

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

