

Edgar Filing: BANK OF NEW YORK CO INC - Form 424B3

BANK OF NEW YORK CO INC

Form 424B3

November 04, 2003

The Bank of New York Company, Inc. [LOGO]

The Bank of New York Company, Inc.

\$1,000,000,000

The Bank of New York Company, Inc. CoreNotesSM

Filed under Rule 424 (b) (3), Registration Statement No. 333-103003,  
333-103003-01, 333-103003-02, 333-103003-03 and 333-103003-04  
Pricing Supplement No. 10 - Pricing Supplement dated October 31, 2003  
(To prospectus dated March 6, 2003, and  
prospectus supplement dated March 28, 2003)

CUSIP Number	Aggregate Principal Amount	Price to Public(1)	Purchasing Agent's Discount(1)	Proceeds Before Expenses(1)
0640P0AD7	\$941,000	100.00%	1.50%	98.50%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
4.55%	Semiannual	November 15, 2013	YES

Senior Medium-Term Notes Series E

Interest Payment Dates: May 15th and November 15th of each year commencing  
May 15, 2004

Redemption Information: The notes are not callable and are not subject to  
optional redemption.

The Bank of New York Company, Inc  
One Wall Street  
New York, New York 10286

Trade Date: October 31, 2003

Issue Date: November 5, 2003

Minimum Denominations/Increments: \$1,000/\$1,000

Original Issue Discount: No

All trades settle without accrued interest and clear SDFS: DTC Book-Entry only

Merrill Lynch DTC Participant Number: 5132

The defeasance and covenant defeasance provisions of the Senior Indenture  
described under "Description of Senior Debt Securities and Senior Subordinated  
Debt Securities - Defeasance and Covenant Defeasance" in the Prospectus will  
apply to the Notes.

(1) Expressed as a percentage of the aggregate principal amount.

"CoreNotes" is a service mark of Merrill Lynch & Co., Inc.

Merrill Lynch & Co.  
Purchasing Agent  
Acting as Principal

