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BANK OF NEW YORK CO INC

Form 424B3

October 15, 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. 4 - Pricing Supplement dated October 10, 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) |
|-----------------|----------------------------------|------------------------|---------------------------------------|------------------------------------|
| 06406HAU3       | \$1,378,000                      | 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 |
|-------------------------------|----------------------------------|----------------------------|----------------------|
| 4.50%                         | Semiannual                       | October 15, 2013           | YES                  |

Senior Notes

Interest Payment Dates: April 15th and October 15th of each year commencing April 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 10, 2003

Issue Date: October 16, 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

