Trust 3.6% 15/12/2027	2.5
Government of (United Kingdom) 4.75% 22/10/2043	2.1
Government of (Brazil) 10% 01/01/2031	2.1
Government of (New Zealand) 1.75% 15/05/2041	1.9
NVIDIA Corporation	1.5
Government of (United States) 3.625% 31/05/2028	1.5

EQUITY SECTOR BREAKDOWN (%)

Information Technology	7.2
Financials	4.8
Industrials	4.5
Health Care	3.8
Communication Services	1.8
Consumer Discretionary	1.6
Consumer Staples	0.9
Utilities	0.7
Materials	0.6

REGIONAL EQUITY ALLOCATION (%)

North America	18.0
Europe Ex UK	3.8
UK	2.1
Emerging Asia	1.5
Asia Pacific Ex Japan	0.5

CURRENCY ALLOCATION (%)

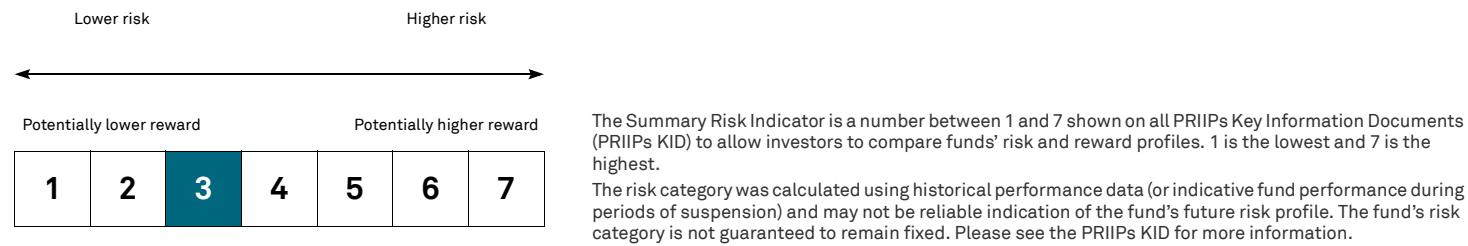
EUR	87.9
BRL	4.8
GBP	3.5
Others	3.8

FUND STATISTICS - 3 YEARS

Annualised Sharpe Ratio	1.05
Annualised Standard Deviation	5.95

Source: BNY Mellon Investment Management EMEA Limited

SUMMARY RISK INDICATOR (SRI) - EURO W



SHARE CLASS TABLE

	ISIN	Sedol	WKN	AMC		ISIN	Sedol	WKN	AMC
Euro C (Acc.)	IE00B4Z6MP99	B4Z6MP9	A0RP2D	1.00%	Euro A (Acc.)	IE00B4Z6HC18	B4Z6HC1	A0RP2B	1.50%

IMPORTANT INFORMATION

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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.

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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.

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