

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

| Interest<br>Rate Per<br>Annum | Interest<br>Payment<br>Frequency | Stated<br>Maturity<br>Date | Survivor's<br>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

