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BANK OF NEW YORK CO INC

Form 424B3

February 23, 2005

The Bank of New York Company, Inc. [LOGO]

The Bank of New York Company, Inc.

\$529,297,000

The Bank of New York Company, Inc. CoreNotes (Registered Service Mark)

Filed under Rule 424 (b)(3), Registration Statement No. 333-103003, 333-103003-01, 333-103003-02, and 333-103003-03

Pricing Supplement No. 75 - dated February 18, 2005

(To prospectus dated August 10, 2004 and prospectus supplement dated August 10, 2004)

Aggregate Purchasing Proceeds
CUSIP Principal Price to Agent's Before
Number Amount Public(1) Discount(1) Expenses(1)

0640P1BS1 \$5,751,000 100% 2.00% 98.00%

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

5.10% Semiannual 02/18/2020 YES

Senior Subordinated Medium-Term Notes Series F

Interest Payment Dates: The 15th day of February and August of each year

commencing 08/15/2005.

Redemption Information: Redeemable at the option of The Bank of New York

Company, Inc. on 02/15/2008 and each Interest Payment

Date thereafter, at a price equal to 100% on 30

calendar days notice.

Aggregate Purchasing Proceeds
CUSIP Principal Price to Agent's Before
Number Amount Public(1) Discount(1) Expenses(1)

0640P1BT9 \$2,966,000 100% 2.50% 97.50%

Interest Interest Stated

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

5.25% Semiannual 02/15/2030 YES

Senior Subordinated Medium-Term Notes Series ${\tt F}$

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Redemption Information: Redeemable at the option of The Bank of New York

Company, Inc. on 02/15/2010 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: 02/18/2005
Issue Date: 02/24/2005

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: 161

The defeasance and covenant defeasance provisions of 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 Senior and Senior Subordinated Notes respectively.

(1) Expressed as a percentage of the aggregate principal amount "CoreNotes(Registered Service Mark)" is a registered service mark of Merrill Lynch & Co., Inc.

Merrill Lynch & Co. Purchasing Agent Acting as Principal
