

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

## BANK OF NEW YORK CO INC

### Form 424B3

November 24, 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. 13 - dated November 21, 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)
0640P0AG0	\$881,000	100%	1.50%	98.50%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
4.45%	Semiannual	11/15/2013	YES

#### Senior Medium-Term Notes Series E

Interest Payment Dates: The 15th day of May and November of each year  
commencing 05/15/2004.

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

CUSIP Number	Aggregate Principal Amount	Price to Public (1)	Purchasing Agent's Discount (1)	Proceeds Before Expenses (1)
06406JDV4	\$3,642,000	100%	2.00%	98.00%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
5.35%	Semiannual	11/15/2018	YES

#### Senior Subordinated Medium-Term Notes Series F

Interest Payment Dates: The 15th day of May and November of each year  
commencing 05/15/2004.

Redemption Information: Redeemable at the option of The Bank of New York

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Company, Inc. on 11/15/2006 and each Interest Payment  
Date thereafter, at a price equal to 100% on 30  
calendar days notice.

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

Trade Date: 11/21/2003  
Issue Date: 11/26/2003  
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 both the Senior  
Indenture and the Senior Subordinated 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  
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