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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<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) |
|-----------------|----------------------------------|-----------------------|--------------------------------------|-----------------------------------|
| 0640P0AGO       | \$881,000                        | 100%                  | 1.50%                                | 98.50%                            |

| Interest<br>Rate Per<br>Annum | Interest<br>Payment<br>Frequency | Stated<br>Maturity<br>Date | Survivor's<br>Option |
|-------------------------------|----------------------------------|----------------------------|----------------------|
| 4.45%                         | 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<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) |
|-----------------|----------------------------------|-----------------------|--------------------------------------|-----------------------------------|
| 06406JDV4       | \$3,642,000                      | 100%                  | 2.00%                                | 98.00%                            |

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