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BANK OF NEW YORK CO INC

Form 424B3

November 18, 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. 12 - dated November 14, 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)
0640P0AF2	\$537,000	100%	1.50%	98.50%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
4.70%	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)
06406JDU6	\$6,354,000	100%	2.00%	98.00%

Interest Rate Per Annum	Interest Payment Frequency	Stated Maturity Date	Survivor's Option
5.70%	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.

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

Trade Date: 11/14/2003
Issue Date: 11/19/2003
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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